



FARMERS LIFE INSURANCE COMPANY

Farmers Harvest®

Individual Modified Single Premium
Fixed Indexed Annuity (FIA)

Surrender charge periods 5, 7 or 10 years

Eligible ages 0 - 85
If joint owner, eligibility is based on older owner's age

Premium Minimum premium: \$10,000
Maximum premium: \$1,000,000 (without home office approval)
Minimum additional premium: \$5,000¹

Premium bonus An optional premium bonus is available via election of the **Premium Bonus Rider** on the 7-Year and 10-Year FIAs.²

	7-Year	10-Year
Issue Ages 0 to 75	7.0%	10.0%
Issue Ages 76 to 85	5.0%	7.0%

Vesting Schedule										
	1	2	3	4	5	6	7	8	9	10
10-Year Surrender Charge	0%	10%	20%	30%	40%	50%	60%	70%	80%	90%
7-Year Surrender Charge	0%	10%	25%	40%	55%	70%	85%			

Enhanced death benefit Prior withdrawals reduce benefit amounts. The **Enhanced Death Benefit Rider** is automatically included in the contract for no additional fee, which provides the Full Contract Value to beneficiaries at death. A beneficiary may choose to receive the death benefit in either a lump sum or any of the available payout options.

¹ Additional premiums must be contributed during the first contract year and may not exceed the \$1 million maximum without home office approval.

² The Premium Bonus Rider is optional. Contracts with a premium bonus will reduce index participation in addition to lowering crediting rates during the Surrender Charge Period as compared to contracts without a premium bonus. Premium Bonus is subject to Vesting. A portion of the bonus will be recovered with any withdrawal or surrender during the Surrender Charge Period except for penalty-free withdrawals. Bonus does Vest upon death. See Product Disclosure for details.

Penalty-free surrenders and withdrawals

After the first contract year, the greater of:

- ◆ 10% of the Contract Value as of the last Contract Anniversary; or
- ◆ The Required Minimum Distribution (RMD) if your annuity is part of a tax-qualified plan that includes RMDs.

Index crediting strategy options

Fixed Account Rate
Annual Fixed Account Rate
Index Cap Rate
S&P 500® Index
Annual Point-to-Point Cap Rate
Annual Point-to-Point Enhanced Cap Rate
Participation Rate (No Cap)
S&P 500® Index
Annual Point-to-Point Participation Rate
Annual Point-to-Point Enhanced Participation Rate
S&P U.S. Dividend Growers VA RC2 7.5% Index
Annual Point-to-Point Participation Rate
Annual Point-to-Point Enhanced Participation Rate
Nasdaq-100 Volatility Control 7% Index
Annual Point-to-Point Participation Rate
Annual Point-to-Point Enhanced Participation Rate
Bloomberg Global Momentum Diversified Leaders 5% ER Index
Annual Point-to-Point Participation Rate
Annual Point-to-Point Enhanced Participation Rate

Enhanced crediting options

By selecting an Enhanced crediting strategy, annuitants are able to increase participation in that specific strategy. A 0.95% fee will be applied to the total amount of money allocated into enhanced strategies and is assessed annually at the beginning of each contract year.

Optional rider package

The **Enhanced Liquidity Package**³ is available at the time of application. It is not available with election of the Premium Bonus Rider.

- ◆ **Enhanced Liquidity Rider:** If no withdrawals were taken in the prior contract year, the Enhanced Liquidity Benefit Rider allows for the penalty-free withdrawal amount to increase to 20% of the Contract Value. It also reduces the waiting period from one year to 30 days. This provision effectively allows unused penalty-free withdrawal benefits to be carried over for one year.

³ The Enhanced Liquidity Package includes the Enhanced Liquidity Rider and Enhanced Benefit Rider, which cannot be purchased separately. Election of the Package will reduce index participation in addition to lowering crediting rates during the Surrender Charge Period.

Optional rider package (cont.)

◆ **Enhanced Benefit Rider:** In the event you are (a) diagnosed with a terminal illness that is expected to result in death within one year or (b) continuously confined in a qualified nursing care facility for at least 90 days, the Enhanced Benefit Rider allows you to access your funds after the first contract year without paying Surrender Charges or an MVA.

Surrender charge schedule

If a withdrawal of any amount is made in excess of the penalty-free withdrawal amount, the entire amount will be subject to a Surrender Charge during the Surrender Charge Period. The Surrender Charge is calculated based on the contract year during which the withdrawal or surrender occurs and is a percentage of the withdrawal or surrender amount. There is no waiver of Surrender Charges for annuitization. During the Surrender Charge Period, the Cash Surrender Value may be applied to an annuity option. Surrender Charges may differ by state.

Surrender Charge Schedule										
	1	2	3	4	5	6	7	8	9	10
10-Year	9.0%	8.0%	7.0%	6.0%	5.0%	4.0%	3.0%	2.5%	1.5%	0.9%
7-Year	9.0%	8.0%	7.0%	6.0%	5.0%	4.0%	3.0%			
5-Year	9.0%	8.0%	7.0%	6.0%	5.0%					

Market Value Adjustment

An MVA will apply to any full surrender or partial withdrawal that exceeds the maximum penalty-free withdrawal during the Surrender Charge Period. Depending on the direction interest rates move, the MVA may increase or decrease benefits available under the contract. Generally, if interest rates rise after the beginning of the Surrender Charge Period, the MVA will decrease the surrender value. If interest rates have declined, the MVA will increase the surrender value. The MVA is waived whenever Surrender Charges are waived.

Minimums

Minimum surrender and withdrawal amount: \$100
Minimum account balance after surrenders and withdrawals: \$2,000

Annuitization

You may elect to have the Cash Surrender Value annuitized to you under an annuity option at any time.

Qualified plans

Rollovers from an IRA, 401(k), 403(b), pension or profit-sharing plan.

Free look

30 days or longer as required by state law.



FARMERS LIFE INSURANCE COMPANY

Please refer to the Farmers Harvest® FIA Consumer Brochure and Harvest® Annuity Disclosure (Contract Form No. ICC23-FLIC-FIA) presented with this fact sheet. The Disclosure explains this annuity in detail.

Withdrawals of earnings will be subject to income tax and may be subject to a 10% IRS penalty tax if taken prior to age 59½. An annuity contract may be purchased on a non-qualified basis or for use within certain qualified retirement plans or arrangements that receive favorable tax treatment. Many of these qualified plans, including IRAs, provide the same type of tax-deferral as provided by an annuity contract, and the annuity contract does not provide any additional tax-deferral benefit. An annuity contract, however, does provide a number of other benefits and features not provided by such retirement plans or arrangements alone. Consult with a qualified tax and/or financial professional regarding the use of an annuity contract within a qualified plan or in connection with other employee benefit plans or arrangements.

Farmers Life Insurance Company is a licensed life insurance company. Guarantees associated with all annuity policies sold by Farmers Life Insurance Company (NAIC #60230), 243 North Peters Rd. Knoxville, TN 37923 ("Farmers Life") are backed by the financial strength and claims paying ability of Farmers Life. Annuity contracts and features may vary by state and may not be available in all states. Once an optional rider is selected, it may not be removed during the guarantee period.

This piece provides a brief summary of product features. This product is an individual single premium fixed indexed annuity with the option to pay additional premium during the first contract year. The contract associated with the product will contain the actual terms, definitions, limitations, and exclusions that apply. Product features and availability vary by state and are solely the responsibility of Farmers Life Insurance Company. Contract: ICC23-FLIC-FIA, FLIC-FIA. Riders: ICC22-FLIC-FIA-PTP-CP, ICC22-FLIC-FIA-EPTP-CP, ICC22-FLIC-FIA-PTP-PR, ICC22-FLIC-FIA-EPTP-PR, ICC22-FLIC-FIA-PBR, ICC21-FLIC-EBR, ICC23-FLIC-FIA-ELB, ICC23-FLIC-FIA-EDB, FLIC-FIA-PTP-CP, FLIC-FIA-EPTP-CP, FLIC-FIA-PTP-PR, FLIC-FIA-EPTP-PR, FLIC-FIA-PBR, FLIC-EBR, FLIC-FIA-ELB, FLIC-FIA-EDB. Some exclusions and exceptions apply. Please refer to the contract for the actual terms and conditions that apply.

All quotes and estimates are non-binding and are not to be construed as a guarantee you will be able to purchase insurance. Neither Farmers Life nor any of its agents or representatives, provide any legal, tax, or financial planning advice. For legal, tax, or financial planning advice concerning your specific situation, please consult an attorney, tax professional, or certified financial planner. The information provided is intended for use by the general public and is not individualized to address any specific investment objective. It is not intended as investment or financial advice or as a recommendation to purchase a product. Annuity contracts contain limitations. Please consult the contract for more details regarding these limitations.

Index Disclosures:

The "S&P 500®" is a product of S&P Dow Jones Indices LLC or its affiliates ("SPDJI") and S&P Global and has been licensed for use by Farmers Life Insurance Company (Farmers). Standard & Poor's® and S&P® are registered trademarks of Standard & Poor's Financial Services LLC ("S&P"); Dow Jones® is a registered trademark of Dow Jones Trademark Holdings LLC ("Dow Jones"); S&P Global Trademarks are trademarks of the S&P Global and these trademarks have been licensed for use by SPDJI and sublicensed for certain purposes by Farmers. Farmer Life Insurance Company's Product(s) are not sponsored, endorsed, sold or promoted by SPDJI, Dow Jones, S&P, their respective affiliates, or S&P Global and none of such parties make any representation regarding the advisability of investing in such product(s) nor do they have any liability for any errors, omissions, or interruptions of the S&P 500®.

The "S&P U.S. Dividend Growers VA RC2 7.5% Index" is a product of S&P Dow Jones Indices LLC or its affiliates ("SPDJI") and has been licensed for use by Farmers Life Insurance Company. S&P®, S&P 500®, US 500, The 500, iBoxx®, iTraxx® and CDX® are trademarks of S&P Global, Inc. or its affiliates ("S&P"); Dow Jones® is a registered trademark of Dow Jones Trademark Holdings LLC ("Dow Jones"). Farmers Life Insurance Company's Product(s) is not sponsored, endorsed, sold or promoted by SPDJI, Dow Jones, S&P, their respective affiliates, and none of such parties make any representation regarding the advisability of investing in such product(s) nor do they have any liability for any errors, omissions, or interruptions of the S&P U.S. Dividend Growers VA RC2 7.5% Index.

Nasdaq® and the Nasdaq-100® Index are registered trademarks of Nasdaq, Inc. (which with its affiliates is referred to as the "Corporations") and are licensed for use by Farmers Life Insurance Company. The Product(s) have not been passed on by the Corporations as to their legality or suitability. The Product(s) are not issued, endorsed, sold, or promoted by the Corporations. THE CORPORATIONS MAKE NO WARRANTIES AND BEAR NO LIABILITY WITH RESPECT TO THE PRODUCT(S).

"Bloomberg®" and the indices licensed herein (the "Indices") are service marks of Bloomberg Finance L.P. and its affiliates, including Bloomberg Index Services Limited ("BISL"), the administrator of the Indices (collectively, "Bloomberg") and have been licensed for use for certain purposes by Farmers Life Insurance Company (the "Licensee"). Bloomberg is not affiliated with the Licensee, and Bloomberg does not approve, endorse, review, or recommend the financial products referenced herein (the "Financial Products"). Bloomberg does not guarantee the timeliness, accurateness, or completeness of any data or information relating to the Indices or the Financial Products.

Note: An index annuity does not directly participate in any stock, bond, equity investment or index.

Not FDIC or NCUA/NCUSIF Insured
May Lose Value • No Bank or Credit Union Guarantee
Not a Deposit • Not Insured by any Federal Government Agency