



Sometimes, it pays to take the road less traveled.

A shorter, simpler approach to yielding retirement security

Today's retirement savers are faced with navigating a number of potential risks given uncertainty around longevity, inflation, interest rates and market performance. As a result, they may be hesitant to lock into longer-term strategies in hopes they can respond more flexibly as the planning environment evolves.

Show clients an opportunity to simplify the path to a combination of protection, potential and guarantees with a **Harvest® 5-year fixed index annuity** from Farmers Life Insurance Company.

- A 7% premium bonus with no fee¹
- 3.15% fixed rate for predictable growth
- A 6.25% cap on an S&P 500® annual point-to-point strategy for upside potential
- 5% free withdrawals starting in year two to address life's what-ifs
- Full account value upon death to beneficiaries for legacy purposes
- The ability to generate an income they can't outlive through annuitization

Let's make it easier to help clients face the future with increasing confidence.

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Interest rates current as of April 28, 2025. Rates subject to change.

¹ Available for issue ages 0-75. The premium bonus will be reduced for older issue ages.

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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