

Farmers Life Insurance Co (FLIC)

REQUIRED CARRIER SPECIFIC TRAINING (CST) INSTRUCTIONS

Annuity Carrier Specific Product Training and state mandated **NAIC Annuity Training** (see STATE ANNUITY SUITABILITY TRAINING REQUIREMENT for regulation) must be completed prior to soliciting business. Failure to do so will result in rejected business.

Please carefully review the information below and provide a copy of the training certificate to ECA Marketing (licensing@ecamarketing.com) once complete.

If you will not be participating in solicitation of annuity products with this carrier, you can bypass the CST requirements. **Life** producers are required to abide by the rules set in place by the carrier for any additional training requirements. Review **ADDITIONAL REQUIRED TRAINING** before proceeding.

Annuity Carrier Specific Product Training

Who should complete the product training?

All agents must complete product training, regardless of state.

When can the product training be taken?

Product training is available at any time and can be taken the same day that business is solicited. Completion of the training is a requirement of the agent contract. FLIC will not issue a code or finalize the contract until the product training is in good order.

Product Training Directions: See notice below if completing contracting through SureLC

1. View the SAFEGUARD PLUS MYGA and HAVEST FIA TRAINING ASSESSMENTS (contact ECA for documents)
2. Answer all questions
3. Sign as the "Broker/Producer"
4. Return all pages of the ANNUITY TRAINING ASSESSMENTS to licensing@ecamarketing.com

SureLC Notice: By selecting the check box next to the product name (located in the PRODUCER QUESTIONS section), you have attested to taking the training assessments. The date of completion will be the date that the contract was digitally "confirmed" by the agent.

Additional Required Training

Anti-Money Laundering Training (AML):

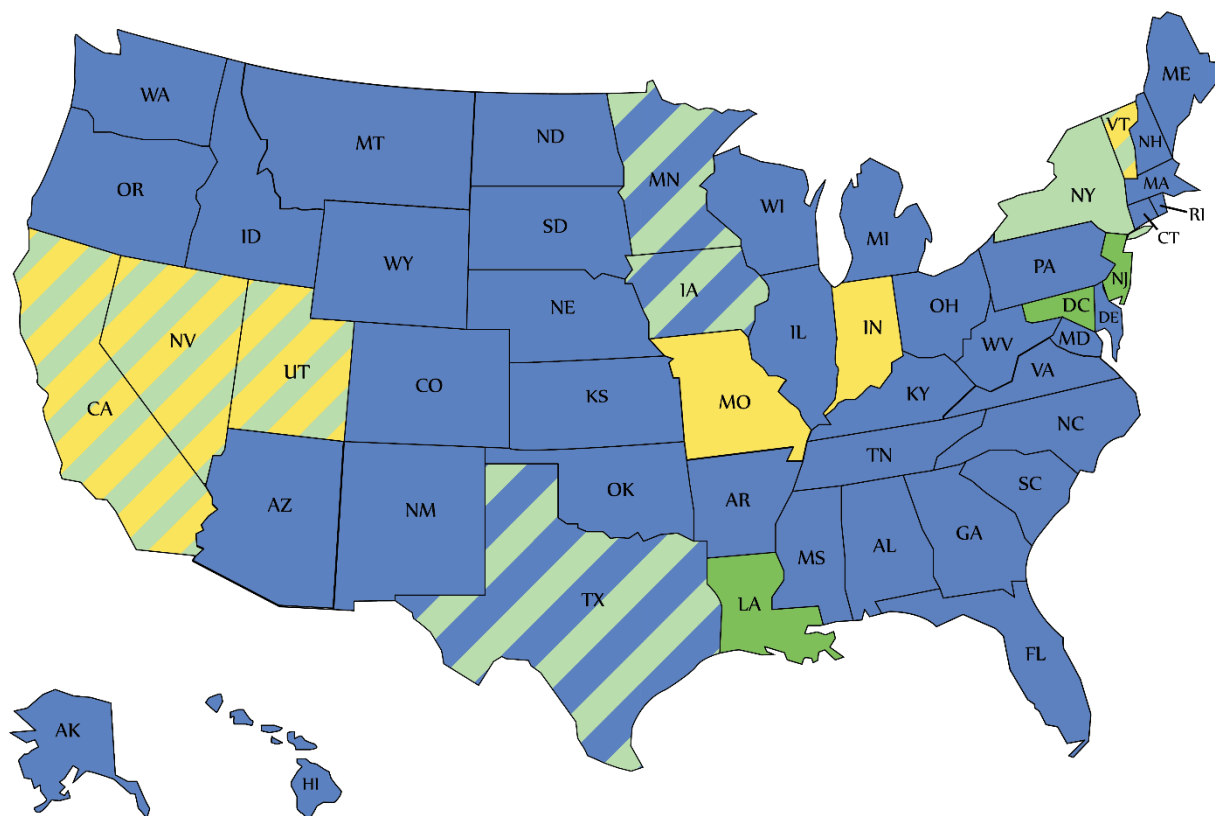
All vendors accepted. The most recent date of completion must be within the past 2-years. A copy of the certificate must be provided along with the agent contract. Commissions will be withheld until AML is in good order.





LIMRA Notice: AML through LIMRA is acceptable if proof of completion is provided. WNLIC does not subscribe to LIMRA; therefore, cannot obtain electronic transcripts. Please enter your LIMRA UN and PW in SureLC - TRAINING > MONITORED ACCOUNTS. If unable to link SureLC and LIMRA, a "print screen/screen shot" of the "Anti-Money Laundering" tab and the "Resources" tab, must be provided. If unable to provide proof, AML through another provider will be mandatory.

NAIC ANNUITY SUITABILITY AND BEST INTEREST STANDARD STATE TRAINING REQUIREMENTS

The following states have adopted some version of the NAIC Suitability in Annuity Transactions Model Regulation, 4-Hour Annuity Training and/or the revised regulation, Best Interest Standard (BIS). For states that have implemented the Best Interest Standard, all licensed producers are required to take either a 1-hour supplementary training or a new 4-hour training that includes the Best Interest Standard.

Training must be taken through a state-approved vendor prior to soliciting business. Please provide a copy of your training certificate to ECA Marketing (licensing@ecamarketing.com). For further information, refer to the tables on the following page or contact your licensing representative.



	Mandatory NAIC		Pending BIS
	Mandatory Annuity Training – Requirement Varies		
	Mandatory NAIC including BIS		

Mandatory Annuity Training - Requirement Varies:

Interpretation of the state ruling may vary by insurer

CALIFORNIA	Resident and non-resident agents soliciting annuities in CA must complete an initial 8-hour CA state specific course along with 4-hour refresher course every two years prior to license renewal. CA does not allow reciprocity for the annuity training between states.
IOWA	In addition to the 4-Hour NAIC Annuity and BIS courses, agents selling indexed annuities in IA must take a one-time 4-hour course specific to indexed annuity products.
MINNESOTA	The state of MN is requiring an additional course topic that is not covered in NAIC Model Reg #275. Resident and non-resident producers must take a 1 or 4-hour course that specifically includes "the recognition of indicators that a prospective insured may lack the short-term memory or judgment to knowingly purchase an insurance product". The MN course is titled "Best Interest Standards of Conduct for Annuity Sales". Reciprocity amongst other states will be allowed, provided the course includes additional course topic.
NEVADA	BIS requirement pending legislation. No specific hourly requirements have been implemented for NAIC.
NEW YORK	Effective 8/1/19 for Annuities and 2/1/20 for Life, NY has amended Regulation 187 (Suitability and Best Interests) to include agent training. NY has not instituted an hourly CE requirement; however, resident and non-resident agents are required by the insurer to take an undefined hourly vendor training specific to "Suitability & Best Practices in Life Insurance & Annuity Transactions" prior to soliciting new business or servicing in-force policies originally issued in NY. Training taken for the state of NY is specific to the state of NY, reciprocity is not allowed.
TEXAS	Resident and non-resident agents must complete a one-time 4-hour annuity CE course. In addition, resident agents must take 8 hours of ongoing CE specifically relating to annuities each license period. Licensees that are exempt from CE are not exempt from the initial 4-hour annuity training or Best Interest Standard. Exemptions apply to the ongoing 8 hours of CE required each license period. TX will accept most annuity courses taken in other states.
UTAH	NAIC including BIS has been approved by the state and is a new requirement. Producers licensed prior to 7/1/2024 are not required to be compliant with the 4-hour annuity CE.
VERMONT	NAIC including BIS has been approved by the state and is a new requirement. Producers licensed prior to 7/5/2024 are not required to be compliant with the 4-hour annuity CE.

Mandatory – NAIC Annuity including Best Interest Standard:

EXISTING PRODUCERS have the option to complete either a new 4-hour training that includes BIS or a 1-hour supplementary training specific to BIS.

Most states allow EXISTING PRODUCERS a 6-month grace period for completion - *grace period allowance can vary by insurer*. The 1-hour course will no longer be available after the EXISTING PRODUCER release date. NEW PRODUCERS must complete a full 4-hour training that includes BIS.

STATE	NEW PRODUCERS	EXISTING PRODUCERS	STATE	NEW PRODUCERS	EXISTING PRODUCERS
ALABAMA	1/1/2022	6/30/2022	MONTANA	10/1/2021	4/1/2022
ALASKA	1/15/2023	7/15/2023	NEBRASKA	7/1/2021	12/31/2021
ARIZONA	1/1/2021	6/30/2021	NEW MEXICO	10/1/2022	4/1/2023
ARKANSAS	1/1/2022	1/1/2022	NEW HAMPSHIRE	2/16/2024	8/15/2024
COLORADO	11/1/2022	5/1/2023	NORTH CAROLINA	1/1/2023	7/1/2023
CONNECTICUT	3/1/2022	9/1/2022	NORTH DAKOTA	1/1/2022	6/30/2022
DELAWARE	8/1/2021	2/1/2022	OHIO	2/14/2021	8/14/2021
FLORIDA	1/1/2024	7/1/2024	OKLAHOMA	9/1/2023	5/1/2024
GEORGIA	8/1/2023	1/31/2024	OREGON	1/1/2024	7/1/2024
HAWAII	12/31/2022	7/1/2023	PENNSYLVANIA	6/22/2022	12/22/2022
IDAHO	7/1/2021	2/1/2022	RHODE ISLAND	4/1/2021	10/1/2021
ILLINOIS	8/1/2023	2/1/2024	SOUTH CAROLINA	11/27/2022	5/27/2023
IOWA	1/1/2021	7/1/2021	SOUTH DAKOTA	1/1/2023	7/1/2023
KANSAS	1/1/2024	7/1/2024	TENNESSEE	1/1/2024	7/1/2024
KENTUCKY	1/1/2022	6/30/2022	TEXAS	1/1/2022	1/1/2022
MAINE	1/1/2022	7/1/2022	VIRGINIA	9/1/2021	3/1/2022
MARYLAND	10/8/2022	4/8/2023	WASHINGTON	1/1/2024	7/1/2024
MASSACHUSETTS	6/1/2023	6/1/2023	WEST VIRGINIA	6/8/2023	12/8/2023
MICHIGAN	6/29/2021	12/29/2021	WISCONSIN	10/1/2022	4/1/2023
MINNESOTA	1/1/2023	6/30/2023	WYOMING	1/1/2023	7/1/2023
MISSISSIPPI	1/1/2022	6/30/2022			

Pending – Best Interest Standard:

STATE	NEW PRODUCERS	EXISTING PRODUCERS	STATE	NEW PRODUCERS	EXISTING PRODUCERS
CALIFORNIA	1/1/2025	1/1/2025	MISSOURI	TBD – Pending Legislation	TBD – Pending Legislation
INDIANA	7/1/2024	7/1/2024	VERMONT	7/5/2024	1/4/2025
NEVADA	TBD – Pending Legislation	TBD – Pending Legislation	UTAH	7/1/2024	6/30/2025



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.

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

Broker/Producer state (two-letter abbreviation)

Broker/Producer email address

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

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

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

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

- ☒ A. True
- ☐ B. False

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.

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

- ☐ A. True
- ☐ B. False

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.

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.

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

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

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

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

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

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

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

Signature of broker/producer

Date signed





FARMERS LIFE INSURANCE COMPANY

Harvest® FIA 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 Harvest® FIA.

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

Broker/Producer State

Broker/Producer Email Address

Telephone Number

1. The Harvest® FIA product line is which type of annuity?

- ☐ A. Flexible premium deferred annuity
- ☐ B. Flexible premium variable annuity
- ☒ C. Modified single premium deferred index annuity
- ☐ D. Single premium deferred annuity

2. The maximum issue age for the Harvest® FIA is:

- ☐ A. Age 65
- ☐ B. Age 70
- ☒ C. Age 85
- ☐ D. Age 90

3. The minimum premium required to establish a Harvest® FIA is:

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

4. The Harvest® FIA has a choice of surrender charge period plan designs. The available surrender charge periods are (select all that apply):

- ☐ A. 3 years
- ☒ B. 5 years
- ☐ C. 6 years
- ☒ D. 7 years
- ☒ E. 10 years

5. The Harvest® FIA includes repeating surrender charge periods:
- ☐ A. True
 - ☒ B. False
6. The Harvest® FIA has two basic types of accounts for premium allocation. They are:
- ☐ A. Savings account; Checking account
 - ☒ B. Fixed interest account; Index interest account
 - ☐ C. Credit account; Savings account
 - ☐ D. Checking account; Credit account
7. When may funds in the Harvest® FIA be reallocated among accounts?
- ☐ A. Anytime, with prior home office approval.
 - ☐ B. Never. Funds must stay in the accounts as initially allocated.
 - ☒ C. At the end of each point-to-point index term.
 - ☐ D. Every six months.
8. Interest credited to the index interest accounts is subject to (select all that apply):
- ☒ A. Growth in the applicable index over the index term
 - ☒ B. Cap rate
 - ☒ C. Participation rate, including a spread
9. Interest is credited to the index interest accounts:
- ☐ A. Daily
 - ☒ B. At the end of the index term
 - ☐ C. At the beginning of the new index term
10. A loss incurred by an index over the index term results in:
- ☐ A. A reduction in funds in the index interest account to which the index applies.
 - ☒ B. No change to the funds in the index interest account to which the index applies.
11. The Harvest® FIA includes a Market Value Adjustment (MVA).
- ☒ A. Yes
 - ☐ B. No
12. An MVA follows changes in a prescribed index which may increase or decrease surrender 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

13. The Harvest® FIA includes a Cap Rate feature for certain index interest accounts and a Participation Rate feature for other index interest accounts. Select the following statements that are true with respect to Cap Rate Index Interest Accounts:

- ☐ A. Credited interest is capped at a maximum interest rate.
- ☐ B. The Cap Rate is guaranteed for the index term for which it is declared.
- ☐ C. A new Cap Rate will be declared for each new index term.

14. The Harvest® FIA includes enhanced features for certain index interest accounts: Enhanced Participation Rate and Enhanced Cap Rate. Select all that apply to the Enhanced Participation Rate feature:

- ☐ A. Election of this feature provides a higher Participation Rate and/or a lower Spread than would be provided without this feature.
- ☐ B. A contract fee applies to this feature.
- ☐ C. The contract fee is deducted from the fund value allocated to the enhanced Participation Rate Accounts at the beginning of each index term.

15. The Harvest® FIA provides an Enhanced Liquidity Package for election by your clients. The Package consists of (select all that apply):

- ☐ A. The Enhanced Benefit Rider which waives surrender charges and MVAs for qualified terminal illness and qualified nursing care.
- ☐ B. The Enhanced Liquidity Benefit rider which, after the first 30 days of the contract, waives surrender charges and MVAs for partial surrenders up to 10% of the contract value as of the last contract anniversary or the Required Minimum Distribution (if a qualified plan), whichever is greater. This is increased to 20% of the contract value if no partial surrenders were taken in the previous contract year.
- ☐ C. The Enhanced Issue Age benefit which increases the maximum issue age.

16. The Harvest® FIA also provides a Premium Bonus feature for election by your clients. Select the following statements that are true with respect to the Premium Bonus feature:

- ☐ A. The Premium Bonus is credited to the contract value on the date premium is paid.
- ☐ B. The Premium Bonus for the initial premium is allocated to the accounts based on your client's choice of allocation percentages.
- ☐ C. The Premium Bonus vests over the surrender charge period.
- ☐ D. Surrenders and withdrawals taken during the surrender charge period will reduce the vested premium bonus amount(s).
- ☐ E. The Premium Bonus feature is not available if the Enhanced Liquidity Package has been elected.
- ☐ F. The Premium Bonus feature is available for the 7-year and 10-year surrender charge period plan designs only.

17. The Harvest® FIA provides the availability of an Enhanced Death Benefit feature. The Enhanced Death Benefit feature (select all that apply):

- ☒ A. Waives surrender charges and MVAs. Therefore, the death benefit equals the full contract value.
- ☐ B. Provides a higher death benefit for death caused by specific accidental means.
- ☐ C. Provides for an acceleration of death benefits prior to death if certain qualifying conditions apply to your client.

18. Surrender charges and market value adjustments area waived in the following instances (select all that apply):

- ☒ A. Terminal illness and qualified nursing care, but only if the Enhanced Liquidity Package has been elected by your client.
- ☐ B. Annuitization
- ☐ C. Any withdrawal during the first contract year
- ☒ D. After the first contract year, the first withdrawal in a contract year that does not exceed 10% of the contract value
- ☐ E. Owner unemployment
- ☐ F. Owner permanent and total disability

19. The Maturity Date for the Harvest® FIA is the contract anniversary coinciding with or next following the Owner's _____ birthday:

- ☐ A. 70th
- ☐ B. 85th
- ☐ C. 95th
- ☒ D. 100th

20. The deceased Owner's surviving spousal primary beneficiary may continue the Harvest® FIA as if he or she were the original owner rather than receiving death benefits.

- ☒ A. True
- ☐ B. False

Broker/Producer Acknowledgment

I attest that I have successfully completed the required product training for the Harvest® FIA product line before soliciting business with Farmers Life Insurance Company. ☐ Yes ☐ No

Broker/Producer Signature

Date