

Sowing the seeds of a more secure retirement

18.73%
guaranteed
first-year yield*

Help clients reap the benefits of a Harvest® fixed index annuity

As those at or nearing retirement look to navigate an uncertain future, there's no surprise that fixed index annuity (FIA) sales are growing to new heights. Help those you serve enjoy a smart combination of protection, growth and guarantees with the Harvest FIA from Farmers Life Insurance Company.

With three product chassis to choose from, you can customize the FIA to a client's unique needs.

- Optional premium bonus¹ of 15% on the 10-year product or 9% on the 7-year product (ages 0-75)
- No-fee Enhanced Death Benefit Rider (full contract value upon death to beneficiaries) and bonus included
- \$10,000 minimum premium
- 3.75% fixed rate if 7-year bonus selected and 3.25% fixed rate if 10-year bonus selected
- 5% free withdrawals beginning in year 2
- Competitive caps and par rates on exciting indices from S&P, Bloomberg and Nasdaq

An Example of the Farmers Harvest 10-Year FIA at Work²

\$200,000 premium
+ 15% premium bonus (\$30,000)
= \$230,000 x 3.25% first-year fixed rate
= \$237,475 guaranteed year one!

With the right planning and nurturing, you can help clients put their retirement goals within reach.

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* Advertised first-year yield assumes 15% Premium Bonus Rider is elected with a current fixed account rate of 3.25%. Rates are subject to change at any time.

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. 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.

² Example scenario available for issue ages 0-75 with the Premium Bonus Rider elected

These are products of the insurance industry and not guaranteed by any bank, nor insured by FDIC or NCUA/NCUSIF. Not a deposit. Not insured by a federal government agency. Restrictions apply. May only be offered by a licensed insurance agent.

Guarantees are based on the financial strength and claims-paying ability of Farmers Life Insurance Company. 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.



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