



FARMERS LIFE INSURANCE COMPANY

Benefit from the fruits of your labor during our SUMMER HARVEST SPECIAL

Earn an additional 50 bps on Harvest fixed indexed annuity (FIA) production!

June 1 – August 31, 2026

Applicable on sales of all product terms for all issue ages.

Summer is the perfect season to both work hard and find time to kick back and enjoy your success! With the Harvest™ FIA from Farmers Life Insurance Company, you can provide clients with a unique combination of protection, potential and guarantees.

- 5, 7 and 10 year chassis available
- Optional premium bonus on all terms of up to 14%¹
- 10% free withdrawals starting in Year 2
- 3.75% fixed rate²
- Three innovative indices to help increase diversification
- Enhanced par rates up to 175%³
- Enhanced Benefit Rider waives Surrender Charges & MVA for terminal illness or confinement

Contact us for sales materials and support!

¹ 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.

² Rates effective as of 11/17/25 and subject to change at any time. e.

³ Enhanced Participation Rates are available for a fee. Fees are deducted from the applicable index account funds as of the contract effective date and the beginning of each Index Term thereafter.

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Applications must be submitted during the promotional period with transfers, rollovers and exchanges funded by Oct. 31, 2026, to qualify. See Commission Schedule for complete details, including special rules. Agents must be in good standing at the time of sale. Commission specials and bonuses may be discontinued at any time at the sole discretion of Farmers 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.

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. 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. Some exclusions and exceptions apply. Please refer to the contract for the actual terms and conditions that apply.

Farmers Life Insurance Company
243 North Peters Road, Knoxville, TN 37923
865.444.0613 | FarmersLifeIns.com

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