

Rates Effective  
as of 10/16/24



FARMERS LIFE INSURANCE COMPANY

Farmers Harvest<sup>®</sup>  
Fixed Indexed Annuity (FIA)

5-, 7-and 10-Year FIAs: Minimum Premium of \$10,000			
Interest Crediting Rates	No Optional Benefits	With Premium Bonus	With Enhanced Liquidity Package
<b>Fixed Account Rate</b>			
Annual Fixed Account Rate	4.00%	3.75%	3.75%
<b>Index Cap Rate</b>			
<b>S&amp;P 500<sup>®</sup> Index</b>			
Annual Point-to-Point Cap Rate	9.50%	7.75%	7.75%
Annual Point-to-Point Enhanced Cap Rate	11.50%	9.50%	9.50%
<b>Participation Rate (No Cap)</b>			
<b>S&amp;P 500<sup>®</sup> Index</b>			
Annual Point-to-Point Participation Rate	45%	35%	35%
Annual Point-to-Point Enhanced Participation Rate	55%	45%	45%
<b>S&amp;P U.S. Dividend Growers VA RC2 7.5% Index</b>			
Annual Point-to-Point Participation Rate	90%	70%	70%
Annual Point-to-Point Enhanced Participation Rate	110%	90%	90%
<b>Nasdaq-100 Volatility Control 7% Index</b>			
Annual Point-to-Point Participation Rate	115%	90%	90%
Annual Point-to-Point Enhanced Participation Rate	140%	115%	115%
<b>Bloomberg Global Momentum Diversified Leaders 5% ER Index</b>			
Annual Point-to-Point Participation Rate	140%	115%	115%
Annual Point-to-Point Enhanced Participation Rate	165%	140%	140%
<b>Option</b>		<b>Cost</b>	
Enhanced Crediting Strategies		0.95%	

For more information about Farmers Life Insurance Company and our annuity products, visit [farmerslifeins.com](http://farmerslifeins.com) or contact your financial professional.

Fixed interest is compounded daily. All rates are for new applications only. Rates are subject to change at any time.

Current spread rate for participation rate strategies is zero. Current caps and participation rates apply to the initial crediting period only. The initial fixed crediting rate is guaranteed for one year. All rates are subject to change on the first contract anniversary, subject to minimum contract guarantees.

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. 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.

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

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