

Rates Effective
as of 08/01/23



FARMERS LIFE INSURANCE COMPANY

Farmers Harvest®
Fixed Indexed Annuity (FIA)

5-, 7-and 10-Year FIAs: Minimum Premium of \$10,000			
Interest Crediting Rates	No Optional Benefits	With Premium Bonus	With Enhanced Liquidity Package
Fixed Account Rate			
Annual Fixed Account Rate	4.50%	4.25%	4.25%
Index Cap Rate			
S&P 500® Index			
Annual Point-to-Point Cap Rate	11.0%	9.0%	9.0%
Annual Point-to-Point Enhanced Cap Rate	13.0%	11.0%	11.0%
Participation Rate (No Cap)			
S&P 500® Index			
Annual Point-to-Point Participation Rate	50%	40%	40%
Annual Point-to-Point Enhanced Participation Rate	60%	50%	50%
S&P U.S. Dividend Growers VA RC2 7.5% Index			
Annual Point-to-Point Participation Rate	100%	80%	80%
Annual Point-to-Point Enhanced Participation Rate	120%	100%	100%
Nasdaq-100 Volatility Control 7% Index			
Annual Point-to-Point Participation Rate	125%	100%	100%
Annual Point-to-Point Enhanced Participation Rate	150%	125%	125%
Bloomberg Global Momentum Diversified Leaders 5% ER Index			
Annual Point-to-Point Participation Rate	150%	125%	125%
Annual Point-to-Point Enhanced Participation Rate	175%	150%	150%
Option		Cost	
Enhanced Crediting Strategies		0.95%	

For more information about Farmers Life Insurance Company and our annuity products, visit farmerslifeins.com or contact your financial professional.

Fixed interest is compounded daily. All rates are for new applications only. Rates are subject to change at any time.

Current spread rate for participation rate strategies is zero. Current caps and participation rates apply to the initial crediting period only. The initial fixed crediting rate is guaranteed for one year. All rates are subject to change on the first contract anniversary, subject to minimum contract guarantees.

Guarantees associated with all annuity policies sold by Farmers Life Insurance Company (NAIC #60230), 243 North Peters Rd. Knoxville, TN 37923 ("Farmers Life") are backed by the financial strength and claims paying ability of Farmers Life. Annuity contracts and features may vary by state and may not be available in all states. Contract: ICC23-FLIC-FIA, 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, FLIC-FIA-PTP-CP, FLIC-FIA-EPTP-CP, FLIC-FIA-PTP-PR, FLIC-FIA-EPTP-PR, FLIC-FIA-PBR, FLIC-EBR, FLIC-FIA-ELB, FLIC-FIA-EDB. Some exclusions and exceptions apply. Please refer to the contract for the actual terms and conditions that apply.

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