

Rates Effective
as of 04/28/25



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	4.25%	3.25%	3.75%	3.25%
Index Cap Rate				
S&P 500® Index				
Annual Point-to-Point Cap Rate	9.75%	6.50%	7.75%	7.50%
Annual Point-to-Point Enhanced Cap Rate	11.75%	7.50%	9.50%	7.50%
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
Issue Ages 0 to 75	15.0%
Issue Ages 76 to 85	9.0%

Enhanced Premium Bonus¹	Rate
Issue Ages 0 to 75	18.0%
Issue Ages 76 to 85	11.0%

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.