



Multi-Year Guarantee Annuity

Farm Bureau Life Insurance of Michigan (FB)

Annuities are one of the only retirement vehicles that you can create an income stream that you cannot outlive. Interest earned in annuity is tax deferred until withdrawn, allowing your interest to compound. In addition, an Internal Revenue Service (IRS) form 1099-R isn't generated until you take a distribution. The FB MYGA offers a guaranteed, fixed minimum interest rate ensuring your contract will continue to accumulate interest. FB MYGA has no load fees, no annual fees and no annual administrative charges. Interest rates are fixed for the entirety of your guarantee period, are easy to understand, and make your retirement more financially secure and manageable.

MYGA Features

- Issue Ages 16-90 (special custodial documentation required for those under age 18)
- Single Payment product with a \$5,000 minimum initial purchase funded with Qualified or Non-Qualified funds
- Guaranteed interest rate periods available in 3,5,7, or 10-year periods
- Minimum guarantee renewal rates for life of the contract
- Death settlement options available and no surrender charge at death
- 10% annual surrender charge free withdrawals starting immediately
- Required Minimum Distribution (RMD) friendly if RMD greater than 10%
- Declining surrender charge fee schedule starting at issue and after future renewals
- Nursing Home Waiver of Surrender Charge or additional annual access for applicable owners/ conditions
- Maximum Maturity is age 115, RMD's may apply for Qualified accounts
- Backed by FB Life of Michigan an AM Best A rated company
- No market value adjustment (MVA) incurred on distributions, partial or full surrenders



MYGA Rates Effective January 1st, 2026

Single Premium/Renewal Account Value	3 Year	5 Year	7 Year	10 Year
\$5,000 - \$24,999	3.50%	4.00%	4.20%	4.70%
\$25,000 - \$499,999	3.80%	4.30%	4.50%	5.00%
\$500,000 +	3.90%	4.40%	4.60%	5.10%
Minimum Guarantee/Renewal Rate	3.00%	3.00%	3.00%	3.00%

Surrender Charge Schedule	1	2	3	4	5	6	7	8	9	10
FB MYGA - 3 Year	8%	8%	7%							
FB MYGA - 5 Year	8%	8%	7%	6%	5%					
FB MYGA - 7 Year	8%	8%	7%	6%	5%	4%	3%			
FB MYGA - 10 Year	8%	8%	7%	6%	5%	4%	3%	2%	1%	1%

The surrender charge will be 8% the first two years, decreasing throughout the initial fixed interest rate guarantee period each contract year. At time of renewal, a 30-day surrender charge period is available prior to the surrender charge renewing and resetting for the new guarantee period.

**Farm Bureau annuity rates are effective annual yield. The above rates are subject to change and dependent on the date the account is fully funded and contract issued.*

Not a bank or credit union deposit, obligation, or guarantee | May lose value on early surrenders | Not FDIC/NCUA/NCUSIF insured | Not insured by any federal government agency

This summary gives a general description. For all coverages, conditions, and exclusions, refer to the policy.

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