

Benefits

Contributing to the employee-friendly environment are our great employee benefits. For details about some of our most important benefits, check out the Benefits section. Our benefits are competitive and comprehensive, ranging from alternative work schedules, which allow for employees' personal needs while also meeting the day-to-day business needs, to business casual attire, plus a non-contributory defined benefit retirement plan, a 401(k) plan, tuition reimbursement and education programs, insurance, free parking and much more. Take a look at all we have to offer with the following links.

- ▶ Medical and Dental Insurance
- ▶ Vision
- ▶ Life and Disability Insurance
- ▶ Time Away From Work
- ▶ Retirement and Savings Programs
- ▶ Personal and Professional Growth
- ▶ Work Life Balance
- ▶ Onsite Conveniences
- ▶ Additional Benefits

This is only intended to be a summary of benefits. Detailed information can be obtained from Human Resources, please refer to the contact information below.

Ask Human Resources a Question Online:

employment@FBLFinancial.com

How to Contact Human Resources:

FBL Financial Group, Inc.
5400 University Avenue
West Des Moines, IA 50266-5997

Phone: (515) 225-5400
Jobline: (515)225-JOBS (515)225-5627
Fax: (515) 226-6053
Email: employment@fblfinancial.com

Medical and Dental Insurance

Medical Insurance

Multiple coverage plans available through Wellmark Blue Cross Blue Shield. All medical plans provide coverage for major medical care and offer prescription drug benefits. Spouse and dependent children may participate. Before-tax contribution, if any, varies with the medical plan elected, as well as employment status and selected coverage level.

Dental Insurance

Coverage available through Delta Dental for both routine and special dental treatment, including preventative care. Spouse and dependent children may participate. Annual and lifetime maximums apply.

Vision

Vision

This optional benefit through EyeMed Vision Care plan allows you to choose the best provider to meet your vision needs from a national network of optometrists, ophthalmologists, and many leading retailers such as Lens Crafters, Sears Optical, Target Optical and most Pearle Vision locations.

Life And Disability Insurance

Life Insurance

Basic group life coverage at one times annual salary rounded to the lower thousand dollars provided at no cost. Additional life insurance is available, from two to four times annual salary. Cost varies based on age and the amount of coverage selected.

Spouse and Dependent Life Insurance

Coverage available for spouse at \$20,000 and \$10,000 for each eligible dependent.

Business Travel Accident Insurance

Our companies provide 24-hour protection against business travel accidents. \$100,000 death benefit.

Accidental Death and Dismemberment Insurance

Accident coverage is available in amounts ranging from one to four times annual salary. Cost varies based on the amount and type of coverage selected.

Long-Term Disability Insurance

Long-term disability benefits begin on the 91st day of a continuous approved disability and provide up to 60% of covered salary. Eligibility is based on employment status.

Time Away From Work

Sick Leave

Our companies provide a sick leave plan and protection from loss of wages for the period prior to commencement of long-term disability benefits, with a maximum coverage period of 90 days. Eligibility and benefit level is based on employment classification.

Vacation

Vacation is accumulated annually depending on length of service. In addition to core vacation, employees can elect to purchase additional vacation.

Holidays

We observe a number of paid holidays throughout the year. Days vary based on geographical location and local custom. In addition, up to three floating holidays are provided for personal use.

Adoption, Maternity and Paternity Leave

Our companies provide paid leave following the birth, adoption or placement of a child in an employee's home. We provide reimbursement up to \$5,000 for qualified expenses associated with adopting a child.

Retirement and Savings Programs

Retirement

Eligible after one year of service and 1,000 hours. Non-contributory, defined benefit plan that becomes 100% vested at five years.

401(k) Savings Plan

In addition to regular retirement benefits, you may direct a portion of your compensation on a taxdeferred basis to our companies' 401(k) Plan. You may direct the investment of contributions in a variety of investment options available. The companies match dollar for dollar on the first 2% of an employee's contribution and 50% on the next 2% of contributions. Employee contributions as well as the companies' matched contributions are 100% vested.

Flexible Spending Accounts

To assist with out-of-pocket health care and child care costs, we offer flexible spending accounts. These accounts allow employees to make before-tax contributions to a designated account from which they can be reimbursed for eligible medical or dependent care expenses incurred. The maximum contribution to either account is \$5,000 per calendar year.

Stock Purchase Plan

FBL Share Direct program allows employees to purchase FBL common stock using after-tax payroll deductions.

Personal and Professional Growth

Tuition Reimbursement and Educational Programs

Eligible employees receive reimbursement for business-related formal education tuition costs, up to 75%, following the successful completion of pre-approved courses. Service requirements apply.

Our companies pay matriculation and examination fees for pre-approved technical insurance and investment courses. Employees are also eligible for cash awards upon completion of various technical exams.

We also offer numerous in-house education programs, offering a variety of personal and professional development.

Work Life Balance

Employee Assistance Program

Employees and their family members have access to free and confidential services to help resolve personal and work-related concerns before they affect job performance.

Alternative Work Schedules

In an effort to help employees achieve balance between personal needs and the demands of the workplace, our companies have developed a program offering alternative work schedules. The program aims to accommodate employee personal needs while also meeting the day-to-day business needs of the companies.

Onsite Conveniences

Child Care Facility

Onsite daycare facilities available at our West Des Moines, Iowa, and Lincoln, Neb., locations. The licensed centers are open to the public, with priority given to families who have an employee with our companies.

Wellness Center

Onsite wellness facilities available at no cost at many of our offices, offering a variety of self care classes and fitness programs.

Food Service

Onsite dining facilities available at our West Des Moines, Iowa, serving a variety of contemporary breakfast and lunch items.

Parking

Free, convenient parking at all offices.

Additional Benefits

Business Casual Dress

Business casual dress at all offices.

Employee Discounts

Nationwide discounts available to our employees on a variety of products and services.

Corporate Matching Gift Program

We match contributions, up to \$250 per calendar year, made by employees, retirees, and agents to educational institutions that meet eligibility criteria.