Company	**Farmers Life Insurance Company**
A.M Best Rating	B++
Standard and Poor's Rating	NR
Product Type	MYG Fixed
Product	**Safeguard Plus® Multi-Year Guaranteed Annuity 3** (SPDA)
Policy Form Number	ICC25-FLIC-CON
Distribution Channels Sold In	Independent
Product Launch Date	4/1/2026
Bonus	N/A
Surrender Charge	**3 Years** 9.00, 8.00, 7.00, 0.00% +/- Market Value Adjustment (MVA)
Share Class	N/A
Mortality and Expense Charge (M&E)	N/A
Product Fee	N/A
Administration Charge	N/A
Other Charge	N/A
***Total Annual Expense**	N/A
Annual Contract Fee	N/A
Annual Contract Fee Waived At	N/A
Minimum Guarantee/ Minimum Guaranteed Surrender Value	**Varies** 87.5% @ 1 - 3%
Strategies / Subaccounts Offered	0 Indexed, 0 Structured, 0 Variable, 1 Fixed
Net Subaccount Fee Range	N/A

Company	**Farmers Life Insurance Company**
Product	**Safeguard Plus® Multi-Year Guaranteed Annuity 3** (SPDA)
Free Transfers per Year	N/A
Transfer Fee	N/A
Rate Banding	No Banding
Current Fixed Account Rate(s)	5.65% guaranteed for three years
Upcoming Fixed Account Rate(s)	N/A
Other Crediting Strategy Information	At the end of initial guarantee period, client has an opportunity to surrender the contract penalty-free during a 30-day period, re-enter another guarantee period, annuitize the contract or continue the contract without surrender charges.
Penalty-Free Withdrawals	N/A
Death Benefit	Cash Surrender Value
Surrender Charge Waivers Available	N/A
Available Plan Types	401(k), 403(b), IRA, NQ, Roth IRA, SEP IRA, SIMPLE IRA, Inherited IRA
Issue Ages	18 - 95
Minimum Initial Premiums	Q/NQ $10,000
Minimum Subsequent Premium	N/A
Guaranteed Lifetime Withdrawal Benefit (GLWB)	N/A
Guaranteed Minimum Withdrawal Benefit (GMWB)	N/A
Guaranteed Minimum Accumulation Benefit (GMAB)	N/A
Guaranteed Minimum Death Benefit (GMDB)	N/A

Company	**Farmers Life Insurance Company**
Product	**Safeguard Plus® Multi-Year Guaranteed Annuity 3** (SPDA)
Guaranteed Minimum Income Benefit (GMIB)	N/A
Other	The following optional riders are available at policy issue, with corresponding reductions to the credited interest rate: Interest Only Withdrawals: -0.10% 5% Penalty-Free Withdrawals: -0.10% Terminal Illness/Nursing Home Surrender Charge Waivers: -0.10% Death Benefit Rider -0.25%
State Approvals	**States Not Approved In:** CA, CO, CT, DE, FL, HI, ID, KS, MD, ME, MI, MN, NC, NH, NJ, NY, OR, RI, SC, SD, VA, VT, WA, WI
Street Level Compensation	**YEAR ONE** **Ages 0 - 75** 1.75% **Ages 76+** 1.25%
Data thought to be current as of:	4/1/2026

* The Total Annual Expense excludes any rider charges. Please refer to the Rider specs for any charges that may apply in addition to the annuity contract charges.