



FARMERS LIFE INSURANCE COMPANY

Privacy Notice

Updated July 1, 2026

Who is providing this notice?

Farmers Life Insurance Company (“Farmers Life”) is providing this notice. Financial companies choose how they share your personal information. Federal and state laws give consumers the right to limit some, but not all, sharing. These laws also require Farmers Life to tell you how we collect, share and protect your personal information. Please read this notice carefully to understand what we do

What information does Farmers Life collect?

The types of personal information we collect and share depend on the product or service you have with us. This information can include name; phone number; home and email address, and other contact information; Social Security number; driver’s license number and date of birth; employment information; education, assets, and income; citizenship, national origin, marital status, and veteran or military status; credit information, including credit history and creditworthiness; medical information, medical records, and health history, including physical or mental disability; customer files including claims, payment and transaction history, policy coverage, and premiums; and internet activity information, including your IP address, browser type, operating system, pages visited, and cookies or other tracking technologies (such as pixels and beacons).

How does Farmers Life Insurance Company collect my personal information?

Farmers Life collects your personal information, for example, when you apply for insurance or give us your contact information, pay your insurance premium or file an insurance claim, or otherwise interact with our website or contact us. We also collect your personal information from others, such as affiliates, insurance agents or brokers, consumer reporting agencies, motor vehicle departments, and insurance support organizations (which may retain and share your information with others). In addition, Farmers Life and its business partners may gather information through internet activity, which may include your operating system, links you used to visit our site, web pages you viewed while visiting our site, Internet Protocol (IP) addresses and cookies.

Why does Farmers Life collect this information?

All financial companies need to share customers’ personal information to run their everyday business. In the chart below, we list the reasons financial companies can share customers’ personal information, the reasons Farmers Life chooses to share and whether you can limit this sharing.

Reason for sharing	Does Farmers Life share?	Can you limit this sharing?
Everyday business purposes , such as to process your transactions; maintain your account(s); make products and services available to you (which may require use of our third-party service providers answer questions or concerns); respond to court and legal investigations; prevent fraud; or report to credit bureaus	Yes	No
For our marketing purposes , such as to offer our products and services to you	Yes	No, generally; certain state laws may give you rights to limit sharing
For joint marketing with other financial companies	Yes	No
For our affiliates' everyday business purposes , such as to share information about your transactions and experiences, which may include identification information, account balances and payment history	Yes	No
For our affiliates' everyday business purposes , such as to provide information about your creditworthiness	Yes	Yes
For affiliates to market to you	No	We do not share
For nonaffiliates to market to you	No	We do not share

How does Farmers Life Insurance Company protect my personal information?

To protect your personal information from unauthorized access and use, we use a variety of physical, technical and administrative security measures that help to safeguard your personal information and restrict access to specific business reasons for using such information.

What happens when I limit sharing for an account I hold jointly with someone else?

Your choices will apply to everyone on your account.



Why can't I limit all sharing?

Federal and state law gives you the right to limit some, but not all, sharing related to affiliates' everyday business purposes, affiliates using your information to market to you, information about your creditworthiness and sharing for nonaffiliates to market to you. State law may give additional rights to limit sharing. See the *Other Important Information* section in this notice for more on those rights. If you become an inactive customer, any personal information we have about you will remain subject to the practices described in this Privacy Notice.

To limit our sharing, please contact us online, via email or by writing to us.

FarmersLifeIns.com | info@farmerslifeins.com

Farmers Life Insurance Company c/o Point of Sale Department
P.O. Box 21538, Oklahoma City, OK 73120

Note: If you are a new customer, we can begin sharing your information forty-five (45) days from the date we sent this notice. When you are no longer our customer, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.

To limit direct marketing contact, please contact us online, via email or by writing to us.

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Farmers Life Insurance Company c/o Point of Sale Department
P.O. Box 21538, Oklahoma City, OK 73120

Note: A Do Not Call election is effective for five (5) years from the time the request was made. You may continue to receive marketing information in regular account mailings and statements. You may also be contacted to service your account or participate in surveys. If you have an account, we may continue to contact you to assist you as necessary to manage your account.

Definitions

Affiliates: Companies related by common ownership or control. They can be financial and non-financial companies. Our affiliates include our parent company Arrowhead Capital Group, LLC.

Nonaffiliates: Companies not related by common ownership or control. They can be financial and non-financial companies. Farmers Life does not disclose your personal information to any nonaffiliated third parties, other than as allowed by law or as described in this Privacy Notice. For example, we disclose your personal information as necessary to our third-party service providers for our business purposes, and you may not opt-out or limit this type of sharing.

Joint Marketing: A formal agreement between nonaffiliated financial companies that together market financial products or services to you. Our joint marketing partners include financial services companies, financial service providers, and other financial institutions.

Other Important Information

Important Notice about Credit Reporting

We may report information about your account(s) to credit bureaus and/ or consumer reporting agencies. Late payments, missed payments, or other defaults on your account(s) may be reflected in your credit report and/or consumer report.



Do Not Call Policy

This notice is the Farmers Life Insurance Company Do Not Call Policy under the Telephone Consumer Protection Act. We do not solicit via telephone numbers listed on the state or federal Do Not Call lists, unless the law allows. Farmers Life Insurance Company employees receive training on how to document and process telephone marketing choices. Consumers who ask not to receive telephone solicitations from Farmers Life Insurance Company will be placed on the Farmers Life Insurance Company Do Not Call list within thirty (30) days and will be effective for at least five (5) years from the date of request. Telemarketing calls or prerecorded/artificial message calls may be made to residential or cellular phone numbers that appear on the Farmers Life Insurance Company Do Not Call list with the appropriate consent. If you do not have an account with Farmers Life Insurance Company, please call 888-594-4474 to be placed on the Farmers Life Insurance Company Do Not Call list.

Call Monitoring and Recording

If you communicate with us by telephone, we may monitor or record the call for audit and training purposes.

Business-to-Business

Farmers Life is committed to protecting personal information that may be collected online and offline in a business-to-business context, including the personal information of individuals in their capacities as representatives of business entities. For the categories of personal data that Farmers Life Insurance Company may collect and how we use it, please see our Privacy Policy at www.farmerslifeins.com for more information about your rights and choices.

California Residents

Under California law, we will not share information we collect about you with companies outside of Farmers Life, unless the law allows. For example, we may share information with your consent, to service your accounts, or to provide rewards or benefits you are entitled to. Additionally, in accordance with the California Consumer Privacy Act of 2018. Please see our Privacy Policy at FarmersLifeIns.com for more information.

Nevada Residents

We are providing you this notice pursuant to state law. You may be placed on the Farmers Life Insurance Company Do Not Call List by following the directions in this Privacy Notice. For more information regarding our telemarketing practices, contact us at: Farmers Life Insurance Company c/o Point of Sale Department, P.O. Box 21538, Oklahoma City, OK 73156; Phone: 888-594-4474.

If you would like more information regarding this Nevada law, contact: Bureau of Consumer Protection, Office of the Nevada Attorney General, 555 E. Washington St., Suite 3900, Las Vegas, NV 89101; Phone: 702-486-3132; AgInfo@ag.nv.gov.

Vermont Residents

We will not disclose information about your creditworthiness to our affiliates other than as permitted by Vermont law, unless you authorize us to make those disclosures.

