



FARMERS LIFE INSURANCE COMPANY

Harvesting Innovation with Integrity





Solutions for today's diverse planning

The landscape of financial opportunities and challenges, as well as evolving risks and needs, continues to bring the value of insurance into the spotlight. Whether protecting assets, heirs or estates, smart strategies combined with purpose-built products can help individuals and families of all circumstances in their quest for peace of mind and a sense of security about their future.

At Farmers Life Insurance Company, we believe that protection should be affordable, accessible and understandable. We strive to design and deliver insurance solutions that meet the needs of everyday, hardworking Americans with the willingness to plan today for their desired tomorrow.



Family values.

There's no motivator greater than family. It drives us to be better, to do better and to live better. Farmers Life is a family-built, independently owned business that strives to excel in the insurance space. We are committed to innovatively adapting to the changing marketplace while remaining rooted in strong ethics and ideals. Founded in 1997 as a small credit life and disability insurance company, we've continually used our family dynamic to operate within guidelines that encourage:

- Flexibility
- Transparency
- Creativity
- Passion
- Ambition
- Inclusion

Headquartered in Knoxville, Tennessee, Farmers Life has grown in the communities in which it serves by always putting its people first, making decisions in the context of impact on both its workforce and its customers. It is with great pride that we exemplify what it means to be "family" within every customer conversation and in every business interaction.

*Let us not forget
that the cultivation
of the earth is the
most important
labor of man.
When tillage
begins, other arts
will follow.*

- Daniel Webster



Friendly service.

When it comes to selecting an insurance provider, individuals, families and businesses have many options available. For nearly 25 years, Farmers Life has worked to establish itself as a premier retirement services company by sowing the seeds of best-in-class service. We recognize that means different things to different people. That's why we give our agents and our customers options for doing business with us in a way that fits their unique needs. We provide:

- Educational and marketing materials written in simple-to-understand terms that can be delivered through both print and digital channels.
- Direct-to-customer policy purchasing options, making the online application process for those who prefer it a seamless and straightforward.
- Top-notch customer service and back-office teams staffed by experienced professionals who can confidently troubleshoot issues, answer questions and offer help.

Preparing and saving for retirement, in addition to accessing policy benefits, shouldn't feel like a burden. With our family-first service, we promise to be a friendly voice on the other end of the line making sure our agents and customers feel cared for, supported and secure, particularly in times of greatest need.



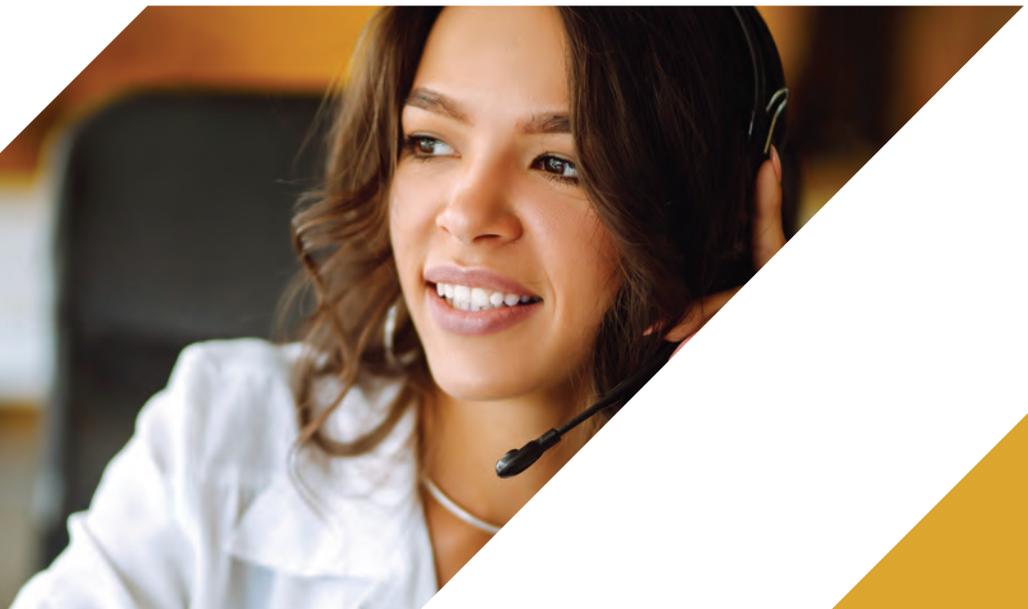
Financial stability.

An insurance company's financial strength should provide an advantage for all its stakeholders. It should also help deliver confidence in sustainability and continued growth for the future. To deliver on this value proposition, our team is focused on leveraging a history of smart investing, strategic capital contributions and diverse financing relationships that enable us to offer competitive products and rates with high appeal. We also boast:

- Outstanding RBC and solvency ratios
- A Financial Strength Rating (FSR) of B++ (Good) as assigned by AM Best*
- Hundreds of millions of dollars in assets under management
- The next generation of highly skilled banking, insurance and institutional investment management professionals
- Exceptional product design and innovation capabilities

Additionally, through our investments in technology and service provider partnerships, Farmers Life has been able to maintain an efficient corporate structure; this enables us to generate attractive financial results for our policyholders and shareholders alike.

For more information on how we can help, contact us at 865.444.0613 or visit farmerslifeins.com.





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FarmersLifeIns.com

*AM Best's Financial Strength Rating is an opinion of an insurer's ability to meet its obligations to policyholders. The "B++" rating represents the fifth highest among fifteen rating levels.

Farmers Life Insurance Company is a licensed life insurance company. Policies issued by Farmers Life Insurance Company (NAIC #60230), 243 North Peters Rd. Knoxville, TN 37923 ("Farmers Life") and guarantees are backed by the financial strength and claims paying ability of Farmers Life. Neither Farmers Life nor any of its agents or representatives, provide any legal, tax, or financial planning advice. For legal, tax, or financial planning advice concerning your specific situation, please consult an attorney, tax professional, or certified financial planner.