



Safeguard Plus[®] Multi-Year Guaranteed Annuity 3

Product

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

© 2026 Wink, Inc. All Rights Reserved. The Product Features, Rates, and Availability May Vary by Age and State; Consult the Insurance Company, Policy Form, or Prospectus for Full Details. The Information Provided Herein is Believed Accurate, but Not Warranted for Correctness, Completeness, or Accuracy. Wink, Inc. Shall Not be Responsible for Any Opinions, Trading Decisions, Damages, or Other Losses Resulting From, or Related to This Information, Data, Analyses, or Their Use. This Report Does Not Constitute Investment Advice, and is Not an Offer to Buy or Sell a Security. This Report is Provided Solely for Informational Purposes, is Considered Supplemental Literature, and Must be Preceded by/Accompanied by a Prospectus, Contract, or Disclosure Statement. Information Herein Includes Confidential and Proprietary Information of Wink, Inc. This Information May Not Be Copied or Redistributed.



Safeguard Plus® Multi-Year Guaranteed Annuity 3

Product

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

© 2026 Wink, Inc. All Rights Reserved. The Product Features, Rates, and Availability May Vary by Age and State; Consult the Insurance Company, Policy Form, or Prospectus for Full Details. The Information Provided Herein is Believed Accurate, but Not Warranted for Correctness, Completeness, or Accuracy. Wink, Inc. Shall Not be Responsible for Any Opinions, Trading Decisions, Damages, or Other Losses Resulting From, or Related to This Information, Data, Analyses, or Their Use. This Report Does Not Constitute Investment Advice, and is Not an Offer to Buy or Sell a Security. This Report is Provided Solely for Informational Purposes, is Considered Supplemental Literature, and Must be Preceded by/Accompanied by a Prospectus, Contract, or Disclosure Statement. Information Herein Includes Confidential and Proprietary Information of Wink, Inc. This Information May Not Be Copied or Redistributed.



Safeguard Plus[®] Multi-Year Guaranteed Annuity 3

Product

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.