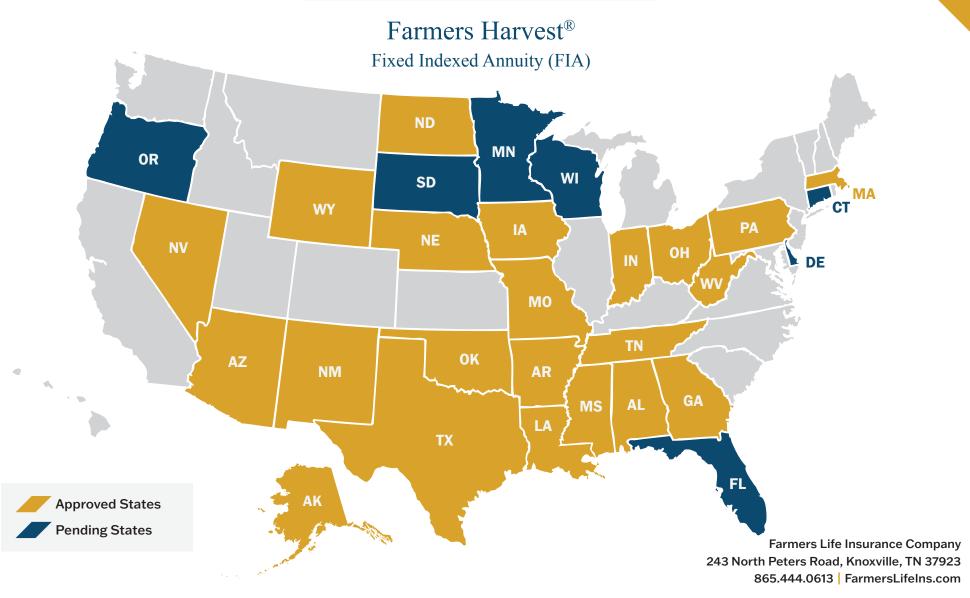


FARMERS LIFE INSURANCE COMPANY



Farmers Life Insurance Company is a licensed life insurance company. 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. Annuity contracts issued on form numbers ICC22-FLIC-FIA-PTP-CP, ICC22-FLIC-FIA-PTP-PR, ICC22-FLIC-FIA-PBR, ICC21-FLIC-EBR, ICC23-FLIC-FIA-EDB or variations by state. FLIC-HV-2306 (09/23)