



FARMERS LIFE INSURANCE COMPANY

Certification of Trust and Trustee Powers

1. Contract Information

Annuity contract number (if known)

Owner full legal name

Annuitant full legal name

Relationship of annuitant to the trust (check all that apply): [] Grantor (Settlor) [] Trustee [] Beneficiary

2. Trust Information

Full title or legal name of trust

Effective date of trust

State law that governs trust

Is the Trust currently in force? [] Yes [] No

Trust type: [] Revocable [] Irrevocable

Is the Grantor a U.S. citizen? [] Yes [] No

Is each beneficiary of the Trust a U.S. citizen? [] Yes [] No

Does the Trust use the Grantor's Social Security Number as the Trust's Taxpayer Identification Number? [] Yes [] No

If "Yes," the Grantor must be the Annuitant. If "No" Trust's Taxpayer Identification Number

Grantor one full legal name

SSN

Date of birth

Grantor two full legal name

SSN

Date of birth

Important: Generally, an Annuity owned by a non-individual, including a Trust, is not entitled to tax-deferred status unless (1) the Trust qualifies as a Grantor Trust under which the Grantor is treated as the owner of the Trust assets under Sections 671-678 of the Internal Revenue Code ("IRC") or (2) the Trustee of the Trust is acting merely as an agent for a natural person who is a beneficiary of the Trust. If the Trust qualifies as a Grantor Trust, which includes a revocable living trust, the Grantor must be the Annuitant.

2a. Does the Trust qualify as a Grantor Trust under IRC Sections 671-678? [] Yes [] No

If "Yes," move on to Section 3. If "No," please answer questions 2b and 2c below.

2b. Is any beneficiary of the Trust a non-individual (corporation, charity, etc.)? [] Yes [] No

2c. Does the trustee have discretion to pay any Trust assets to a non-individual? [] Yes [] No

If the Trust is not a Grantor Trust and either (i) a beneficiary of the Trust is a non-individual or (ii) the trustee has discretion to pay trust assets to a non-individual, we will report any earning to the trust each year on IRS Form 1009-INT, regardless of whether any distributions are actually made from the Annuity.

Important: Farmers Life Insurance Company, its employee, agents, representatives, and third-party administrators are unable to advise you whether the Trust qualifies as a Grantor Trust under the IRC. The classification of a trust as a Grantor Trust has both legal and tax implications. Please consult a qualified legal advisor to help you determine whether the Trust is a Grantor Trust.

3. Trustee Information

Trustee full legal name Current Trustee Successor Trustee SSN/TIN

Street address City State ZIP

Phone number Email address

Trustee full legal name Current Trustee Successor Trustee SSN/TIN

Street address City State ZIP

Phone number Email address

Trustee full legal name Current Trustee Successor Trustee SSN/TIN

Street address City State ZIP

Phone number Email address

Trustee full legal name Current Trustee Successor Trustee SSN/TIN

Street address City State ZIP

Phone number Email address

Is the trustee(s) a U.S. citizen(s) or entity established under U.S. state or federal law? Yes No

If the Trustee is a non-individual entity (e.g., a bank), a completed Certification and Indemnity Agreement (Corporation or Other Entity), showing the duly authorized signers for the entity, must be submitted.

The Trust document states that any actions taken by, for, or on behalf of the Trust are to be authorized by:

All Trustees Majority of Trustees Any One Trustee

A Specific Trustee Only _____
Full legal name



4. Declarations and Certifications by Trustee(s), Release, and Indemnity Agreement

PLEASE READY CAREFULLY BEFORE SIGNING.

The trustee(s) of the Trust, and each of them, by signing this form, represent, acknowledge, certify and agree that:

1. The trustee(s) has the authority to make the representations, acknowledgments, certifications, and agreements provided in this form, and to execute this form and any other forms that may be reasonably required by the Company in connection with the purchase of and the Company's subsequent administration of the Annuity. Each trustee and each successor trustee shall be bound by the representations, acknowledgments, certifications, and agreements provided in this form.
2. The trustee(s) has read this completed form and the information provided herein is complete and accurate. The Trust is currently in force and valid and has not been changed, amended, or altered in any way that would make the information provided in this form inaccurate, incomplete, or misleading. Additionally, the Trust is not under the supervision of any court.
3. The Company has no obligation to review or interpret the Trust, or Trust related documents, or investigate the accuracy of the information in this form, the terms of the Trust, or the authority of the trustee(s). The Company is relying solely on the accuracy of the information provided in this form and not on any information contained in any Trust documents, and is not accountable for knowledge about the terms of the Trust beyond the information provided in this form.
4. The Trust, by its terms, is authorized to purchase and hold an annuity contract, and the Trust and beneficiaries of the Trust have an insurable interest in the Annuitant of the Annuity and the Annuity is permitted under applicable law and the terms of the Trust. The Annuity being purchased is appropriate under the terms of the Trust and conforms with any required income distribution requirements in the Trust.
5. The trustee(s) is executing this form and all other paperwork required by the Company in his/her official capacity as trustee(s) of the Trust, regardless of whether the trustee(s) actually indicates such on the signature line. The Company is permitted to accept any paperwork signed by the person(s) listed in this form as trustee(s) as being executed by the trustee(s) of the Trust.
6. Neither the Company nor its independent agents are authorized to recommend or sell trusts and any trust recommendation should be provided by a qualified advisor. The trustee(s) has not relied upon any representation or advice of the Company or its agents, third-party administrators, directors, officers, employees, or other representatives with respect to the terms or validity of the Trust or the utilization of the Trust as the owner and/or beneficiary of the Annuity.
7. The trustee(s) has made an independent determination as to the suitability of the Annuity for the Trust and has consulted with, or has had the opportunity to consult with, independent tax and legal advisors regarding the purchase of this Annuity. The trustee(s) further acknowledges that the Company may conduct its own suitability evaluation of the Annuity purchase consistent with any requirements under applicable state or federal law and may reject the Annuity application based on the results of its evaluation.
8. Under Section 72(u) of the IRC, an annuity owned by a non-individual, including a trust, is generally not entitled to tax-deferred status, unless one of the following exceptions applies: (a) the Trust is a Grantor Trust within the meaning of Sections 671-678 of the IRC or (b) the trustee(s) of the Trust is acting merely as an agent for a natural person who is a beneficiary of the Trust. If an exception does not apply, the interest on the annuity which accumulates each year may be treated as ordinary income to the annuity owner each year, whether or not any distributions are made from



the annuity. The trustee(s) agrees that the Company is not responsible for any adverse tax consequences and that it is the sole responsibility of the trustee(s) to determine whether one of the foregoing exceptions applies. Neither the Company or its agents, third-party administrators, directors, officers, employees, or other representatives provide legal or tax advice concerning any annuity the Company offers for sale or has issued.

9. The purchase of the Annuity is not required in conjunction with the establishment of the Trust and any fees, costs, and/or expenses associated with the establishment of the Trust are independent of any premium paid for the purchase of the Annuity.
10. The Company may rely upon the direction of the trustee(s) until the Company receives written notification at its administrative office of a change of trustee. The trustee(s) agrees to immediately notify the Company, in writing, if (a) any trustee resigns, dies, or becomes incapacitated; (b) the Trust is amended; (c) circumstances arise that would alter or change any of the information provided in this form. In the event of any of the foregoing circumstances, the Company may continue to act on the instructions of any of the remaining trustee(s) unless specifically notified otherwise in writing. Any change(s) will become effective when the Company has had a reasonable amount of time to act upon the change(s). No change will affect any transaction(s) initiated by the remaining trustee(s) before the change has become effective. Any of the changes described in this paragraph will require that an updated version of this form be completed and submitted to the Company at its administrative office.
11. The Company's sole obligation is to perform under the terms of the Annuity and that the Company may rely on the signature(s) of the trustee(s) in the same regard as if they were the actual owner or beneficiary of the annuity. The Company has no responsibility regarding the use of any payments which are made to the trustee(s) pursuant to the terms of the Annuity.
12. The undersigned trustee(s), and each of them, individually and jointly and severally, and in his/her/their capacity as trustee(s), agree to completely release the Company and its agents, third-party administrators, directors, officers, employees, and other representatives and hold them harmless from any obligation, demand claim, loss, or liability (including attorney's fees) that they or any one or more of them incurs, suffers, or pays related to any action taken in reliance on or pursuant to the information provided in this form and/or any actions taken by or at the direction of the undersigned trustee(s). Additionally, the undersigned trustee(s), and each of them, individually and jointly and severally, and in his/her/their capacity as trustee(s), agree to indemnify the Company and its agents, third-party administrators, directors, officers, employees, and other representatives against any obligation, demand claim, loss, or liability (including attorney's fees) that they or any one or more of them incurs, suffers, or pays related to any action taken in reliance on or pursuant to the information provided in this form and/or any actions taken by or at the direction of the undersigned trustee(s). This release and indemnification shall survive termination of the Trust, the Annuity, and this form.
13. The trustee(s) represent that no trustee is an agent of record, servicing agent, solicitor, insurance producer, financial representative, investment advisor or related financial institution, broker/dealer or insurance agency or any individual or entity acting in a similar capacity involved in the sale, solicitation or placement of the Annuity (such individuals and entities collectively a "Distributor"), unless such Distributor is a member of the Annuitant's immediate family.
14. When this form is received by the Company in good order, it will supersede any previous versions of this form.



All current trustees named in Section 3 must sign.

Trustee name

Signature of trustee

Date signed

Trustee name

Signature of trustee

Date signed

Trustee name

Signature of trustee

Date signed

Trustee name

Signature of trustee

Date signed

