



## FARMERS LIFE INSURANCE COMPANY

# Safeguard Plus Annuity Training Assessment

State Suitability rules require insurance brokers and producers appointed by Farmers Life Insurance Company to demonstrate a thorough and adequate knowledge of its annuity products to support your efforts in determining the suitability of a given annuity for your customers. The following questions will aid you in strengthening your knowledge and understanding of the Safeguard Plus Annuity.

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Broker/Producer name (as shown on your state insurance license)

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Broker/Producer state (two-letter abbreviation)

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Broker/Producer email address

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Broker/Producer telephone number (e.g. 777-777-7777)

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### 1. The Safeguard Plus Annuity product line is which type of annuity? Check all that apply

- A. Flexible premium deferred annuity
- B. Indexed single premium deferred annuity
- C. Single premium deferred annuity
- D. Fixed premium variable annuity

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### 2. The Safeguard Plus Annuity 5 has a \_\_\_\_-year interest rate guarantee period and a \_\_\_\_-year surrender charge period.

- A. one/five
- B. five/ten
- C. five/five
- D. seven/seven

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### 3. The Safeguard Plus Annuity product line has a repeating interest rate guarantee period and a repeating surrender charge period.

- A. True
- B. False

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### 4. The Safeguard Plus Annuity product line includes a 30-day window at the beginning of each subsequent surrender charge period during which the Owner may do the following. Check all that apply

- A. Continue the Contract and apply the annuity fund to the subsequent multi-year interest rate guarantee period.
- B. Make a partial surrender without a surrender charge or market value adjustment and apply the remaining annuity funds to the subsequent multi-year interest rate guarantee period.
- C. Begin payment of the annuity funds under a contract payment option.
- D. Continue the Contract and apply the annuity funds to a one-year interest rate guarantee period with no surrender charges or market value adjustment which automatically renews each year.

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**5. The Safeguard Plus Annuity product line includes a Market Value Adjustment feature.**

- A. True
- B. False

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**6. A Market Value Adjustment (MVA) follows changes in a prescribed index which may increase or decrease withdrawal benefits. A withdrawal during the MVA period when the index value is lower than the index value at the Contract issue date will:**

- A. Increase the cash withdrawal value.
- B. Decrease the cash withdrawal value.

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**7. Surrender charges and market value adjustments are waived in the following instances.**

**Check all that apply**

- A. Terminal Illness and Qualified Nursing Care, but only if the Enhanced Benefit Rider is selected by your customer.
- B. Annuitization.
- C. Any withdrawal during the first Contract Year.
- D. The first withdrawal in a Contract Year that does not exceed 5% of the annuity fund value, but only if the Free Withdrawal Rider is selected by your customer.
- E. Owner unemployment.
- F. Owner permanent and total disability.

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**8. The minimum premium required to establish a Safeguard Plus Annuity is:**

- A. \$5,000
- B. \$10,000
- C. \$15,000
- D. \$25,000

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**9. Does the Safeguard Plus Annuity have an annual contract fee?**

- A. No
- B. Yes, \$50
- C. Yes, \$100

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**10. The maximum issue age for the Safeguard Plus Annuity 5 is:**

- A. Age 65
- B. Age 70
- C. Age 80
- D. Age 95

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**Broker/Producer Acknowledgment**

*I attest that I have successfully completed the required product training for the Safeguard Plus Annuity product line before soliciting business with Farmers Life Insurance Company.*  YES  NO

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Signature of broker/producer

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Date signed

