



FARMERS LIFE INSURANCE COMPANY

General Agent (GA – Street Level) Annuity Commission Schedule

Effective as of 04/01/25

This commission schedule is effective for applications written on or after the date shown above and replaces any previous commission schedule under your contract with Farmers Life Insurance Company in its entirety. Subject to any offsets described in this agreement, the Company shall pay you, either directly or through your broker/dealer or up-line marketing organization (if any), the commissions as set forth in the table below for issued Contracts that are sold by you or agents in your hierarchy. Except as otherwise stated, commissions are based on premiums received by the Company. The Company may, in its sole discretion, make adjustments in your compensation for contract exchanges, rewrites, conversions, errors and changes in age or amount or for Contracts written in excess of the Company's retention limits. The Company may change or discontinue a product at any time.

Farmers Harvest[®] Fixed Indexed Annuity (FIA)

5-, 7-and 10-Year FIAs: Minimum Premium of \$10,000				
Guarantee Period	Issue Ages	Rate	Issue Ages	Rate
5-Year	0-75	5.00%	76-85	2.50%
7-Year	0-75	6.00%	76-85	4.00%
10-Year	0-75	7.50%	76-85	5.50%

Special Rules:

Any single premium in excess of \$1,000,000 will be subject to commission rates determined by Farmers Life Insurance Company. Recapture of Commission on Surrender is 100% of commission during the first 12 months. Recapture on payment of death benefit is 100% of commission during the first 12 months. Service fees are non-transferable and non-assignable. Policy renewal commissions are issued at 50% of the rates shown.

Additional Information

Important Commission Schedule Notes

- Subject to any offsets or limitations described in this Commission Schedule, the Agreement or otherwise applicable, Farmers Life pays commissions computed on premiums paid to, received by and accepted by Farmers Life on policy applications procured by and still received by producers in accordance and compliance with their Agreement with Farmers Life.
- Commission Payments are subject to terms of the Agreement with Farmers Life, the applicable Commission Schedule and/or producer's agreement with producer's upline recruiter (if any), as applicable.
- Farmers Life reserves the right to change any rate sheets and any Commission Schedules in its sole discretion.
- Any new rate sheets or commission schedules will become effective as of the date stated therein and will be deemed delivered notices to a producer on the earlier of the dates on which they are sent to the producer, the producer's agency, or the producer's upline recruiter. Such new rate sheets or commission schedules will be effective and enforceable even if a producer's agency or recruiter fails to forward such notices to the producer. Farmers Life may communicate some notices directly to producers in Farmers Life's discretion; however, this never relieves agencies or recruiters from their duty to notify their producers of such notices and updates.
- No commission shall be payable, and Farmers Life reserves the right to chargeback any compensation they may have been paid, in any of the following situations without limitations: a) Farmers Life determines for any reason not to issue a policy applied for; (b) Farmers Life refunds premiums or purchase payments for any reason; and c) Farmers Life determines that any person soliciting an application was required to be licensed and was not or that any person or entity receiving compensation for soliciting an application or premiums for policies is not or was not duly licensed and/or appointed as necessary.
- Recapture of commissions:
 - On Surrender or termination of contract for any reason other than death within the first 12 months, 100% of commissions will be recaptured.
 - On payment of death benefit within the first 12 months, 100% of commissions will be recaptured.
- Any single premium of \$1,000,000 (or any total premium for individual annuities on any one life that in aggregate equal or exceed \$1,000,000) will be subject to commission rates determined by Farmers Life.

