

FARMERS LIFE INSURANCE COMPANY

Multiple retirement priorities.

Multiple years of predictable growth to help address them.

Earn 6.15% interest for 5 years* on the Safeguard Plus 5-Year Multi-Year Guaranteed Annuity

Moff and Associates

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* Rates are subject to change. Minimum premium of $10,000 required. Guarantees are based on the financial strength and claims-paying ability of Farmers Life Insurance Company. Product features and availability vary by state and are solely the responsibility of Farmers Life Insurance Company. Policy ICC25-FLIC-CON; Riders ICC21-FLIC-FWR, ICC21-FLIC-EBR, ICC25-FLIC-DBR, ICC25-FLIC-EIR or variations by state. Any interest or gain in the withdrawal will be subject to taxes and, if withdrawn prior to age 59½, may also be subject to a 10% early distribution penalty imposed by the IRS. By IRS mandate, interest is always distributed first. Guarantee Period continuation options are available at the end of the surrender charge schedule and may vary by state. See sales brochure for more details. Market Value Adjustment (MVA) applies to partial withdrawals that exceed the free withdrawal amount allowed and surrenders occurring during the surrender charge period. These are products of the insurance industry and not guaranteed by any bank, nor insured by FDIC or NCUA/NCUSIF. Not a deposit. Not insured by a federal government agency. Restrictions apply. May only be offered by a licensed insurance agent. Agents may not give tax, legal, accounting or investment advice. Individuals should consult with a professional specializing in these areas regarding the applicability of this information to his/her.