

Best Interest Disclosure

The following information is to be used in conjunction with FBL Marketing Services, LLC's (collectively with its financial professionals, the "Firm") Form CRS – Customer Relationship Summary to assist in aiding you in understanding our Firm's role, the services we provide, the costs involved, and other material information pertaining to your relationship with our Firm. Should you have questions or concerns regarding the information herein, please speak with your financial professional. If he or she is unable to answer your questions to your satisfaction, please call 1-877-860-2904 or see FBFS.com for additional information.

The information herein is being provided in a general manner and is not necessarily tailored specifically to a recommendation(s) made by us with respect to your assets, investments or accounts. In the event that additional disclosures are applicable with respect to any such recommendation(s), these disclosures will be provided prior to, concurrently with and/or after such recommendation depending on the circumstances.

- **Disclosures pertaining to fees and costs that apply to your transactions, investments, and accounts:**

Transaction-based fees and costs include commission charges which are based on the size, complexity, type of transaction and value of the security. For transactions in mutual funds, you may be charged a mutual fund sales load at the time of purchase or sale which is determined by the mutual fund family, share class type and amount invested. Details of mutual fund sales loads are described further in a fund's prospectus which will be delivered to you either before or after the relevant transaction(s) in accordance with the delivery method you've selected, such as by mail or electronically.

Holding-base(d)fe(s)7.6 (r)14.1 ()JJ-0.37.461.4 ()JJ-25a (h)13. aresroin(i)21-3harg3(f)2.6 (ees)12.6 ()JJ-0.004 Tc

Moreover, you should be aware of the conflict of interest arising from cross-company compensation structures. FBL Financial Group, Inc. is the holding company for several companies including the Firm, FBL Wealth Management, LLC ("FBLWM"), Farm Bureau Property & Casualty Insurance Company ("FBPCIC") and Farm Bureau Life Insurance Company ("FBLIC"). Each company offers products and provides services independently of the other companies and has its own selling agreements and compensation schedules that the company's agents and financial professionals operate under.

- Financial professionals selling direct mutual funds and other securities, and/or advisory services receive compensation based on their rolling 12-month production of the Firm and/or FBLWM product lines. No other product lines or company sales impact this compensation.
- Individuals selling FBPCIC products receive a range of commissions based on their rolling 12-month production of FBPCIC property casualty accounts and/or units at risk. These commissions are also impacted by cross-sold life insurance products offered through FBLIC.
- Individuals selling life and annuity products receive a range of commissions based on their rolling 12-month production of FBLIC life and annuity products. No other product lines or company sales impact this commission range.
- Additionally, at times the companies' agents and financial professionals have the ability to sell various insurance products manufactured by companies outside of the FBL Financial Group umbrella of companies. When these products are sold, individuals are typically compensated in a flat commission fashion with no incentives included.

These cross-company compensation structures pose a conflict of interest because they create an incentive for the Firm to recommend cross-company services or products to generate higher compensation. The companies provide ongoing training and maintain policies and procedures designed to mitigate the impact of this conflict of interest within the overall organization's sales practices.

When working with your financial professional, you should be aware that their overall compensation structure also creates conflicts of interest. Our financial professionals are awarded production credits calculated as a percentage of investment amount for the products they sell, including mutual funds, other securities advisory services, and insurance products. Production credits are used to calculate a financial prs

another may provide the Firm and/or your financial professional more compensation, even when that recommendation is in your best interest. We mitigate these conflicts in several ways. We only make transactions you have agreed to, which gives you an opportunity to review the transaction and cost of the transaction, and to review for consistency with your goals, objectives and risk tolerance. We also utilize third-party software to review your objectivity (h)5.3a atytniok-et (h)5n c2 Tc 0 Tw -3c 0.001