

Rates Effective
as of 11/17/25



FARMERS LIFE INSURANCE COMPANY

Farmers Harvest® 5-Year Fixed Indexed Annuity (FIA)

Issue Ages 0-85 Minimum Premium of \$10,000				
Interest Crediting Rates	No Optional Benefits	With Premium Bonus	With Enhanced Liquidity Package	With Enhanced Premium Bonus Rider
Fixed Account Rate				
Annual Fixed Account Rate	3.75%	3.00%	3.75%	3.10%
Index Cap Rate				
S&P 500® Index				
Annual Point-to-Point Cap Rate	9.00%	6.00%	7.50%	7.00%
Annual Point-to-Point Enhanced Cap Rate	11.00%	7.00%	9.25%	7.00%
Participation Rate (No Cap)				
S&P 500® Index				
Annual Point-to-Point Participation Rate	45%	35%	35%	35%
Annual Point-to-Point Enhanced Participation Rate	55%	45%	45%	45%
S&P U.S. Dividend Growers VA RC2 7.5% Index				
Annual Point-to-Point Participation Rate	90%	70%	70%	70%
Annual Point-to-Point Enhanced Participation Rate	110%	90%	90%	90%
Nasdaq-100 Volatility Control 7% Index				
Annual Point-to-Point Participation Rate	115%	90%	90%	90%
Annual Point-to-Point Enhanced Participation Rate	140%	115%	115%	115%
Bloomberg Global Momentum Diversified Leaders 5% ER Index				
Annual Point-to-Point Participation Rate	140%	115%	115%	115%
Annual Point-to-Point Enhanced Participation Rate	165%	140%	140%	140%
Premium Bonus		Rate	Enhanced Premium Bonus¹	
Issue Ages 0 to 75		7.0%	Issue Ages 0 to 75	
Issue Ages 76 to 85		3.0%	Issue Ages 76 to 85	

A 0.95% deduction will be applied to the election of any Enhanced Crediting Strategy, whether elected stand alone or as part of the Enhanced Premium Bonus Rider.

Rates Effective
as of 11/17/25



FARMERS LIFE INSURANCE COMPANY

Farmers Harvest® 7-Year Fixed Indexed Annuity (FIA)

Issue Ages 0-85 Minimum Premium of \$10,000				
Interest Crediting Rates	No Optional Benefits	With Premium Bonus	With Enhanced Liquidity Package	With Enhanced Premium Bonus Rider
Fixed Account Rate				
Annual Fixed Account Rate	4.00%	3.50%	3.75%	3.75%
Index Cap Rate				
S&P 500® Index				
Annual Point-to-Point Cap Rate	9.25%	6.25%	7.50%	7.25%
Annual Point-to-Point Enhanced Cap Rate	11.25%	7.25%	9.25%	7.25%
Participation Rate (No Cap)				
S&P 500® Index				
Annual Point-to-Point Participation Rate	45%	35%	35%	35%
Annual Point-to-Point Enhanced Participation Rate	55%	45%	45%	45%
S&P U.S. Dividend Growers VA RC2 7.5% Index				
Annual Point-to-Point Participation Rate	90%	70%	70%	70%
Annual Point-to-Point Enhanced Participation Rate	110%	90%	90%	90%
Nasdaq-100 Volatility Control 7% Index				
Annual Point-to-Point Participation Rate	115%	90%	90%	90%
Annual Point-to-Point Enhanced Participation Rate	140%	115%	115%	115%
Bloomberg Global Momentum Diversified Leaders 5% ER Index				
Annual Point-to-Point Participation Rate	140%	115%	115%	115%
Annual Point-to-Point Enhanced Participation Rate	165%	140%	140%	140%
Premium Bonus		Rate	Enhanced Premium Bonus¹	
Issue Ages 0 to 75		8.0%	Issue Ages 0 to 75	
Issue Ages 76 to 85		6.0%	Issue Ages 76 to 85	

A 0.95% deduction will be applied to the election of any Enhanced Crediting Strategy, whether elected stand alone or as part of the Enhanced Premium Bonus Rider.

Rates Effective
as of 11/17/25



FARMERS LIFE INSURANCE COMPANY

Farmers Harvest® 10-Year Fixed Indexed Annuity (FIA)

Issue Ages 0-85 Minimum Premium of \$10,000				
Interest Crediting Rates	No Optional Benefits	With Premium Bonus	With Enhanced Liquidity Package	With Enhanced Premium Bonus Rider
Fixed Account Rate				
Annual Fixed Account Rate	4.00%	3.00%	3.75%	3.25%
Index Cap Rate				
S&P 500® Index				
Annual Point-to-Point Cap Rate	9.50%	6.25%	7.50%	7.25%
Annual Point-to-Point Enhanced Cap Rate	11.50%	7.25%	9.25%	7.25%
Participation Rate (No Cap)				
S&P 500® Index				
Annual Point-to-Point Participation Rate	45%	35%	35%	35%
Annual Point-to-Point Enhanced Participation Rate	55%	45%	45%	45%
S&P U.S. Dividend Growers VA RC2 7.5% Index				
Annual Point-to-Point Participation Rate	90%	70%	70%	70%
Annual Point-to-Point Enhanced Participation Rate	110%	90%	90%	90%
Nasdaq-100 Volatility Control 7% Index				
Annual Point-to-Point Participation Rate	115%	90%	90%	90%
Annual Point-to-Point Enhanced Participation Rate	140%	115%	115%	115%
Bloomberg Global Momentum Diversified Leaders 5% ER Index				
Annual Point-to-Point Participation Rate	140%	115%	115%	115%
Annual Point-to-Point Enhanced Participation Rate	165%	140%	140%	140%
Premium Bonus		Rate	Enhanced Premium Bonus¹	
Issue Ages 0 to 75		14.0%	Issue Ages 0 to 75	
Issue Ages 76 to 85		8.0%	Issue Ages 76 to 85	
			10.0%	

A 0.95% deduction will be applied to the election of any Enhanced Crediting Strategy, whether elected stand alone or as part of the Enhanced Premium Bonus Rider.



FARMERS LIFE INSURANCE COMPANY

For more information about Farmers Life Insurance Company and our annuity products,
visit **farmerslifeins.com** or contact your financial professional.

¹ The Enhanced Premium Bonus Rider is optional and available for a 0.95% fee. Enhanced 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.

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.

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