Filing at a Glance

Company: State Farm Life Insurance Company

Product Name: ROP 08025	SERFF Tr Num: STFL-125630121	State: ArkansasLH
TOI: L04I Individual Life - Term	SERFF Status: Closed	State Tr Num: 38911
Sub-TOI: L04I.500 Other	Co Tr Num: SFL08025	State Status: Approved-Closed
Filing Type: Form	Co Status:	Reviewer(s): Linda Bird
	Author: Rhonda Brackman	Disposition Date: 08/11/2008
	Date Submitted: 05/07/2008	Disposition Status: Approved
Implementation Date Requested: 10/01/2008		Implementation Date:

State Filing Description:

General Information

Project Name: ROP 08025
Project Number: ROP 08025
Requested Filing Mode: Review & Approval
Explanation for Combination/Other:
Submission Type: New Submission
Overall Rate Impact:
Filing Status Changed: 08/11/2008
State Status Changed: 05/13/2008
Corresponding Filing Tracking Number:

Status of Filing in Domicile:
Date Approved in Domicile:
Domicile Status Comments:
Market Type: Individual
Group Market Size:
Group Market Type:

Deemer Date:

Filing Description:

NAIC # 69108

FEIN #37-0533090

This filing contains the following new individual life insurance forms:

08025 Adjustable Premium Level Term Life Insurance to Age 95 Policy

08144 Children's Term Life Insurance Benefit Rider

08208 Waiver of Premium Benefit Rider

121173.1 Life Insurance Application

106024.1 Life Application Supplement - Juvenile

106260.1 Life Application Supplement

Form 08025 has a minimum size of $100,000 with issue ages varying by Level Premium Period. The maximum premiums are shown in the policy. Subject to the Adjustment of Basic Plan Premium provision, the annual increasing premiums after the end of the Initial Premium Guarantee Period are subject to adjustment. Currently, we will offer Level Premium Periods of 20 and 30 years with the Level Premium Period equal to the Initial Premium Guarantee Period, unless this policy is subject to more stringent reserve requirements. After the end of the Level Premium Period, a return of premium benefit is included which provides for a lump sum payment equal to the cumulative premiums paid on the policy through the end of the Level Premium Period. The policy does not terminate at the end of the Level Premium Period. Premiums increase annually to the policy anniversary until the insured is age 95. We have enclosed an additional sample page for the 30 year Level Premium Period. The issue ages for the 20 Year Level Premium Period are 20 to a maximum of 60, 20-45 for the 30 Year Level Premium Period.

Form 08025 will not be illustrated. Form 08025 is participating, but we do not expect to pay dividends.

Enclosed is the non-forfeiture actuarial memorandum for this policy using the 2001 CSO Mortality Table. Reserves for form 08025 will be based on the 2001 CSO Mortality Table.

Form 08144 provides a term life insurance benefit on each of the Eligible Children of the Insured until the earlier of the Eligible Child's 25th birthday or the policy anniversary when the Insured is age 65. The insured must be 20-55 on the effective date of this benefit. On the effective date, the Eligible Children must be under age 18. The 2001 CSO Mortality Table is used in determining the cash values for the paid-up benefit and is shown on page 4 of the policy. The paid-up benefit is provided if the insured dies. The sample pages 3 and 4 include this optional benefit. This benefit can only be attached to the policy at issue.

Form 08208 provides a waiver of premium benefit if the Insured is totally disabled as defined in the form. The issue ages are 20-59. The sample page 3 includes this optional benefit. This benefit can only be attached to the policy at issue.

Life Insurance Application 121173.1 will be used with these forms. Form 121173.1 will replace application form 121173, which was approved by your Department on February 14, 2005.

The major changes being made to this application are as follows:

• “Select Term Re-Entry” has been added to page 1 under “Type of Application”,
• “Return of Premium” has been added to page 2 under “Coverages Applied For”, and
• “Second to Die” has been removed from coverage choices (and all references throughout)
• Formatted application to be completed electronically in agent’s office which will allow electronic signature by customer.

Form 106024.1 will replace Life Application Supplement – Juvenile, 231-3669 a, which was approved by your Department on September 11, 2001.

Life Application Supplement – Juvenile, 106260.1, will be used if the Proposed Insured is under age 16 and additional information is required in conjunction with an application for life insurance. A medical examiner may complete the form and obtain the appropriate signatures. In each case, the applicant or parent will have the opportunity to review the completed form before signing. A copy of the completed form is included in the policy.

Form 106260.1 will replace Life Application Supplement form 106260, which was approved by your Department on March 26, 2003.

Life Application Supplement, 106260.1, will be used if the Proposed Insured is age 16 or over and additional medical information is required in conjunction with an application for life insurance. In most cases, the form will be completed by a recorded telephone interview. An oral verification and consent may be obtained and noted on the completed form. If an oral verification and consent is not obtained, a handwritten signature will be obtained when the policy is delivered. If a telephone interview is not conducted, a paramedical laboratory technician or medical examiner may complete the form and obtain the handwritten signatures. In each case, the proposed insured will have the opportunity to review the completed form. A copy of the completed form is included in the policy.

To comply with Ark. Code Ann. 23-79-138 and Bulletins 6-87 and 11-88, enclosed is form 03905-04.1, which is given to each policyholder with the policy.

To comply with Regulation 49, we provide the policyholder with enclosed form 03906-04.1, Limitations and Exclusions Under the Arkansas Life and Health Insurance Guaranty Association Act.

In order to comply with Act 312 regarding interest on policy proceeds and refund of premiums, we will be using Arkansas - Form 1. The letter, a sample of which is attached, will be addressed either to a claimant or to a State Farm Life agent. If the original is sent to an agent, (a) a copy will be sent to the beneficiary; and (b) the following statement will be included in the agent's letter: "A copy of this letter is being mailed to the beneficiary." The beneficiary will then be made aware of the requirements of Act 312. The wording for this letter was discussed in a telephone conversation with Mr. Joe Musgrove and Mr. John States of our company.

These forms will be marketed exclusively through State Farm agents.

The effective date for these new forms will be October 1, 2008.

MFK:rkb

Company and Contact

Filing Contact Information

Rhonda Brackman, Tech - Legislation/Policy Forms
1 State Farm Plaza
Bloomington, IL 61710-0001

rhonda.brackman.aim3@statefarm.com
(309) 766-6896 [Phone]
(309) 766-8483[FAX]

Filing Company Information

State Farm Life Insurance Company	CoCode: 69108	State of Domicile: Illinois
1 State Farm Plaza	Group Code:	Company Type:
Bloomington, IL 61710-0001	Group Name:	State ID Number:
(309) 766-4541 ext. [Phone]	FEIN Number: 37-0533090	

Filing Fees

SERFF Tracking Number:	*STFL-125630121*	*State:*	*Arkansas*
Filing Company:	*State Farm Life Insurance Company*	*State Tracking Number:*	*38911*
Company Tracking Number:	*SFL08025*		
TOI:	*L04I Individual Life - Term*	*Sub-TOI:*	*L04I.500 Other*
Product Name:	*ROP 08025*		
Project Name/Number:	*ROP 08025/ROP 08025*		

Fee Required?	Yes
Fee Amount:	$300.00
Retaliatory?	Yes
Fee Explanation:	6 forms @ $50 (retaliatory) = $300
	(sent via EFT Voucher ID #13291858)
Per Company:	No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
State Farm Life Insurance Company	$300.00	05/07/2008	20150234

SERFF Tracking Number:	*STFL-125630121*	*State:*	*Arkansas*
Filing Company:	*State Farm Life Insurance Company*	*State Tracking Number:*	*38911*
Company Tracking Number:	*SFL08025*		
TOI:	*L04I Individual Life - Term*	*Sub-TOI:*	*L04I.500 Other*
Product Name:	*ROP 08025*		
Project Name/Number:	*ROP 08025/ROP 08025*		

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Linda Bird	08/11/2008	08/11/2008
Approved	Linda Bird	05/13/2008	05/13/2008

Amendments

Item	Schedule	Created By	Created On	Date Submitted
Adjustable Premium Level Term Life Insurance to Age 95 Policy	Form	Rhonda Brackman	08/08/2008	08/08/2008
Cover Letter	Supporting Document	Rhonda Brackman	08/08/2008	08/08/2008
Highlighted Copy, form 08025	Supporting Document	Rhonda Brackman	08/08/2008	08/08/2008

Filing Notes

Subject	Note Type	Created By	Created On	Date Submitted
Request that this filing be reopened	Note To Filer	Linda Bird	08/08/2008	08/08/2008
Request that this filing be reopened	Note To Reviewer	Christy Conn	08/05/2008	08/05/2008

Disposition

Disposition Date: 08/11/2008

Implementation Date:

Status: Approved

Comment: Replace original filing of form 08025 approved 5/13/08 with the attached corrected policy form 08025.

Rate data does NOT apply to filing.

SERFF Tracking Number:	*STFL-125630121*	*State:*	*Arkansas*
Filing Company:	*State Farm Life Insurance Company*	*State Tracking Number:*	*38911*
Company Tracking Number:	*SFL08025*		
TOI:	*L04I Individual Life - Term*	*Sub-TOI:*	*L04I.500 Other*
Product Name:	*ROP 08025*		
Project Name/Number:	*ROP 08025/ROP 08025*		

Item Type	Item Name	Item Status	Public Access
Supporting Document	Certification/Notice		Yes
Supporting Document	Application		Yes
Supporting Document	Life & Annuity - Acturial Memo		No
Supporting Document	Reserve Actuarial Memorandum & Attachments		No
Supporting Document	AR - Form 1		Yes
Supporting Document	Consent to Submit Rates and/or Cost Bases for Approval		Yes
Supporting Document	Filing Fee Schedule		Yes
Supporting Document	Certificate of Compliance (Bull. 11-83)		Yes
Supporting Document	Sample page 3&4 (30 Year)		Yes
Supporting Document	Cover Letter		Yes
Supporting Document	Highlighted Copy, form 08025		Yes
Form *(revised)*	Adjustable Premium Level Term Life Insurance to Age 95 Policy		Yes
Form	Adjustable Premium Level Term Life Insurance to Age 95 Policy	Withdrawn	Yes
Form	Children's Term Life Insurance Benefit Rider		Yes
Form	Waiver of Premium Benefit Rider		Yes
Form	Life Insurance Application		Yes
Form	Life Application Supplement - Juvenile		Yes
Form	Life Application Supplement		Yes

Disposition

Disposition Date: 05/13/2008

Implementation Date:

Status: Approved

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number:	*STFL-125630121*	*State:*	*Arkansas*
Filing Company:	*State Farm Life Insurance Company*	*State Tracking Number:*	*38911*
Company Tracking Number:	*SFL08025*		
TOI:	*L04I Individual Life - Term*	*Sub-TOI:*	*L04I.500 Other*
Product Name:	*ROP 08025*		
Project Name/Number:	*ROP 08025/ROP 08025*		

Item Type	Item Name	Item Status	Public Access
Supporting Document	Certification/Notice		Yes
Supporting Document	Application		Yes
Supporting Document	Life & Annuity - Acturial Memo		No
Supporting Document	Reserve Actuarial Memorandum & Attachments		No
Supporting Document	AR - Form 1		Yes
Supporting Document	Consent to Submit Rates and/or Cost Bases for Approval		Yes
Supporting Document	Filing Fee Schedule		Yes
Supporting Document	Certificate of Compliance (Bull. 11-83)		Yes
Supporting Document	Sample page 3&4 (30 Year)		Yes
Supporting Document	Cover Letter		Yes
Supporting Document	Highlighted Copy, form 08025		Yes
Form *(revised)*	Adjustable Premium Level Term Life Insurance to Age 95 Policy		Yes
Form	Adjustable Premium Level Term Life Insurance to Age 95 Policy	Withdrawn	Yes
Form	Children's Term Life Insurance Benefit Rider		Yes
Form	Waiver of Premium Benefit Rider		Yes
Form	Life Insurance Application		Yes
Form	Life Application Supplement - Juvenile		Yes
Form	Life Application Supplement		Yes

Amendment Letter

Amendment Date:

Submitted Date: 08/08/2008

Comments:

Requesting form substitution; see cover letter for further explanation.

Changed Items:

Form Schedule Item Changes:

Form Schedule Item Changes:

Form Number	Form Type	Form Name	Action	Form Action Other	Previous Filing #	Replaced Form #	Readability Score	Attachments
08025	Policy/Contract/Fraternal Certificate	Adjustable Premium Level Term Life Insurance to Age 95 Policy	Initial					AR 08025 ROP 20080805_bracketed.pdf

Supporting Document Schedule Item Changes:

User Added -Name: Cover Letter

Comment: See attached cover letter further explaning form substitution.

AR 08025 ROP_Substitution Letter 080808.pdf

User Added -Name: Highlighted Copy, form 08025

Comment: See attached copy of form 08025, highlighted to indicate text differences.

AR 08025 ROP 20080805 highlighted.pdf

Note To Filer

Created By:

Linda Bird on 08/08/2008 08:37 AM

Subject:

Request that this filing be reopened

Comments:

Filing has been reopened in order for corrections to be made.

Note To Reviewer

Created By:

Christy Conn on 08/05/2008 04:27 PM

Subject:

Request that this filing be reopened

Comments:

We discovered that we accidentally submitted a policy with some text errors and would like to substitute with a corrected policy. The approved policy has not been used.

Form Schedule

Lead Form Number: 08025

Review Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	08025	Policy/Contract/Fraternal Certificate	Adjustable Premium Level Term Life Insurance to Age 95 Policy	Initial			AR 08025 ROP 20080805_bracketed.pdf
	08144	Policy/Contract/Fraternal Certificate: Amendment, Insert Page, Endorsement or Rider	Children's Term Life Insurance Benefit Rider	Initial			08144 ROP CTR 20080204_bracketed.pdf
	08208	Policy/Contract/Fraternal Certificate: Amendment, Insert Page, Endorsement or Rider	Waiver of Premium Benefit Rider	Initial			08208 ROP WPD 20080428_bracketed.pdf
	121173.1	Application/Enrollment Form	Life Insurance Application	Initial			s121173_1 ROP App - AR, TN_bracketed.pdf
	106024.1	Application/Enrollment Form	Life Application Supplement - Juvenile	Initial			s106024_1 LAS-JUV - AR, LA, TN_bracketed.pdf

106260.1	Application/ Enrollment Form	Life Application Supplement	Initial	s106260_1 LAS - AR, LA, TN_bracketed .pdf

STATE FARM LIFE INSURANCE COMPANY

Home Office, One State Farm Plaza, Bloomington, IL 61710

Insured	[JOHN J DOE]
	[(Male)]
Age	[35]
Policy Number	[LF-0000-0000]
Policy Date	[October 15, 2008]
Basic Plan Amount	[$100,000]

This Policy is based on the Application and the payment of premiums for the term of insurance while the Insured lives. The Basic Plan provides level term life insurance to the Policy Anniversary when the Insured is age 95. State Farm Life Insurance Company will pay the Proceeds to the Beneficiary when due proof of the Insured's death is received. The Basic Plan provides a Return of Premium Benefit at the end of the Level Premium Period.

30-Day Right to Examine this Policy. This Policy may be returned within 30 days of its receipt for a refund of all premiums paid. Return may be made to State Farm Life Insurance Company or one of Our agents. If returned, this Policy will be void from the Policy Date.

Read this Policy with care. This is a legal contract between You and State Farm Life Insurance Company.

SAMPLE

[Kim M. Brunner]
Secretary

[Edward B. Rust Jr.]
President

BASIC PLAN DESCRIPTION

Adjustable premium level term life insurance to age 95. Convertible to the later of age 75 or the end of the fifth Policy Year. Insurance is payable when the Insured dies. Premiums are payable for the term of insurance. Return of Premium Benefit at the end of the Level Premium Period. The Basic Plan is eligible for annual dividends.

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The Application and any Riders and Endorsements follow page 12.

P O L I C Y I D E N T I F I C A T I O N

Insured	[JOHN J DOE] [(Male)]	Age	[35]
Policy Number	LF-[0000-0000]	Basic Plan Amount	$[100,000]
Policy Date	[October 15, 2008]		
Issue Date	[October 15, 2008]		

S C H E D U L E O F B E N E F I T S

Form	Description	Initial Amount	Benefit Period Ends	Annual Premium	Premiums Payable
08025	Basic Plan	$[100,000]	In [2068]	$[545.00]*	To [2028]*

(Adjustable Premium Level Term to Age 95
With Return of Premium Benefit)

* Subsequent premiums included below

Class of Risk: [Male Non-Tobacco]
Initial Premium Guarantee Period: 20 Years
Level Premium Period: 20 Years
See Adjustment of Basic Plan Premiums provision on page 8 for Basic Plan Premiums after the Initial Premium Guarantee Period.

S C H E D U L E O F P R E M I U M S

The Basic Plan Premiums are included below. Monthly premiums must be paid under one of the monthly payment plans made available.

Beginning	Annual	Monthly
[October 15, 2008]	$ [545.00]	$[47.42]
[October 15, 2009]	[545.00]	[47.42]
[October 15, 2010]	[545.00]	[47.42]
[October 15, 2011]	[545.00]	[47.42]
[October 15, 2012]	[545.00]	[47.42]
[October 15, 2013]	[545.00]	[47.42]
[October 15, 2014]	[545.00]	[47.42]
[October 15, 2015]	[545.00]	[47.42]
[October 15, 2016]	[545.00]	[47.42]
[October 15, 2017]	[545.00]	[47.42]
[October 15, 2018]	[545.00]	[47.42]
[October 15, 2019]	[545.00]	[47.42]
[October 15, 2020]	[545.00]	[47.42]
[October 15, 2021]	[545.00]	[47.42]
[October 15, 2022]	[545.00]	[47.42]
[October 15, 2023]	[545.00]	[47.42]
[October 15, 2024]	[545.00]	[47.42]
[October 15, 2025]	[545.00]	[47.42]
[October 15, 2026]	[545.00]	[47.42]
[October 15, 2027]	[545.00]	[47.42]
[October 15, 2028]	[1,821.00]	[158.43]

Continued on Next Page

S C H E D U L E O F P R E M I U M S

Continued From Page 3

Beginning	Annual	Monthly
[October 15, 2029]	$ [2,019.00]	$ [175.66]
[October 15, 2030]	[2,211.00]	[192.36]
[October 15, 2031]	[2,403.00]	[209.07]
[October 15, 2032]	[2,628.00]	[228.64]
[October 15, 2033]	[2,901.00]	[252.39]
[October 15, 2034]	[3,234.00]	[281.36]
[October 15, 2035]	[3,621.00]	[315.03]
[October 15, 2036]	[4,044.00]	[351.83]
[October 15, 2037]	[4,485.00]	[390.20]
[October 15, 2038]	[4,944.00]	[430.13]
[October 15, 2039]	[5,409.00]	[470.59]
[October 15, 2040]	[5,895.00]	[512.87]
[October 15, 2041]	[6,408.00]	[557.50]
[October 15, 2042]	[6,984.00]	[607.61]
[October 15, 2043]	[7,656.00]	[666.08]
[October 15, 2044]	[8,472.00]	[737.07]
[October 15, 2045]	[9,426.00]	[820.07]
[October 15, 2046]	[10,431.00]	[907.50]
[October 15, 2047]	[11,511.00]	[1,001.46]
[October 15, 2048]	[12,687.00]	[1,103.77]
[October 15, 2049]	[14,013.00]	[1,219.14]
[October 15, 2050]	[15,555.00]	[1,353.29]
[October 15, 2051]	[17,346.00]	[1,509.11]
[October 15, 2052]	[19,353.00]	[1,683.72]
[October 15, 2053]	[21,591.00]	[1,878.42]
[October 15, 2054]	[24,024.00]	[2,090.09]
[October 15, 2055]	[26,601.00]	[2,314.29]
[October 15, 2056]	[29,415.00]	[2,559.11]
[October 15, 2057]	[32,544.00]	[2,831.33]
[October 15, 2058]	[36,024.00]	[3,134.09]
[October 15, 2059]	[39,852.00]	[3,467.13]
[October 15, 2060]	[43,989.00]	[3,827.05]
[October 15, 2061]	[48,387.00]	[4,209.67]
[October 15, 2062]	[53,001.00]	[4,611.09]
[October 15, 2063]	[57,597.00]	[5,010.94]
[October 15, 2064]	[62,121.00]	[5,404.53]
[October 15, 2065]	[66,861.00]	[5,816.91]
[October 15, 2066]	[71,859.00]	[6,251.74]
[October 15, 2067]	[77,124.00]	[6,709.79]

If the premium paid is not the annual premium, the total amount of premium due each year is greater than the annual premium. Premiums other than the annual premium are increased to reflect the time value of money.

This Policy is eligible for annual dividends; however, we do not expect to pay dividends on this Policy. Dividends are not guaranteed. See the Dividend Provision on page 7.

Initial payment of $[545.00] will provide coverage to [October 15, 2009].

The premiums shown above include a policy fee. The policy fee for the annual premium is $75.00 and for the monthly premium is $6.53.

Continued on Next Page

Continued From Page 3

C U M U L A T I V E P R E M I U M
P E R C E N T A G E T A B L E

[Oct 15,]	Percentage
[2008]	[0.0]%
[2009]	[0.0]%
[2010]	[0.0]%
[2011]	[0.0]%
[2012]	[0.0]%
[2013]	[1.0]%
[2014]	[4.0]%
[2015]	[7.0]%
[2016]	[10.0]%
[2017]	[13.0]%
[2018]	[17.0]%
[2019]	[23.0]%
[2020]	[31.0]%
[2021]	[38.0]%
[2022]	[44.0]%
[2023]	[50.0]%
[2024]	[60.0]%
[2025]	[70.0]%
[2026]	[80.0]%
[2027]	[90.0]%
[2028]	[100.0]%

S C H E D U L E O F I N S U R A N C E A N D V A L U E S

- Insurance Amount -		---------- Guaranteed Values ----------		
On Insured	[Oct 15,]	Cash Value* Dollars	Extended Term Ins* Yrs	Days
$[100,000	2008	0.00	0	0]
[100,000	2009	0.00	0	0]
[100,000	2010	0.00	0	0]
[100,000	2011	0.00	0	0]
[100,000	2012	0.00	0	0]
[100,000	2013	27.25	0	67]
[100,000	2014	130.80	0	296]
[100,000	2015	267.05	1	174]
[100,000	2016	436.00	2	53]
[100,000	2017	637.65	2	290]
[100,000	2018	926.50	3	250]
[100,000	2019	1,378.85	5	18]
[100,000	2020	2,027.40	6	246]
[100,000	2021	2,692.30	7	310]
[100,000	2022	3,357.20	8	239]
[100,000	2023	4,087.50	9	131]
[100,000	2024	5,232.00	10	184]
[100,000	2025	6,485.50	11	160]
[100,000	2026	7,848.00	12	78]
[100,000	2027	9,319.50	12	323]
[100,000	2028	10,900.00	13	180]

The Cash Value is zero after the last Policy Anniversary shown above.

*Cash Values and Extended Term Periods shown above on the Policy Anniversary presume payment of the annual premium shown in the Schedule of Premiums on page 3 to the end of the prior Policy Year, no changes to this Policy as shown on page 3, the Cumulative Premium Percentage shown for each Policy Year on page 3, no Policy Loan or accrued Loan Interest, and no Annual Dividends.

The Cash Value shown on the Policy Anniversary after the end of the Level Premium Period is the amount of the Return of Premium Benefit and presumes payment of the annual premium shown in the Schedule of Premiums on page 3 until the end of the Level Premium Period, no Policy Loan or accrued Loan Interest, and no Annual Dividends. The Extended Term Period shown on the Policy Anniversary after the end of the Level Premium Period assumes the Owner sends Us a Request to use the Return of Premium Benefit as a single premium to provide Extended Term Insurance on that Policy Anniversary. The interest rate for single premiums and minimum cash values is 4.0% a year. The mortality table for Extended Term Insurance and minimum cash values is the Commissioners 2001 CSO Standard Ordinary [Nonsmoker] Ultimate Age Last Birthday Mortality Table.

Note: The Cash Value and Return of Premium Benefit will vary based on the actual Cumulative Premium.

DEFINITIONS

We, **Us**, and **Our** refer to State Farm Life Insurance Company.

You and **Your** refer to the Owner.

Application. Includes any life insurance application, medical history, questionnaire, and other documents from You or any other person proposed for insurance which are made a part of this Policy.

Basic Plan Amount. The amount of insurance on the Insured provided by the Basic Plan shown on pages 1 and 3.

Benefit Period Ends. The coverage for the benefit extends to, but does not include, the Policy Anniversary in the year shown on page 3 under this heading.

Cumulative Premium. On any date, the total premiums paid for the Basic Plan and any Riders less any premium paid for the Payment Period beyond that date.

Cumulative Premium Percentage Table. Shown on page 3.

Class of Risk. The underwriting class of the person insured.

Code. The U.S. Internal Revenue Code, as amended from time to time.

Dividend Credits. Any Dividend Accumulation or any current dividend under Dividend Option 1 or 2.

Dollars. Any money We pay, or which is paid to Us, must be in United States dollars.

Effective Date. Coverage starts on this date.

Initial Amount. The amount of coverage on the Effective Date of each benefit shown on page 3 under this heading.

Initial Payment. The amount shown on page 3 You must pay before this Policy becomes effective.

Insurance Amount. The amount of life insurance provided by the Basic Plan and any Rider on the dates shown on page 4 under this heading.

Issue Date. The date this Policy is issued shown on page 3.

Officer. The president, a vice president, the secretary, or an assistant secretary of State Farm Life Insurance Company.

Payee. On the Insured's death, the Beneficiaries shown in the Application, unless changed. If You surrender this Policy while the Insured is alive, the persons that You have named to receive any available Cash Surrender Value. A Payee can be other than a natural person only if We agree.

Policy Date. The Effective Date of this Policy shown on pages 1 and 3.

Policy Month, Year, or Anniversary. A policy month, year, or anniversary is measured from the Policy Date.

DEFINITIONS (CONTINUED)

Premiums Payable. Premiums are payable until the Policy Anniversary shown on page 3 under this heading.

Proceeds. The sum of the insurance amounts payable under
(1) the Basic Plan and
(2) any Rider on the Insured
plus any Dividend Credits, any dividend payable at the Insured's death, and any premium paid for part of the Payment Period beyond the Insured's date of death less any Loan, any accrued Loan Interest, and any part of a premium due.

Request. A written request signed by the person making the Request. Such Request must be received by Us and be on Our request form; or if such Request is not on Our request form, it must include the information required by Our request form.

Rider. Any benefit, other than the Basic Plan, made a part of this Policy.

Successor Owner. May be named in the Application or later by Request.

GENERAL PROVISIONS

The Contract. This Policy contains the Basic Plan, any amendments, endorsements, any Riders, and a copy of the Application. This Policy is the entire contract. We have relied on the statements in the Application in issuing this Policy. We reserve the right to investigate the truth and completeness of those statements. In the absence of fraud, those statements are representations and not warranties. Only statements in the Application will be used to rescind this Policy or deny a claim within the time period specified in the Incontestability provision.

Only an Officer has the right to change this Policy. No agent has the authority to change the Policy or to waive any of its terms. All endorsements, amendments, and Riders must be signed by an Officer to be valid.

We may modify this Policy after We notify You to assure continued qualification of this Policy as a life insurance contract under any section of, regulation or ruling under, the Code, as amended from time to time. If We modify this Policy, We will send You the appropriate endorsement to be placed with this Policy. Such endorsement is subject to regulatory approval. If any provision of this Policy conflicts with the law of a jurisdiction that governs this Policy, the provision is deemed to be amended to conform to such law. The insurance amount payable under the Basic Plan will not be less than is required in order for this Policy to qualify as a life insurance contract as defined in the Code.

Transaction Delay. Any payment of the Cash Surrender Value or Loan will usually be made within 7 days of receipt of the Request for payment. We may defer payment of any Cash Surrender Value or Loan for up to 6 months from the date We receive Your Request. However, a Loan to pay a premium on other policies with Us will not be deferred. If We defer any such payment for 30 days or more, We will pay interest in addition to such payment. Such interest accrues from the date the payment becomes payable to the date of payment at 2% per year or the interest rate and time required by law, if greater.

GENERAL PROVISIONS (CONTINUED)

Dividend. We do not expect to pay dividends on this Policy; however, We may apportion and pay dividends each year. Any such dividends will be paid only at the end of a Policy Year. There is no right to a partial or prorated dividend prior to the end of a Policy Year. Such dividends will not be paid if all premiums due have not been paid. We will pay You any dividend credits available when this Policy terminates.

You may choose to have Your dividend used under one of these options:

(1) Premium Payment. We will apply it toward payment of a premium then due.
(2) Dividend Accumulation. We will hold it at interest. We will credit interest at a rate not less than 3% a year. Such interest will be paid only at the end of the Policy Year. You may withdraw accumulations at any time. If withdrawn prior to the end of the Policy Year, there is no right to a partial or prorated credit of such interest. Accumulations plus interest to the Insured's death will be part of the proceeds.
(3) Cash. We will pay it to You in cash.

If You do not choose a Dividend Option or the Dividend Option You choose is not available, We will use Dividend Option 2. You may change the Dividend Option by Request. The change will apply only to dividends paid after We receive the Request.

We may pay a dividend when the Insured dies. Such dividend will be a partial or prorated amount based on the period from the start of a Policy Year to the Insured's death.

Assignment. You may assign this Policy or any interest in it. We will recognize an assignment only if it is in writing and filed with Us. We are not responsible for the validity or effect of any assignment. An assignment may limit the interest of any Beneficiary.

Error in Age or Sex. If the Insured's date of birth or sex is not as stated in the Application, We will adjust each benefit on the Insured to that which the premium paid would have bought at the correct age and sex. Such adjustment will be based on the premium rates in effect on the issue date of the benefit.

Incontestability. Except for nonpayment of premiums, We will not contest the Basic Plan after it has been in force during the Insured's lifetime for 2 years from the Policy Date.

Except for nonpayment of premiums, We will not contest any reinstatement after it has been in force during the lifetime of the Insured for 2 years from the Effective Date of the reinstatement.

Each Rider has its own incontestability provision.

Limited Death Benefit. If the Insured dies by suicide while sane or self-destruction while insane within 2 years from the Policy Date, the Basic Plan Amount will not be paid. The Proceeds in this case will be limited to the premiums paid on the Basic Plan less any Loan, accrued Loan Interest, and any dividends paid on the Basic Plan.

Each Rider has its own limited death benefit provision.

GENERAL PROVISIONS (CONTINUED)

Termination. This Policy will terminate on the Policy Anniversary when the Insured is age 95. We will terminate this Policy before that date and coverage ceases on the date:

(1) this Policy is converted,
(2) this Policy lapses and is not continued as Extended Term Insurance,
(3) the Extended Term Insurance expires, or
(4) We receive Your Request to terminate this Policy.

We will pay You any Cash Surrender Value as of the date coverage ceases plus any premium paid for the Payment Period beyond that date. We may defer paying You the Cash Surrender Value for up to 6 months after receiving Your Request.

OWNERSHIP PROVISIONS

Owner. The Owner is as named in the Application, unless changed. You may exercise any policy provision only by Request and while the Insured is alive, subject to the rights of any assignee that We have on record and to the rights of any irrevocably designated Beneficiary. The Successor Owner will become the Owner of this Policy if You die while this Policy is in force.

Change of Owner/Successor Owner. You may change the Owner or Successor Owner by Request while the Insured is alive and this Policy is in force. The change will take effect the date You sign the Request, but the change will not affect any action We have taken before We receive the Request. A change of Owner or Successor Owner does not change the Beneficiary Designation.

PREMIUM PROVISIONS

Payment of Premiums. You may pay premiums at Our Home Office or to one of Our agents. We will give You a receipt signed by one of Our Officers, if You request one.

The first premium is due on the Policy Date. All other premiums are payable on or before their Due Dates. A Due Date is the first day of each Payment Period. A Payment Period may be 1 month or 12 months, starting on the same date of the month as the Policy Date. If the Payment Period is 1 month, the monthly premium is due at the start of each 1-month Payment Period. If the Payment Period is 12 months, the annual premium is due at the start of each 12-month Payment Period. If the Due Date does not appear in a calendar month's days, the Due Date will be the last day of that same month. You may change the Payment Period on any Due Date by paying the premium for the new period, but You cannot change the Payment Period if premiums are being waived.

Basic Plan Premiums. The Basic Plan Premiums are level until the end of the Initial Premium Guarantee Period shown on page 3. After the end of the Initial Premium Guarantee Period, the Basic Plan Premium for a Policy Year increases each year. After the end of the Initial Premium Guarantee Period, the Basic Plan Premium is subject to the Adjustment of Basic Plan Premiums provision. Before each Policy Anniversary, We will send You a notice showing the Basic Plan Premium for that Policy Year.

Adjustment of Basic Plan Premiums. After the end of the Initial Premium Guarantee Period, the Basic Plan Premiums can be adjusted based on projected changes in investment earnings, mortality, persistency, and expenses. The Basic Plan Premiums will be the same for all policies of the same age, sex, duration, and Class of Risk. Change in the Insured's insurability is not considered. The Basic Plan Premiums cannot exceed the Basic Plan Premiums shown on page 3. Each Rider, if applicable, will have its own Adjustment of Premium provision.

PREMIUM PROVISIONS (CONTINUED)

Grace Period. Except for the first premium, 31 days are allowed for the payment of a premium after its Due Date. During this time, the policy benefits continue.

Nonpayment of Premium. If any premium has not been paid by the end of its Grace Period, the Accumulations to Avoid Lapse and, if chosen, the Automatic Premium Loan provisions will apply. If neither of these provisions apply, this Policy will lapse as of the Due Date of any unpaid premium. With such lapse, coverage ceases unless continued as Extended Term Insurance.

Accumulations to Avoid Lapse. If any premium has not been paid by the end of its Grace Period, any Dividend Accumulation will be used to pay all or part of that premium. The unpaid balance of that premium will be due the day after the end of the partial Payment Period. A new Grace Period will be allowed for the payment of this unpaid balance.

We will send You a notice if any Dividend Accumulation is used to pay part of any premium. We will not use any Dividend Accumulation if You choose an available Guaranteed Values Provision within 90 days after the premium Due Date. Your choice will take effect as of the premium Due Date.

Automatic Premium Loan. This provision will apply if You chose it on the Application or later by Request. This provision will apply if there is enough Loan Value less any existing Loan and accrued Loan Interest to pay the unpaid premium for the current Payment Period and there are no Dividend Accumulations. Any premium or part of any premium that is not paid by the end of its Grace Period will be paid by Loan. Loan Interest will be charged from the due date of the unpaid premium. You may cancel this provision at any time by Request. We must receive Your Request to elect or cancel this provision before this Policy lapses.

Reinstatement. If You have not terminated this Policy by Request, You may apply to reinstate it within 5 years after lapse. You must give Us proof of the Insured's insurability that is satisfactory to Us. You must pay all unpaid premiums with compound interest from their Due Dates. The interest rate is 6% a year. You must repay or restore, if available, any Loan at the time of lapse with compound interest, based on the Loan Interest Rates in effect during the period of lapse, to the date of reinstatement. The amount restored cannot be greater than the Loan Value on the date of reinstatement. Reinstatement will take effect on the date We approve the Insured's insurability. If this Policy lapsed prior to the end of the Level Premium Period and we reinstate after that date, we will pay the Return of Premium Benefit that would have been paid to You at the end of the Level Premium Period.

Premium Adjustment When the Insured Dies. If the Insured dies during a Grace Period, any part of a premium due will be paid from the Proceeds. Any premium paid for the Payment Period beyond the Insured's death will be part of the Proceeds.

GUARANTEED VALUES PROVISIONS

Cash Value. If this Policy is in force other than as Extended Term Insurance, the Cash Value on any date prior to the end of the Level Premium Period is equal to the prorated percentage on that date using the Cumulative Premium Percentage Table shown on page 3 times the Cumulative Premium on that date. If any amount of premium is due and not paid, the Cash Value for the 90 days after that Due Date is the same as on such Due Date. If the Basic Plan has been in force for more than 90 days as Extended Term Insurance, the Cash Value is the single premium for the insurance remaining. The Cash Value of such insurance will not decrease during the 31 days after a Policy Anniversary.

Cash Surrender Value. Cash Value plus any Dividend Credits less any Loan and accrued Loan Interest.

GUARANTEED VALUES PROVISIONS (CONTINUED)

Extended Term Insurance. If this Policy lapses and there is a Cash Surrender Value, We will continue the Basic Plan as Extended Term Insurance unless You surrender this Policy. You may choose by Request to have the Basic Plan continued as Extended Term Insurance. To be effective on the Due Date of any unpaid premium, Your Request must be received by Us within 90 days after that date. The amount of Extended Term Insurance will be the Basic Plan Amount plus any Dividend Credits less any Loan and accrued Loan Interest. The amount will stay level. The Extended Term Period will be determined by applying the Cash Surrender Value as a single premium at the Insured's attained age, sex, and Class of Risk on the Due Date of any unpaid premium. If there is more value than needed to provide Extended Term Insurance to the Policy Anniversary when the Insured is age 95, We will promptly pay You the excess in one sum. Extended Term Insurance has no Loan Value and will receive no dividends.

Basis of Computation. The Cash Values and Extended Term Insurance in this Policy are not less than the minimum cash values and benefits required by law in the state where it is delivered. The insurance authority there has a statement of how these values are determined. The single premiums and minimum cash values are based on the Insured's age last birthday, sex, and Class of Risk. It is assumed that claims are paid immediately. The interest rate and the mortality table that We use are shown on page 4.

CONVERSION PROVISIONS

Conversion. You may convert this Policy to a new policy on the Insured without evidence of insurability by Request subject to the following:

(1) This Policy must be in force.
(2) The conversion must occur on or before the later of the Policy Anniversary when the Insured is age 75 or the fifth Policy Anniversary.
(3) That Request must include the first premium for the new policy.

The new policy becomes effective when We receive that Request. Coverage under this Policy will terminate when the conversion occurs. The new policy will be subject to the following conditions at the time of conversion:

(1) It must be a whole life plan then available. At least one plan will be made available.
(2) The amount of insurance can be no more than the amount then provided by the Basic Plan.
(3) The premium will be based on the Insured's attained age and the sex and Class of Risk shown on page 3. The Class of Risk will be the same as for this Policy.
(4) All limitations of this Policy will be part of the new policy.
(5) The Incontestability and Limited Death Benefit provisions of the new policy will not extend beyond the period set by this Policy.

RETURN OF PREMIUM BENEFIT PROVISIONS

Return of Premium Benefit. We will pay You any available Return of Premium Benefit in one sum on the Policy Anniversary after the end of the Level Premium Period if all premiums have been paid to the end of the Level Premium Period. The Return of Premium Benefit is not available if this Policy is continued as Extended Term Insurance prior to that Policy Anniversary. The Insured must be alive at the end of the Level Premium Period. The Return of Premium Benefit is not payable upon the death of the Insured. The Cash Surrender Value is not paid in addition to the Return of Premium Benefit. The amount of the Return of Premium Benefit is the Cumulative Premium as of the end of the Level Premium Period less any Loan and accrued Loan Interest. If You send Us a Request prior to receiving payment of the Return of Premium Benefit, We will apply the amount of the Return of Premium Benefit as the single premium to continue this Policy as Extended Term Insurance starting on the Policy Anniversary after the end of the Level Premium Period instead of making a one sum payment of that amount to You.

RETURN OF PREMIUM BENEFIT PROVISIONS (CONTINUED)

Termination. This benefit will terminate on the earliest of the following:
(1) The date this Policy terminates.
(2) The end of the Level Premium Period.
(3) The date this Policy is continued as Extended Term Insurance.
(4) The date this Policy is converted.
(5) The date Your Request to terminate this Policy is received.

POLICY LOAN PROVISIONS

Loan. You may borrow against this Policy by Request, unless the Basic Plan is in force as Extended Term Insurance. This Policy is the sole security for such Loan. We may defer a Loan for up to 6 months after receiving Your Request unless the Loan will be used to pay premiums on this or other policies with Us. You may borrow the Loan Value less any existing Loan, accrued Loan Interest, and unpaid premiums. If Your unpaid Loan plus accrued Loan Interest exceeds the Cash Value of this Policy, We will send You a policy termination notice. This Policy will terminate 31 days after We have mailed that notice to You and to any assignee of record. If this occurs and is the result of a change in the Loan Interest Rate, this Policy will terminate at the later of the end of the Policy Year or 31 days after mailing of the notice. At policy termination, We will then pay You any Dividend Accumulation.

Loan Value. The Loan Value is the Cash Value of this Policy on the next Policy Anniversary less any unpaid premiums for the current Policy Year discounted at the Loan Interest Rate from the next Policy Anniversary to the date of the Loan.

Loan Interest Rate. The Loan Interest Rate is an adjustable rate. We determine the rate each calendar quarter. Such rate will take effect the first day of January, April, July, and October after the date We determine it. Such rate will apply to any new and existing Loan under this Policy.

Any change in the rate will be subject to the following:
(1) The rate will be lowered to be equal to or less than the legal maximum rate if such legal maximum is ½% or more a year lower than Our rate then in effect.
(2) The rate may be increased by at least ½% a year if the legal maximum is ½% or more a year higher than Our rate then in effect. Such rate cannot exceed the legal maximum.

The legal maximum interest rate is the greater of:
(1) The Moody's Corporate Bond Yield Average - Monthly Average Corporates as published by Moody's Investors Service, Inc. for the calendar month ending 2 months prior to the date the Loan Interest Rate is to go into effect, or
(2) 5%.

If the Moody's Corporate Bond Yield Average - Monthly Average Corporates is no longer published, the rate used in its place will be set by law or regulation of the insurance supervisory official in the jurisdiction where this Policy was delivered.

We will:
(1) Notify You of the initial Loan Interest Rate at the time a Loan is made, unless it is an Automatic Premium Loan;
(2) Notify You of the initial Loan Interest Rate as soon as practical after an Automatic Premium Loan is made; and
(3) Give You advance notice of any increase in the Loan Interest Rate, if You have a Loan at that time.

We charge interest each day on any Loan. Loan Interest is due at the end of each Policy Year or at the time the Loan is repaid, if earlier. Loan Interest is added to the Loan if not paid when due.

POLICY LOAN PROVISIONS (CONTINUED)

Loan Repayment. You may repay all or part of a Loan at any time before the Insured dies or this Policy is surrendered. Any Loan that We deducted when the Basic Plan was placed on Extended Term Insurance may be repaid or restored only if the Basic Plan is reinstated prior to the end of the Level Premium Period. Any Loan that We deducted when the Basic Plan was placed on Extended Term Insurance must be repaid if the Basic Plan is reinstated after the end of the Level Premium Period.

PAYMENT OF BENEFITS PROVISIONS

Beneficiary Designation. This is as shown in the Application, unless You have made a change by Request. It includes the name of the Beneficiary. If You name "estate" as a Beneficiary, it means the executors or administrators of the last survivor of You and all Beneficiaries. If You name "children" of a person as a Beneficiary, only children born to or legally adopted by that person will be included. We may rely on an affidavit as to the ages, names, and other facts about all Beneficiaries. We will incur no liability if We act on such affidavit.

Change of Beneficiary Designation. You may make a change by Request while the Insured is alive and this Policy is in force. The change will take effect on the date Your Request is signed, but the change will not affect any action We have taken before We receive the Request. To change a named irrevocable Beneficiary, the Request must include a written statement from the irrevocable Beneficiary who is being changed.

Order of Payment on the Insured's Death. When the Insured dies, We will make payment in equal shares to the primary Beneficiaries living when payment is made. If the last primary dies, We will make payment in equal shares to the successor Beneficiaries living when payment is made. If, at any time, no Beneficiary is living, We will make a one sum payment to You, if living when payment is made. Otherwise, We will make a one sum payment to the estate of the last survivor of You and all Beneficiaries. You may change this order of payment by Request while the Insured is alive.

Methods of Payment. We will pay the Proceeds or the Cash Surrender Value under the One Sum Method unless You choose another method then available. If the Payee is other than a natural person, We will make payment under the One Sum Method.

All payment intervals are measured from the date this Policy is surrendered or from the date the Insured dies.

After the Insured's death, a Payee who has the right to make a withdrawal may change the method of payment. This Payee may also appoint a successor payee. The successor payee may be the Payee's estate.

We must receive a Request for payment of the Proceeds and due proof of the Insured's death. Due proof of the Insured's death is evidence satisfactory to Us:

(1) to establish the date and fact of the Insured's death;
(2) to permit Us to determine whether Proceeds are payable; and
(3) such other items and information as may be necessary for Us to comply with laws and regulations related to payment of the claim or administration of the business of insurance.

Method 1 (One Sum Method). We will pay the Cash Surrender Value or the Proceeds in one sum. Interest will be paid from the date of the Insured's death to the date of payment. The interest rate will be the greater of 2% a year or the interest rate required by law, if applicable.

Method 2 (Other Method). Payment by any other method may be made if We agree.

BASIC PLAN DESCRIPTION

Adjustable premium level term life insurance to age 95. Convertible to the later of age 75 or the end of the fifth Policy Year. Insurance is payable when the Insured dies. Premiums are payable for the term of insurance. Return of Premium Benefit at the end of the Level Premium Period. The Basic Plan is eligible for annual dividends.

CHILDREN'S TERM LIFE INSURANCE BENEFIT RIDER

General. This Rider is part of this Policy. It is based on the Application for this Rider and the payment of premiums. The premiums for this Rider are shown on page 3 of this Policy. Only certain policy provisions are part of this Rider. They are "Definitions," "Ownership," "Payment of Benefits," "Premium," "Dividend," "The Contract," and "Assignment." "Ownership" is modified by "Ownership Modification." "Each Eligible Child" is used in place of "Insured" in the Reinstatement provision when it applies to this Rider.

Children's Term Life Insurance Benefit. The amount of the Benefit is shown under the heading Initial Amount on page 3 of this Policy. This amount will be paid when due proof is received that an Eligible Child died before this Rider terminated, after that Eligible Child was 15 days old, and before insurance on an Eligible Child terminated.

Ownership Modification. If the Insured is the Owner, each Eligible Child under age 25 will become Joint Owners of this Rider when the Insured dies.

Eligible Child Defined. A child of the Insured, any child of the Insured's Spouse, or legally adopted child of the Insured and named on the Application who is under age 18 on the Effective Date of this Rider. After the Effective Date of this Rider, any newborn child of the Insured will be an Eligible Child. After the Effective Date of this Rider, any child of the Insured's Spouse or legally adopted child of the Insured will be an Eligible Child if the child is under age 18 on the date the Eligible Child's parent becomes the Insured's Spouse. After the Effective Date of this Rider, any legally adopted child of the Insured will be an Eligible Child if the child is under age 18 on the effective date of the child's adoption.

Paid-up Rider. If the Insured dies while this Rider is in force other than as extended term insurance, even if such death results from suicide while sane or self-destruction while insane, the Rider benefit becomes paid-up. The Paid-up Rider has cash values. When paid up, a table of cash values will be given, if requested. The cash values are at least as large as those required by law where this Rider is delivered. The cash value is the net level reserve for the paid-up term life insurance. The age last birthday and sex of each Eligible Child is used for calculating such reserve. The mortality table and interest rate that We use for this Paid-up Rider is shown on page 4 of this Policy. It is assumed that claims are paid immediately. Cash values will not decrease during the 31 days after a Policy Anniversary. There is no loan value. No dividends will be paid on the Paid-up Rider. The Paid-up Rider may be surrendered at any time by Request. All coverage ceases when We receive the Request. We will promptly pay the cash value in one sum. We may defer payment of any cash value for up to 6 months from the date We receive Your Request.

Beneficiary. When an Eligible Child dies, We will make payment to You, if then living. Otherwise, We will make payment to the child's estate. The payment will be in one sum. If more than one Owner is living at that time, We will make payment in equal shares. This provision may be changed by Request.

Purchase Option. On an Eligible Child's eighteenth birthday, You may purchase a new policy on that child by Request. No evidence of insurability is required. We must receive that Request before that child dies and no later than 31 days after that child's eighteenth birthday. If that child dies within the 31-day period and before the new policy becomes effective, the Benefit will be paid as though the new policy were effective. The Effective Date of the new policy on that child will be the day after the end of the 31-day period. The new policy will be subject to the following conditions at the time of the purchase:

(1) It must be a plan then available. At least one plan will be made available.
(2) The amount of insurance can be no more than five times the amount then provided by this Rider.
(3) The premium will be based on that child's attained age, sex, and standard class of risk then available.
(4) All limitations of this Rider will be part of the new policy.
(5) The Incontestability and Limited Death Benefit provisions in the new policy will not extend beyond the time period specified for the new policy but start on the Effective Date of this Rider.

CHILDREN'S TERM LIFE INSURANCE BENEFIT RIDER (CONTINUED)

Conversion. When the insurance on an Eligible Child terminates on that child's twenty-fifth birthday or on the Policy Anniversary shown under the heading Benefit Period Ends on page 3 of this Policy, such child may convert such insurance to a new policy by Request. No evidence of insurability is required. We must receive that Request before that child dies and no later than 31 days after the insurance terminates. If that child dies within the 31-day period and before the conversion becomes effective, the Benefit will be paid as though the insurance had not terminated. The Effective Date of the new policy on that child will be the day after the end of the 31-day period.

The new policy will be subject to the following conditions at the time of conversion:

(1) It must be a plan then available. At least one plan will be made available.
(2) The amount of insurance can be no more than five times the amount then provided by this Rider.
(3) The premium will be based on that child's attained age, sex, and standard class of risk then available.
(4) All limitations of this Rider will be part of the new policy.
(5) The Incontestability and Limited Death Benefit provisions in the new policy will not extend beyond the time period specified for the new policy but start on the Effective Date of this Rider.

Termination. This Rider will terminate on the Policy Anniversary shown under the heading Benefit Period Ends on page 3 of this Policy. We will terminate this Rider before that date when this Policy is terminated by surrender, lapse, conversion or by Request.

When the Basic Plan is continued as Extended Term Insurance, this Rider will be placed on extended term insurance. The extended term insurance will not exceed 90 days. Such period will start on the date the Extended Term Insurance starts on the Insured. Such period will end on the earliest of:

(1) the end of the 90-day period,
(2) the date this Rider would otherwise terminate, or
(3) the date the extended term period on the Insured ends.

Insurance on an Eligible Child terminates on the earliest of:

(1) the date this Rider terminates,
(2) the date the child is age 25, or
(3) the date the child's parent is no longer the Insured's Spouse if the Insured was not the child's parent.

You may terminate this Rider by Request. This Rider will terminate on the date We receive Your Request. We will revise pages 3 and 4 of this Policy to show this change. Any premium paid for the payment period beyond the date this Rider terminates will be paid to You.

Incontestability. We will not contest this Rider after it has been in force during the lifetime of each Eligible Child for 2 years from the Effective Date of this Rider.

Effective Date of This Rider. This is the Policy Date of this Policy.

State Farm Life Insurance Company

Kim M. Brunner
Secretary

Edward B. Rust Jr.
President

WAIVER OF PREMIUM BENEFIT RIDER

General. This Rider is part of this Policy. It is based on the Application for this Rider and the payment of premiums. The premiums for this Rider are shown on page 3. These premiums are not subject to adjustment. Only certain policy provisions are a part of this Rider. They are "Definitions," "Ownership," "Premium," "The Contract," "Assignment," "Error in Age or Sex," and "Return of Premium."

Waiver of Premium Benefit. We will waive each premium due under this Policy if the Insured becomes totally disabled while this Rider is in force and such Total Disability has existed for 6 continuous months during the lifetime of the Insured. We will waive each premium due under this Policy as long as the Total Disability continues until the earlier of the termination date of this Policy or the Policy Anniversary when the Insured is age 65. If the Insured is totally disabled as defined below on the Policy Anniversary when the Insured is age 65, We will waive all future premiums due. We will only waive premiums due on and after Total Disability starts. No premium will be waived which was due more than one year prior to the date We receive notice of claim. While premiums are waived, all benefits continue as though You had paid the premiums.

A recurrence of a Total Disability for which We had been waiving premiums will be deemed a continuation of the prior period of Total Disability if the recurrence:
(1) results from the same injury or disease that caused the previous Total Disability;
(2) starts within 6 months of the date the previous Total Disability ended; and
(3) starts while this Rider is still in force.
Such recurrent Total Disability will not be subject to a new requirement that the Total Disability must first exist for 6 continuous months during the Insured's lifetime.

Total Disability Defined. Total Disability is a condition caused by injury or disease. During the first 24 months after Total Disability starts, this condition must prevent the Insured from performing substantially all of the work of the Insured's regular occupation. After the first 24 months after Total Disability starts, the condition must prevent the Insured from performing substantially all of the work in any occupation for which the Insured is, or becomes, reasonably qualified based upon education, training, or experience. The Insured's total and irrecoverable loss, caused by injury or disease, of any of the following will be considered Total Disability even if the Insured is able to work:
(1) sight in both eyes.
(2) use of both hands.
(3) use of both feet.
(4) use of one hand and one foot.

Disabilities Not Covered. We will not waive premiums if Total Disability:
(1) starts before the Effective Date of this Rider unless such disability was disclosed in the Application,
(2) results from an intended self-injury, or
(3) results from any act due to war whether or not the Insured is in the military service. "War" means declared or undeclared war or conflict involving the armed forces of one or more countries, governments, or international organizations.

Notice and Proof of Total Disability. We must receive notice of a claim and due proof of Total Disability while the Insured is alive and totally disabled. If this is not done, You should submit such notice and proof as soon as reasonably possible. We may also require You to submit proof of the Insured's continuing Total Disability at reasonable intervals. If You do not submit proof when We require it, no further premiums will be waived. Failure to give such proof will not invalidate or diminish any claim if it can be shown that proof was given as soon as was reasonably possible. We will not require proof more than once a year after the Total Disability has lasted more than 2 years. We will not require proof after the Policy Anniversary when the Insured is age 65.

WAIVER OF PREMIUM BENEFIT RIDER (CONTINUED)

Premium Payments. If the Insured's Total Disability starts during a Grace Period, the unpaid premium must be paid before a claim will be approved. We may charge interest on that premium from the end of the Grace Period to the date paid at 6% a year. You must pay all premiums that come due until We approve the claim. We will refund any premium that You paid after Total Disability starts which is later waived. If the Insured dies before such refund is made, We will include that amount in the Proceeds.

Conversion. When the Basic Plan is converted and this Rider is in force, a waiver of premium benefit will be included in the new policy unless the Insured is then age 60 or over or is totally disabled as defined in this Rider.

The benefit on the new policy will be subject to the following conditions at the time of conversion:

(1) The premium will be based on the Insured's attained age, sex, and Class of Risk. The Class of Risk will be the same as for this Rider.
(2) All limitations of this Rider will be part of the new policy.
(3) The Incontestability provision in the new benefit will not extend beyond the period set by this Rider.

Automatic Conversion. If the premiums for this Policy are being waived on the Policy Anniversary when the Insured is age 75, the Basic Plan will be converted to a Whole Life Insurance Basic Plan. The premiums will be waived while the Insured's Total Disability continues.

Termination. This Rider will terminate on the Policy Anniversary when the Insured is age 60. We will terminate this Rider before that date when:

(1) this Policy is terminated by surrender, lapse, conversion or by Request, or
(2) the Basic Plan is continued as Extended Term Insurance.

You may terminate this Rider by Request. This Rider will terminate the date We receive Your Request. We will revise page 3 of this Policy to show this change. Any premium paid for the payment period beyond the date this Rider terminates will be paid to You.

Termination will not affect any claim for Total Disability which starts before termination.

Incontestability. Except for nonpayment of premiums, We will not contest this Rider after it has been in force during the lifetime of the Insured for 2 years from the Effective Date of this Rider unless the Insured becomes totally disabled within that period.

Effective Date of This Rider. This is the date coverage starts. It is the Policy Date of this Policy.

State Farm Life Insurance Company

[Kim M. Brunner] Secretary

[Edward B. Rust Jr.] President

SAMPLE

STATE FARM LIFE INSURANCE COMPANY
Bloomington, Illinois

Doc Type: **01** Check Digit

LIFE INSURANCE APPLICATION

1. TYPE OF APPLICATION *(check one)*

a. [☒] New Business

b. ☐ Change of Plan/Added Benefits ☐ Universal Life Increase ☐ Term Conversion with Increase in Amount ☐ Select Term Re-entry

Existing Plan Number: _____

2. PROPOSED INSURED 1 *(Print name in full)*

a. [MR ☒] [MS ☐] LAST NAME [Doe] FIRST NAME [John] MIDDLE INITIAL [J]

b. MAILING ADDRESS [123 Main St.] CITY [Bloomington] STATE [AR] ZIP CODE [61701]

c. SOCIAL SECURITY OR TAX IDENTIFICATION NUMBER [000-00-0000] DRIVER'S LICENSE NUMBER [D000-0000-0000] STATE [AR] SEX [M] BIRTH DATE MO-DAY-YR [08-22-1972] AGE [35]

d. MARITAL STATUS [Married] HEIGHT [6' 1"] WEIGHT [195 lb] STATE OF BIRTH [AR] UNITED STATES OR CANADIAN CITIZEN? YES [☒] NO [☐]

e. OCCUPATION [Attorney] EMPLOYER'S NAME [Self]

f. Do job duties involve work in one of the following occupation categories: amusement, sports, construction, explosives, diving, liquor, logging, mining, gas, or oil? *(If yes, explain exact duties)* YES [☐] NO [☒]

3. PROPOSED INSURED 2 *(Additional Insured or Payor, print name in full)*

a. MR ☐ MS ☐ LAST NAME FIRST NAME MIDDLE INITIAL

b. SOCIAL SECURITY OR TAX IDENTIFICATION NUMBER DRIVER'S LICENSE NUMBER STATE SEX BIRTH DATE MO-DAY-YR AGE

c. MARITAL STATUS HEIGHT WEIGHT STATE OF BIRTH UNITED STATES OR CANADIAN CITIZEN? YES ☐ NO ☐

d. OCCUPATION EMPLOYER'S NAME

e. Do job duties involve work in one of the following occupation categories: amusement, sports, construction, explosives, diving, liquor, logging, mining, gas, or oil? *(If yes, explain exact duties)* YES ☐ NO ☐

4. APPLICANT/OWNER *(If not Proposed Insured 1, print name in full)*

a. LAST NAME [Doe] FIRST NAME [Jane] MIDDLE INITIAL [A] SOCIAL SECURITY OR TAX IDENTIFICATION NUMBER [000-00-0000]

b. MAILING ADDRESS [123 Main St.] CITY [Bloomington] STATE [AR] ZIP CODE [61701]

c. ***Successor Owner*** ***(Required unless the Applicant/Owner is a TRUST or CORPORATION)***
LAST NAME [Doe] FIRST NAME [Jill] MIDDLE INITIAL [A]

5. *Complete 5 if Proposed Insured is under age 16*

a. Is Proposed Insured to be Owner at and after age 21? YES ☐ NO ☐

b. Give amount of insurance in force on: *(If none, so indicate)*
Father $ Mother $

6. COVERAGES APPLIED FOR *(Do not complete 6-8 if applying for Universal Life.)*

a. Amount Applied For: $ [100,000]

Basic Plan coverage applied for:

[☐ Whole Life] [☐ Term to Age 95 - 10] [☐ 5 Year Term] [☐ Decreasing Term - 15]
[☐ 15 Pay Life] [☐ Term to Age 95 - 20] [☒ Return of Premium Term - 20] [☐ Decreasing Term - 30]
[☐ Single Premium Life] [☐ Term to Age 95 - 30] [☐ Return of Premium Term - 30]

b. Riders/Benefits applied for: *(Check Ratebook for availability of riders.)*

	YES	NO
[Waiver of Premium (PI 1 only)	☐	☐]

[☐ Payor (Complete PI 2)]
[☐ Guaranteed Insurability Option $ _____]
[☐ Children's Term Rider _____ Units]
[☐ 5 Year Term (PI 1) $ _____]
[☐ 5 Year Term (PI 2) $ _____]
[☐ Decreasing Term - 15 (PI 1) $ _____]
[☐ Decreasing Term - 15 (PI 2) $ _____]
[☐ Decreasing Term - 30 (PI 1) $ _____]
[☐ Decreasing Term - 30 (PI 2) $ _____]

7. DIVIDEND OPTION

If the dividend option chosen is not available or no option is chosen, policy provisions determine the option.

[☒] Paid-up Additions ☐ Accumulate ☐ Reduce Premium ☐ Cash

8. *Complete if policy applied for has an APL provision.*

	YES	NO
Do you want the Automatic Premium Loan provision to apply, if applicable?	[☒	☐]

9. UNIVERSAL LIFE

a. Initial Basic Amount: $ _____

b. Death Benefit: *(Complete for new policy only)*

If no option is chosen, policy provisions determine the option.

☐ Option 1 — Basic Amount ☐ Option 2 — Basic Amount plus Account Value

c. Riders/Benefits applied for: *(Check Ratebook for availability of riders.)*

	YES	NO
[Waiver of Monthly Deduction (PI 1 only)	☐	☐]

[☐ Guaranteed Insurability Option $ _____]
[☐ Children's Term Rider _____ Units]
[☐ Level Term (PI 2) $ _____]

d. Dividend Option:

If no option is chosen, policy provisions determine option.

☐ Addition to Account Value ☐ Cash

e. Planned Premium:

Mode chosen: ☐ Annual ☐ SFPP Existing SFPP Account #: _____

☐ Other Special Monthly: _____

Amount to be billed each payment date: $ _____

f. Increase in Basic Amount For Universal Life Only: *(Do not complete for new policy.)* $ _____

10. BENEFICIARY DESIGNATION — Proposed Insured 1

Completion of this section will replace all previous rider and policy designations for this policy. If a Change of Plan or an addition in coverage, this designation will replace previous designations for this insured.

PRIMARY BENEFICIARY - FULL NAME	RELATIONSHIP
[Jane A. Doe]	[Spouse]
SUCCESSOR BENEFICIARY - FULL NAME	**RELATIONSHIP**
[Jill A. Doe]	[Child]

11. BENEFICIARY DESIGNATION — Proposed Insured 2

Complete for Additional Insured's rider only if the Beneficiary provision in the rider is NOT desired. If this section is completed, the Payment of Benefit provision of the policy will control rather than the Beneficiary provision of such rider. "Additional Insured" would be used in place of the "Insured." If a Change of Plan or an addition in coverage, this designation will replace previous designations for this insured.

PRIMARY BENEFICIARY - FULL NAME	RELATIONSHIP
SUCCESSOR BENEFICIARY - FULL NAME	**RELATIONSHIP**

Complete 12 if CTR applied for. *List children under age 18 (if none, so state)*

12. LAST NAME, FIRST NAME, MI *(If last name different, explain)*	RELATIONSHIP TO PROPOSED INSURED 1	BIRTHDATE MO.	BIRTHDATE DAY	BIRTHDATE YR.	AMOUNT NOW INSURED FOR
					$

Complete 13-15 if CTR applied for OR Proposed Insured 1 is under age 16.

13. In the last 10 years, has Proposed Insured 1 or any children named in question 12, been diagnosed, treated, or given advice by a member of the medical profession for: *(If yes, check all that apply and explain)* YES ☐ NO ☐

- **a.** ☐ birth defect
- **b.** ☐ asthma
- **c.** ☐ kidney disease
- **d.** ☐ leukemia
- **e.** ☐ mental disorder
- **f.** ☐ seizure
- **g.** ☐ heart murmur
- **h.** ☐ cancer
- **i.** ☐ impairment of sight, hearing, or speech
- **j.** ☐ diabetes
- **k.** ☐ anemia

14. Has Proposed Insured 1 or any children named in queston 12, ever been diagnosed by a member of the medical profession or tested positive for Human Immunodeficiency Virus (AIDS virus) or Acquired Immune Deficiency Syndrome (AIDS)? *(If yes, explain)* ☐ ☐

15. In the last 3 years, has Proposed Insured 1 or any children named in question 12, seen a doctor for any reason not previously explained excluding any routine physical examination with normal findings? *(If yes, explain)* ☐ ☐

All Applications: Complete 16

	YES	NO
16. Proposed Insured 1 or Applicant, if other than Proposed Insured 1:		
a. Do you own any life insurance or annuities on yourself or others?	[☒	☐]
b. If yes, is this policy a replacement of any of those policies?	[☐	☒]

	PI 1 YES	PI 1 NO	PI 2 YES	PI 2 NO
c. Is the total amount of insurance in force on you more than $200,000? *(If yes, give amounts and details.)*	[☐	☒]	☐	☐
d. Is anyone now applying for life or health insurance on you with any other company? *(If yes, in Explanations state company and amounts.)*	[☐	☒]	☐	☐

Applications (Ages 16 & up): Complete 17-21

	PI 1 YES	PI 1 NO	PI 2 YES	PI 2 NO
17. Have you used tobacco or other nicotine products in any form in the last 36 months? *(If yes, please provide month/year last used PI 1____/____ (Month Year) PI 2____/____ (Month Year))*	[☐	☒]	☐	☐
18. In the last 10 years, have you been diagnosed, treated, or been given advice by a member of the medical profession for: *(If yes, explain)*	[☐	☒]	☐	☐
19. Have you ever been diagnosed by a member of the medical profession or tested positive for Human Immunodeficiency Virus (AIDS virus) or Acquired Immune Deficiency Syndrome (AIDS)? *(If yes, explain)*	[☐	☒]	☐	☐
20. In the last 3 years, have you: *(If yes, explain)*				
a. been convicted of or pleaded guilty to any moving violations or driving under the influence of alcohol or drugs?	[☐	☒]	☐	☐
b. engaged in any type of aviation activity (other than as a passenger); or is any such activity planned in the next 6 months?	[☐	☒]	☐	☐
c. engaged in avocations such as mountain/rock climbing, vehicle racing, SCUBA/skin diving, sky diving, ballooning or hang gliding; or is any such activity planned in the next 6 months?	[☐	☒]	☐	☐
21. Do you plan to leave or travel from the United States or Canada in the next 6 months? *(If yes, explain)*	[☐	☒]	☐	☐

(Check all that apply)

	PI 1	PI 2		PI 1	PI 2	
a.	☐	☐	cancer or tumor	**c.** ☐	☐	heart disease or disorder, chest pain, high blood pressure
b.	☐	☐	diabetes	**d.** ☐	☐	stroke or transient ischemic attack (TIA)

Applications (Ages 16 & up if NO medical exam required): Complete 22-25

	PI 1 YES	PI 1 NO	PI 2 YES	PI 2 NO
22. Have you ever applied for or received disability benefits; had an injury to your neck, back, arm, or leg; or had any loss of sight or hearing? *(If yes, explain)*	[☐	☒]	☐	☐
23. In the last 10 years, have you been diagnosed, treated, or been given advice by a member of the medical profession for: *(If yes, explain)*	[☐	☒]	☐	☐
24. In the last 5 years, have you used cocaine, marijuana, or any other controlled substance or narcotic not prescribed by a doctor; or had treatment or counseling for alcohol or drug use, or been advised to seek treatment or counsel for alcohol or drug use? *(If yes, explain)*	[☐	☒]	☐	☐
25. In the last 5 years, have you for any reason not previously explained: *(If yes, explain)*				
a. seen a doctor or psychologist?	[☒	☐]	☐	☐
b. had medication prescribed **other than** medications for cold, flu, seasonal allergies (i.e. hay fever) or birth control? *(If yes, list and explain)*	[☐	☒]	☐	☐
c. had or been advised to have treatment or a test in any lab, clinic, or hospital?	[☐	☒]	☐	☐
d. been told surgery was necessary?	[☐	☒]	☐	☐

(Check all that apply)

	PI 1	PI 2		PI 1	PI 2	
a.	☐	☐	respiratory disorder	**c.** ☐	☐	mental or nervous disorder
b.	☐	☐	liver or intestinal disorder	**d.** ☐	☐	blood disorder

26. EXPLANATIONS:

If space below is insufficient, use additional sheets which will be part of this application. Sheets must be signed & dated by Proposed Insured(s), and/or Applicant, and witnessed by Agent.

[25 a. Annual physical with Dr. William Catner, Bloomington, IL]

27. AGREEMENTS

Coverage will be effective as of the policy date if the following conditions are met: the first premium is paid when the policy is delivered; the Proposed Insureds are living on the delivery date; and, on that delivery date, the information given to the Company is true and complete without material changes.

For changes in Basic Amount for a Universal Life Policy, the change will be effective on the deduction date on or next following acceptance of the change by the Company if on such deduction date the following conditions are met: there is enough cash surrender value to make the required deduction; the Proposed Insureds are all living; and the information given to the Company is true and complete without material changes.

However, if a binding receipt has been given and is in effect, its terms apply.

All Proposed Insureds and the Applicant state that the information in this application and any medical history is true and complete. It is agreed that the Company can investigate the truth and completeness of such information while the policy is contestable.

By accepting the policy, the Owner agrees to the beneficiaries named, method of payment, and corrections made. No change in plan, amount, benefits, or age at issue may be made on the application unless the Owner agrees in writing. Only an authorized company officer may change the policy provisions. Neither the agent nor a medical examiner may pass on insurability.

Any policy issued on this application will be owned by Proposed Insured 1 or the Applicant, if other than Proposed Insured 1.

Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

SOCIAL SECURITY OR TAX IDENTIFICATION NUMBER (TIN) CERTIFICATION

By signing this application, I certify under penalties of perjury that (1) the TIN shown above is correct, and (2) I am exempt from backup withholding, or that I am not subject to backup withholding either because I have not been notified that I am subject to backup withholding as a result of a failure to report all interest or dividends, or the Internal Revenue Service has notified me that I am no longer subject to backup withholding, *(If you are subject to backup withholding, cross out item 2.)* and (3) I am a U.S. person (Including a U.S. resident alien).

The Internal Revenue Service does not require your consent to any provision of this document other than the certifications required to avoid backup withholding. (See instructions.)

Date Signed [October 15, 2008]

Signature of Proposed Insured 1 X [John Q Doe]
Not required if Proposed Insured is under age 16

at [Bloomington, AR]
City *State*

Signature of Proposed Insured 2 X

Signature of Agent as Witness to all Signatures X [Mark Smith]

Signature of Applicant X [Jane A. Doe]
Not required unless applicant is other than Proposed Insured 1. If a firm or corporation is to be the owner, give its name and signature of authorized officer.

STATE FARM LIFE INSURANCE COMPANY

HOME OFFICES: BLOOMINGTON, ILLINOIS 61710-0001

Doc Type: 27 Check Digit

LIFE APPLICATION SUPPLEMENT — JUVENILE

(Note: This form is to be used only in connection with applications for children under age 16.)

1. Name of Proposed Insured (Child)	Birth Date	Application No.(s)
[John J. Doe]	[8-22-1972]	[0000-0000]

In DETAILS for "Yes" answers, IDENTIFY QUESTION NUMBER and include diagnoses, dates, durations, and names and addresses of all doctors and medical facilities. If needed, use additional sheets.

	YES	NO	DETAILS:
2. Answer only if Child is under age 1:			
a. What was the birth weight? _____			
b. Was the birth premature, abnormal, or associated with any lung disorder?	☐	☐	
3. Has the Child ever been diagnosed or treated by a member of the medical profession for:			
a. Paralysis, epilepsy, convulsions, fainting, nervous or mental disorder?	[☐	☒]	
b. Rheumatic fever, chorea, heart murmur (suspected or confirmed)?	[☐	☒]	
c. Asthma, allergies, or pneumonia?	[☐	☒]	
d. Diabetes?	[☐	☒]	
e. Leukemia, anemia, immune deficiency (except for Human Immunodeficiency Virus), or any other blood disorder?	[☐	☒]	
4. Has the Child ever been diagnosed by a member of the medical profession or tested positive for Human Immunodeficiency Virus (AIDS virus) or Acquired Immune Deficiency Syndrome (AIDS)?	[☐	☒]	
5. Other than what we've already discussed, has the Child:			
a. Been exposed to any contagious disease within the past month?	[☐	☒]	
b. Had any abnormal development in weight, speech, growth, or walking?	[☐	☒]	
c. Received treatment, observation, or diagnosis in any hospital, emergency room, or other medical facility?	[☐	☒]	
6. Is the Child now receiving any treatment or taking prescribed medication?	[☐	☒]	
7. Who is the Child's doctor? [Dr. William Catner]			
8. Has the Child seen the doctor noted above for any reason other than what you've already mentioned?	[☐	☒]	
9. Has the Child's father, mother, or any brother or sister been diagnosed or treated by a member of the medical profession for diabetes, cancer, or mental illness? Have any had high blood pressure, stroke, or heart disease before age 60?	[☐	☒]	

I state that all information in this Life Application Supplement and any additional sheets is true and complete. This Life Application Supplement and any additional sheets will be part of the application on the child.

Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

Witness to Signature X Mark Smith

Dated On [October] MONTH [15,] DAY , [2008] YEAR

X John J Doe

SIGNATURE OF APPLICANT OR PARENT

State Farm Life Insurance Company
Home Office, Bloomington, IL 61710

Doc Type: **77** Check Digit

LIFE APPLICATION SUPPLEMENT

1. Name of Proposed Insured	Birth Date	Application Number(s)
[John J. Doe]	[8-22-1972]	[0000-0000]

In DETAILS for "Yes" answers, IDENTIFY QUESTION NUMBER and include diagnoses, dates, durations, and names and addresses of all doctors and medical facilities. If needed, use additional sheets.

	YES	NO	DETAILS:
2. In the last 10 years, have you been diagnosed, treated, or been given advice by a member of the medical profession for:			
a. Disorder of eyes (other than vision correction)?	[ ]	[X]	
b. Dizziness, fainting, epilepsy, convulsions, seizures; frequent or severe headaches?	[ ]	[X]	
c. Paralysis, stroke; or disorder of the brain, spinal cord, or nerves?	[ ]	[X]	
d. Shortness of breath, asthma, emphysema, pneumonia, sleep apnea or other respiratory disorder?	[ ]	[X]	
e. Chest pain, heart attack, high blood pressure, heart murmur, or other disorder of the heart or blood vessels?	[ ]	[X]	
f. Hepatitis, ulcer, colitis; or other disorder of the stomach, esophagus, intestines, rectum, or liver?	[ ]	[X]	
g. Mental health conditions, including anxiety, depression or psychiatric disorders?	[ ]	[X]	
h. Diabetes, disorder of the bladder or kidneys, disorder of the thyroid, or any other endocrine disorder?	[ ]	[X]	
i. Sexually transmitted disease; disorder of reproductive organs; disorder of the breasts, or prostate?	[ ]	[X]	
j. Arthritis; deformity or amputation; or injury or disorder of the neck, back, bones or joints?	[ ]	[X]	
k. Cyst, tumor, or cancer?	[ ]	[X]	
l. Disorder of the skin or lymph glands?	[ ]	[X]	
m. Leukemia, anemia, immune deficiency (except for Human Immunodeficiency Virus), or any other blood disorder?	[ ]	[X]	
n. Recurrent fever, fatigue, or night sweats?	[ ]	[X]	
3. Have you ever been diagnosed by a member of the medical profession or tested positive for Human Immunodeficiency Virus (AIDS virus) or Acquired Immune Deficiency Syndrome (AIDS)?	[ ]	[X]	
4. To the best of your knowledge and belief, are you now pregnant? Have you ever had complications of pregnancy, including cesarean section?	[ ]	[X]	

Name of Proposed Insured	Application Number(s)
[John J. Doe]	[0000-0000]

	YES	NO	DETAILS:
5. Have you, in the last 5 years:			
a. Used cocaine, marijuana, narcotics, or any other controlled substance not prescribed by a doctor?	[ ]	[X]	
b. Been treated or counseled, or been advised to seek treatment or counseling, for alcohol or drug use?	[ ]	[X]	
6. Other than what we've already discussed, have you, in the last 5 years:			
a. Been diagnosed, treated or been given advice by a member of the medical profession for any mental or physical disorder not already mentioned?	[ ]	[X]	
b. Had or been advised to have treatment, a test, electrocardiogram, X-ray or scan in a medical facility such as a doctor's office, lab, clinic, emergency room, or hospital?	[ ]	[X]	
c. Had surgery or been told surgery was necessary?	[ ]	[X]	
7. Have you, in the last 3 years, claimed or received any benefits because of injury, sickness, or disability?	[ ]	[X]	
8. Have you had any unexplained change in weight in the last 12 months?	[ ]	[X]	
9. Have you used tobacco or any nicotine products in any form in the last 36 months?	[ ]	[X]	
10. In the last 5 years, have you for any reason not previously explained, had medication prescribed **other than** medications for cold, flu, seasonal allergies (i.e. hay fever) or birth control?	[ ]	[X]	
11. Who is your doctor?			
12. Have you seen your doctor for any reason other than what you've already mentioned?	[ ]	[X]	
13. Has your father, mother, or any brother or sister been diagnosed or treated by a member of the medical profession for diabetes, cancer, or heart disease before age 60?	[ ]	[X]	

I state that all information in this Life Application Supplement and any additional sheets is true and complete. This Life Application Supplement and any additional sheets will be part of my application.

Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

Witness to Signature **X** Mark Smith Dated on [October 15, 2008]

Month Day Year

X John J Doe

Signature of Proposed Insured

Rate Information

Rate data does NOT apply to filing.

Supporting Document Schedules

Review Status:

Satisfied -Name: Certification/Notice 04/30/2008

Comments:

See attached Certification for Rule & Regulation 19.

See attached form 03906-04.1 for Rule & Regulation 49.

See attached Flesch Certification.

See attached form 03905-04.1 for ACA 23-79-138 and Bulletin 11-88.

See attached Compliance Certification.

Attachments:

ARREG19 08025 et al.pdf

AR 03906-04.1.pdf

ARFLESCH 08025 et al.pdf

Form_03905-04.1.pdf

08025 Nonforfeiture Value Certification.pdf

Review Status:

Satisfied -Name: Application 04/30/2008

Comments:

A new application is being filed with this submission; this application form is attached under the Form Schedule tab (form 121173.1).

Review Status:

Satisfied -Name: Life & Annuity - Acturial Memo 04/30/2008

Comments:

See attached Actuarial Memorandum and 4 attachments.

Attachments:

08025 ActMem ROP_.pdf

08025 Act Mem _ROP 20_Att 1.pdf

08025_ROP 20 Act Mem_Att 2.pdf

08025 Act Mem _ROP 30_Att 1.pdf

08025_ROP 30 Act Mem_ Att 2.pdf

Review Status:

Satisfied -Name: Reserve Actuarial Memorandum & Attachments 04/30/2008

Comments:

See attached Reserve Actuarial Memorandum and attachments for 08025.

Attachments:

08025 Reserve ActMem_signed.pdf

08025 Reserve ActMem_Att_ROP 20.pdf

08025 Reserve ActMem_Att_ROP 30.pdf

Review Status:

Satisfied -Name: AR - Form 1 05/07/2008

Comments:

See attached Arkansas - Form 1 for 08025 et al.

Attachment:

AR_Form1_NewAlbany.pdf

Review Status:

Satisfied -Name: Consent to Submit Rates and/or Cost Bases for Approval 05/07/2008

Comments:

See attached Consent to Submit Rates and/or Cost Bases for Approval Certificate for 08025 et al.

Attachment:

AR 08025 CONSENT_INDET_PREM.pdf

Review Status:

Satisfied -Name: Filing Fee Schedule 05/07/2008

Comments:

See attached Filing Fee Schedule form for 08025 et al.

Attachment:

AR 08025 Fee Schedule.pdf

Review Status:

Satisfied -Name: Certificate of Compliance (Bull. 11-83) 05/07/2008

Comments:

See attached Certificate of Compliance (Bulletin 11-83) for 08025.

Attachment:

AR_08025_comply Bulletin 11-83.pdf

Review Status:

Satisfied -Name: Sample page 3&4 (30 Year) 05/07/2008

Comments:

See attached sample page 3&4 for 08025 (30 Year).

Attachment:

L08025(R30) 04 pg 3&4_bracketed.pdf

Review Status:

Satisfied -Name: Cover Letter 08/08/2008

Comments:

See attached cover letter further explaning form substitution.

Attachment:

AR 08025 ROP_Substitution Letter 080808.pdf

Review Status:

Satisfied -Name: Highlighted Copy, form 08025 08/08/2008

Comments:

See attached copy of form 08025, highlighted to indicate text differences.

Attachment:

AR 08025 ROP 20080805 highlighted.pdf

STATE OF ARKANSAS

CERTIFICATION

This is to certify that the forms contained in this submission are in compliance with Arkansas Regulation No. 19:

Form # 08025, 08144, 08208, and 121173.1

Mary F. Keim
Assistant Secretary

May 7, 2008
Date

STATE FARM LIFE INSURANCE COMPANY

LIMITATIONS AND EXCLUSIONS UNDER THE ARKANSAS LIFE AND HEALTH INSURANCE GUARANTY ASSOCIATION ACT

Residents of this state who purchase life insurance, annuities or health and accident insurance should know that the insurance companies licensed in this state to write these types of insurance are members of the Arkansas Life and Health Insurance Guaranty Association ("Guaranty Association"). The purpose of this Association is to assure that policy and contract owners will be protected, within certain limits, in the unlikely event that a member insurer becomes financially unable to meet its obligations. If this should happen, the Guaranty Association will assess its other member insurance companies for the money to pay the claims of policy owners who live in this state and, in some cases, to keep coverage in force. The valuable extra protection provided by the member insurers through the Guaranty Association is not unlimited, however. And, as noted below, this protection is not a substitute for consumers' care in selecting insurance companies that are are well-managed and financially stable.

DISCLAIMER

The Arkansas Life and Health Insurance Guaranty Association ("Guaranty Association") may not provide coverage for this policy. If coverage is provided, it will be subject to substantial limitations or exclusions and require continued residency in this state. You should not rely on coverage by the Guaranty Association in purchasing an insurance policy or contract.

Coverage is NOT provided for your policy or contract or any portion of it that is not guaranteed by the insurer or for which you have assumed the risk, such as non-guaranteed amounts held in a separate account under a variable life or variable annuity contract.

Insurance companies or their agents are required by law to provide you with this notice. However, insurance companies and their agents are prohibited by law from using the existence of the Guaranty Association to induce you to purchase any kind of insurance policy.

Arkansas Life and Health Insurance Guaranty Association
C/o The Liquidation Division
1023 West Capitol
Little Rock, Arkansas 72201

Arkansas Insurance Department
1200 West Third Street
Little Rock, Arkansas 72201-1904

SUMMARY

The state law that provides for this safety-net is called the Arkansas Life and Health Insurance Guaranty Association Act ("Act"). Below is a brief summary of the Act's coverages, exclusions and limits. This summary does not cover all provisions of the Act; nor does it in any way change anyone's rights or obligations under the Act or the rights or obligations of the Guaranty Association.

Coverage

Generally, individuals will be protected by the Guaranty Association if they live in this state and hold a life, annuity or health insurance contract or policy, or if they are insured under a group insurance contract issued by a member insurer. The beneficiaries, payees or assignees of policy or contract owners are protected as well, even if they live in another state.

(Please see reverse side.)

Exclusions from Coverage

However, persons owning such policies are NOT protected by the Guaranty Association if:

- They are eligible for protection under the laws of another state (this may occur when the insolvent insurer was incorporated in another state whose guaranty association protects insureds who live outside that state);
- The insurer was not authorized to do business in this state;
- Their policy or contract was issued by a nonprofit hospital or medical service organization, an HMO, a fraternal benefit society, a mandatory state pooling plan, a mutual assessment company or similar plan in which the policy or contact owner is subject to future assessments, or by an insurance exchange.

The Guaranty Association also does NOT provide coverage for:

- Any policy or contract or portion thereof which is not guaranteed by the insurer or for which the owner has assumed the risk, such as non-guaranteed amounts held in a separate account under a variable life or variable annuity contract;
- Any policy of reinsurance (unless an assumption certificate was issued);
- Interest rate yields that exceed an average rate;
- Dividends and voting rights and experience rating credits;
- Credits given in connection with the administration of a policy by a group contract holder;
- Employers' plans to the extent they are self-funded (that is, not insured by an insurance company, even if an insurance company administers them);
- Unallocated annuity contracts (which give rights to group contractholders, not individuals);
- Unallocated annuity contracts issued to/in connection with benefit plans protected under Federal Pension Benefit Corporation ("FPBC")(whether the FPBC is yet liable or not);
- Portions of an unallocated annuity contract not owned by a benefit plan or a government lottery (unless the owner is a resident) or issued to a collective investment trust or similar pooled fund offered by a bank or other financial institution;
- Portions of a policy or contract to the extent assessments required by law for the Guaranty Association are preempted by State or Federal law;
- Obligations that do not arise under the policy or contract, including claims based on marketing materials or side letters, riders, or other documents which do not meet filing requirements, or claims for policy misrepresentations, or extra-contractual or penalty claims;
- Contractual agreements establishing the member insurer's obligations to provide book value accounting guarantees for defined contribution benefit plan participants (by reference to a portfolio of assets owned by a nonaffiliate benefit plan or its trustees).

Limits on Amount of Coverage

The Act also limits the amount the Guaranty Association is obligated to cover. The Guaranty Association cannot pay more than what the insurance company would owe under a policy or contract. For any one insured life, the Guaranty Association will pay a maximum of $300,000 - no matter how many policies and contracts there were with the same company, even if they provided different types of coverages. Within the overall $300,000 limit, the Association will not pay more than $300,000 in health insurance benefits, $300,000 in present value of annuity benefits, or $300,000 in life insurance death benefits or net cash surrender values - again, no matter how many policies and contracts there were with the same company, and no matter how many different types of coverages. There is a $1,000,000 limit with respect to any contract holder for unallocated annuity benefits, irrespective of the number of contracts held by the contract holder. These are limitations for which the Guaranty Association is obligated before taking into account either its subrogation and assignment rights or the extent to which those benefits could be provided out of the assets of the impaired or insolvent insurer.

STATE OF ARKANSAS

CERTIFICATE

This is to certify that the attached forms have achieved a Flesch Reading Ease Score indicated below and comply with the requirements of Ark. Stat. Ann. §§66-3251 through 66-3258, cited as the Life and Disability Insurance Policy Language Simplification Act.

Form #	Flesch Score
08025	59
08144	60
08208	53
121173.1	53
106024.1	44
106260.1	48

Mary F. Keim

Mary F. Keim

Assistant Secretary

Title

May 7, 2008

Date

Dear Policyholder:

For information or assistance with any insurance problem, be sure to **contact your State Farm agent first.** Your "good neighbor" agent will be happy to help you.

Agent's Name, Address, Phone Number

If additional information or assistance is required, you may contact:

State Farm Life Insurance Company
8900 Amberglen Boulevard
Austin, Texas 78729-1110
Phone: (512) 918-4000

If you are still not satisfied with the service you have received, you should feel free to contact:

Arkansas Insurance Department
Consumer Services Division
1200 West Third Street
Little Rock, Arkansas 72201-1904
Phone: 1-800-852-5494

Policyholder Information Service

State Farm Life Insurance Company
Home Office:
Bloomington, Illinois 61710-0001

STATE FARM LIFE INSURANCE COMPANY
Actuarial Memorandum for Term Life Insurance to Age 95
With Return of Premium Benefit
Form 08025

Nonforfeiture Value Certification

I, Sheila Melzer, certify that Nonforfeiture values are in compliance with the Standard Nonforfeiture Law. Testing on cash values was completed using male and female smoker distinct 2001 CSO mortality (age last birthday), with interest at 4.00%. Each issue age, each premium discount and all policy years within each issue age were tested. Testing was done for guaranteed premiums for all underwriting classes.

Sheila A. Melzer

Sheila Melzer, F.S.A., M.A.A.A.
Actuarial Director II

2/20/08
Date

STATE FARM LIFE INSURANCE COMPANY
Actuarial Memorandum for Term Life Insurance to Age 95
With Return of Premium Benefit
Form 08025

Description
This policy is an adjustable premium level term life insurance policy to age 95. The owner will choose between a 20 year or 30 year level premium period. Premiums are guaranteed for the level premium period. After the level premium period, premiums increase annually on each policy anniversary. This policy is Convertible to the later of age 75 or the end of the fifth Policy Year.

This policy also provides a Return of Premium Benefit, payable on the policy anniversary after the end of the level premium period. The amount of the Return of Premium Benefit on that date is equal to the total premiums paid, including premiums for any attached riders, reduced by any loan plus accrued interest.

The issue age ranges are **20- 60 (Non-Tobacco classes)** and **20- 55 (Tobacco classes)** for the 20 year level premium period and **20- 45** for the 30 year level premium period.

Cash Values
The cash value is a percentage of the cumulative premiums paid. The percentage varies by level premium period, issue age, gender, applicable premium discounts, band, and policy year. A list of percentages is included as **Attachment 1**.

After the end of the level premium period, there are no cash values.

All cash values provided, as well as when there are no cash values provided, meet the minimum requirements of the Standard Nonforfeiture Law.

Policy Loans
Policy loans will be available. All benefits will be net of any loan plus loan interest accrued or unpaid.

Premiums
Premium rates per $1,000 of coverage amount. The premiums for the level premium period vary by issue age, gender, premium discount, and amount band. There are 4 bands:

- coverage amounts $100,000- 249,999
- coverage amounts $250,000- 499,999
- coverage amounts $500,000- $999,999
- coverage amounts at or above $1,000,000

In addition, there is an annual $75 per policy charge which is added to each tabular premium. Monthly premiums are calculated by multiplying the annual premium by 8.7%. The monthly policy fee is $6.53.

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Actuarial Memorandum for Term Life Insurance to Age 95
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Compliance with the Standard Nonforfeiture Law

Cash values are greater than or equal to the minimum required nonforfeiture cash values for this product. Testing was based on the 2001 CSO table, Age Last Birthday, sex distinct and smoker distinct mortality at an interest rate of 4.0%. The following formulas were used to show compliance, with Attachment 2 showing a sample calculation.

Formulas:

x	- Issue Age
t	- Policy Year
x+t	- Attained Age
x+m	- Age at Expiry of Insurance Benefit
x+n	- Age at End of the level Premium Period
ELA_x	- Equivalent Level Amount at Age x
${}_nROP_x$	- Return of premium benefit for age x at the end of the level premium period

$PVFB_{x+t}$ = Present Value of future benefits for age x at time t

For t = 1 to n

$$PVFB_{x+t} = \frac{1000\left(\overline{M}_{x+t} - \overline{M}_{95}\right)}{D_{x+t}} + \frac{{}_nROP_x * D_{x+n}}{D_{x+t}}$$

For t > n

$$PVFB_{x+t} = \frac{1000\left(\overline{M}_{x+t} - \overline{M}_{95}\right)}{D_{x+t}}$$

$$NLP_x = \frac{1000\left(\overline{M}_x - \overline{M}_{95}\right) + {}_nROP_x * D_{x+n}}{N_x - N_{95}}$$

$$ELA_x = 1.0000$$

EA= Expense allowance as defined by the Standard Nonforfeiture Law

$$EA = 10 * \left(ELA_x\right) + 1.25 * \min\left\{\begin{matrix} NLP_x \\ 40 \times ELA_x \end{matrix}\right\}$$

$PVFGP_{x+t}$ = Present Value of future gross premiums for age x at time t, excluding policy fee

$$PVFGP_{x+t} = \frac{\sum_{j=t}^{95-x} {}_jGP_x \left(D_{x+j}\right)}{\left(D_{x+t}\right)}$$

Adjusted Plan Premium as a percentage (r) of gross premiums

$$r = \frac{PVFB_x + EA}{PVFGP_x}$$

$$P_x^a = r * GP_x$$

$${}_tCV_x^{\min} = PVFB_{x+t} - r * PVFGP_{x+t}$$

Smoothness Test
Cash values were tested for consistency of progression of cash surrender values with increasing policy duration (Section 8 of the SNFL code - "Smoothness Test"). The formulas shown below were used to show compliance, with **Attachment 2** showing a sample calculation.

AP_{x+t} - cumulative actual premiums paid at time t, including policy fee

${}_tCV_x^{act}$ - Actual cash value at time t

${}_tCV_x^{bas}$ - Basic cash value at time t

$${}_tCV_x^{act} = AP_{x+t} * {}_tCV\%_x$$

Where ${}_tCV\%_x$ is the percentage applicable for issue age x, duration t.

r = As defined above.

NFF_{x+t} = Nonforfeiture Factor for age x at time t
= $GP_{x+t} * r * k_t$

where k_t follows the restrictions outlined in section 8 of the SNFL code.

$PVNFF_{x+t}$ = Present Value of Nonforfeiture Factors for age x at time t

$$PVNFF_{x+t} = \sum_{s=t}^{95-x} \frac{NFF_{x+s} D_{x+s}}{D_{x+t}}$$

$${}_tCV_x^{bas} = \max(0, PVFB_{x+t} - PVNFF_{x+t})$$

$Difference_{x+t}$ = ${}_tCV_x^{bas}$ - ${}_tCV_x^{act}$

The actual CV on each anniversary must be within 0.2% of the Death Benefit of the basic CV. In other words, on a per thousand basis, the absolute value of the difference must not exceed 2.00.

Extended Term insurance

The owner may elect to continue the policy as extended term insurance. There is no endowment benefit while a policy is under extended term insurance. The tth year extended term value is calculated by applying the cash surrender value as a net single premium to purchase the face amount of insurance for as long a period as possible, but not past the Insured's age 95. The calculation is:

$$1000\, A^{1}_{x+t:\overline{s}|} = {}_{t}CV_{x}$$

Where s is found to years and days taken to the next day.

The net single premium will be based on the Insured's sex, class of risk, and attained age. If there is more value than needed to provide Extended Term Insurance to the Policy Anniversary when the Insured is age 95, We will pay the owner the excess in one sum.

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Attachment 1 - 20 Year Level Premium Period

Issue		Premium		End of Policy Year																			
Age	Gender	Class	Band	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20
20	M	NT	100	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
21	M	NT	100	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
22	M	NT	100	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
23	M	NT	100	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
24	M	NT	100	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
25	M	NT	100	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
26	M	NT	100	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
27	M	NT	100	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
28	M	NT	100	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
29	M	NT	100	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
30	M	NT	100	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
31	M	NT	100	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
32	M	NT	100	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
33	M	NT	100	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
34	M	NT	100	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
35	M	NT	100	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
36	M	NT	100	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
37	M	NT	100	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
38	M	NT	100	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
39	M	NT	100	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.1%	80.0%	90.0%	100.0%
40	M	NT	100	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.1%	80.1%	90.0%	100.0%
41	M	NT	100	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.1%	80.1%	90.0%	100.0%
42	M	NT	100	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.3%	80.3%	90.0%	100.0%
43	M	NT	100	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.6%	80.6%	90.0%	100.0%
44	M	NT	100	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.8%	80.8%	90.0%	100.0%
45	M	NT	100	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	71.0%	80.9%	90.0%	100.0%
46	M	NT	100	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.1%	13.0%	17.0%	23.1%	31.0%	38.0%	44.0%	50.0%	60.0%	71.1%	81.0%	90.0%	100.0%
47	M	NT	100	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.1%	10.4%	13.0%	17.0%	23.2%	31.0%	38.0%	44.0%	50.0%	60.0%	71.1%	81.1%	90.0%	100.0%
48	M	NT	100	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.4%	10.7%	13.0%	17.0%	23.5%	31.4%	38.0%	44.0%	50.0%	60.1%	71.1%	81.0%	90.0%	100.0%
49	M	NT	100	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.6%	10.8%	13.0%	17.0%	23.8%	31.7%	38.2%	44.0%	50.0%	60.1%	71.1%	81.0%	90.0%	100.0%
50	M	NT	100	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.7%	10.9%	13.1%	17.0%	24.0%	31.9%	38.4%	44.0%	50.0%	60.1%	71.1%	81.0%	90.1%	100.0%
51	M	NT	100	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.9%	11.1%	13.3%	17.0%	24.0%	32.0%	38.5%	44.0%	50.0%	60.2%	71.1%	81.1%	90.2%	100.0%
52	M	NT	100	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	8.2%	11.5%	13.6%	17.0%	24.2%	32.1%	38.6%	44.0%	50.0%	60.3%	71.3%	81.2%	90.3%	100.0%
53	M	NT	100	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	8.7%	11.9%	13.9%	17.0%	24.2%	32.1%	38.6%	44.0%	50.0%	60.4%	71.4%	81.4%	90.5%	100.0%
54	M	NT	100	0.0%	0.0%	0.0%	0.0%	1.0%	4.3%	9.1%	12.2%	14.1%	17.0%	24.3%	32.1%	38.6%	44.0%	50.0%	60.6%	71.5%	81.5%	90.5%	100.0%
55	M	NT	100	0.0%	0.0%	0.0%	0.0%	1.0%	4.7%	9.4%	12.4%	14.3%	17.0%	24.4%	32.1%	38.6%	44.0%	50.0%	60.7%	71.5%	81.4%	90.5%	100.0%
56	M	NT	100	0.0%	0.0%	0.0%	0.0%	1.0%	4.8%	9.6%	12.6%	14.3%	17.0%	24.5%	32.2%	38.7%	44.2%	50.0%	60.6%	71.4%	81.3%	90.4%	100.0%
57	M	NT	100	0.0%	0.0%	0.0%	0.0%	1.0%	5.0%	9.7%	12.6%	14.4%	17.0%	24.6%	32.4%	38.9%	44.3%	50.0%	60.6%	71.3%	81.1%	90.3%	100.0%
58	M	NT	100	0.0%	0.0%	0.0%	0.0%	1.0%	5.1%	9.7%	12.7%	14.5%	17.0%	24.7%	32.5%	39.1%	44.5%	50.0%	60.5%	71.1%	81.0%	90.3%	100.0%
59	M	NT	100	0.0%	0.0%	0.0%	0.0%	1.0%	5.8%	9.7%	12.7%	14.5%	17.0%	24.9%	32.7%	39.2%	44.5%	50.0%	60.4%	71.0%	80.8%	90.2%	100.0%
60	M	NT	100	0.0%	0.0%	0.0%	0.0%	5.5%	10.8%	14.2%	16.4%	17.6%	18.2%	25.9%	33.4%	39.6%	44.8%	50.0%	60.4%	70.8%	80.7%	90.1%	100.0%
20	M	P	100	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
21	M	P	100	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
22	M	P	100	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
23	M	P	100	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
24	M	P	100	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
25	M	P	100	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
26	M	P	100	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
27	M	P	100	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
28	M	P	100	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
29	M	P	100	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
30	M	P	100	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%

STATE FARM LIFE INSURANCE COMPANY
Actuarial Memorandum for Term Life Insurance to Age 95
With Return of Premium Benefit
Form 08025

Attachment 1 - 20 Year Level Premium Period

Issue		Premium		End of Policy Year																			
Age	Gender	Class	Band	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20
31	M	P	100	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
32	M	P	100	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
33	M	P	100	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
34	M	P	100	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
35	M	P	100	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
36	M	P	100	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
37	M	P	100	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
38	M	P	100	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
39	M	P	100	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
40	M	P	100	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
41	M	P	100	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
42	M	P	100	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.1%	80.1%	90.0%	100.0%
43	M	P	100	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.4%	80.5%	90.0%	100.0%
44	M	P	100	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.7%	80.8%	90.0%	100.0%
45	M	P	100	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	71.0%	81.0%	90.0%	100.0%
46	M	P	100	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	71.1%	81.1%	90.0%	100.0%
47	M	P	100	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	71.2%	81.2%	90.0%	100.0%
48	M	P	100	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.3%	13.0%	17.0%	23.1%	31.2%	38.0%	44.0%	50.0%	60.0%	71.2%	81.1%	90.0%	100.0%
49	M	P	100	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.2%	10.4%	13.0%	17.0%	23.5%	31.6%	38.2%	44.0%	50.0%	60.0%	71.2%	81.1%	90.0%	100.0%
50	M	P	100	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.4%	10.6%	13.0%	17.0%	23.8%	31.9%	38.4%	44.0%	50.0%	60.0%	71.2%	81.2%	90.1%	100.0%
51	M	P	100	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.6%	10.8%	13.0%	17.0%	23.9%	32.1%	38.6%	44.0%	50.0%	60.1%	71.3%	81.3%	90.2%	100.0%
52	M	P	100	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.9%	11.2%	13.3%	17.0%	24.0%	32.2%	38.7%	44.0%	50.0%	60.3%	71.5%	81.5%	90.4%	100.0%
53	M	P	100	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	8.5%	11.7%	13.6%	17.0%	24.1%	32.2%	38.7%	44.0%	50.0%	60.5%	71.8%	81.8%	90.6%	100.0%
54	M	P	100	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	9.0%	12.1%	13.9%	17.0%	24.1%	32.2%	38.7%	44.0%	50.0%	60.7%	72.0%	82.0%	90.7%	100.0%
55	M	P	100	0.0%	0.0%	0.0%	0.0%	1.0%	4.4%	9.3%	12.4%	14.1%	17.0%	24.2%	32.3%	38.8%	44.0%	50.0%	60.9%	72.2%	82.0%	90.8%	100.0%
56	M	P	100	0.0%	0.0%	0.0%	0.0%	1.0%	4.6%	9.6%	12.7%	14.1%	17.0%	24.4%	32.4%	38.9%	44.2%	50.0%	60.9%	72.1%	81.9%	90.7%	100.0%
57	M	P	100	0.0%	0.0%	0.0%	0.0%	1.0%	4.7%	9.8%	12.8%	14.3%	17.0%	24.6%	32.6%	39.2%	44.4%	50.0%	60.9%	71.9%	81.8%	90.7%	100.0%
58	M	P	100	0.0%	0.0%	0.0%	0.0%	1.0%	4.9%	9.8%	12.8%	14.4%	17.0%	24.8%	32.9%	39.5%	44.6%	50.0%	60.8%	71.8%	81.7%	90.7%	100.0%
59	M	P	100	0.0%	0.0%	0.0%	0.0%	1.0%	5.0%	9.9%	12.8%	14.5%	17.0%	25.1%	33.2%	39.7%	44.8%	50.0%	60.8%	71.7%	81.6%	90.7%	100.0%
60	M	P	100	0.0%	0.0%	0.0%	0.0%	1.0%	5.1%	10.0%	12.9%	14.6%	17.0%	25.2%	33.3%	39.7%	44.8%	50.0%	60.8%	71.6%	81.5%	90.6%	100.0%
20	M	PT	100	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
21	M	PT	100	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
22	M	PT	100	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
23	M	PT	100	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
24	M	PT	100	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
25	M	PT	100	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
26	M	PT	100	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
27	M	PT	100	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
28	M	PT	100	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
29	M	PT	100	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
30	M	PT	100	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
31	M	PT	100	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
32	M	PT	100	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
33	M	PT	100	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
34	M	PT	100	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
35	M	PT	100	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.2%	80.3%	90.0%	100.0%
36	M	PT	100	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.5%	80.5%	90.0%	100.0%
37	M	PT	100	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.7%	80.6%	90.0%	100.0%
38	M	PT	100	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.8%	80.7%	90.0%	100.0%
39	M	PT	100	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.7%	80.6%	90.0%	100.0%
40	M	PT	100	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.1%	31.0%	38.0%	44.0%	50.0%	60.0%	70.7%	80.6%	90.0%	100.0%
41	M	PT	100	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.4%	31.3%	38.0%	44.0%	50.0%	60.0%	70.7%	80.6%	90.0%	100.0%

STATE FARM LIFE INSURANCE COMPANY
Actuarial Memorandum for Term Life Insurance to Age 95
With Return of Premium Benefit
Form 08025

Attachment 1 - 20 Year Level Premium Period

Issue		Premium		End of Policy Year																			
Age	Gender	Class	Band	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20
42	M	PT	100	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.1%	13.0%	17.0%	23.6%	31.5%	38.0%	44.0%	50.0%	60.0%	70.8%	80.9%	90.0%	100.0%
43	M	PT	100	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.1%	10.5%	13.0%	17.0%	23.8%	31.6%	38.1%	44.0%	50.0%	60.1%	71.1%	81.1%	90.2%	100.0%
44	M	PT	100	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.6%	10.9%	13.1%	17.0%	23.9%	31.6%	38.0%	44.0%	50.0%	60.3%	71.4%	81.3%	90.3%	100.0%
45	M	PT	100	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	8.1%	11.3%	13.4%	17.0%	23.9%	31.6%	38.0%	44.0%	50.0%	60.4%	71.5%	81.4%	90.3%	100.0%
46	M	PT	100	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	8.5%	11.7%	13.7%	17.0%	23.9%	31.6%	38.1%	44.0%	50.0%	60.4%	71.4%	81.3%	90.3%	100.0%
47	M	PT	100	0.0%	0.0%	0.0%	0.0%	1.0%	4.1%	8.8%	11.9%	13.9%	17.0%	24.0%	31.8%	38.4%	44.0%	50.0%	60.4%	71.3%	81.1%	90.2%	100.0%
48	M	PT	100	0.0%	0.0%	0.0%	0.0%	1.0%	4.3%	9.0%	12.0%	13.9%	17.0%	24.3%	32.1%	38.7%	44.1%	50.0%	60.3%	71.1%	80.9%	90.1%	100.0%
49	M	PT	100	0.0%	0.0%	0.0%	0.0%	1.0%	4.4%	9.0%	12.0%	13.9%	17.0%	24.5%	32.4%	39.0%	44.2%	50.0%	60.2%	70.9%	80.7%	90.0%	100.0%
50	M	PT	100	0.0%	0.0%	0.0%	0.0%	1.0%	4.5%	9.0%	12.0%	14.0%	17.0%	24.7%	32.6%	39.0%	44.3%	50.0%	60.2%	70.7%	80.6%	90.0%	100.0%
51	M	PT	100	0.0%	0.0%	0.0%	0.0%	1.0%	4.6%	9.0%	12.1%	14.2%	17.0%	24.7%	32.6%	39.0%	44.3%	50.0%	60.1%	70.7%	80.6%	90.0%	100.0%
52	M	PT	100	0.0%	0.0%	0.0%	0.0%	1.0%	4.7%	9.3%	12.5%	14.4%	17.0%	24.7%	32.5%	38.9%	44.2%	50.0%	60.1%	70.7%	80.6%	90.0%	100.0%
53	M	PT	100	0.0%	0.0%	0.0%	0.0%	1.0%	5.1%	9.8%	12.9%	14.7%	17.0%	24.6%	32.3%	38.7%	44.2%	50.0%	60.2%	70.7%	80.6%	90.1%	100.0%
54	M	PT	100	0.0%	0.0%	0.0%	0.0%	1.0%	5.4%	10.2%	13.3%	14.9%	17.0%	24.6%	32.2%	38.6%	44.1%	50.0%	60.2%	70.7%	80.6%	90.0%	100.0%
55	M	PT	100	0.0%	0.0%	0.0%	0.0%	1.0%	5.7%	10.5%	13.4%	15.0%	17.0%	24.5%	32.1%	38.5%	44.1%	50.0%	60.2%	70.6%	80.4%	90.0%	100.0%
20	M	TB	100	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
21	M	TB	100	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
22	M	TB	100	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
23	M	TB	100	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
24	M	TB	100	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
25	M	TB	100	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
26	M	TB	100	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
27	M	TB	100	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
28	M	TB	100	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
29	M	TB	100	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
30	M	TB	100	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
31	M	TB	100	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
32	M	TB	100	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
33	M	TB	100	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
34	M	TB	100	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.2%	80.2%	90.0%	100.0%
35	M	TB	100	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.4%	80.4%	90.0%	100.0%
36	M	TB	100	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.6%	80.6%	90.0%	100.0%
37	M	TB	100	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.8%	80.7%	90.0%	100.0%
38	M	TB	100	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.8%	80.7%	90.0%	100.0%
39	M	TB	100	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.2%	31.0%	38.0%	44.0%	50.0%	60.0%	70.8%	80.7%	90.0%	100.0%
40	M	TB	100	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.1%	13.0%	17.0%	23.5%	31.2%	38.0%	44.0%	50.0%	60.0%	70.7%	80.7%	90.0%	100.0%
41	M	TB	100	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.2%	13.0%	17.0%	23.7%	31.4%	38.0%	44.0%	50.0%	60.0%	70.7%	80.7%	90.0%	100.0%
42	M	TB	100	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.2%	10.5%	13.0%	17.0%	23.9%	31.6%	38.1%	44.0%	50.0%	60.1%	70.8%	80.8%	90.1%	100.0%
43	M	TB	100	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.6%	10.9%	13.2%	17.0%	24.0%	31.7%	38.2%	44.0%	50.0%	60.2%	71.0%	81.0%	90.2%	100.0%
44	M	TB	100	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	8.0%	11.2%	13.5%	17.0%	24.1%	31.7%	38.1%	44.0%	50.0%	60.3%	71.2%	81.1%	90.3%	100.0%
45	M	TB	100	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	8.4%	11.5%	13.7%	17.0%	24.1%	31.6%	38.1%	44.0%	50.0%	60.4%	71.2%	81.1%	90.3%	100.0%
46	M	TB	100	0.0%	0.0%	0.0%	0.0%	1.0%	4.1%	8.7%	11.8%	13.9%	17.0%	24.1%	31.6%	38.2%	44.0%	50.0%	60.4%	71.2%	81.0%	90.2%	100.0%
47	M	TB	100	0.0%	0.0%	0.0%	0.0%	1.0%	4.4%	8.9%	12.0%	14.1%	17.0%	24.2%	31.8%	38.4%	44.0%	50.0%	60.4%	71.0%	80.9%	90.1%	100.0%
48	M	TB	100	0.0%	0.0%	0.0%	0.0%	1.0%	4.6%	9.1%	12.1%	14.1%	17.0%	24.4%	32.0%	38.6%	44.1%	50.0%	60.3%	70.9%	80.7%	90.1%	100.0%
49	M	TB	100	0.0%	0.0%	0.0%	0.0%	1.0%	4.7%	9.1%	12.1%	14.1%	17.0%	24.5%	32.3%	38.8%	44.2%	50.0%	60.2%	70.7%	80.6%	90.0%	100.0%
50	M	TB	100	0.0%	0.0%	0.0%	0.0%	1.0%	4.7%	9.1%	12.1%	14.2%	17.0%	24.7%	32.4%	38.8%	44.3%	50.0%	60.1%	70.6%	80.4%	90.0%	100.0%
51	M	TB	100	0.0%	0.0%	0.0%	0.0%	1.0%	4.8%	9.1%	12.2%	14.3%	17.0%	24.7%	32.4%	38.8%	44.2%	50.0%	60.1%	70.5%	80.4%	90.0%	100.0%
52	M	TB	100	0.0%	0.0%	0.0%	0.0%	1.0%	4.9%	9.3%	12.4%	14.5%	17.0%	24.7%	32.3%	38.7%	44.2%	50.0%	60.1%	70.5%	80.4%	90.0%	100.0%
53	M	TB	100	0.0%	0.0%	0.0%	0.0%	1.0%	5.2%	9.7%	12.8%	14.7%	17.0%	24.6%	32.1%	38.5%	44.1%	50.0%	60.1%	70.4%	80.3%	90.0%	100.0%
54	M	TB	100	0.0%	0.0%	0.0%	0.0%	1.0%	5.5%	10.1%	13.1%	14.8%	17.0%	24.6%	32.0%	38.4%	44.1%	50.0%	60.1%	70.4%	80.3%	90.0%	100.0%
55	M	TB	100	0.0%	0.0%	0.0%	0.0%	1.7%	6.3%	10.6%	13.4%	15.0%	17.0%	24.5%	31.9%	38.4%	44.1%	50.0%	60.1%	70.3%	80.2%	90.0%	100.0%
20	M	NT	250	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
21	M	NT	250	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%

STATE FARM LIFE INSURANCE COMPANY
Actuarial Memorandum for Term Life Insurance to Age 95
With Return of Premium Benefit
Form 08025

Attachment 1 - 20 Year Level Premium Period

Issue		Premium		End of Policy Year																			
Age	Gender	Class	Band	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20
22	M	NT	250	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
23	M	NT	250	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
24	M	NT	250	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
25	M	NT	250	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
26	M	NT	250	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
27	M	NT	250	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
28	M	NT	250	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
29	M	NT	250	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
30	M	NT	250	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
31	M	NT	250	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
32	M	NT	250	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
33	M	NT	250	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
34	M	NT	250	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
35	M	NT	250	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
36	M	NT	250	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
37	M	NT	250	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
38	M	NT	250	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
39	M	NT	250	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
40	M	NT	250	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
41	M	NT	250	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
42	M	NT	250	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.1%	80.2%	90.0%	100.0%
43	M	NT	250	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.4%	80.5%	90.0%	100.0%
44	M	NT	250	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.7%	80.8%	90.0%	100.0%
45	M	NT	250	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	71.0%	81.0%	90.0%	100.0%
46	M	NT	250	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	71.1%	81.1%	90.0%	100.0%
47	M	NT	250	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.1%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	71.2%	81.1%	90.0%	100.0%
48	M	NT	250	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.1%	10.4%	13.0%	17.0%	23.3%	31.3%	38.0%	44.0%	50.0%	60.0%	71.2%	81.1%	90.0%	100.0%
49	M	NT	250	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.3%	10.5%	13.0%	17.0%	23.6%	31.6%	38.2%	44.0%	50.0%	60.0%	71.1%	81.1%	90.0%	100.0%
50	M	NT	250	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.5%	10.7%	13.0%	17.0%	23.9%	31.9%	38.4%	44.0%	50.0%	60.1%	71.1%	81.1%	90.1%	100.0%
51	M	NT	250	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.7%	11.0%	13.1%	17.0%	24.0%	32.0%	38.5%	44.0%	50.0%	60.2%	71.2%	81.2%	90.2%	100.0%
52	M	NT	250	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	8.1%	11.4%	13.5%	17.0%	24.1%	32.1%	38.6%	44.0%	50.0%	60.3%	71.3%	81.3%	90.3%	100.0%
53	M	NT	250	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	8.6%	11.8%	13.8%	17.0%	24.2%	32.1%	38.6%	44.0%	50.0%	60.5%	71.5%	81.5%	90.5%	100.0%
54	M	NT	250	0.0%	0.0%	0.0%	0.0%	1.0%	4.2%	9.0%	12.2%	14.0%	17.0%	24.3%	32.1%	38.6%	44.0%	50.0%	60.6%	71.7%	81.6%	90.6%	100.0%
55	M	NT	250	0.0%	0.0%	0.0%	0.0%	1.0%	4.6%	9.4%	12.4%	14.2%	17.0%	24.3%	32.2%	38.6%	44.0%	50.0%	60.7%	71.7%	81.6%	90.6%	100.0%
56	M	NT	250	0.0%	0.0%	0.0%	0.0%	1.0%	4.8%	9.6%	12.6%	14.3%	17.0%	24.4%	32.3%	38.8%	44.2%	50.0%	60.7%	71.6%	81.4%	90.5%	100.0%
57	M	NT	250	0.0%	0.0%	0.0%	0.0%	1.0%	4.9%	9.7%	12.7%	14.4%	17.0%	24.6%	32.4%	38.9%	44.3%	50.0%	60.6%	71.4%	81.3%	90.4%	100.0%
58	M	NT	250	0.0%	0.0%	0.0%	0.0%	1.0%	5.0%	9.7%	12.7%	14.4%	17.0%	24.8%	32.6%	39.2%	44.5%	50.0%	60.6%	71.2%	81.1%	90.4%	100.0%
59	M	NT	250	0.0%	0.0%	0.0%	0.0%	1.0%	5.1%	9.8%	12.7%	14.5%	17.0%	24.9%	32.8%	39.3%	44.6%	50.0%	60.5%	71.1%	81.0%	90.3%	100.0%
60	M	NT	250	0.0%	0.0%	0.0%	0.0%	1.0%	6.1%	9.8%	12.8%	14.6%	17.0%	25.1%	32.9%	39.3%	44.6%	50.0%	60.4%	71.0%	80.8%	90.2%	100.0%
20	M	P	250	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
21	M	P	250	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
22	M	P	250	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
23	M	P	250	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
24	M	P	250	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
25	M	P	250	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
26	M	P	250	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
27	M	P	250	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
28	M	P	250	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
29	M	P	250	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
30	M	P	250	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
31	M	P	250	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
32	M	P	250	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%

STATE FARM LIFE INSURANCE COMPANY
Actuarial Memorandum for Term Life Insurance to Age 95
With Return of Premium Benefit
Form 08025

Attachment 1 - 20 Year Level Premium Period

Issue		Premium		End of Policy Year																			
Age	Gender	Class	Band	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20
33	M	P	250	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
34	M	P	250	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
35	M	P	250	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
36	M	P	250	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
37	M	P	250	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
38	M	P	250	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
39	M	P	250	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
40	M	P	250	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
41	M	P	250	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
42	M	P	250	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
43	M	P	250	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.2%	80.3%	90.0%	100.0%
44	M	P	250	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.6%	80.7%	90.0%	100.0%
45	M	P	250	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	71.0%	81.0%	90.0%	100.0%
46	M	P	250	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	71.2%	81.2%	90.0%	100.0%
47	M	P	250	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	71.3%	81.2%	90.0%	100.0%
48	M	P	250	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.1%	38.0%	44.0%	50.0%	60.0%	71.3%	81.2%	90.0%	100.0%
49	M	P	250	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.2%	31.5%	38.1%	44.0%	50.0%	60.0%	71.3%	81.2%	90.0%	100.0%
50	M	P	250	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.2%	13.0%	17.0%	23.6%	31.9%	38.4%	44.0%	50.0%	60.0%	71.3%	81.3%	90.0%	100.0%
51	M	P	250	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.2%	10.6%	13.0%	17.0%	23.7%	32.1%	38.6%	44.0%	50.0%	60.1%	71.5%	81.5%	90.2%	100.0%
52	M	P	250	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.7%	11.1%	13.0%	17.0%	23.8%	32.2%	38.7%	44.0%	50.0%	60.3%	71.7%	81.7%	90.5%	100.0%
53	M	P	250	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	8.3%	11.6%	13.5%	17.0%	23.9%	32.3%	38.7%	44.0%	50.0%	60.5%	72.0%	82.1%	90.7%	100.0%
54	M	P	250	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	8.9%	12.1%	13.8%	17.0%	24.0%	32.3%	38.8%	44.0%	50.0%	60.8%	72.3%	82.3%	90.9%	100.0%
55	M	P	250	0.0%	0.0%	0.0%	0.0%	1.0%	4.2%	9.3%	12.5%	14.0%	17.0%	24.2%	32.4%	38.9%	44.0%	50.0%	61.0%	72.5%	82.4%	90.9%	100.0%
56	M	P	250	0.0%	0.0%	0.0%	0.0%	1.0%	4.4%	9.7%	12.7%	14.0%	17.0%	24.3%	32.5%	39.1%	44.2%	50.0%	61.1%	72.4%	82.3%	90.9%	100.0%
57	M	P	250	0.0%	0.0%	0.0%	0.0%	1.0%	4.6%	9.8%	12.8%	14.2%	17.0%	24.5%	32.8%	39.4%	44.5%	50.0%	61.0%	72.3%	82.2%	90.9%	100.0%
58	M	P	250	0.0%	0.0%	0.0%	0.0%	1.0%	4.7%	9.9%	12.9%	14.3%	17.0%	24.8%	33.1%	39.7%	44.7%	50.0%	61.0%	72.2%	82.1%	90.9%	100.0%
59	M	P	250	0.0%	0.0%	0.0%	0.0%	1.0%	4.9%	9.9%	12.9%	14.4%	17.0%	25.1%	33.4%	40.0%	44.9%	50.0%	61.0%	72.1%	82.0%	90.9%	100.0%
60	M	P	250	0.0%	0.0%	0.0%	0.0%	1.0%	5.1%	10.1%	13.0%	14.6%	17.0%	25.4%	33.6%	40.0%	45.0%	50.0%	61.0%	72.1%	82.0%	90.9%	100.0%
20	M	PT	250	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
21	M	PT	250	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
22	M	PT	250	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
23	M	PT	250	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
24	M	PT	250	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
25	M	PT	250	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
26	M	PT	250	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
27	M	PT	250	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
28	M	PT	250	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
29	M	PT	250	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
30	M	PT	250	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
31	M	PT	250	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
32	M	PT	250	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
33	M	PT	250	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
34	M	PT	250	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
35	M	PT	250	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
36	M	PT	250	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.3%	80.4%	90.0%	100.0%
37	M	PT	250	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.6%	80.6%	90.0%	100.0%
38	M	PT	250	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.7%	80.6%	90.0%	100.0%
39	M	PT	250	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.7%	80.6%	90.0%	100.0%
40	M	PT	250	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.6%	80.5%	90.0%	100.0%
41	M	PT	250	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.1%	31.1%	38.0%	44.0%	50.0%	60.0%	70.6%	80.6%	90.0%	100.0%
42	M	PT	250	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.4%	31.4%	38.0%	44.0%	50.0%	60.0%	70.8%	80.9%	90.0%	100.0%
43	M	PT	250	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.2%	13.0%	17.0%	23.6%	31.5%	38.1%	44.0%	50.0%	60.1%	71.2%	81.2%	90.2%	100.0%

STATE FARM LIFE INSURANCE COMPANY
Actuarial Memorandum for Term Life Insurance to Age 95
With Return of Premium Benefit
Form 08025

Attachment 1 - 20 Year Level Premium Period

Issue		Premium		End of Policy Year																			
Age	Gender	Class	Band	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20
44	M	PT	250	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.4%	10.7%	13.0%	17.0%	23.7%	31.6%	38.0%	44.0%	50.0%	60.3%	71.4%	81.4%	90.3%	100.0%
45	M	PT	250	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.9%	11.2%	13.3%	17.0%	23.8%	31.5%	38.0%	44.0%	50.0%	60.4%	71.5%	81.4%	90.3%	100.0%
46	M	PT	250	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	8.4%	11.6%	13.6%	17.0%	23.8%	31.6%	38.1%	44.0%	50.0%	60.5%	71.5%	81.3%	90.3%	100.0%
47	M	PT	250	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	8.8%	11.9%	13.8%	17.0%	24.0%	31.8%	38.4%	44.0%	50.0%	60.4%	71.3%	81.2%	90.2%	100.0%
48	M	PT	250	0.0%	0.0%	0.0%	0.0%	1.0%	4.2%	8.9%	12.0%	13.8%	17.0%	24.2%	32.2%	38.7%	44.1%	50.0%	60.3%	71.1%	81.0%	90.1%	100.0%
49	M	PT	250	0.0%	0.0%	0.0%	0.0%	1.0%	4.3%	9.0%	12.0%	13.9%	17.0%	24.5%	32.5%	39.0%	44.2%	50.0%	60.2%	70.9%	80.8%	90.0%	100.0%
50	M	PT	250	0.0%	0.0%	0.0%	0.0%	1.0%	4.4%	8.9%	12.0%	14.0%	17.0%	24.7%	32.6%	39.1%	44.3%	50.0%	60.2%	70.8%	80.7%	90.0%	100.0%
51	M	PT	250	0.0%	0.0%	0.0%	0.0%	1.0%	4.5%	9.0%	12.1%	14.2%	17.0%	24.7%	32.6%	39.0%	44.3%	50.0%	60.1%	70.7%	80.6%	90.0%	100.0%
52	M	PT	250	0.0%	0.0%	0.0%	0.0%	1.0%	4.7%	9.3%	12.5%	14.4%	17.0%	24.7%	32.5%	38.9%	44.2%	50.0%	60.1%	70.7%	80.6%	90.0%	100.0%
53	M	PT	250	0.0%	0.0%	0.0%	0.0%	1.0%	5.1%	9.8%	12.9%	14.7%	17.0%	24.7%	32.3%	38.7%	44.2%	50.0%	60.2%	70.7%	80.7%	90.1%	100.0%
54	M	PT	250	0.0%	0.0%	0.0%	0.0%	1.0%	5.4%	10.3%	13.3%	14.9%	17.0%	24.6%	32.2%	38.6%	44.1%	50.0%	60.2%	70.7%	80.6%	90.0%	100.0%
55	M	PT	250	0.0%	0.0%	0.0%	0.0%	1.0%	5.7%	10.5%	13.5%	15.0%	17.0%	24.5%	32.1%	38.5%	44.1%	50.0%	60.2%	70.7%	80.5%	90.0%	100.0%
20	M	SP	250	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
21	M	SP	250	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
22	M	SP	250	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
23	M	SP	250	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
24	M	SP	250	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
25	M	SP	250	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
26	M	SP	250	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
27	M	SP	250	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
28	M	SP	250	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
29	M	SP	250	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
30	M	SP	250	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
31	M	SP	250	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
32	M	SP	250	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
33	M	SP	250	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
34	M	SP	250	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
35	M	SP	250	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
36	M	SP	250	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
37	M	SP	250	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
38	M	SP	250	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
39	M	SP	250	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
40	M	SP	250	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
41	M	SP	250	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
42	M	SP	250	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
43	M	SP	250	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.2%	90.0%	100.0%
44	M	SP	250	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.5%	80.6%	90.0%	100.0%
45	M	SP	250	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.9%	81.0%	90.0%	100.0%
46	M	SP	250	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	71.3%	81.3%	90.0%	100.0%
47	M	SP	250	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	71.4%	81.4%	90.0%	100.0%
48	M	SP	250	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	71.5%	81.5%	90.0%	100.0%
49	M	SP	250	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.4%	38.1%	44.0%	50.0%	60.0%	71.5%	81.5%	90.0%	100.0%
50	M	SP	250	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.2%	31.8%	38.5%	44.0%	50.0%	60.0%	71.6%	81.6%	90.0%	100.0%
51	M	SP	250	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.4%	32.2%	38.8%	44.0%	50.0%	60.0%	71.9%	81.9%	90.2%	100.0%
52	M	SP	250	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.2%	10.7%	13.0%	17.0%	23.4%	32.4%	38.9%	44.0%	50.0%	60.2%	72.3%	82.4%	90.7%	100.0%
53	M	SP	250	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	8.0%	11.4%	13.1%	17.0%	23.6%	32.5%	39.0%	44.0%	50.0%	60.7%	72.8%	83.0%	91.1%	100.0%
54	M	SP	250	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	8.8%	12.0%	13.5%	17.0%	23.7%	32.5%	39.0%	44.0%	50.0%	61.1%	73.3%	83.4%	91.4%	100.0%
55	M	SP	250	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	9.3%	12.5%	13.8%	17.0%	23.9%	32.7%	39.2%	44.0%	50.0%	61.4%	73.6%	83.5%	91.5%	100.0%
56	M	SP	250	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	9.8%	12.9%	13.7%	17.0%	24.2%	32.9%	39.5%	44.2%	50.0%	61.6%	73.6%	83.5%	91.5%	100.0%
57	M	SP	250	0.0%	0.0%	0.0%	0.0%	1.0%	4.2%	10.0%	13.0%	13.9%	17.0%	24.5%	33.3%	39.9%	44.6%	50.0%	61.6%	73.5%	83.4%	91.6%	100.0%
58	M	SP	250	0.0%	0.0%	0.0%	0.0%	1.0%	4.3%	10.1%	13.1%	14.1%	17.0%	25.0%	33.8%	40.5%	45.0%	50.0%	61.6%	73.5%	83.4%	91.7%	100.0%
59	M	SP	250	0.0%	0.0%	0.0%	0.0%	1.0%	4.5%	10.2%	13.2%	14.3%	17.0%	25.4%	34.3%	40.9%	45.3%	50.0%	61.7%	73.5%	83.5%	91.8%	100.0%

STATE FARM LIFE INSURANCE COMPANY
Actuarial Memorandum for Term Life Insurance to Age 95
With Return of Premium Benefit
Form 08025

Attachment 1 - 20 Year Level Premium Period

Issue		Premium		End of Policy Year																			
Age	Gender	Class	Band	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20
60	M	SP	250	0.0%	0.0%	0.0%	0.0%	1.0%	4.8%	10.4%	13.4%	14.5%	17.0%	25.7%	34.6%	41.0%	45.4%	50.0%	61.8%	73.6%	83.6%	91.9%	100.0%
20	M	TB	250	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
21	M	TB	250	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
22	M	TB	250	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
23	M	TB	250	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
24	M	TB	250	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
25	M	TB	250	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
26	M	TB	250	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
27	M	TB	250	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
28	M	TB	250	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
29	M	TB	250	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
30	M	TB	250	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
31	M	TB	250	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
32	M	TB	250	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
33	M	TB	250	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
34	M	TB	250	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
35	M	TB	250	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.2%	80.2%	90.0%	100.0%
36	M	TB	250	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.5%	80.5%	90.0%	100.0%
37	M	TB	250	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.7%	80.6%	90.0%	100.0%
38	M	TB	250	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.7%	80.7%	90.0%	100.0%
39	M	TB	250	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.7%	80.6%	90.0%	100.0%
40	M	TB	250	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.1%	31.0%	38.0%	44.0%	50.0%	60.0%	70.7%	80.6%	90.0%	100.0%
41	M	TB	250	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.4%	31.3%	38.0%	44.0%	50.0%	60.0%	70.7%	80.7%	90.0%	100.0%
42	M	TB	250	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.1%	13.0%	17.0%	23.7%	31.5%	38.1%	44.0%	50.0%	60.0%	70.8%	80.8%	90.1%	100.0%
43	M	TB	250	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.3%	10.6%	13.0%	17.0%	23.9%	31.6%	38.1%	44.0%	50.0%	60.2%	71.1%	81.1%	90.2%	100.0%
44	M	TB	250	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.8%	11.0%	13.3%	17.0%	23.9%	31.6%	38.1%	44.0%	50.0%	60.3%	71.2%	81.2%	90.3%	100.0%
45	M	TB	250	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	8.2%	11.4%	13.6%	17.0%	24.0%	31.6%	38.1%	44.0%	50.0%	60.4%	71.3%	81.2%	90.3%	100.0%
46	M	TB	250	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	8.6%	11.8%	13.8%	17.0%	24.0%	31.6%	38.1%	44.0%	50.0%	60.4%	71.2%	81.1%	90.2%	100.0%
47	M	TB	250	0.0%	0.0%	0.0%	0.0%	1.0%	4.2%	8.9%	12.0%	13.9%	17.0%	24.1%	31.8%	38.4%	44.0%	50.0%	60.4%	71.1%	80.9%	90.2%	100.0%
48	M	TB	250	0.0%	0.0%	0.0%	0.0%	1.0%	4.4%	9.0%	12.1%	14.0%	17.0%	24.3%	32.1%	38.6%	44.1%	50.0%	60.3%	70.9%	80.8%	90.1%	100.0%
49	M	TB	250	0.0%	0.0%	0.0%	0.0%	1.0%	4.5%	9.0%	12.0%	14.0%	17.0%	24.5%	32.3%	38.8%	44.2%	50.0%	60.2%	70.8%	80.6%	90.0%	100.0%
50	M	TB	250	0.0%	0.0%	0.0%	0.0%	1.0%	4.6%	9.0%	12.0%	14.1%	17.0%	24.7%	32.5%	38.9%	44.3%	50.0%	60.1%	70.6%	80.5%	90.0%	100.0%
51	M	TB	250	0.0%	0.0%	0.0%	0.0%	1.0%	4.7%	9.1%	12.2%	14.3%	17.0%	24.7%	32.4%	38.9%	44.3%	50.0%	60.1%	70.6%	80.4%	90.0%	100.0%
52	M	TB	250	0.0%	0.0%	0.0%	0.0%	1.0%	4.9%	9.3%	12.5%	14.5%	17.0%	24.7%	32.3%	38.7%	44.2%	50.0%	60.1%	70.5%	80.4%	90.0%	100.0%
53	M	TB	250	0.0%	0.0%	0.0%	0.0%	1.0%	5.2%	9.8%	12.8%	14.7%	17.0%	24.6%	32.2%	38.6%	44.1%	50.0%	60.1%	70.5%	80.4%	90.0%	100.0%
54	M	TB	250	0.0%	0.0%	0.0%	0.0%	1.0%	5.4%	10.1%	13.1%	14.9%	17.0%	24.6%	32.0%	38.5%	44.1%	50.0%	60.1%	70.5%	80.4%	90.0%	100.0%
55	M	TB	250	0.0%	0.0%	0.0%	0.0%	1.0%	5.7%	10.3%	13.3%	14.9%	17.0%	24.5%	32.0%	38.4%	44.1%	50.0%	60.1%	70.4%	80.2%	90.0%	100.0%
20	M	NT	500	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
21	M	NT	500	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
22	M	NT	500	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
23	M	NT	500	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
24	M	NT	500	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
25	M	NT	500	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
26	M	NT	500	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
27	M	NT	500	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
28	M	NT	500	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
29	M	NT	500	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
30	M	NT	500	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
31	M	NT	500	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
32	M	NT	500	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
33	M	NT	500	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
34	M	NT	500	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%

STATE FARM LIFE INSURANCE COMPANY
Actuarial Memorandum for Term Life Insurance to Age 95
With Return of Premium Benefit
Form 08025

Attachment 1 - 20 Year Level Premium Period

Issue		Premium		End of Policy Year																			
Age	Gender	Class	Band	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20
35	M	NT	500	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
36	M	NT	500	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
37	M	NT	500	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
38	M	NT	500	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
39	M	NT	500	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
40	M	NT	500	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
41	M	NT	500	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
42	M	NT	500	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.1%	90.0%	100.0%
43	M	NT	500	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.4%	80.5%	90.0%	100.0%
44	M	NT	500	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.7%	80.8%	90.0%	100.0%
45	M	NT	500	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	71.0%	81.0%	90.0%	100.0%
46	M	NT	500	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	71.1%	81.1%	90.0%	100.0%
47	M	NT	500	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	71.2%	81.1%	90.0%	100.0%
48	M	NT	500	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.2%	13.0%	17.0%	23.2%	31.2%	38.0%	44.0%	50.0%	60.0%	71.2%	81.1%	90.0%	100.0%
49	M	NT	500	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.2%	10.4%	13.0%	17.0%	23.6%	31.6%	38.2%	44.0%	50.0%	60.0%	71.2%	81.1%	90.0%	100.0%
50	M	NT	500	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.4%	10.6%	13.0%	17.0%	23.9%	31.9%	38.4%	44.0%	50.0%	60.1%	71.2%	81.1%	90.1%	100.0%
51	M	NT	500	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.6%	10.9%	13.0%	17.0%	23.9%	32.0%	38.6%	44.0%	50.0%	60.2%	71.2%	81.2%	90.2%	100.0%
52	M	NT	500	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	8.1%	11.3%	13.4%	17.0%	24.0%	32.1%	38.6%	44.0%	50.0%	60.3%	71.4%	81.4%	90.4%	100.0%
53	M	NT	500	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	8.6%	11.8%	13.7%	17.0%	24.1%	32.1%	38.6%	44.0%	50.0%	60.5%	71.6%	81.6%	90.5%	100.0%
54	M	NT	500	0.0%	0.0%	0.0%	0.0%	1.0%	4.1%	9.0%	12.2%	14.0%	17.0%	24.2%	32.2%	38.6%	44.0%	50.0%	60.6%	71.7%	81.7%	90.6%	100.0%
55	M	NT	500	0.0%	0.0%	0.0%	0.0%	1.0%	4.5%	9.4%	12.4%	14.2%	17.0%	24.3%	32.2%	38.7%	44.0%	50.0%	60.7%	71.8%	81.6%	90.6%	100.0%
56	M	NT	500	0.0%	0.0%	0.0%	0.0%	1.0%	4.7%	9.6%	12.6%	14.2%	17.0%	24.4%	32.3%	38.8%	44.2%	50.0%	60.7%	71.7%	81.5%	90.5%	100.0%
57	M	NT	500	0.0%	0.0%	0.0%	0.0%	1.0%	4.8%	9.7%	12.7%	14.3%	17.0%	24.6%	32.5%	39.0%	44.3%	50.0%	60.7%	71.5%	81.4%	90.5%	100.0%
58	M	NT	500	0.0%	0.0%	0.0%	0.0%	1.0%	5.0%	9.8%	12.7%	14.4%	17.0%	24.8%	32.7%	39.2%	44.5%	50.0%	60.6%	71.3%	81.2%	90.4%	100.0%
59	M	NT	500	0.0%	0.0%	0.0%	0.0%	1.0%	5.1%	9.8%	12.8%	14.5%	17.0%	25.0%	32.9%	39.4%	44.6%	50.0%	60.6%	71.2%	81.1%	90.4%	100.0%
60	M	NT	500	0.0%	0.0%	0.0%	0.0%	1.0%	5.2%	9.9%	12.8%	14.6%	17.0%	25.1%	33.0%	39.4%	44.7%	50.0%	60.5%	71.1%	80.9%	90.3%	100.0%
20	M	P	500	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
21	M	P	500	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
22	M	P	500	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
23	M	P	500	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
24	M	P	500	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
25	M	P	500	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
26	M	P	500	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
27	M	P	500	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
28	M	P	500	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
29	M	P	500	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
30	M	P	500	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
31	M	P	500	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
32	M	P	500	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
33	M	P	500	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
34	M	P	500	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
35	M	P	500	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
36	M	P	500	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
37	M	P	500	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
38	M	P	500	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
39	M	P	500	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
40	M	P	500	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
41	M	P	500	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
42	M	P	500	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
43	M	P	500	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.1%	80.3%	90.0%	100.0%
44	M	P	500	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.6%	80.7%	90.0%	100.0%
45	M	P	500	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.9%	81.0%	90.0%	100.0%

STATE FARM LIFE INSURANCE COMPANY
Actuarial Memorandum for Term Life Insurance to Age 95
With Return of Premium Benefit
Form 08025

Attachment 1 - 20 Year Level Premium Period

Issue		Premium		End of Policy Year																			
Age	Gender	Class	Band	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20
46	M	P	500	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	71.2%	81.2%	90.0%	100.0%
47	M	P	500	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	71.3%	81.3%	90.0%	100.0%
48	M	P	500	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	71.3%	81.3%	90.0%	100.0%
49	M	P	500	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.1%	31.5%	38.1%	44.0%	50.0%	60.0%	71.3%	81.3%	90.0%	100.0%
50	M	P	500	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.5%	31.9%	38.4%	44.0%	50.0%	60.0%	71.4%	81.4%	90.0%	100.0%
51	M	P	500	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.4%	13.0%	17.0%	23.6%	32.1%	38.7%	44.0%	50.0%	60.0%	71.5%	81.6%	90.2%	100.0%
52	M	P	500	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.6%	11.0%	13.0%	17.0%	23.7%	32.2%	38.8%	44.0%	50.0%	60.3%	71.8%	81.9%	90.5%	100.0%
53	M	P	500	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	8.3%	11.6%	13.4%	17.0%	23.9%	32.3%	38.8%	44.0%	50.0%	60.6%	72.2%	82.2%	90.8%	100.0%
54	M	P	500	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	8.9%	12.1%	13.7%	17.0%	24.0%	32.3%	38.8%	44.0%	50.0%	60.9%	72.5%	82.5%	91.0%	100.0%
55	M	P	500	0.0%	0.0%	0.0%	0.0%	1.0%	4.1%	9.3%	12.5%	14.0%	17.0%	24.1%	32.4%	38.9%	44.0%	50.0%	61.1%	72.7%	82.6%	91.0%	100.0%
56	M	P	500	0.0%	0.0%	0.0%	0.0%	1.0%	4.4%	9.7%	12.7%	14.0%	17.0%	24.3%	32.6%	39.1%	44.2%	50.0%	61.2%	72.6%	82.5%	91.0%	100.0%
57	M	P	500	0.0%	0.0%	0.0%	0.0%	1.0%	4.5%	9.8%	12.8%	14.1%	17.0%	24.5%	32.9%	39.4%	44.5%	50.0%	61.1%	72.4%	82.3%	91.0%	100.0%
58	M	P	500	0.0%	0.0%	0.0%	0.0%	1.0%	4.6%	9.9%	12.9%	14.3%	17.0%	24.9%	33.2%	39.8%	44.8%	50.0%	61.1%	72.4%	82.3%	91.0%	100.0%
59	M	P	500	0.0%	0.0%	0.0%	0.0%	1.0%	4.8%	10.0%	13.0%	14.4%	17.0%	25.2%	33.6%	40.1%	44.9%	50.0%	61.1%	72.3%	82.3%	91.1%	100.0%
60	M	P	500	0.0%	0.0%	0.0%	0.0%	1.0%	5.0%	10.1%	13.1%	14.6%	17.0%	25.4%	33.7%	40.2%	45.0%	50.0%	61.1%	72.3%	82.2%	91.0%	100.0%
20	M	PT	500	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
21	M	PT	500	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
22	M	PT	500	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
23	M	PT	500	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
24	M	PT	500	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
25	M	PT	500	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
26	M	PT	500	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
27	M	PT	500	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
28	M	PT	500	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
29	M	PT	500	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
30	M	PT	500	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
31	M	PT	500	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
32	M	PT	500	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
33	M	PT	500	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
34	M	PT	500	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
35	M	PT	500	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
36	M	PT	500	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.2%	80.3%	90.0%	100.0%
37	M	PT	500	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.5%	80.5%	90.0%	100.0%
38	M	PT	500	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.6%	80.6%	90.0%	100.0%
39	M	PT	500	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.6%	80.5%	90.0%	100.0%
40	M	PT	500	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.6%	80.5%	90.0%	100.0%
41	M	PT	500	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.1%	38.0%	44.0%	50.0%	60.0%	70.6%	80.6%	90.0%	100.0%
42	M	PT	500	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.3%	31.4%	38.0%	44.0%	50.0%	60.0%	70.8%	80.9%	90.0%	100.0%
43	M	PT	500	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.1%	13.0%	17.0%	23.5%	31.5%	38.0%	44.0%	50.0%	60.0%	71.2%	81.2%	90.2%	100.0%
44	M	PT	500	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.2%	10.6%	13.0%	17.0%	23.6%	31.5%	38.0%	44.0%	50.0%	60.3%	71.5%	81.5%	90.3%	100.0%
45	M	PT	500	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.8%	11.1%	13.2%	17.0%	23.7%	31.5%	38.0%	44.0%	50.0%	60.4%	71.6%	81.5%	90.3%	100.0%
46	M	PT	500	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	8.3%	11.6%	13.5%	17.0%	23.8%	31.6%	38.1%	44.0%	50.0%	60.5%	71.5%	81.4%	90.3%	100.0%
47	M	PT	500	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	8.7%	11.9%	13.7%	17.0%	24.0%	31.8%	38.4%	44.0%	50.0%	60.4%	71.4%	81.2%	90.2%	100.0%
48	M	PT	500	0.0%	0.0%	0.0%	0.0%	1.0%	4.1%	8.9%	12.0%	13.8%	17.0%	24.2%	32.2%	38.8%	44.1%	50.0%	60.3%	71.1%	81.0%	90.1%	100.0%
49	M	PT	500	0.0%	0.0%	0.0%	0.0%	1.0%	4.2%	8.9%	11.9%	13.8%	17.0%	24.5%	32.5%	39.0%	44.2%	50.0%	60.2%	70.9%	80.8%	90.0%	100.0%
50	M	PT	500	0.0%	0.0%	0.0%	0.0%	1.0%	4.3%	8.9%	12.0%	13.9%	17.0%	24.7%	32.7%	39.1%	44.3%	50.0%	60.2%	70.8%	80.7%	90.0%	100.0%
51	M	PT	500	0.0%	0.0%	0.0%	0.0%	1.0%	4.4%	9.0%	12.1%	14.1%	17.0%	24.7%	32.7%	39.1%	44.3%	50.0%	60.1%	70.7%	80.6%	90.0%	100.0%
52	M	PT	500	0.0%	0.0%	0.0%	0.0%	1.0%	4.7%	9.3%	12.5%	14.4%	17.0%	24.7%	32.5%	38.9%	44.2%	50.0%	60.1%	70.7%	80.6%	90.1%	100.0%
53	M	PT	500	0.0%	0.0%	0.0%	0.0%	1.0%	5.0%	9.9%	13.0%	14.7%	17.0%	24.7%	32.4%	38.8%	44.2%	50.0%	60.2%	70.8%	80.7%	90.1%	100.0%
54	M	PT	500	0.0%	0.0%	0.0%	0.0%	1.0%	5.4%	10.3%	13.3%	14.9%	17.0%	24.6%	32.2%	38.6%	44.1%	50.0%	60.2%	70.8%	80.7%	90.1%	100.0%
55	M	PT	500	0.0%	0.0%	0.0%	0.0%	1.0%	5.7%	10.6%	13.5%	15.0%	17.0%	24.5%	32.1%	38.6%	44.1%	50.0%	60.3%	70.7%	80.5%	90.0%	100.0%
20	M	SP	500	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%

STATE FARM LIFE INSURANCE COMPANY
Actuarial Memorandum for Term Life Insurance to Age 95
With Return of Premium Benefit
Form 08025

Attachment 1 - 20 Year Level Premium Period

Issue		Premium		End of Policy Year																			
Age	Gender	Class	Band	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20
21	M	SP	500	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
22	M	SP	500	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
23	M	SP	500	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
24	M	SP	500	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
25	M	SP	500	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
26	M	SP	500	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
27	M	SP	500	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
28	M	SP	500	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
29	M	SP	500	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
30	M	SP	500	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
31	M	SP	500	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
32	M	SP	500	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
33	M	SP	500	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
34	M	SP	500	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
35	M	SP	500	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
36	M	SP	500	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
37	M	SP	500	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
38	M	SP	500	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
39	M	SP	500	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
40	M	SP	500	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
41	M	SP	500	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
42	M	SP	500	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
43	M	SP	500	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.1%	90.0%	100.0%
44	M	SP	500	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.5%	80.6%	90.0%	100.0%
45	M	SP	500	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.9%	81.0%	90.0%	100.0%
46	M	SP	500	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	71.3%	81.4%	90.0%	100.0%
47	M	SP	500	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	71.5%	81.5%	90.0%	100.0%
48	M	SP	500	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	71.6%	81.6%	90.0%	100.0%
49	M	SP	500	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.3%	38.1%	44.0%	50.0%	60.0%	71.6%	81.6%	90.0%	100.0%
50	M	SP	500	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.1%	31.8%	38.5%	44.0%	50.0%	60.0%	71.7%	81.8%	90.0%	100.0%
51	M	SP	500	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.2%	32.2%	38.8%	44.0%	50.0%	60.0%	72.0%	82.1%	90.2%	100.0%
52	M	SP	500	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.5%	13.0%	17.0%	23.2%	32.4%	39.0%	44.0%	50.0%	60.2%	72.4%	82.6%	90.7%	100.0%
53	M	SP	500	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.9%	11.3%	13.0%	17.0%	23.5%	32.5%	39.0%	44.0%	50.0%	60.7%	73.0%	83.2%	91.2%	100.0%
54	M	SP	500	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	8.7%	12.0%	13.4%	17.0%	23.7%	32.6%	39.1%	44.0%	50.0%	61.2%	73.6%	83.7%	91.5%	100.0%
55	M	SP	500	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	9.3%	12.5%	13.7%	17.0%	23.9%	32.7%	39.3%	44.0%	50.0%	61.5%	73.9%	83.8%	91.6%	100.0%
56	M	SP	500	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	9.8%	12.9%	13.6%	17.0%	24.1%	33.0%	39.6%	44.2%	50.0%	61.7%	73.9%	83.8%	91.7%	100.0%
57	M	SP	500	0.0%	0.0%	0.0%	0.0%	1.0%	4.1%	10.0%	13.1%	13.8%	17.0%	24.5%	33.4%	40.1%	44.7%	50.0%	61.7%	73.8%	83.7%	91.7%	100.0%
58	M	SP	500	0.0%	0.0%	0.0%	0.0%	1.0%	4.2%	10.2%	13.2%	14.0%	17.0%	25.0%	34.0%	40.7%	45.1%	50.0%	61.8%	73.8%	83.7%	91.9%	100.0%
59	M	SP	500	0.0%	0.0%	0.0%	0.0%	1.0%	4.5%	10.3%	13.3%	14.2%	17.0%	25.4%	34.5%	41.1%	45.4%	50.0%	61.9%	73.9%	83.9%	92.0%	100.0%
60	M	SP	500	0.0%	0.0%	0.0%	0.0%	1.0%	4.7%	10.4%	13.4%	14.5%	17.0%	25.8%	34.8%	41.2%	45.5%	50.0%	62.0%	74.0%	84.0%	92.1%	100.0%
20	M	TB	500	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
21	M	TB	500	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
22	M	TB	500	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
23	M	TB	500	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
24	M	TB	500	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
25	M	TB	500	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
26	M	TB	500	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
27	M	TB	500	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
28	M	TB	500	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
29	M	TB	500	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
30	M	TB	500	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
31	M	TB	500	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%

STATE FARM LIFE INSURANCE COMPANY
Actuarial Memorandum for Term Life Insurance to Age 95
With Return of Premium Benefit
Form 08025

Attachment 1 - 20 Year Level Premium Period

Issue		Premium		End of Policy Year																			
Age	Gender	Class	Band	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20
32	M	TB	500	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
33	M	TB	500	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
34	M	TB	500	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
35	M	TB	500	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.1%	80.2%	90.0%	100.0%
36	M	TB	500	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.4%	80.4%	90.0%	100.0%
37	M	TB	500	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.6%	80.6%	90.0%	100.0%
38	M	TB	500	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.7%	80.7%	90.0%	100.0%
39	M	TB	500	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.7%	80.6%	90.0%	100.0%
40	M	TB	500	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.7%	80.6%	90.0%	100.0%
41	M	TB	500	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.4%	31.2%	38.0%	44.0%	50.0%	60.0%	70.7%	80.7%	90.0%	100.0%
42	M	TB	500	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.6%	31.5%	38.0%	44.0%	50.0%	60.0%	70.8%	80.8%	90.0%	100.0%
43	M	TB	500	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.1%	10.5%	13.0%	17.0%	23.8%	31.6%	38.1%	44.0%	50.0%	60.1%	71.1%	81.1%	90.2%	100.0%
44	M	TB	500	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.7%	11.0%	13.2%	17.0%	23.9%	31.6%	38.1%	44.0%	50.0%	60.3%	71.3%	81.2%	90.3%	100.0%
45	M	TB	500	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	8.2%	11.4%	13.5%	17.0%	23.9%	31.6%	38.0%	44.0%	50.0%	60.4%	71.3%	81.2%	90.3%	100.0%
46	M	TB	500	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	8.5%	11.7%	13.7%	17.0%	24.0%	31.6%	38.1%	44.0%	50.0%	60.4%	71.3%	81.1%	90.2%	100.0%
47	M	TB	500	0.0%	0.0%	0.0%	0.0%	1.0%	4.1%	8.9%	11.9%	13.9%	17.0%	24.1%	31.8%	38.4%	44.0%	50.0%	60.4%	71.1%	81.0%	90.2%	100.0%
48	M	TB	500	0.0%	0.0%	0.0%	0.0%	1.0%	4.4%	9.0%	12.0%	14.0%	17.0%	24.3%	32.1%	38.7%	44.1%	50.0%	60.3%	71.0%	80.8%	90.1%	100.0%
49	M	TB	500	0.0%	0.0%	0.0%	0.0%	1.0%	4.5%	9.0%	12.0%	14.0%	17.0%	24.5%	32.4%	38.9%	44.2%	50.0%	60.2%	70.8%	80.7%	90.0%	100.0%
50	M	TB	500	0.0%	0.0%	0.0%	0.0%	1.0%	4.5%	9.0%	12.0%	14.1%	17.0%	24.7%	32.5%	38.9%	44.3%	50.0%	60.1%	70.7%	80.5%	90.0%	100.0%
51	M	TB	500	0.0%	0.0%	0.0%	0.0%	1.0%	4.6%	9.1%	12.2%	14.2%	17.0%	24.7%	32.5%	38.9%	44.3%	50.0%	60.1%	70.6%	80.5%	90.0%	100.0%
52	M	TB	500	0.0%	0.0%	0.0%	0.0%	1.0%	4.8%	9.3%	12.5%	14.5%	17.0%	24.7%	32.4%	38.8%	44.2%	50.0%	60.1%	70.6%	80.5%	90.0%	100.0%
53	M	TB	500	0.0%	0.0%	0.0%	0.0%	1.0%	5.1%	9.8%	12.8%	14.7%	17.0%	24.6%	32.2%	38.6%	44.1%	50.0%	60.1%	70.5%	80.5%	90.0%	100.0%
54	M	TB	500	0.0%	0.0%	0.0%	0.0%	1.0%	5.4%	10.1%	13.1%	14.9%	17.0%	24.6%	32.1%	38.5%	44.1%	50.0%	60.1%	70.5%	80.4%	90.0%	100.0%
55	M	TB	500	0.0%	0.0%	0.0%	0.0%	1.0%	5.7%	10.4%	13.3%	14.9%	17.0%	24.5%	32.0%	38.4%	44.1%	50.0%	60.1%	70.4%	80.2%	90.0%	100.0%
20	M	NT	1000	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
21	M	NT	1000	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
22	M	NT	1000	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
23	M	NT	1000	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
24	M	NT	1000	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
25	M	NT	1000	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
26	M	NT	1000	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
27	M	NT	1000	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
28	M	NT	1000	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
29	M	NT	1000	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
30	M	NT	1000	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
31	M	NT	1000	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
32	M	NT	1000	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
33	M	NT	1000	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
34	M	NT	1000	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
35	M	NT	1000	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
36	M	NT	1000	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
37	M	NT	1000	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
38	M	NT	1000	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
39	M	NT	1000	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
40	M	NT	1000	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
41	M	NT	1000	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
42	M	NT	1000	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
43	M	NT	1000	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.3%	80.4%	90.0%	100.0%
44	M	NT	1000	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.7%	80.7%	90.0%	100.0%
45	M	NT	1000	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	71.0%	81.0%	90.0%	100.0%
46	M	NT	1000	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	71.1%	81.1%	90.0%	100.0%
47	M	NT	1000	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	71.2%	81.1%	90.0%	100.0%

STATE FARM LIFE INSURANCE COMPANY
Actuarial Memorandum for Term Life Insurance to Age 95
With Return of Premium Benefit
Form 08025

Attachment 1 - 20 Year Level Premium Period

Issue		Premium		End of Policy Year																			
Age	Gender	Class	Band	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20
48	M	NT	1000	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.1%	13.0%	17.0%	23.1%	31.2%	38.0%	44.0%	50.0%	60.0%	71.2%	81.1%	90.0%	100.0%
49	M	NT	1000	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.3%	13.0%	17.0%	23.5%	31.6%	38.2%	44.0%	50.0%	60.0%	71.2%	81.1%	90.0%	100.0%
50	M	NT	1000	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.2%	10.5%	13.0%	17.0%	23.8%	31.9%	38.4%	44.0%	50.0%	60.0%	71.2%	81.1%	90.1%	100.0%
51	M	NT	1000	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.5%	10.8%	13.0%	17.0%	23.9%	32.1%	38.6%	44.0%	50.0%	60.1%	71.3%	81.2%	90.2%	100.0%
52	M	NT	1000	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	8.0%	11.3%	13.3%	17.0%	24.0%	32.1%	38.6%	44.0%	50.0%	60.3%	71.4%	81.4%	90.4%	100.0%
53	M	NT	1000	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	8.5%	11.7%	13.7%	17.0%	24.1%	32.2%	38.6%	44.0%	50.0%	60.5%	71.6%	81.6%	90.6%	100.0%
54	M	NT	1000	0.0%	0.0%	0.0%	0.0%	1.0%	4.1%	9.0%	12.1%	14.0%	17.0%	24.2%	32.2%	38.6%	44.0%	50.0%	60.7%	71.8%	81.8%	90.6%	100.0%
55	M	NT	1000	0.0%	0.0%	0.0%	0.0%	1.0%	4.5%	9.4%	12.4%	14.2%	17.0%	24.3%	32.2%	38.7%	44.0%	50.0%	60.8%	71.9%	81.8%	90.6%	100.0%
56	M	NT	1000	0.0%	0.0%	0.0%	0.0%	1.0%	4.7%	9.6%	12.6%	14.2%	17.0%	24.4%	32.3%	38.8%	44.2%	50.0%	60.8%	71.8%	81.6%	90.6%	100.0%
57	M	NT	1000	0.0%	0.0%	0.0%	0.0%	1.0%	4.8%	9.7%	12.7%	14.3%	17.0%	24.6%	32.5%	39.0%	44.4%	50.0%	60.7%	71.6%	81.5%	90.5%	100.0%
58	M	NT	1000	0.0%	0.0%	0.0%	0.0%	1.0%	4.9%	9.8%	12.7%	14.4%	17.0%	24.8%	32.7%	39.3%	44.6%	50.0%	60.7%	71.5%	81.4%	90.5%	100.0%
59	M	NT	1000	0.0%	0.0%	0.0%	0.0%	1.0%	5.1%	9.8%	12.8%	14.5%	17.0%	25.0%	33.0%	39.4%	44.7%	50.0%	60.6%	71.4%	81.2%	90.4%	100.0%
60	M	NT	1000	0.0%	0.0%	0.0%	0.0%	1.0%	5.2%	9.9%	12.9%	14.6%	17.0%	25.1%	33.1%	39.5%	44.7%	50.0%	60.6%	71.2%	81.1%	90.3%	100.0%
20	M	P	1000	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
21	M	P	1000	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
22	M	P	1000	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
23	M	P	1000	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
24	M	P	1000	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
25	M	P	1000	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
26	M	P	1000	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
27	M	P	1000	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
28	M	P	1000	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
29	M	P	1000	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
30	M	P	1000	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
31	M	P	1000	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
32	M	P	1000	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
33	M	P	1000	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
34	M	P	1000	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
35	M	P	1000	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
36	M	P	1000	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
37	M	P	1000	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
38	M	P	1000	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
39	M	P	1000	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
40	M	P	1000	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
41	M	P	1000	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
42	M	P	1000	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
43	M	P	1000	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.1%	80.2%	90.0%	100.0%
44	M	P	1000	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.6%	80.7%	90.0%	100.0%
45	M	P	1000	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.9%	81.0%	90.0%	100.0%
46	M	P	1000	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	71.2%	81.2%	90.0%	100.0%
47	M	P	1000	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	71.3%	81.3%	90.0%	100.0%
48	M	P	1000	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	71.4%	81.3%	90.0%	100.0%
49	M	P	1000	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.5%	38.1%	44.0%	50.0%	60.0%	71.4%	81.3%	90.0%	100.0%
50	M	P	1000	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.5%	31.8%	38.5%	44.0%	50.0%	60.0%	71.4%	81.4%	90.0%	100.0%
51	M	P	1000	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.3%	13.0%	17.0%	23.6%	32.1%	38.7%	44.0%	50.0%	60.0%	71.6%	81.6%	90.2%	100.0%
52	M	P	1000	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.5%	10.9%	13.0%	17.0%	23.6%	32.3%	38.8%	44.0%	50.0%	60.3%	71.9%	82.0%	90.5%	100.0%
53	M	P	1000	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	8.2%	11.5%	13.3%	17.0%	23.8%	32.3%	38.8%	44.0%	50.0%	60.6%	72.3%	82.4%	90.9%	100.0%
54	M	P	1000	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	8.9%	12.1%	13.7%	17.0%	23.9%	32.4%	38.9%	44.0%	50.0%	60.9%	72.6%	82.7%	91.0%	100.0%
55	M	P	1000	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	9.3%	12.5%	13.9%	17.0%	24.1%	32.5%	39.0%	44.0%	50.0%	61.1%	72.8%	82.7%	91.1%	100.0%
56	M	P	1000	0.0%	0.0%	0.0%	0.0%	1.0%	4.3%	9.7%	12.7%	13.9%	17.0%	24.3%	32.6%	39.2%	44.2%	50.0%	61.2%	72.8%	82.6%	91.1%	100.0%
57	M	P	1000	0.0%	0.0%	0.0%	0.0%	1.0%	4.4%	9.9%	12.9%	14.1%	17.0%	24.5%	32.9%	39.5%	44.5%	50.0%	61.2%	72.6%	82.5%	91.1%	100.0%
58	M	P	1000	0.0%	0.0%	0.0%	0.0%	1.0%	4.6%	10.0%	12.9%	14.2%	17.0%	24.9%	33.3%	39.9%	44.8%	50.0%	61.2%	72.6%	82.5%	91.1%	100.0%

STATE FARM LIFE INSURANCE COMPANY
Actuarial Memorandum for Term Life Insurance to Age 95
With Return of Premium Benefit
Form 08025

Attachment 1 - 20 Year Level Premium Period

Issue		Premium		End of Policy Year																			
Age	Gender	Class	Band	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20
59	M	P	1000	0.0%	0.0%	0.0%	0.0%	1.0%	4.8%	10.0%	13.0%	14.4%	17.0%	25.2%	33.7%	40.2%	45.0%	50.0%	61.2%	72.5%	82.5%	91.2%	100.0%
60	M	P	1000	0.0%	0.0%	0.0%	0.0%	1.0%	5.0%	10.1%	13.1%	14.6%	17.0%	25.5%	33.9%	40.3%	45.1%	50.0%	61.3%	72.5%	82.4%	91.2%	100.0%
20	M	PT	1000	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
21	M	PT	1000	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
22	M	PT	1000	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
23	M	PT	1000	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
24	M	PT	1000	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
25	M	PT	1000	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
26	M	PT	1000	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
27	M	PT	1000	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
28	M	PT	1000	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
29	M	PT	1000	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
30	M	PT	1000	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
31	M	PT	1000	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
32	M	PT	1000	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
33	M	PT	1000	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
34	M	PT	1000	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
35	M	PT	1000	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
36	M	PT	1000	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.2%	80.2%	90.0%	100.0%
37	M	PT	1000	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.5%	80.5%	90.0%	100.0%
38	M	PT	1000	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.6%	80.6%	90.0%	100.0%
39	M	PT	1000	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.6%	80.5%	90.0%	100.0%
40	M	PT	1000	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.6%	80.5%	90.0%	100.0%
41	M	PT	1000	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.6%	80.6%	90.0%	100.0%
42	M	PT	1000	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.2%	31.3%	38.0%	44.0%	50.0%	60.0%	70.8%	80.9%	90.0%	100.0%
43	M	PT	1000	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.5%	31.5%	38.0%	44.0%	50.0%	60.0%	71.2%	81.3%	90.2%	100.0%
44	M	PT	1000	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.1%	10.5%	13.0%	17.0%	23.6%	31.5%	38.0%	44.0%	50.0%	60.2%	71.5%	81.5%	90.3%	100.0%
45	M	PT	1000	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.8%	11.1%	13.1%	17.0%	23.7%	31.5%	38.0%	44.0%	50.0%	60.4%	71.6%	81.6%	90.4%	100.0%
46	M	PT	1000	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	8.3%	11.5%	13.4%	17.0%	23.7%	31.5%	38.1%	44.0%	50.0%	60.5%	71.6%	81.5%	90.3%	100.0%
47	M	PT	1000	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	8.7%	11.8%	13.6%	17.0%	23.9%	31.8%	38.4%	44.0%	50.0%	60.4%	71.4%	81.2%	90.2%	100.0%
48	M	PT	1000	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	8.9%	11.9%	13.7%	17.0%	24.2%	32.2%	38.8%	44.1%	50.0%	60.3%	71.2%	81.0%	90.1%	100.0%
49	M	PT	1000	0.0%	0.0%	0.0%	0.0%	1.0%	4.2%	8.9%	11.9%	13.8%	17.0%	24.5%	32.5%	39.1%	44.3%	50.0%	60.2%	71.0%	80.8%	90.0%	100.0%
50	M	PT	1000	0.0%	0.0%	0.0%	0.0%	1.0%	4.3%	8.9%	11.9%	13.9%	17.0%	24.7%	32.7%	39.2%	44.3%	50.0%	60.2%	70.8%	80.7%	90.0%	100.0%
51	M	PT	1000	0.0%	0.0%	0.0%	0.0%	1.0%	4.4%	9.0%	12.1%	14.1%	17.0%	24.7%	32.7%	39.1%	44.3%	50.0%	60.1%	70.8%	80.7%	90.0%	100.0%
52	M	PT	1000	0.0%	0.0%	0.0%	0.0%	1.0%	4.6%	9.3%	12.5%	14.4%	17.0%	24.7%	32.6%	39.0%	44.2%	50.0%	60.2%	70.8%	80.7%	90.1%	100.0%
53	M	PT	1000	0.0%	0.0%	0.0%	0.0%	1.0%	5.0%	9.9%	13.0%	14.7%	17.0%	24.7%	32.4%	38.8%	44.2%	50.0%	60.2%	70.8%	80.7%	90.1%	100.0%
54	M	PT	1000	0.0%	0.0%	0.0%	0.0%	1.0%	5.4%	10.3%	13.4%	14.9%	17.0%	24.6%	32.2%	38.7%	44.1%	50.0%	60.3%	70.8%	80.7%	90.1%	100.0%
55	M	PT	1000	0.0%	0.0%	0.0%	0.0%	1.0%	5.7%	10.6%	13.5%	15.0%	17.0%	24.5%	32.1%	38.6%	44.1%	50.0%	60.3%	70.8%	80.6%	90.0%	100.0%
20	M	SP	1000	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
21	M	SP	1000	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
22	M	SP	1000	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
23	M	SP	1000	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
24	M	SP	1000	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
25	M	SP	1000	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
26	M	SP	1000	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
27	M	SP	1000	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
28	M	SP	1000	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
29	M	SP	1000	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
30	M	SP	1000	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
31	M	SP	1000	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
32	M	SP	1000	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
33	M	SP	1000	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%

STATE FARM LIFE INSURANCE COMPANY
Actuarial Memorandum for Term Life Insurance to Age 95
With Return of Premium Benefit
Form 08025

Attachment 1 - 20 Year Level Premium Period

Issue		Premium		End of Policy Year																			
Age	Gender	Class	Band	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20
34	M	SP	1000	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
35	M	SP	1000	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
36	M	SP	1000	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
37	M	SP	1000	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
38	M	SP	1000	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
39	M	SP	1000	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
40	M	SP	1000	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
41	M	SP	1000	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
42	M	SP	1000	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
43	M	SP	1000	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
44	M	SP	1000	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.5%	80.6%	90.0%	100.0%
45	M	SP	1000	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.9%	81.0%	90.0%	100.0%
46	M	SP	1000	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	71.3%	81.4%	90.0%	100.0%
47	M	SP	1000	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	71.5%	81.5%	90.0%	100.0%
48	M	SP	1000	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	71.6%	81.6%	90.0%	100.0%
49	M	SP	1000	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.3%	38.0%	44.0%	50.0%	60.0%	71.7%	81.7%	90.0%	100.0%
50	M	SP	1000	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.8%	38.5%	44.0%	50.0%	60.0%	71.8%	81.8%	90.0%	100.0%
51	M	SP	1000	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.2%	32.2%	38.8%	44.0%	50.0%	60.0%	72.1%	82.2%	90.2%	100.0%
52	M	SP	1000	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.5%	13.0%	17.0%	23.2%	32.5%	39.0%	44.0%	50.0%	60.2%	72.6%	82.7%	90.8%	100.0%
53	M	SP	1000	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.8%	11.3%	13.0%	17.0%	23.4%	32.6%	39.1%	44.0%	50.0%	60.7%	73.2%	83.4%	91.3%	100.0%
54	M	SP	1000	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	8.7%	12.0%	13.3%	17.0%	23.6%	32.6%	39.2%	44.0%	50.0%	61.2%	73.8%	83.9%	91.6%	100.0%
55	M	SP	1000	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	9.3%	12.5%	13.7%	17.0%	23.8%	32.8%	39.4%	44.0%	50.0%	61.6%	74.2%	84.1%	91.8%	100.0%
56	M	SP	1000	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	9.8%	12.9%	13.5%	17.0%	24.1%	33.1%	39.7%	44.2%	50.0%	61.8%	74.1%	84.1%	91.8%	100.0%
57	M	SP	1000	0.0%	0.0%	0.0%	0.0%	1.0%	4.1%	10.1%	13.1%	13.8%	17.0%	24.5%	33.6%	40.2%	44.7%	50.0%	61.8%	74.1%	84.0%	91.9%	100.0%
58	M	SP	1000	0.0%	0.0%	0.0%	0.0%	1.0%	4.1%	10.2%	13.2%	14.0%	17.0%	25.0%	34.2%	40.8%	45.2%	50.0%	61.9%	74.1%	84.1%	92.0%	100.0%
59	M	SP	1000	0.0%	0.0%	0.0%	0.0%	1.0%	4.4%	10.3%	13.3%	14.2%	17.0%	25.5%	34.7%	41.3%	45.5%	50.0%	62.1%	74.2%	84.2%	92.2%	100.0%
60	M	SP	1000	0.0%	0.0%	0.0%	0.0%	1.0%	4.6%	10.5%	13.5%	14.5%	17.0%	25.9%	35.1%	41.5%	45.6%	50.0%	62.2%	74.3%	84.4%	92.3%	100.0%
20	M	TB	1000	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
21	M	TB	1000	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
22	M	TB	1000	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
23	M	TB	1000	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
24	M	TB	1000	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
25	M	TB	1000	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
26	M	TB	1000	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
27	M	TB	1000	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
28	M	TB	1000	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
29	M	TB	1000	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
30	M	TB	1000	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
31	M	TB	1000	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
32	M	TB	1000	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
33	M	TB	1000	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
34	M	TB	1000	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
35	M	TB	1000	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.1%	90.0%	100.0%
36	M	TB	1000	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.3%	80.4%	90.0%	100.0%
37	M	TB	1000	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.6%	80.6%	90.0%	100.0%
38	M	TB	1000	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.7%	80.6%	90.0%	100.0%
39	M	TB	1000	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.7%	80.6%	90.0%	100.0%
40	M	TB	1000	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.6%	80.6%	90.0%	100.0%
41	M	TB	1000	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.3%	31.2%	38.0%	44.0%	50.0%	60.0%	70.7%	80.6%	90.0%	100.0%
42	M	TB	1000	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.5%	31.5%	38.0%	44.0%	50.0%	60.0%	70.8%	80.9%	90.0%	100.0%
43	M	TB	1000	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.4%	13.0%	17.0%	23.7%	31.6%	38.1%	44.0%	50.0%	60.1%	71.1%	81.1%	90.2%	100.0%
44	M	TB	1000	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.6%	10.9%	13.1%	17.0%	23.8%	31.6%	38.0%	44.0%	50.0%	60.3%	71.3%	81.3%	90.3%	100.0%

STATE FARM LIFE INSURANCE COMPANY
Actuarial Memorandum for Term Life Insurance to Age 95
With Return of Premium Benefit
Form 08025

Attachment 1 - 20 Year Level Premium Period

Issue		Premium		End of Policy Year																			
Age	Gender	Class	Band	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20
45	M	TB	1000	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	8.1%	11.3%	13.4%	17.0%	23.9%	31.6%	38.0%	44.0%	50.0%	60.4%	71.4%	81.3%	90.3%	100.0%
46	M	TB	1000	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	8.5%	11.7%	13.7%	17.0%	23.9%	31.6%	38.1%	44.0%	50.0%	60.4%	71.3%	81.2%	90.3%	100.0%
47	M	TB	1000	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	8.8%	11.9%	13.8%	17.0%	24.1%	31.8%	38.4%	44.0%	50.0%	60.4%	71.2%	81.0%	90.2%	100.0%
48	M	TB	1000	0.0%	0.0%	0.0%	0.0%	1.0%	4.3%	9.0%	12.0%	13.9%	17.0%	24.3%	32.1%	38.7%	44.1%	50.0%	60.3%	71.0%	80.9%	90.1%	100.0%
49	M	TB	1000	0.0%	0.0%	0.0%	0.0%	1.0%	4.4%	9.0%	12.0%	13.9%	17.0%	24.5%	32.4%	38.9%	44.2%	50.0%	60.2%	70.8%	80.7%	90.0%	100.0%
50	M	TB	1000	0.0%	0.0%	0.0%	0.0%	1.0%	4.5%	9.0%	12.0%	14.0%	17.0%	24.7%	32.5%	39.0%	44.3%	50.0%	60.2%	70.7%	80.6%	90.0%	100.0%
51	M	TB	1000	0.0%	0.0%	0.0%	0.0%	1.0%	4.6%	9.1%	12.1%	14.2%	17.0%	24.7%	32.5%	38.9%	44.3%	50.0%	60.1%	70.6%	80.5%	90.0%	100.0%
52	M	TB	1000	0.0%	0.0%	0.0%	0.0%	1.0%	4.8%	9.3%	12.5%	14.4%	17.0%	24.7%	32.4%	38.8%	44.2%	50.0%	60.1%	70.6%	80.5%	90.0%	100.0%
53	M	TB	1000	0.0%	0.0%	0.0%	0.0%	1.0%	5.1%	9.8%	12.9%	14.7%	17.0%	24.6%	32.2%	38.6%	44.1%	50.0%	60.1%	70.6%	80.5%	90.0%	100.0%
54	M	TB	1000	0.0%	0.0%	0.0%	0.0%	1.0%	5.4%	10.2%	13.2%	14.9%	17.0%	24.6%	32.1%	38.5%	44.1%	50.0%	60.2%	70.6%	80.5%	90.0%	100.0%
55	M	TB	1000	0.0%	0.0%	0.0%	0.0%	1.0%	5.7%	10.4%	13.3%	14.9%	17.0%	24.5%	32.0%	38.4%	44.1%	50.0%	60.1%	70.5%	80.3%	90.0%	100.0%
20	F	NT	100	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
21	F	NT	100	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
22	F	NT	100	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
23	F	NT	100	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
24	F	NT	100	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
25	F	NT	100	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
26	F	NT	100	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
27	F	NT	100	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
28	F	NT	100	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
29	F	NT	100	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
30	F	NT	100	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
31	F	NT	100	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
32	F	NT	100	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
33	F	NT	100	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
34	F	NT	100	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
35	F	NT	100	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
36	F	NT	100	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
37	F	NT	100	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
38	F	NT	100	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
39	F	NT	100	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
40	F	NT	100	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
41	F	NT	100	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
42	F	NT	100	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
43	F	NT	100	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
44	F	NT	100	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
45	F	NT	100	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.1%	80.1%	90.0%	100.0%
46	F	NT	100	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
47	F	NT	100	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.1%	80.1%	90.0%	100.0%
48	F	NT	100	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.3%	80.3%	90.0%	100.0%
49	F	NT	100	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.1%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.5%	80.5%	90.0%	100.0%
50	F	NT	100	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.3%	13.0%	17.0%	23.1%	31.0%	38.0%	44.0%	50.0%	60.0%	70.6%	80.6%	90.0%	100.0%
51	F	NT	100	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.1%	10.4%	13.0%	17.0%	23.1%	31.0%	38.0%	44.0%	50.0%	60.0%	70.8%	80.7%	90.0%	100.0%
52	F	NT	100	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.3%	10.5%	13.0%	17.0%	23.1%	31.0%	38.0%	44.0%	50.0%	60.0%	70.9%	80.9%	90.0%	100.0%
53	F	NT	100	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.5%	10.7%	13.0%	17.0%	23.2%	31.1%	38.0%	44.0%	50.0%	60.0%	71.1%	81.0%	90.1%	100.0%
54	F	NT	100	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.7%	10.9%	13.1%	17.0%	23.4%	31.3%	38.0%	44.0%	50.0%	60.2%	71.2%	81.1%	90.2%	100.0%
55	F	NT	100	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.9%	11.1%	13.3%	17.0%	23.6%	31.5%	38.1%	44.0%	50.0%	60.3%	71.3%	81.2%	90.2%	100.0%
56	F	NT	100	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	8.0%	11.1%	13.2%	17.0%	23.9%	31.7%	38.2%	44.0%	50.0%	60.3%	71.3%	81.3%	90.3%	100.0%
57	F	NT	100	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	8.1%	11.3%	13.4%	17.0%	24.1%	31.9%	38.4%	44.0%	50.0%	60.4%	71.3%	81.2%	90.3%	100.0%
58	F	NT	100	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	8.5%	11.6%	13.6%	17.0%	24.2%	32.1%	38.6%	44.0%	50.0%	60.5%	71.3%	81.2%	90.3%	100.0%
59	F	NT	100	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	8.7%	11.9%	13.9%	17.0%	24.4%	32.2%	38.7%	44.1%	50.0%	60.5%	71.3%	81.2%	90.3%	100.0%
60	F	NT	100	0.0%	0.0%	0.0%	0.0%	1.0%	4.3%	9.0%	12.1%	14.0%	17.0%	24.5%	32.3%	38.8%	44.2%	50.0%	60.5%	71.2%	81.1%	90.3%	100.0%

STATE FARM LIFE INSURANCE COMPANY
Actuarial Memorandum for Term Life Insurance to Age 95
With Return of Premium Benefit
Form 08025

Attachment 1 - 20 Year Level Premium Period

Issue		Premium		End of Policy Year																			
Age	Gender	Class	Band	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20
20	F	P	100	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
21	F	P	100	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
22	F	P	100	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
23	F	P	100	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
24	F	P	100	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
25	F	P	100	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
26	F	P	100	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
27	F	P	100	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
28	F	P	100	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
29	F	P	100	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
30	F	P	100	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
31	F	P	100	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
32	F	P	100	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
33	F	P	100	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
34	F	P	100	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
35	F	P	100	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
36	F	P	100	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
37	F	P	100	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
38	F	P	100	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
39	F	P	100	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
40	F	P	100	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
41	F	P	100	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
42	F	P	100	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
43	F	P	100	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
44	F	P	100	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
45	F	P	100	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
46	F	P	100	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
47	F	P	100	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
48	F	P	100	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.1%	80.1%	90.0%	100.0%
49	F	P	100	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.3%	80.3%	90.0%	100.0%
50	F	P	100	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.5%	80.5%	90.0%	100.0%
51	F	P	100	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.7%	80.7%	90.0%	100.0%
52	F	P	100	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.1%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.9%	80.9%	90.0%	100.0%
53	F	P	100	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.3%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	71.2%	81.2%	90.0%	100.0%
54	F	P	100	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.3%	10.6%	13.0%	17.0%	23.0%	31.2%	38.0%	44.0%	50.0%	60.1%	71.4%	81.3%	90.1%	100.0%
55	F	P	100	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.6%	10.8%	13.0%	17.0%	23.3%	31.4%	38.0%	44.0%	50.0%	60.2%	71.5%	81.5%	90.3%	100.0%
56	F	P	100	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.7%	10.8%	13.0%	17.0%	23.6%	31.7%	38.2%	44.0%	50.0%	60.3%	71.6%	81.6%	90.4%	100.0%
57	F	P	100	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.8%	11.0%	13.1%	17.0%	23.8%	31.9%	38.5%	44.0%	50.0%	60.5%	71.7%	81.6%	90.4%	100.0%
58	F	P	100	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	8.2%	11.4%	13.3%	17.0%	24.1%	32.2%	38.7%	44.0%	50.0%	60.6%	71.7%	81.6%	90.5%	100.0%
59	F	P	100	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	8.5%	11.7%	13.6%	17.0%	24.3%	32.4%	38.9%	44.1%	50.0%	60.6%	71.7%	81.6%	90.5%	100.0%
60	F	P	100	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	8.9%	12.0%	13.8%	17.0%	24.5%	32.5%	39.0%	44.2%	50.0%	60.6%	71.6%	81.5%	90.5%	100.0%
20	F	PT	100	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
21	F	PT	100	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
22	F	PT	100	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
23	F	PT	100	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
24	F	PT	100	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
25	F	PT	100	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
26	F	PT	100	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
27	F	PT	100	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
28	F	PT	100	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
29	F	PT	100	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
30	F	PT	100	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%

STATE FARM LIFE INSURANCE COMPANY
Actuarial Memorandum for Term Life Insurance to Age 95
With Return of Premium Benefit
Form 08025

Attachment 1 - 20 Year Level Premium Period

Issue		Premium		End of Policy Year																			
Age	Gender	Class	Band	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20
31	F	PT	100	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
32	F	PT	100	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
33	F	PT	100	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
34	F	PT	100	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
35	F	PT	100	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
36	F	PT	100	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.2%	80.2%	90.0%	100.0%
37	F	PT	100	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.3%	80.3%	90.0%	100.0%
38	F	PT	100	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.4%	80.4%	90.0%	100.0%
39	F	PT	100	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.5%	80.4%	90.0%	100.0%
40	F	PT	100	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.5%	80.5%	90.0%	100.0%
41	F	PT	100	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.5%	80.5%	90.0%	100.0%
42	F	PT	100	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.1%	13.0%	17.0%	23.2%	31.0%	38.0%	44.0%	50.0%	60.0%	70.6%	80.5%	90.0%	100.0%
43	F	PT	100	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.1%	10.4%	13.0%	17.0%	23.3%	31.1%	38.0%	44.0%	50.0%	60.0%	70.6%	80.6%	90.0%	100.0%
44	F	PT	100	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.4%	10.7%	13.0%	17.0%	23.4%	31.2%	38.0%	44.0%	50.0%	60.0%	70.7%	80.6%	90.0%	100.0%
45	F	PT	100	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.6%	10.9%	13.0%	17.0%	23.6%	31.3%	38.0%	44.0%	50.0%	60.0%	70.7%	80.6%	90.0%	100.0%
46	F	PT	100	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.9%	11.1%	13.1%	17.0%	23.6%	31.3%	38.0%	44.0%	50.0%	60.0%	70.7%	80.7%	90.0%	100.0%
47	F	PT	100	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	8.1%	11.3%	13.3%	17.0%	23.7%	31.4%	38.0%	44.0%	50.0%	60.0%	70.8%	80.7%	90.0%	100.0%
48	F	PT	100	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	8.3%	11.5%	13.5%	17.0%	23.8%	31.5%	38.1%	44.0%	50.0%	60.0%	70.9%	80.8%	90.0%	100.0%
49	F	PT	100	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	8.5%	11.6%	13.6%	17.0%	23.9%	31.6%	38.1%	44.0%	50.0%	60.1%	70.9%	80.9%	90.0%	100.0%
50	F	PT	100	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	8.6%	11.7%	13.7%	17.0%	24.0%	31.7%	38.2%	44.0%	50.0%	60.1%	71.0%	80.9%	90.1%	100.0%
51	F	PT	100	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	8.7%	11.8%	13.8%	17.0%	24.0%	31.7%	38.2%	44.0%	50.0%	60.2%	71.0%	81.0%	90.2%	100.0%
52	F	PT	100	0.0%	0.0%	0.0%	0.0%	1.0%	4.2%	8.8%	11.9%	13.9%	17.0%	24.1%	31.8%	38.3%	44.0%	50.0%	60.3%	71.1%	81.0%	90.2%	100.0%
53	F	PT	100	0.0%	0.0%	0.0%	0.0%	1.0%	4.3%	9.0%	12.0%	14.0%	17.0%	24.2%	31.9%	38.4%	44.0%	50.0%	60.3%	71.1%	81.0%	90.2%	100.0%
54	F	PT	100	0.0%	0.0%	0.0%	0.0%	1.0%	4.5%	9.1%	12.1%	14.1%	17.0%	24.3%	32.1%	38.6%	44.0%	50.0%	60.4%	71.1%	81.0%	90.2%	100.0%
55	F	PT	100	0.0%	0.0%	0.0%	0.0%	1.0%	4.7%	9.2%	12.2%	14.2%	17.0%	24.4%	32.2%	38.7%	44.1%	50.0%	60.4%	71.1%	81.0%	90.2%	100.0%
20	F	TB	100	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
21	F	TB	100	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
22	F	TB	100	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
23	F	TB	100	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
24	F	TB	100	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
25	F	TB	100	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
26	F	TB	100	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
27	F	TB	100	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
28	F	TB	100	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
29	F	TB	100	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
30	F	TB	100	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
31	F	TB	100	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
32	F	TB	100	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
33	F	TB	100	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
34	F	TB	100	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
35	F	TB	100	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.2%	80.2%	90.0%	100.0%
36	F	TB	100	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.3%	80.3%	90.0%	100.0%
37	F	TB	100	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.4%	80.4%	90.0%	100.0%
38	F	TB	100	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.5%	80.4%	90.0%	100.0%
39	F	TB	100	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.5%	80.5%	90.0%	100.0%
40	F	TB	100	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.1%	31.0%	38.0%	44.0%	50.0%	60.0%	70.6%	80.5%	90.0%	100.0%
41	F	TB	100	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.1%	13.0%	17.0%	23.2%	31.0%	38.0%	44.0%	50.0%	60.0%	70.6%	80.5%	90.0%	100.0%
42	F	TB	100	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.1%	10.4%	13.0%	17.0%	23.4%	31.1%	38.0%	44.0%	50.0%	60.0%	70.6%	80.6%	90.0%	100.0%
43	F	TB	100	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.4%	10.7%	13.0%	17.0%	23.5%	31.3%	38.0%	44.0%	50.0%	60.0%	70.7%	80.6%	90.0%	100.0%
44	F	TB	100	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.7%	10.9%	13.1%	17.0%	23.6%	31.3%	38.0%	44.0%	50.0%	60.0%	70.7%	80.6%	90.0%	100.0%
45	F	TB	100	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.9%	11.1%	13.2%	17.0%	23.7%	31.4%	38.0%	44.0%	50.0%	60.0%	70.7%	80.6%	90.0%	100.0%
46	F	TB	100	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	8.1%	11.3%	13.4%	17.0%	23.8%	31.4%	38.0%	44.0%	50.0%	60.0%	70.7%	80.7%	90.0%	100.0%

STATE FARM LIFE INSURANCE COMPANY
Actuarial Memorandum for Term Life Insurance to Age 95
With Return of Premium Benefit
Form 08025

Attachment 1 - 20 Year Level Premium Period

Issue		Premium		End of Policy Year																			
Age	Gender	Class	Band	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20
47	F	TB	100	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	8.3%	11.4%	13.5%	17.0%	23.9%	31.5%	38.0%	44.0%	50.0%	60.0%	70.8%	80.7%	90.0%	100.0%
48	F	TB	100	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	8.5%	11.6%	13.7%	17.0%	24.0%	31.6%	38.1%	44.0%	50.0%	60.1%	70.8%	80.7%	90.0%	100.0%
49	F	TB	100	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	8.6%	11.7%	13.8%	17.0%	24.0%	31.6%	38.1%	44.0%	50.0%	60.1%	70.8%	80.8%	90.1%	100.0%
50	F	TB	100	0.0%	0.0%	0.0%	0.0%	1.0%	4.2%	8.7%	11.8%	13.9%	17.0%	24.1%	31.7%	38.2%	44.0%	50.0%	60.2%	70.9%	80.8%	90.1%	100.0%
51	F	TB	100	0.0%	0.0%	0.0%	0.0%	1.0%	4.3%	8.8%	11.9%	13.9%	17.0%	24.1%	31.7%	38.2%	44.0%	50.0%	60.2%	70.9%	80.8%	90.1%	100.0%
52	F	TB	100	0.0%	0.0%	0.0%	0.0%	1.0%	4.4%	8.9%	12.0%	14.0%	17.0%	24.2%	31.8%	38.3%	44.0%	50.0%	60.3%	70.9%	80.8%	90.1%	100.0%
53	F	TB	100	0.0%	0.0%	0.0%	0.0%	1.0%	4.5%	9.0%	12.1%	14.1%	17.0%	24.3%	31.9%	38.4%	44.0%	50.0%	60.3%	70.9%	80.8%	90.1%	100.0%
54	F	TB	100	0.0%	0.0%	0.0%	0.0%	1.0%	4.7%	9.1%	12.2%	14.2%	17.0%	24.4%	32.0%	38.5%	44.0%	50.0%	60.3%	70.9%	80.8%	90.1%	100.0%
55	F	TB	100	0.0%	0.0%	0.0%	0.0%	1.0%	4.8%	9.2%	12.2%	14.3%	17.0%	24.4%	32.1%	38.5%	44.1%	50.0%	60.3%	70.8%	80.7%	90.1%	100.0%
20	F	NT	250	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
21	F	NT	250	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
22	F	NT	250	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
23	F	NT	250	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
24	F	NT	250	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
25	F	NT	250	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
26	F	NT	250	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
27	F	NT	250	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
28	F	NT	250	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
29	F	NT	250	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
30	F	NT	250	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
31	F	NT	250	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
32	F	NT	250	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
33	F	NT	250	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
34	F	NT	250	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
35	F	NT	250	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
36	F	NT	250	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
37	F	NT	250	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
38	F	NT	250	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
39	F	NT	250	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
40	F	NT	250	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
41	F	NT	250	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
42	F	NT	250	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
43	F	NT	250	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
44	F	NT	250	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
45	F	NT	250	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
46	F	NT	250	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
47	F	NT	250	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
48	F	NT	250	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.2%	80.2%	90.0%	100.0%
49	F	NT	250	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.4%	80.4%	90.0%	100.0%
50	F	NT	250	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.6%	80.6%	90.0%	100.0%
51	F	NT	250	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.1%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.7%	80.7%	90.0%	100.0%
52	F	NT	250	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.3%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.9%	80.9%	90.0%	100.0%
53	F	NT	250	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.3%	10.6%	13.0%	17.0%	23.1%	31.0%	38.0%	44.0%	50.0%	60.0%	71.1%	81.1%	90.0%	100.0%
54	F	NT	250	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.6%	10.8%	13.0%	17.0%	23.3%	31.3%	38.0%	44.0%	50.0%	60.1%	71.2%	81.2%	90.2%	100.0%
55	F	NT	250	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.8%	11.0%	13.2%	17.0%	23.5%	31.5%	38.0%	44.0%	50.0%	60.3%	71.3%	81.3%	90.2%	100.0%
56	F	NT	250	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.9%	11.0%	13.1%	17.0%	23.8%	31.7%	38.2%	44.0%	50.0%	60.3%	71.4%	81.3%	90.3%	100.0%
57	F	NT	250	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	8.1%	11.3%	13.3%	17.0%	24.0%	31.9%	38.4%	44.0%	50.0%	60.4%	71.4%	81.3%	90.4%	100.0%
58	F	NT	250	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	8.4%	11.5%	13.5%	17.0%	24.2%	32.1%	38.6%	44.0%	50.0%	60.5%	71.4%	81.3%	90.4%	100.0%
59	F	NT	250	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	8.7%	11.8%	13.8%	17.0%	24.4%	32.2%	38.7%	44.1%	50.0%	60.5%	71.3%	81.2%	90.4%	100.0%
60	F	NT	250	0.0%	0.0%	0.0%	0.0%	1.0%	4.2%	9.0%	12.1%	14.0%	17.0%	24.5%	32.4%	38.8%	44.2%	50.0%	60.5%	71.3%	81.1%	90.3%	100.0%
20	F	P	250	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
21	F	P	250	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%

STATE FARM LIFE INSURANCE COMPANY
Actuarial Memorandum for Term Life Insurance to Age 95
With Return of Premium Benefit
Form 08025

Attachment 1 - 20 Year Level Premium Period

Issue		Premium		End of Policy Year																			
Age	Gender	Class	Band	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20
22	F	P	250	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
23	F	P	250	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
24	F	P	250	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
25	F	P	250	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
26	F	P	250	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
27	F	P	250	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
28	F	P	250	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
29	F	P	250	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
30	F	P	250	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
31	F	P	250	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
32	F	P	250	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
33	F	P	250	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
34	F	P	250	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
35	F	P	250	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
36	F	P	250	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
37	F	P	250	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
38	F	P	250	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
39	F	P	250	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
40	F	P	250	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
41	F	P	250	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
42	F	P	250	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
43	F	P	250	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
44	F	P	250	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
45	F	P	250	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
46	F	P	250	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
47	F	P	250	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
48	F	P	250	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
49	F	P	250	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.1%	80.2%	90.0%	100.0%
50	F	P	250	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.4%	80.5%	90.0%	100.0%
51	F	P	250	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.7%	80.7%	90.0%	100.0%
52	F	P	250	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.9%	81.0%	90.0%	100.0%
53	F	P	250	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.1%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	71.2%	81.3%	90.0%	100.0%
54	F	P	250	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.4%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	71.5%	81.5%	90.1%	100.0%
55	F	P	250	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.4%	10.6%	13.0%	17.0%	23.0%	31.3%	38.0%	44.0%	50.0%	60.2%	71.7%	81.6%	90.3%	100.0%
56	F	P	250	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.5%	10.6%	13.0%	17.0%	23.4%	31.6%	38.2%	44.0%	50.0%	60.3%	71.8%	81.7%	90.4%	100.0%
57	F	P	250	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.6%	10.9%	13.0%	17.0%	23.7%	31.9%	38.5%	44.0%	50.0%	60.5%	71.8%	81.8%	90.5%	100.0%
58	F	P	250	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	8.0%	11.3%	13.1%	17.0%	24.0%	32.2%	38.8%	44.0%	50.0%	60.6%	71.9%	81.8%	90.6%	100.0%
59	F	P	250	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	8.4%	11.6%	13.4%	17.0%	24.2%	32.5%	39.0%	44.1%	50.0%	60.7%	71.9%	81.8%	90.6%	100.0%
60	F	P	250	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	8.8%	12.0%	13.7%	17.0%	24.5%	32.6%	39.1%	44.2%	50.0%	60.7%	71.9%	81.8%	90.6%	100.0%
20	F	PT	250	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
21	F	PT	250	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
22	F	PT	250	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
23	F	PT	250	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
24	F	PT	250	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
25	F	PT	250	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
26	F	PT	250	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
27	F	PT	250	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
28	F	PT	250	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
29	F	PT	250	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
30	F	PT	250	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
31	F	PT	250	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
32	F	PT	250	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%

STATE FARM LIFE INSURANCE COMPANY
Actuarial Memorandum for Term Life Insurance to Age 95
With Return of Premium Benefit
Form 08025

Attachment 1 - 20 Year Level Premium Period

Issue		Premium		End of Policy Year																			
Age	Gender	Class	Band	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20
33	F	PT	250	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
34	F	PT	250	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
35	F	PT	250	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
36	F	PT	250	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
37	F	PT	250	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
38	F	PT	250	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.1%	80.1%	90.0%	100.0%
39	F	PT	250	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.3%	80.2%	90.0%	100.0%
40	F	PT	250	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.4%	80.3%	90.0%	100.0%
41	F	PT	250	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.4%	80.4%	90.0%	100.0%
42	F	PT	250	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.5%	80.5%	90.0%	100.0%
43	F	PT	250	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.6%	80.5%	90.0%	100.0%
44	F	PT	250	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.3%	13.0%	17.0%	23.1%	31.1%	38.0%	44.0%	50.0%	60.0%	70.6%	80.6%	90.0%	100.0%
45	F	PT	250	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.3%	10.6%	13.0%	17.0%	23.3%	31.2%	38.0%	44.0%	50.0%	60.0%	70.7%	80.6%	90.0%	100.0%
46	F	PT	250	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.6%	10.9%	13.0%	17.0%	23.4%	31.3%	38.0%	44.0%	50.0%	60.0%	70.7%	80.7%	90.0%	100.0%
47	F	PT	250	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.9%	11.1%	13.1%	17.0%	23.5%	31.4%	38.0%	44.0%	50.0%	60.0%	70.8%	80.8%	90.0%	100.0%
48	F	PT	250	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	8.1%	11.3%	13.2%	17.0%	23.7%	31.5%	38.0%	44.0%	50.0%	60.0%	70.9%	80.8%	90.0%	100.0%
49	F	PT	250	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	8.3%	11.5%	13.4%	17.0%	23.8%	31.6%	38.1%	44.0%	50.0%	60.0%	71.0%	80.9%	90.0%	100.0%
50	F	PT	250	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	8.5%	11.6%	13.5%	17.0%	23.9%	31.7%	38.2%	44.0%	50.0%	60.1%	71.0%	81.0%	90.1%	100.0%
51	F	PT	250	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	8.6%	11.7%	13.7%	17.0%	23.9%	31.7%	38.2%	44.0%	50.0%	60.2%	71.1%	81.0%	90.2%	100.0%
52	F	PT	250	0.0%	0.0%	0.0%	0.0%	1.0%	4.1%	8.8%	11.9%	13.8%	17.0%	24.0%	31.8%	38.3%	44.0%	50.0%	60.3%	71.1%	81.1%	90.2%	100.0%
53	F	PT	250	0.0%	0.0%	0.0%	0.0%	1.0%	4.2%	8.9%	12.0%	14.0%	17.0%	24.1%	32.0%	38.5%	44.0%	50.0%	60.4%	71.2%	81.1%	90.3%	100.0%
54	F	PT	250	0.0%	0.0%	0.0%	0.0%	1.0%	4.4%	9.1%	12.1%	14.1%	17.0%	24.3%	32.1%	38.6%	44.0%	50.0%	60.4%	71.2%	81.1%	90.3%	100.0%
55	F	PT	250	0.0%	0.0%	0.0%	0.0%	1.0%	4.6%	9.2%	12.2%	14.2%	17.0%	24.4%	32.2%	38.7%	44.1%	50.0%	60.4%	71.1%	81.0%	90.2%	100.0%
20	F	SP	250	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
21	F	SP	250	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
22	F	SP	250	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
23	F	SP	250	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
24	F	SP	250	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
25	F	SP	250	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
26	F	SP	250	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
27	F	SP	250	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
28	F	SP	250	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
29	F	SP	250	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
30	F	SP	250	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
31	F	SP	250	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
32	F	SP	250	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
33	F	SP	250	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
34	F	SP	250	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
35	F	SP	250	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
36	F	SP	250	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
37	F	SP	250	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
38	F	SP	250	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
39	F	SP	250	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
40	F	SP	250	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
41	F	SP	250	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
42	F	SP	250	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
43	F	SP	250	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
44	F	SP	250	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
45	F	SP	250	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
46	F	SP	250	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
47	F	SP	250	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
48	F	SP	250	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%

STATE FARM LIFE INSURANCE COMPANY
Actuarial Memorandum for Term Life Insurance to Age 95
With Return of Premium Benefit
Form 08025

Attachment 1 - 20 Year Level Premium Period

Issue		Premium		End of Policy Year																			
Age	Gender	Class	Band	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20
49	F	SP	250	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
50	F	SP	250	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.2%	80.4%	90.0%	100.0%
51	F	SP	250	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.6%	80.7%	90.0%	100.0%
52	F	SP	250	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	71.0%	81.1%	90.0%	100.0%
53	F	SP	250	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	71.4%	81.5%	90.0%	100.0%
54	F	SP	250	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	71.7%	81.8%	90.1%	100.0%
55	F	SP	250	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.3%	13.0%	17.0%	23.0%	31.2%	38.0%	44.0%	50.0%	60.1%	72.0%	82.0%	90.3%	100.0%
56	F	SP	250	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.1%	10.3%	13.0%	17.0%	23.0%	31.6%	38.2%	44.0%	50.0%	60.3%	72.2%	82.2%	90.5%	100.0%
57	F	SP	250	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.2%	10.4%	13.0%	17.0%	23.4%	32.0%	38.6%	44.0%	50.0%	60.6%	72.4%	82.3%	90.7%	100.0%
58	F	SP	250	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.6%	10.9%	13.0%	17.0%	23.7%	32.4%	39.0%	44.0%	50.0%	60.7%	72.5%	82.4%	90.8%	100.0%
59	F	SP	250	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	8.1%	11.4%	13.1%	17.0%	24.1%	32.7%	39.3%	44.1%	50.0%	60.9%	72.5%	82.5%	90.9%	100.0%
60	F	SP	250	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	8.6%	11.8%	13.3%	17.0%	24.4%	33.0%	39.5%	44.3%	50.0%	61.0%	72.6%	82.5%	91.0%	100.0%
20	F	TB	250	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
21	F	TB	250	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
22	F	TB	250	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
23	F	TB	250	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
24	F	TB	250	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
25	F	TB	250	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
26	F	TB	250	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
27	F	TB	250	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
28	F	TB	250	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
29	F	TB	250	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
30	F	TB	250	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
31	F	TB	250	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
32	F	TB	250	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
33	F	TB	250	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
34	F	TB	250	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
35	F	TB	250	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
36	F	TB	250	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
37	F	TB	250	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.1%	80.1%	90.0%	100.0%
38	F	TB	250	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.3%	80.2%	90.0%	100.0%
39	F	TB	250	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.4%	80.3%	90.0%	100.0%
40	F	TB	250	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.4%	80.4%	90.0%	100.0%
41	F	TB	250	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.5%	80.4%	90.0%	100.0%
42	F	TB	250	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.6%	80.5%	90.0%	100.0%
43	F	TB	250	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.3%	13.0%	17.0%	23.2%	31.1%	38.0%	44.0%	50.0%	60.0%	70.6%	80.6%	90.0%	100.0%
44	F	TB	250	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.3%	10.6%	13.0%	17.0%	23.4%	31.2%	38.0%	44.0%	50.0%	60.0%	70.7%	80.6%	90.0%	100.0%
45	F	TB	250	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.6%	10.8%	13.0%	17.0%	23.5%	31.3%	38.0%	44.0%	50.0%	60.0%	70.7%	80.6%	90.0%	100.0%
46	F	TB	250	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.9%	11.1%	13.1%	17.0%	23.6%	31.4%	38.0%	44.0%	50.0%	60.0%	70.7%	80.7%	90.0%	100.0%
47	F	TB	250	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	8.1%	11.3%	13.3%	17.0%	23.7%	31.5%	38.0%	44.0%	50.0%	60.0%	70.8%	80.7%	90.0%	100.0%
48	F	TB	250	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	8.3%	11.4%	13.5%	17.0%	23.8%	31.5%	38.1%	44.0%	50.0%	60.0%	70.8%	80.8%	90.0%	100.0%
49	F	TB	250	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	8.5%	11.6%	13.6%	17.0%	23.9%	31.6%	38.1%	44.0%	50.0%	60.1%	70.9%	80.8%	90.0%	100.0%
50	F	TB	250	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	8.6%	11.7%	13.7%	17.0%	24.0%	31.7%	38.2%	44.0%	50.0%	60.2%	70.9%	80.9%	90.1%	100.0%
51	F	TB	250	0.0%	0.0%	0.0%	0.0%	1.0%	4.1%	8.7%	11.8%	13.8%	17.0%	24.0%	31.7%	38.2%	44.0%	50.0%	60.2%	71.0%	80.9%	90.1%	100.0%
52	F	TB	250	0.0%	0.0%	0.0%	0.0%	1.0%	4.3%	8.9%	11.9%	13.9%	17.0%	24.1%	31.8%	38.3%	44.0%	50.0%	60.3%	71.0%	80.9%	90.2%	100.0%
53	F	TB	250	0.0%	0.0%	0.0%	0.0%	1.0%	4.4%	9.0%	12.1%	14.1%	17.0%	24.2%	31.9%	38.4%	44.0%	50.0%	60.3%	71.0%	80.9%	90.2%	100.0%
54	F	TB	250	0.0%	0.0%	0.0%	0.0%	1.0%	4.6%	9.1%	12.2%	14.2%	17.0%	24.3%	32.0%	38.5%	44.0%	50.0%	60.3%	71.0%	80.9%	90.2%	100.0%
55	F	TB	250	0.0%	0.0%	0.0%	0.0%	1.0%	4.8%	9.2%	12.2%	14.3%	17.0%	24.4%	32.1%	38.6%	44.1%	50.0%	60.3%	70.9%	80.8%	90.1%	100.0%
20	F	NT	500	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
21	F	NT	500	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
22	F	NT	500	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
23	F	NT	500	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%

STATE FARM LIFE INSURANCE COMPANY
Actuarial Memorandum for Term Life Insurance to Age 95
With Return of Premium Benefit
Form 08025

Attachment 1 - 20 Year Level Premium Period

Issue		Premium		End of Policy Year																			
Age	Gender	Class	Band	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20
24	F	NT	500	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
25	F	NT	500	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
26	F	NT	500	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
27	F	NT	500	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
28	F	NT	500	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
29	F	NT	500	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
30	F	NT	500	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
31	F	NT	500	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
32	F	NT	500	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
33	F	NT	500	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
34	F	NT	500	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
35	F	NT	500	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
36	F	NT	500	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
37	F	NT	500	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
38	F	NT	500	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
39	F	NT	500	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
40	F	NT	500	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
41	F	NT	500	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
42	F	NT	500	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
43	F	NT	500	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
44	F	NT	500	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
45	F	NT	500	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
46	F	NT	500	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
47	F	NT	500	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
48	F	NT	500	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.1%	80.1%	90.0%	100.0%
49	F	NT	500	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.3%	80.3%	90.0%	100.0%
50	F	NT	500	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.5%	80.5%	90.0%	100.0%
51	F	NT	500	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.7%	80.7%	90.0%	100.0%
52	F	NT	500	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.2%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.9%	80.9%	90.0%	100.0%
53	F	NT	500	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.2%	10.5%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	71.1%	81.1%	90.0%	100.0%
54	F	NT	500	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.5%	10.7%	13.0%	17.0%	23.2%	31.2%	38.0%	44.0%	50.0%	60.1%	71.3%	81.2%	90.1%	100.0%
55	F	NT	500	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.7%	10.9%	13.1%	17.0%	23.5%	31.5%	38.0%	44.0%	50.0%	60.2%	71.4%	81.3%	90.2%	100.0%
56	F	NT	500	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.8%	10.9%	13.0%	17.0%	23.7%	31.7%	38.2%	44.0%	50.0%	60.3%	71.4%	81.4%	90.3%	100.0%
57	F	NT	500	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	8.0%	11.2%	13.2%	17.0%	23.9%	31.9%	38.4%	44.0%	50.0%	60.4%	71.5%	81.4%	90.4%	100.0%
58	F	NT	500	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	8.3%	11.5%	13.5%	17.0%	24.2%	32.1%	38.6%	44.0%	50.0%	60.5%	71.5%	81.4%	90.4%	100.0%
59	F	NT	500	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	8.6%	11.8%	13.7%	17.0%	24.4%	32.3%	38.8%	44.1%	50.0%	60.5%	71.4%	81.3%	90.4%	100.0%
60	F	NT	500	0.0%	0.0%	0.0%	0.0%	1.0%	4.1%	8.9%	12.0%	13.9%	17.0%	24.5%	32.4%	38.9%	44.2%	50.0%	60.5%	71.4%	81.2%	90.4%	100.0%
20	F	P	500	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
21	F	P	500	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
22	F	P	500	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
23	F	P	500	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
24	F	P	500	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
25	F	P	500	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
26	F	P	500	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
27	F	P	500	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
28	F	P	500	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
29	F	P	500	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
30	F	P	500	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
31	F	P	500	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
32	F	P	500	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
33	F	P	500	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
34	F	P	500	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%

STATE FARM LIFE INSURANCE COMPANY
Actuarial Memorandum for Term Life Insurance to Age 95
With Return of Premium Benefit
Form 08025

Attachment 1 - 20 Year Level Premium Period

Issue		Premium		End of Policy Year																			
Age	Gender	Class	Band	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20
35	F	P	500	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
36	F	P	500	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
37	F	P	500	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
38	F	P	500	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
39	F	P	500	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
40	F	P	500	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
41	F	P	500	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
42	F	P	500	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
43	F	P	500	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
44	F	P	500	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
45	F	P	500	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
46	F	P	500	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
47	F	P	500	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
48	F	P	500	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
49	F	P	500	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.1%	90.0%	100.0%
50	F	P	500	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.4%	80.4%	90.0%	100.0%
51	F	P	500	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.7%	80.7%	90.0%	100.0%
52	F	P	500	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	71.0%	81.0%	90.0%	100.0%
53	F	P	500	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	71.3%	81.3%	90.0%	100.0%
54	F	P	500	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.2%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	71.5%	81.5%	90.1%	100.0%
55	F	P	500	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.3%	10.5%	13.0%	17.0%	23.0%	31.3%	38.0%	44.0%	50.0%	60.2%	71.7%	81.7%	90.3%	100.0%
56	F	P	500	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.4%	10.5%	13.0%	17.0%	23.3%	31.6%	38.2%	44.0%	50.0%	60.3%	71.9%	81.8%	90.4%	100.0%
57	F	P	500	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.5%	10.7%	13.0%	17.0%	23.6%	31.9%	38.5%	44.0%	50.0%	60.5%	72.0%	81.9%	90.5%	100.0%
58	F	P	500	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.9%	11.2%	13.1%	17.0%	23.9%	32.2%	38.8%	44.0%	50.0%	60.6%	72.0%	82.0%	90.6%	100.0%
59	F	P	500	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	8.3%	11.6%	13.3%	17.0%	24.2%	32.5%	39.0%	44.1%	50.0%	60.7%	72.0%	82.0%	90.7%	100.0%
60	F	P	500	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	8.8%	11.9%	13.6%	17.0%	24.4%	32.7%	39.2%	44.3%	50.0%	60.8%	72.0%	81.9%	90.7%	100.0%
20	F	PT	500	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
21	F	PT	500	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
22	F	PT	500	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
23	F	PT	500	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
24	F	PT	500	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
25	F	PT	500	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
26	F	PT	500	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
27	F	PT	500	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
28	F	PT	500	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
29	F	PT	500	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
30	F	PT	500	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
31	F	PT	500	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
32	F	PT	500	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
33	F	PT	500	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
34	F	PT	500	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
35	F	PT	500	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
36	F	PT	500	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
37	F	PT	500	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
38	F	PT	500	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
39	F	PT	500	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.2%	80.2%	90.0%	100.0%
40	F	PT	500	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.3%	80.3%	90.0%	100.0%
41	F	PT	500	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.4%	80.3%	90.0%	100.0%
42	F	PT	500	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.5%	80.4%	90.0%	100.0%
43	F	PT	500	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.6%	80.5%	90.0%	100.0%
44	F	PT	500	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.1%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.6%	80.6%	90.0%	100.0%
45	F	PT	500	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.1%	10.4%	13.0%	17.0%	23.1%	31.1%	38.0%	44.0%	50.0%	60.0%	70.7%	80.6%	90.0%	100.0%

STATE FARM LIFE INSURANCE COMPANY
Actuarial Memorandum for Term Life Insurance to Age 95
With Return of Premium Benefit
Form 08025

Attachment 1 - 20 Year Level Premium Period

Issue		Premium		End of Policy Year																			
Age	Gender	Class	Band	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20
46	F	PT	500	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.5%	10.7%	13.0%	17.0%	23.3%	31.2%	38.0%	44.0%	50.0%	60.0%	70.7%	80.7%	90.0%	100.0%
47	F	PT	500	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.8%	11.0%	13.0%	17.0%	23.4%	31.4%	38.0%	44.0%	50.0%	60.0%	70.8%	80.8%	90.0%	100.0%
48	F	PT	500	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	8.0%	11.2%	13.1%	17.0%	23.6%	31.5%	38.0%	44.0%	50.0%	60.0%	70.9%	80.9%	90.0%	100.0%
49	F	PT	500	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	8.3%	11.4%	13.3%	17.0%	23.8%	31.6%	38.1%	44.0%	50.0%	60.0%	71.0%	80.9%	90.0%	100.0%
50	F	PT	500	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	8.4%	11.6%	13.5%	17.0%	23.9%	31.7%	38.2%	44.0%	50.0%	60.1%	71.1%	81.0%	90.1%	100.0%
51	F	PT	500	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	8.6%	11.7%	13.6%	17.0%	23.9%	31.7%	38.2%	44.0%	50.0%	60.2%	71.1%	81.1%	90.2%	100.0%
52	F	PT	500	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	8.8%	11.9%	13.8%	17.0%	24.0%	31.8%	38.4%	44.0%	50.0%	60.3%	71.2%	81.1%	90.2%	100.0%
53	F	PT	500	0.0%	0.0%	0.0%	0.0%	1.0%	4.2%	8.9%	12.0%	13.9%	17.0%	24.1%	32.0%	38.5%	44.0%	50.0%	60.4%	71.2%	81.1%	90.3%	100.0%
54	F	PT	500	0.0%	0.0%	0.0%	0.0%	1.0%	4.4%	9.1%	12.1%	14.0%	17.0%	24.3%	32.1%	38.6%	44.0%	50.0%	60.4%	71.2%	81.1%	90.3%	100.0%
55	F	PT	500	0.0%	0.0%	0.0%	0.0%	1.0%	4.6%	9.2%	12.2%	14.2%	17.0%	24.4%	32.2%	38.7%	44.1%	50.0%	60.4%	71.2%	81.0%	90.2%	100.0%
20	F	SP	500	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
21	F	SP	500	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
22	F	SP	500	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
23	F	SP	500	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
24	F	SP	500	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
25	F	SP	500	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
26	F	SP	500	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
27	F	SP	500	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
28	F	SP	500	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
29	F	SP	500	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
30	F	SP	500	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
31	F	SP	500	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
32	F	SP	500	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
33	F	SP	500	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
34	F	SP	500	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
35	F	SP	500	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
36	F	SP	500	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
37	F	SP	500	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
38	F	SP	500	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
39	F	SP	500	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
40	F	SP	500	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
41	F	SP	500	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
42	F	SP	500	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
43	F	SP	500	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
44	F	SP	500	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
45	F	SP	500	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
46	F	SP	500	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
47	F	SP	500	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
48	F	SP	500	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
49	F	SP	500	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
50	F	SP	500	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.1%	80.3%	90.0%	100.0%
51	F	SP	500	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.6%	80.7%	90.0%	100.0%
52	F	SP	500	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	71.0%	81.1%	90.0%	100.0%
53	F	SP	500	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	71.5%	81.6%	90.0%	100.0%
54	F	SP	500	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	71.9%	81.9%	90.1%	100.0%
55	F	SP	500	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.1%	13.0%	17.0%	23.0%	31.1%	38.0%	44.0%	50.0%	60.1%	72.2%	82.2%	90.4%	100.0%
56	F	SP	500	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.1%	13.0%	17.0%	23.0%	31.5%	38.2%	44.0%	50.0%	60.3%	72.4%	82.4%	90.6%	100.0%
57	F	SP	500	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.2%	13.0%	17.0%	23.2%	32.0%	38.6%	44.0%	50.0%	60.6%	72.6%	82.6%	90.8%	100.0%
58	F	SP	500	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.4%	10.8%	13.0%	17.0%	23.6%	32.4%	39.1%	44.0%	50.0%	60.8%	72.7%	82.7%	90.9%	100.0%
59	F	SP	500	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	8.0%	11.3%	13.0%	17.0%	24.0%	32.8%	39.4%	44.0%	50.0%	61.0%	72.8%	82.7%	91.0%	100.0%
60	F	SP	500	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	8.5%	11.8%	13.2%	17.0%	24.4%	33.1%	39.6%	44.3%	50.0%	61.1%	72.8%	82.8%	91.1%	100.0%
20	F	TB	500	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%

STATE FARM LIFE INSURANCE COMPANY
Actuarial Memorandum for Term Life Insurance to Age 95
With Return of Premium Benefit
Form 08025

Attachment 1 - 20 Year Level Premium Period

Issue		Premium		End of Policy Year																			
Age	Gender	Class	Band	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20
21	F	TB	500	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
22	F	TB	500	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
23	F	TB	500	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
24	F	TB	500	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
25	F	TB	500	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
26	F	TB	500	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
27	F	TB	500	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
28	F	TB	500	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
29	F	TB	500	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
30	F	TB	500	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
31	F	TB	500	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
32	F	TB	500	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
33	F	TB	500	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
34	F	TB	500	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
35	F	TB	500	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
36	F	TB	500	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
37	F	TB	500	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
38	F	TB	500	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.2%	80.2%	90.0%	100.0%
39	F	TB	500	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.3%	80.3%	90.0%	100.0%
40	F	TB	500	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.4%	80.3%	90.0%	100.0%
41	F	TB	500	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.4%	80.4%	90.0%	100.0%
42	F	TB	500	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.5%	80.5%	90.0%	100.0%
43	F	TB	500	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.1%	13.0%	17.0%	23.1%	31.0%	38.0%	44.0%	50.0%	60.0%	70.6%	80.6%	90.0%	100.0%
44	F	TB	500	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.1%	10.4%	13.0%	17.0%	23.2%	31.1%	38.0%	44.0%	50.0%	60.0%	70.7%	80.6%	90.0%	100.0%
45	F	TB	500	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.4%	10.7%	13.0%	17.0%	23.4%	31.2%	38.0%	44.0%	50.0%	60.0%	70.7%	80.6%	90.0%	100.0%
46	F	TB	500	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.7%	11.0%	13.0%	17.0%	23.5%	31.3%	38.0%	44.0%	50.0%	60.0%	70.7%	80.7%	90.0%	100.0%
47	F	TB	500	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	8.0%	11.2%	13.2%	17.0%	23.7%	31.4%	38.0%	44.0%	50.0%	60.0%	70.8%	80.7%	90.0%	100.0%
48	F	TB	500	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	8.2%	11.4%	13.4%	17.0%	23.8%	31.5%	38.1%	44.0%	50.0%	60.0%	70.8%	80.8%	90.0%	100.0%
49	F	TB	500	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	8.4%	11.5%	13.5%	17.0%	23.9%	31.6%	38.1%	44.0%	50.0%	60.1%	70.9%	80.8%	90.0%	100.0%
50	F	TB	500	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	8.6%	11.7%	13.7%	17.0%	24.0%	31.7%	38.2%	44.0%	50.0%	60.2%	70.9%	80.9%	90.1%	100.0%
51	F	TB	500	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	8.7%	11.8%	13.8%	17.0%	24.0%	31.7%	38.2%	44.0%	50.0%	60.2%	71.0%	80.9%	90.1%	100.0%
52	F	TB	500	0.0%	0.0%	0.0%	0.0%	1.0%	4.2%	8.8%	11.9%	13.9%	17.0%	24.1%	31.8%	38.3%	44.0%	50.0%	60.3%	71.0%	80.9%	90.2%	100.0%
53	F	TB	500	0.0%	0.0%	0.0%	0.0%	1.0%	4.4%	9.0%	12.0%	14.0%	17.0%	24.2%	31.9%	38.4%	44.0%	50.0%	60.3%	71.0%	81.0%	90.2%	100.0%
54	F	TB	500	0.0%	0.0%	0.0%	0.0%	1.0%	4.5%	9.1%	12.2%	14.1%	17.0%	24.3%	32.0%	38.5%	44.0%	50.0%	60.4%	71.0%	80.9%	90.2%	100.0%
55	F	TB	500	0.0%	0.0%	0.0%	0.0%	1.0%	4.7%	9.2%	12.2%	14.2%	17.0%	24.4%	32.1%	38.6%	44.1%	50.0%	60.4%	71.0%	80.9%	90.2%	100.0%
20	F	NT	1000	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
21	F	NT	1000	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
22	F	NT	1000	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
23	F	NT	1000	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
24	F	NT	1000	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
25	F	NT	1000	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
26	F	NT	1000	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
27	F	NT	1000	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
28	F	NT	1000	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
29	F	NT	1000	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
30	F	NT	1000	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
31	F	NT	1000	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
32	F	NT	1000	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
33	F	NT	1000	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
34	F	NT	1000	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
35	F	NT	1000	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
36	F	NT	1000	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%

STATE FARM LIFE INSURANCE COMPANY
Actuarial Memorandum for Term Life Insurance to Age 95
With Return of Premium Benefit
Form 08025

Attachment 1 - 20 Year Level Premium Period

Issue		Premium		End of Policy Year																			
Age	Gender	Class	Band	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20
37	F	NT	1000	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
38	F	NT	1000	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
39	F	NT	1000	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
40	F	NT	1000	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
41	F	NT	1000	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
42	F	NT	1000	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
43	F	NT	1000	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
44	F	NT	1000	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
45	F	NT	1000	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
46	F	NT	1000	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
47	F	NT	1000	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
48	F	NT	1000	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
49	F	NT	1000	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.3%	80.3%	90.0%	100.0%
50	F	NT	1000	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.5%	80.5%	90.0%	100.0%
51	F	NT	1000	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.7%	80.7%	90.0%	100.0%
52	F	NT	1000	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.9%	80.9%	90.0%	100.0%
53	F	NT	1000	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.3%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	71.1%	81.1%	90.0%	100.0%
54	F	NT	1000	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.3%	10.6%	13.0%	17.0%	23.1%	31.2%	38.0%	44.0%	50.0%	60.1%	71.3%	81.3%	90.1%	100.0%
55	F	NT	1000	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.6%	10.9%	13.0%	17.0%	23.3%	31.4%	38.0%	44.0%	50.0%	60.2%	71.4%	81.4%	90.3%	100.0%
56	F	NT	1000	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.7%	10.9%	13.0%	17.0%	23.6%	31.7%	38.2%	44.0%	50.0%	60.3%	71.5%	81.5%	90.3%	100.0%
57	F	NT	1000	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.9%	11.1%	13.1%	17.0%	23.9%	31.9%	38.5%	44.0%	50.0%	60.4%	71.5%	81.5%	90.4%	100.0%
58	F	NT	1000	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	8.2%	11.4%	13.4%	17.0%	24.1%	32.1%	38.7%	44.0%	50.0%	60.5%	71.6%	81.5%	90.4%	100.0%
59	F	NT	1000	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	8.6%	11.7%	13.6%	17.0%	24.3%	32.3%	38.8%	44.1%	50.0%	60.6%	71.5%	81.4%	90.5%	100.0%
60	F	NT	1000	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	8.9%	12.0%	13.9%	17.0%	24.5%	32.5%	38.9%	44.2%	50.0%	60.6%	71.5%	81.4%	90.4%	100.0%
20	F	P	1000	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
21	F	P	1000	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
22	F	P	1000	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
23	F	P	1000	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
24	F	P	1000	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
25	F	P	1000	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
26	F	P	1000	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
27	F	P	1000	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
28	F	P	1000	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
29	F	P	1000	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
30	F	P	1000	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
31	F	P	1000	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
32	F	P	1000	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
33	F	P	1000	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
34	F	P	1000	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
35	F	P	1000	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
36	F	P	1000	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
37	F	P	1000	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
38	F	P	1000	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
39	F	P	1000	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
40	F	P	1000	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
41	F	P	1000	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
42	F	P	1000	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
43	F	P	1000	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
44	F	P	1000	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
45	F	P	1000	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
46	F	P	1000	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
47	F	P	1000	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%

STATE FARM LIFE INSURANCE COMPANY
Actuarial Memorandum for Term Life Insurance to Age 95
With Return of Premium Benefit
Form 08025

Attachment 1 - 20 Year Level Premium Period

Issue		Premium		End of Policy Year																			
Age	Gender	Class	Band	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20
48	F	P	1000	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
49	F	P	1000	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.1%	90.0%	100.0%
50	F	P	1000	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.3%	80.4%	90.0%	100.0%
51	F	P	1000	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.6%	80.7%	90.0%	100.0%
52	F	P	1000	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	71.0%	81.0%	90.0%	100.0%
53	F	P	1000	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	71.3%	81.4%	90.0%	100.0%
54	F	P	1000	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.1%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	71.6%	81.6%	90.1%	100.0%
55	F	P	1000	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.2%	10.5%	13.0%	17.0%	23.0%	31.2%	38.0%	44.0%	50.0%	60.2%	71.8%	81.8%	90.3%	100.0%
56	F	P	1000	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.3%	10.5%	13.0%	17.0%	23.2%	31.6%	38.2%	44.0%	50.0%	60.3%	71.9%	81.9%	90.5%	100.0%
57	F	P	1000	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.4%	10.6%	13.0%	17.0%	23.5%	31.9%	38.5%	44.0%	50.0%	60.5%	72.1%	82.0%	90.6%	100.0%
58	F	P	1000	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.8%	11.1%	13.0%	17.0%	23.9%	32.3%	38.9%	44.0%	50.0%	60.7%	72.1%	82.1%	90.7%	100.0%
59	F	P	1000	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	8.3%	11.5%	13.3%	17.0%	24.2%	32.6%	39.1%	44.1%	50.0%	60.8%	72.2%	82.1%	90.7%	100.0%
60	F	P	1000	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	8.7%	11.9%	13.5%	17.0%	24.4%	32.8%	39.3%	44.3%	50.0%	60.8%	72.1%	82.1%	90.8%	100.0%
20	F	PT	1000	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
21	F	PT	1000	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
22	F	PT	1000	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
23	F	PT	1000	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
24	F	PT	1000	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
25	F	PT	1000	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
26	F	PT	1000	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
27	F	PT	1000	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
28	F	PT	1000	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
29	F	PT	1000	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
30	F	PT	1000	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
31	F	PT	1000	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
32	F	PT	1000	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
33	F	PT	1000	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
34	F	PT	1000	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
35	F	PT	1000	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
36	F	PT	1000	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
37	F	PT	1000	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
38	F	PT	1000	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
39	F	PT	1000	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.1%	80.1%	90.0%	100.0%
40	F	PT	1000	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.2%	80.2%	90.0%	100.0%
41	F	PT	1000	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.3%	80.3%	90.0%	100.0%
42	F	PT	1000	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.4%	80.4%	90.0%	100.0%
43	F	PT	1000	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.5%	80.5%	90.0%	100.0%
44	F	PT	1000	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.6%	80.6%	90.0%	100.0%
45	F	PT	1000	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.4%	13.0%	17.0%	23.1%	31.1%	38.0%	44.0%	50.0%	60.0%	70.7%	80.6%	90.0%	100.0%
46	F	PT	1000	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.4%	10.7%	13.0%	17.0%	23.2%	31.2%	38.0%	44.0%	50.0%	60.0%	70.7%	80.7%	90.0%	100.0%
47	F	PT	1000	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.7%	11.0%	13.0%	17.0%	23.4%	31.3%	38.0%	44.0%	50.0%	60.0%	70.8%	80.8%	90.0%	100.0%
48	F	PT	1000	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	8.0%	11.2%	13.1%	17.0%	23.6%	31.5%	38.0%	44.0%	50.0%	60.0%	70.9%	80.9%	90.0%	100.0%
49	F	PT	1000	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	8.2%	11.4%	13.3%	17.0%	23.7%	31.6%	38.1%	44.0%	50.0%	60.0%	71.0%	81.0%	90.0%	100.0%
50	F	PT	1000	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	8.4%	11.5%	13.4%	17.0%	23.9%	31.7%	38.2%	44.0%	50.0%	60.1%	71.1%	81.0%	90.1%	100.0%
51	F	PT	1000	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	8.6%	11.7%	13.6%	17.0%	23.9%	31.7%	38.2%	44.0%	50.0%	60.2%	71.2%	81.1%	90.2%	100.0%
52	F	PT	1000	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	8.7%	11.8%	13.8%	17.0%	24.0%	31.8%	38.4%	44.0%	50.0%	60.3%	71.2%	81.2%	90.3%	100.0%
53	F	PT	1000	0.0%	0.0%	0.0%	0.0%	1.0%	4.2%	8.9%	12.0%	13.9%	17.0%	24.1%	32.0%	38.5%	44.0%	50.0%	60.4%	71.3%	81.2%	90.3%	100.0%
54	F	PT	1000	0.0%	0.0%	0.0%	0.0%	1.0%	4.4%	9.1%	12.1%	14.0%	17.0%	24.2%	32.1%	38.6%	44.0%	50.0%	60.4%	71.3%	81.2%	90.3%	100.0%
55	F	PT	1000	0.0%	0.0%	0.0%	0.0%	1.0%	4.6%	9.2%	12.2%	14.1%	17.0%	24.4%	32.2%	38.7%	44.1%	50.0%	60.4%	71.2%	81.1%	90.3%	100.0%
20	F	SP	1000	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
21	F	SP	1000	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
22	F	SP	1000	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%

STATE FARM LIFE INSURANCE COMPANY
Actuarial Memorandum for Term Life Insurance to Age 95
With Return of Premium Benefit
Form 08025

Attachment 1 - 20 Year Level Premium Period

Issue		Premium		End of Policy Year																			
Age	Gender	Class	Band	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20
23	F	SP	1000	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
24	F	SP	1000	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
25	F	SP	1000	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
26	F	SP	1000	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
27	F	SP	1000	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
28	F	SP	1000	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
29	F	SP	1000	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
30	F	SP	1000	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
31	F	SP	1000	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
32	F	SP	1000	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
33	F	SP	1000	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
34	F	SP	1000	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
35	F	SP	1000	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
36	F	SP	1000	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
37	F	SP	1000	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
38	F	SP	1000	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
39	F	SP	1000	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
40	F	SP	1000	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
41	F	SP	1000	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
42	F	SP	1000	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
43	F	SP	1000	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
44	F	SP	1000	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
45	F	SP	1000	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
46	F	SP	1000	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
47	F	SP	1000	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
48	F	SP	1000	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
49	F	SP	1000	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
50	F	SP	1000	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.1%	80.2%	90.0%	100.0%
51	F	SP	1000	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.6%	80.7%	90.0%	100.0%
52	F	SP	1000	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	71.0%	81.2%	90.0%	100.0%
53	F	SP	1000	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	71.5%	81.6%	90.0%	100.0%
54	F	SP	1000	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	71.9%	82.0%	90.1%	100.0%
55	F	SP	1000	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.1%	72.3%	82.3%	90.4%	100.0%
56	F	SP	1000	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.5%	38.2%	44.0%	50.0%	60.3%	72.5%	82.6%	90.6%	100.0%
57	F	SP	1000	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.1%	32.0%	38.7%	44.0%	50.0%	60.6%	72.7%	82.7%	90.8%	100.0%
58	F	SP	1000	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.2%	10.6%	13.0%	17.0%	23.5%	32.5%	39.1%	44.0%	50.0%	60.8%	72.9%	82.9%	91.0%	100.0%
59	F	SP	1000	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.9%	11.2%	13.0%	17.0%	24.0%	32.9%	39.5%	44.0%	50.0%	61.0%	73.0%	83.0%	91.1%	100.0%
60	F	SP	1000	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	8.5%	11.8%	13.1%	17.0%	24.3%	33.2%	39.7%	44.3%	50.0%	61.2%	73.0%	83.0%	91.2%	100.0%
20	F	TB	1000	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
21	F	TB	1000	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
22	F	TB	1000	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
23	F	TB	1000	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
24	F	TB	1000	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
25	F	TB	1000	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
26	F	TB	1000	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
27	F	TB	1000	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
28	F	TB	1000	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
29	F	TB	1000	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
30	F	TB	1000	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
31	F	TB	1000	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
32	F	TB	1000	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
33	F	TB	1000	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%

STATE FARM LIFE INSURANCE COMPANY
Actuarial Memorandum for Term Life Insurance to Age 95
With Return of Premium Benefit
Form 08025

Attachment 1 - 20 Year Level Premium Period

Issue		Premium		End of Policy Year																			
Age	Gender	Class	Band	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20
34	F	TB	1000	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
35	F	TB	1000	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
36	F	TB	1000	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
37	F	TB	1000	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%
38	F	TB	1000	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.1%	80.1%	90.0%	100.0%
39	F	TB	1000	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.2%	80.2%	90.0%	100.0%
40	F	TB	1000	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.3%	80.3%	90.0%	100.0%
41	F	TB	1000	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.4%	80.4%	90.0%	100.0%
42	F	TB	1000	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.5%	80.5%	90.0%	100.0%
43	F	TB	1000	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.0%	13.0%	17.0%	23.0%	31.0%	38.0%	44.0%	50.0%	60.0%	70.6%	80.5%	90.0%	100.0%
44	F	TB	1000	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.0%	10.2%	13.0%	17.0%	23.1%	31.1%	38.0%	44.0%	50.0%	60.0%	70.6%	80.6%	90.0%	100.0%
45	F	TB	1000	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.2%	10.6%	13.0%	17.0%	23.3%	31.2%	38.0%	44.0%	50.0%	60.0%	70.7%	80.6%	90.0%	100.0%
46	F	TB	1000	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.6%	10.9%	13.0%	17.0%	23.4%	31.3%	38.0%	44.0%	50.0%	60.0%	70.7%	80.7%	90.0%	100.0%
47	F	TB	1000	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	7.9%	11.1%	13.1%	17.0%	23.6%	31.4%	38.0%	44.0%	50.0%	60.0%	70.8%	80.7%	90.0%	100.0%
48	F	TB	1000	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	8.2%	11.3%	13.3%	17.0%	23.7%	31.5%	38.0%	44.0%	50.0%	60.0%	70.9%	80.8%	90.0%	100.0%
49	F	TB	1000	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	8.4%	11.5%	13.4%	17.0%	23.9%	31.6%	38.1%	44.0%	50.0%	60.1%	70.9%	80.9%	90.0%	100.0%
50	F	TB	1000	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	8.5%	11.6%	13.6%	17.0%	24.0%	31.7%	38.2%	44.0%	50.0%	60.1%	71.0%	80.9%	90.1%	100.0%
51	F	TB	1000	0.0%	0.0%	0.0%	0.0%	1.0%	4.0%	8.7%	11.8%	13.7%	17.0%	24.0%	31.7%	38.2%	44.0%	50.0%	60.2%	71.0%	81.0%	90.2%	100.0%
52	F	TB	1000	0.0%	0.0%	0.0%	0.0%	1.0%	4.1%	8.8%	11.9%	13.9%	17.0%	24.1%	31.8%	38.3%	44.0%	50.0%	60.3%	71.1%	81.0%	90.2%	100.0%
53	F	TB	1000	0.0%	0.0%	0.0%	0.0%	1.0%	4.3%	9.0%	12.0%	14.0%	17.0%	24.2%	31.9%	38.4%	44.0%	50.0%	60.3%	71.1%	81.0%	90.2%	100.0%
54	F	TB	1000	0.0%	0.0%	0.0%	0.0%	1.0%	4.5%	9.1%	12.1%	14.1%	17.0%	24.3%	32.0%	38.5%	44.0%	50.0%	60.4%	71.1%	81.0%	90.2%	100.0%
55	F	TB	1000	0.0%	0.0%	0.0%	0.0%	1.0%	4.6%	9.2%	12.2%	14.2%	17.0%	24.4%	32.2%	38.7%	44.1%	50.0%	60.4%	71.1%	80.9%	90.2%	100.0%

Attachment 2

Numerical Demonstration of Compliance with the Standard Nonforfeiture Law

20 Year Level Premium Period

Male, Age 35, Standard Non-Tobacco, $100000

Interest rate =0.04

Expense Allowance= 25.2203

r= 0.4647

t	x+t	v^{x+t}	$1000q_{[x]+t}$	Gross Prem per 1000 $_{t+1}GP_{[x]}$	PVFB	PVFGP	CV^{min}	k	NFF	PVNFF	CV^{bas}	CV^{act}	Difference
0	35	1.0000	1.12	4.70	251.86	596.29	0.00	1.5774	3.4449	263.53	-	-	-
1	36	0.9615	1.17	4.70	261.08	615.94	0.00	1.5774	3.4449	270.79	-	-	-
2	37	0.9246	1.24	4.70	270.65	636.44	0.00	1.5774	3.4449	278.37	-	-	-
3	38	0.8890	1.33	4.70	280.56	657.82	0.00	1.5774	3.4449	286.27	-	-	-
4	39	0.8548	1.41	4.70	290.81	680.15	0.00	1.5774	3.4449	294.53	-	-	-
5	40	0.8219	1.52	4.70	301.43	703.46	0.00	1.5774	3.4449	303.16	-	0.27	(0.27)
6	41	0.7903	1.65	4.70	312.41	727.82	0.00	1.5774	3.4449	312.18	0.24	1.31	(1.07)
7	42	0.7599	1.81	4.70	323.76	753.28	0.00	1.5774	3.4449	321.61	2.15	2.67	(0.52)
8	43	0.7307	2.00	4.70	335.47	779.94	0.00	1.5774	3.4449	331.49	3.98	4.36	(0.38)
9	44	0.7026	2.21	4.70	347.55	807.86	0.00	1.5774	3.4449	341.85	5.69	6.38	(0.68)
10	45	0.6756	2.44	4.70	359.99	837.14	0.00	3.6756	8.0273	352.73	7.26	9.27	(2.00)
11	46	0.6496	2.67	4.70	372.81	867.86	0.00	3.6756	8.0273	359.36	13.45	13.79	(0.34)
12	47	0.6246	2.86	4.70	386.03	900.09	0.00	3.6756	8.0273	366.37	19.66	20.27	(0.61)
13	48	0.6006	3.01	4.70	399.70	933.87	0.00	3.6756	8.0273	373.74	25.96	26.92	(0.97)
14	49	0.5775	3.20	4.70	413.86	969.26	0.00	3.6756	8.0273	381.49	32.37	33.57	(1.20)
15	50	0.5553	3.45	4.70	428.52	1006.36	0.00	6.5891	14.3904	389.65	38.87	40.88	(2.00)
16	51	0.5339	3.77	4.70	443.68	1045.33	0.00	6.5891	14.3904	391.62	52.06	52.32	(0.26)
17	52	0.5134	4.16	4.70	459.31	1086.35	0.00	6.5891	14.3904	393.80	65.51	64.86	0.65
18	53	0.4936	4.61	4.70	475.42	1129.62	0.00	6.5891	14.3904	396.24	79.18	78.48	0.70
19	54	0.4746	5.18	4.70	492.00	1175.33	0.00	6.5891	14.3904	398.96	93.04	93.20	(0.15)
20	55	0.4564	5.82	17.46	509.04	1223.80	0.00	0.7070	5.7359	402.04	107.00	109.00	(2.00)
21	56	0.4388	6.48	19.44	412.50	1261.94	0.00	0.7070	6.3863	414.57	-	-	-
22	57	0.4220	7.12	21.36	425.15	1300.62	0.00	0.7070	7.0171	427.27	-	-	-
23	58	0.4057	7.76	23.28	438.01	1339.97	0.00	0.7070	7.6478	440.20	-	-	-
24	59	0.3901	8.51	25.53	451.12	1380.07	0.00	0.7070	8.3870	453.37	-	-	-
25	60	0.3751	9.42	28.26	464.44	1420.81	0.00	0.7070	9.2838	466.76	-	-	-
26	61	0.3607	10.53	31.59	477.91	1462.03	0.00	0.7070	10.3778	480.30	-	-	-
27	62	0.3468	11.82	35.46	491.46	1503.49	0.00	0.7070	11.6492	493.92	-	-	-
28	63	0.3335	13.23	39.69	505.04	1545.01	0.00	0.7070	13.0388	507.56	-	-	-
29	64	0.3207	14.70	44.10	518.60	1586.52	0.00	0.7070	14.4875	521.20	-	-	-
30	65	0.3083	16.23	48.69	532.18	1628.05	0.00	0.7070	15.9954	534.84	-	-	-
31	66	0.2965	17.78	53.34	545.77	1669.64	0.00	0.7070	17.5230	548.50	-	-	-
32	67	0.2851	19.40	58.20	559.42	1711.38	0.00	0.7070	19.1196	562.21	-	-	-
33	68	0.2741	21.11	63.33	573.13	1753.32	0.00	0.7070	20.8049	575.99	-	-	-
34	69	0.2636	23.03	69.09	586.91	1795.49	0.00	0.7070	22.6971	589.85	-	-	-
35	70	0.2534	25.27	75.81	600.74	1837.78	0.00	0.7070	24.9048	603.74	-	-	-
36	71	0.2437	27.99	83.97	614.52	1879.96	0.00	0.7070	27.5854	617.59	-	-	-
37	72	0.2343	31.17	93.51	628.14	1921.61	0.00	0.7070	30.7195	631.28	-	-	-
38	73	0.2253	34.52	103.56	641.47	1962.39	0.00	0.7070	34.0211	644.68	-	-	-
39	74	0.2166	38.12	114.36	654.52	2002.31	0.00	0.7070	37.5690	657.79	-	-	-
40	75	0.2083	42.04	126.12	667.26	2041.28	0.00	0.7070	41.4324	670.59	-	-	-
41	76	0.2003	46.46	139.38	679.64	2079.17	0.00	0.7070	45.7885	683.04	-	-	-
42	77	0.1926	51.60	154.80	691.58	2115.68	0.00	0.7070	50.8542	695.03	-	-	-
43	78	0.1852	57.57	172.71	702.88	2150.27	0.00	0.7070	56.7379	706.40	-	-	-
44	79	0.1780	64.26	192.78	713.35	2182.29	0.00	0.7070	63.3312	716.92	-	-	-
45	80	0.1712	71.72	215.16	722.79	2211.18	0.00	0.7070	70.6834	726.41	-	-	-
46	81	0.1646	79.83	239.49	730.99	2236.25	0.00	0.7070	78.6762	734.64	-	-	-
47	82	0.1583	88.42	265.26	737.70	2256.79	0.00	0.7070	87.1420	741.39	-	-	-
48	83	0.1522	97.80	293.40	742.70	2272.09	0.00	0.7070	96.3864	746.42	-	-	-
49	84	0.1463	108.23	324.69	745.59	2280.91	0.00	0.7070	106.6657	749.31	-	-	-
50	85	0.1407	119.83	359.49	745.74	2281.38	0.00	0.7070	118.0980	749.47	-	-	-
51	86	0.1353	132.59	397.77	742.31	2270.89	0.00	0.7070	130.6736	746.02	-	-	-
52	87	0.1301	146.38	439.14	734.11	2245.82	0.00	0.7070	144.2643	737.79	-	-	-
53	88	0.1251	161.04	483.12	719.51	2201.15	0.00	0.7070	158.7124	723.11	-	-	-
54	89	0.1203	176.42	529.26	696.16	2129.72	0.00	0.7070	173.8701	699.64	-	-	-
55	90	0.1157	191.74	575.22	660.63	2021.02	0.00	0.7070	188.9687	663.94	-	-	-
56	91	0.1112	206.82	620.46	608.11	1860.34	0.00	0.7070	203.8307	611.15	-	-	-
57	92	0.1069	222.62	667.86	531.41	1625.70	0.00	0.7070	219.4023	534.07	-	-	-
58	93	0.1028	239.28	717.84	418.87	1281.42	0.00	0.7070	235.8215	420.97	-	-	-
59	94	0.0989	256.83	770.49	251.86	770.49	0.00	0.7070	253.1179	253.12	-	-	-
60	95	0.0951	274.21	0.00	0.00	0.00	0.00	-	0.0000	0.00	-	-	-

STATE FARM LIFE INSURANCE COMPANY
Actuarial Memorandum for Term Life Insurance to Age 95
With Return of Premium Benefit
Form 08025

Attachment 1 - 30 Year Level Premium Period

Issue		Premium		End of Policy Year																															
Age	Gender	Class	Band	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30
20	M	NT	100	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
21	M	NT	100	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
22	M	NT	100	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
23	M	NT	100	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
24	M	NT	100	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
25	M	NT	100	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
26	M	NT	100	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
27	M	NT	100	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
28	M	NT	100	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
29	M	NT	100	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
30	M	NT	100	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
31	M	NT	100	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
32	M	NT	100	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
33	M	NT	100	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
34	M	NT	100	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
35	M	NT	100	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
36	M	NT	100	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
37	M	NT	100	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
38	M	NT	100	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
39	M	NT	100	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
40	M	NT	100	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.1%	50.1%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
41	M	NT	100	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.2%	50.2%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
42	M	NT	100	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.2%	31.0%	35.0%	40.0%	45.3%	50.3%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
43	M	NT	100	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.2%	25.2%	28.5%	31.1%	35.0%	40.0%	45.3%	50.3%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
44	M	NT	100	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.4%	25.5%	28.7%	31.3%	35.0%	40.0%	45.3%	50.3%	55.0%	60.0%	68.0%	76.7%	84.8%	92.0%	100.0%
45	M	NT	100	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.7%	25.7%	28.9%	31.5%	35.0%	40.0%	45.4%	50.4%	55.0%	60.0%	68.0%	76.8%	84.8%	92.1%	100.0%
20	M	P	100	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
21	M	P	100	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
22	M	P	100	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
23	M	P	100	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
24	M	P	100	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
25	M	P	100	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
26	M	P	100	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
27	M	P	100	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
28	M	P	100	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
29	M	P	100	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
30	M	P	100	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
31	M	P	100	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
32	M	P	100	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
33	M	P	100	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
34	M	P	100	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
35	M	P	100	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
36	M	P	100	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
37	M	P	100	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
38	M	P	100	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
39	M	P	100	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
40	M	P	100	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.1%	50.1%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
41	M	P	100	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.3%	50.3%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
42	M	P	100	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.4%	50.4%	55.0%	60.0%	68.0%	76.6%	84.7%	92.0%	100.0%
43	M	P	100	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.4%	31.0%	35.0%	40.0%	45.4%	50.4%	55.0%	60.0%	68.0%	77.0%	85.1%	92.2%	100.0%
44	M	P	100	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.1%	25.4%	28.7%	31.1%	35.0%	40.0%	45.4%	50.5%	55.0%	60.0%	68.0%	77.3%	85.4%	92.3%	100.0%
45	M	P	100	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.4%	25.7%	29.0%	31.3%	35.0%	40.0%	45.6%	50.7%	55.0%	60.2%	68.4%	77.7%	85.6%	92.5%	100.0%
20	M	PT	100	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
21	M	PT	100	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
22	M	PT	100	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
23	M	PT	100	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
24	M	PT	100	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
25	M	PT	100	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
26	M	PT	100	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
27	M	PT	100	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
28	M	PT	100	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
29	M	PT	100	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
30	M	PT	100	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
31	M	PT	100	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
32	M	PT	100	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
33	M	PT	100	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
34	M	PT	100	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
35	M	PT	100	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.1%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
36	M	PT	100	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.1%	25.1%	28.4%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
37	M	PT	100	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.3%	25.3%	28.6%	31.2%	35.0%	40.0%	45.0%	50.1%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
38	M	PT	100	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.5%	25.4%	28.6%	31.2%	35.0%	40.0%	45.3%	50.5%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
39	M	PT	100	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.6%	25.4%	28.6%	31.2%	35.0%	40.0%	45.6%	50.7%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
40	M	PT	100	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.6%	25.4%	28.6%	31.3%	35.0%	40.0%	45.8%	50.8%	55.0%	60.0%	68.0%	76.5%	84.5%	92.0%	100.0%
41	M	PT	100	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.6%	25.4%	28.7%	31.4%	35.0%	40.0%	45.8%	50.7%	55.0%	60.0%	68.0%	76.5%	84.4%	92.0%	100.0%
42	M	PT	100	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.1%	15.1%	17.0%	19.0%	21.7%	25.6%	29.0%	31.6%	35.0%	40.0%	45.7%	50.6%	55.0%	60.0%	68.0%	76.5%	84.4%	92.0%	100.0%
43	M	PT	100	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.1%	5.0%	7.0%	9.0%	11.0%	13.2%	15.2%	17.0%	19.0%	21.9%	26.0%	29.3%	31.8%	35.0%	40.0%	45.5%	50.5%	55.0%	60.0%	68.0%	76.5%	84.4%	92.0%	100.0%
44	M	PT	100	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	4.0%	6.0%	8.0%	10.0%	11.1%	13.7%	15.5%	17.0%	19.0%	22.2%	26.3%	29.5%	31.9%	35.0%	40.0%	45.5%	50.5%	55.0%	60.2%	68.0%	76.6%	84.5%	92.0%	100.0%

STATE FARM LIFE INSURANCE COMPANY
Actuarial Memorandum for Term Life Insurance to Age 95
With Return of Premium Benefit
Form 08025

Attachment 1 - 30 Year Level Premium Period

Issue		Premium		End of Policy Year																														
Age	Gender	Class	Band	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30
45	M	PT	100	0.0%	0.0%	0.0%	0.0%	1.3%	2.1%	5.6%	7.9%	10.5%	12.0%	13.0%	14.7%	16.1%	17.1%	19.0%	22.3%	26.5%	29.7%	32.0%	35.0%	40.0%	45.5%	50.5%	55.1%	60.3%	68.0%	76.6%	84.5%	92.0%	100.0%
20	M	TB	100	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
21	M	TB	100	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
22	M	TB	100	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
23	M	TB	100	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
24	M	TB	100	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
25	M	TB	100	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
26	M	TB	100	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
27	M	TB	100	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
28	M	TB	100	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
29	M	TB	100	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
30	M	TB	100	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
31	M	TB	100	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
32	M	TB	100	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
33	M	TB	100	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
34	M	TB	100	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.1%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
35	M	TB	100	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.2%	25.0%	28.3%	31.1%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
36	M	TB	100	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.4%	25.2%	28.5%	31.2%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
37	M	TB	100	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.5%	25.4%	28.6%	31.3%	35.0%	40.0%	45.0%	50.1%	55.0%	60.0%	68.0%	76.5%	84.5%	92.0%	100.0%
38	M	TB	100	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.6%	25.5%	28.7%	31.3%	35.0%	40.0%	45.3%	50.4%	55.0%	60.0%	68.0%	76.4%	84.4%	92.0%	100.0%
39	M	TB	100	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.7%	25.5%	28.7%	31.3%	35.0%	40.0%	45.6%	50.7%	55.2%	60.3%	68.0%	76.4%	84.4%	92.0%	100.0%
40	M	TB	100	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.5%	5.5%	8.0%	10.5%	12.0%	13.4%	15.3%	17.0%	19.0%	21.7%	25.5%	28.8%	31.4%	35.0%	40.0%	45.8%	50.8%	55.2%	60.3%	68.0%	76.5%	84.4%	92.0%	100.0%
41	M	TB	100	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	4.3%	6.0%	9.0%	11.0%	13.0%	14.0%	15.6%	17.0%	19.0%	21.7%	25.5%	28.8%	31.5%	35.0%	40.0%	45.8%	50.8%	55.2%	60.3%	68.0%	76.4%	84.3%	92.0%	100.0%
42	M	TB	100	0.0%	0.0%	0.0%	0.0%	1.5%	2.5%	5.8%	8.5%	12.0%	14.0%	15.5%	16.5%	17.0%	18.0%	19.0%	21.8%	25.7%	28.9%	31.6%	35.0%	40.0%	45.7%	50.7%	55.2%	60.3%	68.0%	76.4%	84.3%	92.0%	100.0%
43	M	TB	100	0.0%	0.0%	0.0%	0.0%	2.0%	4.0%	7.7%	11.5%	14.5%	16.5%	18.0%	19.0%	20.0%	21.0%	22.0%	24.3%	27.6%	30.3%	32.3%	35.0%	40.0%	45.6%	50.6%	55.1%	60.3%	68.0%	76.4%	84.3%	92.0%	100.0%
44	M	TB	100	0.0%	0.0%	0.0%	0.0%	2.0%	5.0%	10.5%	14.2%	17.5%	19.5%	21.0%	22.5%	23.5%	24.5%	25.5%	27.2%	29.8%	31.8%	33.1%	35.0%	40.0%	45.5%	50.5%	55.1%	60.3%	68.0%	76.3%	84.2%	92.0%	100.0%
45	M	TB	100	0.0%	0.0%	0.0%	0.0%	2.0%	8.0%	14.3%	17.2%	20.1%	22.5%	23.5%	24.0%	25.0%	26.0%	27.0%	28.5%	30.8%	32.4%	33.4%	35.0%	40.0%	45.4%	50.4%	55.1%	60.3%	68.0%	76.2%	84.1%	91.9%	100.0%
20	M	NT	250	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
21	M	NT	250	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
22	M	NT	250	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
23	M	NT	250	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
24	M	NT	250	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
25	M	NT	250	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
26	M	NT	250	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
27	M	NT	250	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
28	M	NT	250	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
29	M	NT	250	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
30	M	NT	250	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
31	M	NT	250	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
32	M	NT	250	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
33	M	NT	250	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
34	M	NT	250	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
35	M	NT	250	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
36	M	NT	250	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
37	M	NT	250	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
38	M	NT	250	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
39	M	NT	250	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
40	M	NT	250	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.1%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
41	M	NT	250	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.2%	50.3%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
42	M	NT	250	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.3%	50.4%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
43	M	NT	250	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.4%	31.0%	35.0%	40.0%	45.4%	50.4%	55.0%	60.0%	68.0%	76.8%	84.9%	92.0%	100.0%
44	M	NT	250	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.2%	25.4%	28.7%	31.2%	35.0%	40.0%	45.4%	50.4%	55.0%	60.0%	68.0%	77.0%	85.1%	92.2%	100.0%
45	M	NT	250	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.5%	25.7%	28.9%	31.4%	35.0%	40.0%	45.4%	50.4%	55.0%	60.0%	68.1%	77.0%	85.0%	92.2%	100.0%
20	M	P	250	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
21	M	P	250	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
22	M	P	250	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
23	M	P	250	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
24	M	P	250	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
25	M	P	250	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
26	M	P	250	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
27	M	P	250	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
28	M	P	250	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
29	M	P	250	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
30	M	P	250	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
31	M	P	250	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
32	M	P	250	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
33	M	P	250	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
34	M	P	250	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
35	M	P	250	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
36	M	P	250	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
37	M	P	250	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
38	M	P	250	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
39	M	P	250	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
40	M	P	250	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.2%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
41	M	P	250	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.3%	50.4%	55.0%	60.0%	68.0%	76.7%	84.8%	92.0%	100.0%
42	M	P	250	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.5%	50.5%	55.0%	60.0%	68.0%	77.1%	85.3%	92.0%	100.0%
43	M	P	250	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.2%	31.0%	35.0%	40.0%	45.6%	50.7%	55.0%	60.2%	68.0%	77.6%	85.8%	92.5%	100.0%

STATE FARM LIFE INSURANCE COMPANY
Actuarial Memorandum for Term Life Insurance to Age 95
With Return of Premium Benefit
Form 08025

Attachment 1 - 30 Year Level Premium Period

Issue		Premium		End of Policy Year																														
Age	Gender	Class	Band	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30
44	M	P	250	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.3%	28.6%	31.0%	35.0%	40.0%	45.6%	50.6%	55.0%	60.0%	68.2%	77.9%	86.1%	92.6%	100.0%
45	M	P	250	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.2%	25.6%	29.0%	31.2%	35.0%	40.0%	45.7%	50.8%	55.0%	60.2%	68.7%	78.2%	86.3%	92.8%	100.0%
20	M	PT	250	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
21	M	PT	250	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
22	M	PT	250	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
23	M	PT	250	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
24	M	PT	250	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
25	M	PT	250	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
26	M	PT	250	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
27	M	PT	250	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
28	M	PT	250	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
29	M	PT	250	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
30	M	PT	250	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
31	M	PT	250	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
32	M	PT	250	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
33	M	PT	250	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
34	M	PT	250	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
35	M	PT	250	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.7%	84.7%	92.0%	100.0%
36	M	PT	250	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.3%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.6%	84.6%	92.0%	100.0%
37	M	PT	250	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.1%	25.2%	28.5%	31.0%	35.0%	40.0%	45.0%	50.2%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
38	M	PT	250	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.3%	25.3%	28.6%	31.0%	35.0%	40.0%	45.4%	50.5%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
39	M	PT	250	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.4%	25.4%	28.5%	31.1%	35.0%	40.0%	45.7%	50.8%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
40	M	PT	250	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.4%	25.3%	28.5%	31.2%	35.0%	40.0%	45.9%	51.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
41	M	PT	250	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.5%	25.4%	28.7%	31.3%	35.0%	40.0%	45.9%	50.9%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
42	M	PT	250	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.6%	25.6%	29.0%	31.6%	35.0%	40.0%	45.8%	50.7%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
43	M	PT	250	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.1%	15.1%	17.0%	19.0%	21.9%	26.0%	29.3%	31.8%	35.0%	40.0%	45.6%	50.6%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
44	M	PT	250	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.3%	5.2%	7.0%	9.0%	11.0%	13.1%	15.1%	17.0%	19.0%	22.1%	26.3%	29.6%	32.0%	35.0%	40.0%	45.5%	50.4%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
45	M	PT	250	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	4.9%	7.0%	9.5%	11.0%	12.0%	14.2%	15.8%	17.0%	19.0%	22.3%	26.5%	29.7%	32.0%	35.0%	40.0%	45.5%	50.6%	55.1%	60.3%	68.0%	76.8%	84.6%	92.0%	100.0%
20	M	SP	250	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
21	M	SP	250	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
22	M	SP	250	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
23	M	SP	250	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
24	M	SP	250	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
25	M	SP	250	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
26	M	SP	250	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
27	M	SP	250	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
28	M	SP	250	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
29	M	SP	250	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
30	M	SP	250	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
31	M	SP	250	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
32	M	SP	250	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
33	M	SP	250	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
34	M	SP	250	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
35	M	SP	250	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
36	M	SP	250	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
37	M	SP	250	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
38	M	SP	250	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
39	M	SP	250	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.7%	92.0%	100.0%
40	M	SP	250	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.2%	55.0%	60.0%	68.0%	76.7%	84.9%	92.0%	100.0%
41	M	SP	250	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.4%	50.5%	55.0%	60.0%	68.0%	77.0%	85.3%	92.0%	100.0%
42	M	SP	250	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.7%	50.8%	55.0%	60.2%	68.0%	77.7%	86.0%	92.2%	100.0%
43	M	SP	250	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.8%	50.9%	55.0%	60.2%	68.1%	78.4%	86.7%	92.8%	100.0%
44	M	SP	250	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.1%	28.6%	31.0%	35.0%	40.0%	45.8%	50.9%	55.0%	60.0%	68.5%	78.9%	87.2%	93.2%	100.0%
45	M	SP	250	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.6%	29.0%	31.0%	35.0%	40.0%	46.0%	51.2%	55.0%	60.2%	69.1%	79.5%	87.5%	93.4%	100.0%
20	M	TB	250	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
21	M	TB	250	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
22	M	TB	250	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
23	M	TB	250	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
24	M	TB	250	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
25	M	TB	250	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
26	M	TB	250	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
27	M	TB	250	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
28	M	TB	250	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
29	M	TB	250	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
30	M	TB	250	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
31	M	TB	250	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
32	M	TB	250	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
33	M	TB	250	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
34	M	TB	250	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
35	M	TB	250	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.1%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
36	M	TB	250	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.1%	25.1%	28.4%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
37	M	TB	250	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.3%	25.3%	28.6%	31.2%	35.0%	40.0%	45.0%	50.1%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
38	M	TB	250	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.5%	25.4%	28.6%	31.2%	35.0%	40.0%	45.3%	50.4%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
39	M	TB	250	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.6%	25.4%	28.6%	31.2%	35.0%	40.0%	45.6%	50.6%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
40	M	TB	250	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.6%	25.4%	28.6%	31.3%	35.0%	40.0%	45.7%	50.7%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
41	M	TB	250	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.6%	25.5%	28.7%	31.4%	35.0%	40.0%	45.8%	50.8%	55.2%	60.3%	68.0%	76.5%	84.4%	92.0%	100.0%
42	M	TB	250	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	4.0%	6.0%	8.8%	11.1%	12.6%	14.2%	15.8%	17.0%	19.0%	21.8%	25.6%	28.9%	31.6%	35.0%	40.0%	45.7%	50.7%	55.2%	60.3%	68.0%	76.6%	84.5%	92.0%	100.0%

STATE FARM LIFE INSURANCE COMPANY
Actuarial Memorandum for Term Life Insurance to Age 95
With Return of Premium Benefit
Form 08025

Attachment 1 - 30 Year Level Premium Period

Issue		Premium		End of Policy Year																														
Age	Gender	Class	Band	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30
43	M	TB	250	0.0%	0.0%	0.0%	0.0%	1.0%	2.5%	5.0%	7.6%	10.5%	12.8%	14.0%	15.1%	16.4%	17.1%	19.0%	22.0%	26.0%	29.2%	31.8%	35.0%	40.0%	45.6%	50.6%	55.1%	60.3%	68.0%	76.6%	84.5%	92.0%	100.0%
44	M	TB	250	0.0%	0.0%	0.0%	0.0%	1.0%	2.5%	6.2%	9.2%	12.3%	14.2%	15.5%	16.0%	17.0%	18.0%	19.0%	22.2%	26.2%	29.5%	31.9%	35.0%	40.0%	45.5%	50.5%	55.1%	60.3%	68.0%	76.6%	84.5%	92.0%	100.0%
45	M	TB	250	0.0%	0.0%	0.0%	0.0%	1.0%	5.0%	10.0%	14.0%	16.5%	18.5%	19.5%	20.5%	21.5%	22.5%	23.5%	25.8%	28.9%	31.2%	32.8%	35.0%	40.0%	45.4%	50.5%	55.1%	60.3%	68.0%	76.5%	84.4%	92.0%	100.0%
20	M	NT	500	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
21	M	NT	500	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
22	M	NT	500	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
23	M	NT	500	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
24	M	NT	500	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
25	M	NT	500	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
26	M	NT	500	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
27	M	NT	500	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
28	M	NT	500	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
29	M	NT	500	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
30	M	NT	500	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
31	M	NT	500	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
32	M	NT	500	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
33	M	NT	500	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
34	M	NT	500	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
35	M	NT	500	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
36	M	NT	500	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
37	M	NT	500	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
38	M	NT	500	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
39	M	NT	500	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
40	M	NT	500	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.1%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
41	M	NT	500	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.3%	50.3%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
42	M	NT	500	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.3%	50.4%	55.0%	60.0%	68.0%	76.5%	84.7%	92.0%	100.0%
43	M	NT	500	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.4%	31.0%	35.0%	40.0%	45.4%	50.4%	55.0%	60.0%	68.0%	76.8%	85.0%	92.1%	100.0%
44	M	NT	500	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.2%	25.4%	28.7%	31.2%	35.0%	40.0%	45.4%	50.4%	55.0%	60.0%	68.0%	77.1%	85.2%	92.2%	100.0%
45	M	NT	500	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.5%	25.7%	28.9%	31.3%	35.0%	40.0%	45.4%	50.5%	55.0%	60.0%	68.1%	77.2%	85.2%	92.2%	100.0%
20	M	P	500	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
21	M	P	500	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
22	M	P	500	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
23	M	P	500	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
24	M	P	500	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
25	M	P	500	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
26	M	P	500	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
27	M	P	500	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
28	M	P	500	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
29	M	P	500	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
30	M	P	500	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
31	M	P	500	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
32	M	P	500	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
33	M	P	500	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
34	M	P	500	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
35	M	P	500	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
36	M	P	500	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
37	M	P	500	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
38	M	P	500	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
39	M	P	500	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
40	M	P	500	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.2%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
41	M	P	500	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.3%	50.4%	55.0%	60.0%	68.0%	76.7%	84.9%	92.0%	100.0%
42	M	P	500	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.5%	50.5%	55.0%	60.0%	68.0%	77.1%	85.3%	92.0%	100.0%
43	M	P	500	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.2%	31.0%	35.0%	40.0%	45.6%	50.7%	55.0%	60.2%	68.0%	77.7%	85.9%	92.5%	100.0%
44	M	P	500	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.3%	28.6%	31.0%	35.0%	40.0%	45.6%	50.6%	55.0%	60.0%	68.2%	78.0%	86.2%	92.7%	100.0%
45	M	P	500	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.1%	25.6%	29.0%	31.1%	35.0%	40.0%	45.7%	50.9%	55.0%	60.2%	68.7%	78.3%	86.3%	92.8%	100.0%
20	M	PT	500	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
21	M	PT	500	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
22	M	PT	500	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
23	M	PT	500	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
24	M	PT	500	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
25	M	PT	500	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
26	M	PT	500	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
27	M	PT	500	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
28	M	PT	500	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
29	M	PT	500	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
30	M	PT	500	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
31	M	PT	500	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
32	M	PT	500	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
33	M	PT	500	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
34	M	PT	500	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
35	M	PT	500	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.7%	84.7%	92.0%	100.0%
36	M	PT	500	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.2%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.7%	84.6%	92.0%	100.0%
37	M	PT	500	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.2%	28.5%	31.0%	35.0%	40.0%	45.0%	50.2%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
38	M	PT	500	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.2%	25.3%	28.5%	31.0%	35.0%	40.0%	45.4%	50.6%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
39	M	PT	500	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.3%	25.3%	28.5%	31.0%	35.0%	40.0%	45.8%	50.9%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
40	M	PT	500	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.3%	25.3%	28.5%	31.1%	35.0%	40.0%	46.0%	51.0%	55.1%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
41	M	PT	500	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.4%	25.4%	28.7%	31.3%	35.0%	40.0%	46.0%	50.9%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%

STATE FARM LIFE INSURANCE COMPANY
Actuarial Memorandum for Term Life Insurance to Age 95
With Return of Premium Benefit
Form 08025

Attachment 1 - 30 Year Level Premium Period

Issue		Premium		End of Policy Year																														
Age	Gender	Class	Band	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30
42	M	PT	500	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.6%	25.6%	29.0%	31.5%	35.0%	40.0%	45.8%	50.8%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
43	M	PT	500	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.1%	15.1%	17.0%	19.0%	21.9%	26.0%	29.3%	31.8%	35.0%	40.0%	45.6%	50.6%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
44	M	PT	500	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.2%	5.1%	7.0%	9.0%	11.0%	13.1%	15.1%	17.0%	19.0%	22.1%	26.3%	29.6%	32.0%	35.0%	40.0%	45.5%	50.5%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
45	M	PT	500	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	4.3%	6.3%	8.5%	10.0%	11.0%	13.6%	15.4%	17.0%	19.0%	22.3%	26.5%	29.7%	32.0%	35.0%	40.0%	45.5%	50.5%	55.0%	60.2%	68.0%	76.9%	84.7%	92.0%	100.0%
20	M	SP	500	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
21	M	SP	500	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
22	M	SP	500	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
23	M	SP	500	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
24	M	SP	500	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
25	M	SP	500	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
26	M	SP	500	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
27	M	SP	500	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
28	M	SP	500	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
29	M	SP	500	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
30	M	SP	500	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
31	M	SP	500	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
32	M	SP	500	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
33	M	SP	500	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
34	M	SP	500	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
35	M	SP	500	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
36	M	SP	500	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
37	M	SP	500	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
38	M	SP	500	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
39	M	SP	500	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.6%	84.8%	92.0%	100.0%
40	M	SP	500	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.2%	55.0%	60.0%	68.0%	76.8%	85.0%	92.0%	100.0%
41	M	SP	500	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.4%	50.6%	55.0%	60.0%	68.0%	77.2%	85.4%	92.0%	100.0%
42	M	SP	500	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.7%	50.9%	55.0%	60.2%	68.0%	77.9%	86.1%	92.3%	100.0%
43	M	SP	500	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.8%	50.9%	55.0%	60.2%	68.1%	78.6%	86.9%	92.9%	100.0%
44	M	SP	500	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.1%	28.6%	31.0%	35.0%	40.0%	45.8%	50.9%	55.0%	60.0%	68.6%	79.2%	87.5%	93.3%	100.0%
45	M	SP	500	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.6%	29.0%	31.0%	35.0%	40.0%	46.0%	51.2%	55.0%	60.2%	69.2%	79.7%	87.8%	93.5%	100.0%
20	M	TB	500	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
21	M	TB	500	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
22	M	TB	500	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
23	M	TB	500	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
24	M	TB	500	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
25	M	TB	500	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
26	M	TB	500	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
27	M	TB	500	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
28	M	TB	500	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
29	M	TB	500	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
30	M	TB	500	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
31	M	TB	500	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
32	M	TB	500	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
33	M	TB	500	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
34	M	TB	500	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
35	M	TB	500	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.1%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
36	M	TB	500	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.4%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
37	M	TB	500	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.2%	25.3%	28.5%	31.1%	35.0%	40.0%	45.0%	50.1%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
38	M	TB	500	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.4%	25.4%	28.6%	31.2%	35.0%	40.0%	45.3%	50.4%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
39	M	TB	500	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.5%	25.4%	28.6%	31.2%	35.0%	40.0%	45.6%	50.7%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
40	M	TB	500	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.5%	25.4%	28.6%	31.3%	35.0%	40.0%	45.8%	50.8%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
41	M	TB	500	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.6%	25.4%	28.7%	31.4%	35.0%	40.0%	45.7%	50.7%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
42	M	TB	500	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.1%	17.0%	19.0%	21.7%	25.6%	29.0%	31.6%	35.0%	40.0%	45.8%	50.8%	55.2%	60.3%	68.0%	76.7%	84.6%	92.0%	100.0%
43	M	TB	500	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	4.0%	6.6%	8.5%	11.0%	12.0%	14.2%	15.8%	17.0%	19.0%	22.0%	26.0%	29.3%	31.8%	35.0%	40.0%	45.6%	50.6%	55.0%	60.2%	68.0%	76.7%	84.7%	92.0%	100.0%
44	M	TB	500	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	5.5%	8.1%	11.0%	13.0%	14.0%	15.2%	16.5%	17.1%	19.0%	22.2%	26.3%	29.5%	31.9%	35.0%	40.0%	45.5%	50.5%	55.0%	60.2%	68.0%	76.7%	84.7%	92.0%	100.0%
45	M	TB	500	0.0%	0.0%	0.0%	0.0%	1.0%	3.0%	7.6%	11.5%	14.3%	16.0%	17.0%	18.2%	19.4%	20.2%	22.0%	24.6%	28.1%	30.7%	32.5%	35.0%	40.0%	45.5%	50.5%	55.1%	60.3%	68.0%	76.7%	84.5%	92.0%	100.0%
20	M	NT	1000	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
21	M	NT	1000	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
22	M	NT	1000	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
23	M	NT	1000	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
24	M	NT	1000	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
25	M	NT	1000	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
26	M	NT	1000	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
27	M	NT	1000	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
28	M	NT	1000	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
29	M	NT	1000	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
30	M	NT	1000	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
31	M	NT	1000	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
32	M	NT	1000	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
33	M	NT	1000	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
34	M	NT	1000	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
35	M	NT	1000	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
36	M	NT	1000	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
37	M	NT	1000	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
38	M	NT	1000	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
39	M	NT	1000	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
40	M	NT	1000	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.1%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%

STATE FARM LIFE INSURANCE COMPANY
Actuarial Memorandum for Term Life Insurance to Age 95
With Return of Premium Benefit
Form 08025

Attachment 1 - 30 Year Level Premium Period

Issue		Premium		End of Policy Year																														
Age	Gender	Class	Band	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30
41	M	NT	1000	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.3%	50.3%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
42	M	NT	1000	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.4%	50.4%	55.0%	60.0%	68.0%	76.6%	84.7%	92.0%	100.0%
43	M	NT	1000	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.3%	31.0%	35.0%	40.0%	45.4%	50.4%	55.0%	60.0%	68.0%	76.9%	85.1%	92.1%	100.0%
44	M	NT	1000	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.1%	25.4%	28.7%	31.1%	35.0%	40.0%	45.4%	50.4%	55.0%	60.0%	68.0%	77.2%	85.3%	92.3%	100.0%
45	M	NT	1000	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.4%	25.7%	28.9%	31.3%	35.0%	40.0%	45.5%	50.5%	55.0%	60.0%	68.2%	77.3%	85.3%	92.3%	100.0%
20	M	P	1000	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
21	M	P	1000	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
22	M	P	1000	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
23	M	P	1000	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
24	M	P	1000	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
25	M	P	1000	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
26	M	P	1000	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
27	M	P	1000	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
28	M	P	1000	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
29	M	P	1000	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
30	M	P	1000	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
31	M	P	1000	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
32	M	P	1000	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
33	M	P	1000	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
34	M	P	1000	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
35	M	P	1000	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
36	M	P	1000	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
37	M	P	1000	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
38	M	P	1000	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
39	M	P	1000	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
40	M	P	1000	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.2%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
41	M	P	1000	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.3%	50.4%	55.0%	60.0%	68.0%	76.7%	84.9%	92.0%	100.0%
42	M	P	1000	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.5%	50.5%	55.0%	60.0%	68.0%	77.1%	85.3%	92.0%	100.0%
43	M	P	1000	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.1%	31.0%	35.0%	40.0%	45.6%	50.7%	55.0%	60.2%	68.0%	77.7%	85.9%	92.5%	100.0%
44	M	P	1000	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.2%	28.6%	31.0%	35.0%	40.0%	45.6%	50.6%	55.0%	60.0%	68.3%	78.0%	86.2%	92.7%	100.0%
45	M	P	1000	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.1%	25.6%	29.0%	31.1%	35.0%	40.0%	45.8%	50.9%	55.0%	60.2%	68.7%	78.4%	86.4%	92.9%	100.0%
20	M	PT	1000	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
21	M	PT	1000	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
22	M	PT	1000	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
23	M	PT	1000	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
24	M	PT	1000	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
25	M	PT	1000	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
26	M	PT	1000	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
27	M	PT	1000	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
28	M	PT	1000	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
29	M	PT	1000	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
30	M	PT	1000	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
31	M	PT	1000	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
32	M	PT	1000	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
33	M	PT	1000	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
34	M	PT	1000	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
35	M	PT	1000	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.8%	84.8%	92.0%	100.0%
36	M	PT	1000	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.2%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.8%	84.7%	92.0%	100.0%
37	M	PT	1000	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.1%	28.4%	31.0%	35.0%	40.0%	45.0%	50.2%	55.0%	60.0%	68.0%	76.6%	84.6%	92.0%	100.0%
38	M	PT	1000	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.1%	25.3%	28.5%	31.0%	35.0%	40.0%	45.4%	50.6%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
39	M	PT	1000	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.2%	25.3%	28.5%	31.0%	35.0%	40.0%	45.8%	50.9%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
40	M	PT	1000	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.3%	25.3%	28.5%	31.1%	35.0%	40.0%	46.0%	51.1%	55.1%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
41	M	PT	1000	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.4%	25.4%	28.7%	31.3%	35.0%	40.0%	46.0%	51.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
42	M	PT	1000	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.6%	25.6%	29.0%	31.5%	35.0%	40.0%	45.9%	50.8%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
43	M	PT	1000	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.1%	15.1%	17.0%	19.0%	21.9%	26.0%	29.4%	31.8%	35.0%	40.0%	45.7%	50.6%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
44	M	PT	1000	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.1%	5.0%	7.0%	9.0%	11.0%	13.1%	15.1%	17.0%	19.0%	22.1%	26.3%	29.6%	32.0%	35.0%	40.0%	45.5%	50.5%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
45	M	PT	1000	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.7%	5.5%	7.5%	9.0%	11.0%	13.1%	15.1%	17.0%	19.0%	22.3%	26.5%	29.7%	32.0%	35.0%	40.0%	45.5%	50.5%	55.0%	60.2%	68.0%	77.0%	84.8%	92.0%	100.0%
20	M	SP	1000	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
21	M	SP	1000	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
22	M	SP	1000	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
23	M	SP	1000	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
24	M	SP	1000	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
25	M	SP	1000	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
26	M	SP	1000	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
27	M	SP	1000	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
28	M	SP	1000	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
29	M	SP	1000	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
30	M	SP	1000	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
31	M	SP	1000	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
32	M	SP	1000	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
33	M	SP	1000	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
34	M	SP	1000	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
35	M	SP	1000	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
36	M	SP	1000	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
37	M	SP	1000	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
38	M	SP	1000	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.6%	84.7%	92.0%	100.0%
39	M	SP	1000	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.7%	84.8%	92.0%	100.0%

STATE FARM LIFE INSURANCE COMPANY
Actuarial Memorandum for Term Life Insurance to Age 95
With Return of Premium Benefit
Form 08025

Attachment 1 - 30 Year Level Premium Period

Issue		Premium		End of Policy Year																														
Age	Gender	Class	Band	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30
40	M	SP	1000	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.2%	55.0%	60.0%	68.0%	76.9%	85.0%	92.0%	100.0%
41	M	SP	1000	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.5%	50.7%	55.0%	60.2%	68.0%	77.3%	85.6%	92.0%	100.0%
42	M	SP	1000	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.7%	50.9%	55.0%	60.2%	68.0%	77.9%	86.2%	92.3%	100.0%
43	M	SP	1000	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.8%	51.0%	55.0%	60.2%	68.2%	78.7%	87.0%	93.0%	100.0%
44	M	SP	1000	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.1%	28.5%	31.0%	35.0%	40.0%	45.8%	50.9%	55.0%	60.0%	68.6%	79.3%	87.6%	93.3%	100.0%
45	M	SP	1000	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.6%	29.0%	31.0%	35.0%	40.0%	46.1%	51.2%	55.0%	60.2%	69.2%	79.8%	87.9%	93.6%	100.0%
20	M	TB	1000	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
21	M	TB	1000	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
22	M	TB	1000	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
23	M	TB	1000	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
24	M	TB	1000	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
25	M	TB	1000	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
26	M	TB	1000	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
27	M	TB	1000	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
28	M	TB	1000	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
29	M	TB	1000	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
30	M	TB	1000	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
31	M	TB	1000	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
32	M	TB	1000	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
33	M	TB	1000	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
34	M	TB	1000	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
35	M	TB	1000	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
36	M	TB	1000	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.3%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
37	M	TB	1000	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.2%	25.3%	28.5%	31.1%	35.0%	40.0%	45.0%	50.1%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
38	M	TB	1000	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.4%	25.4%	28.6%	31.1%	35.0%	40.0%	45.3%	50.5%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
39	M	TB	1000	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.4%	25.4%	28.6%	31.1%	35.0%	40.0%	45.6%	50.7%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
40	M	TB	1000	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.5%	25.4%	28.6%	31.2%	35.0%	40.0%	45.8%	50.8%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
41	M	TB	1000	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.6%	25.4%	28.7%	31.4%	35.0%	40.0%	45.8%	50.8%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
42	M	TB	1000	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.1%	17.0%	19.0%	21.7%	25.6%	29.0%	31.6%	35.0%	40.0%	45.7%	50.6%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
43	M	TB	1000	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.4%	5.5%	8.0%	10.0%	11.5%	13.7%	15.5%	17.0%	19.0%	21.9%	26.0%	29.3%	31.8%	35.0%	40.0%	45.6%	50.6%	55.0%	60.2%	68.0%	76.8%	84.7%	92.0%	100.0%
44	M	TB	1000	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	4.6%	6.9%	9.5%	11.5%	12.5%	14.4%	15.9%	17.0%	19.0%	22.2%	26.3%	29.5%	31.9%	35.0%	40.0%	45.5%	50.5%	55.0%	60.2%	68.0%	76.8%	84.7%	92.0%	100.0%
45	M	TB	1000	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	5.9%	9.0%	11.5%	13.0%	14.0%	15.2%	16.4%	17.2%	19.0%	22.3%	26.5%	29.7%	32.0%	35.0%	40.0%	45.5%	50.5%	55.0%	60.2%	68.0%	76.8%	84.7%	92.0%	100.0%
20	F	NT	100	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
21	F	NT	100	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
22	F	NT	100	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
23	F	NT	100	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
24	F	NT	100	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
25	F	NT	100	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
26	F	NT	100	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
27	F	NT	100	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
28	F	NT	100	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
29	F	NT	100	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
30	F	NT	100	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
31	F	NT	100	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
32	F	NT	100	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.4%	92.0%	100.0%
33	F	NT	100	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
34	F	NT	100	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
35	F	NT	100	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
36	F	NT	100	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
37	F	NT	100	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.5%	92.0%	100.0%
38	F	NT	100	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
39	F	NT	100	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
40	F	NT	100	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
41	F	NT	100	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
42	F	NT	100	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
43	F	NT	100	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
44	F	NT	100	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
45	F	NT	100	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
20	F	P	100	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
21	F	P	100	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
22	F	P	100	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
23	F	P	100	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
24	F	P	100	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
25	F	P	100	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
26	F	P	100	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
27	F	P	100	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
28	F	P	100	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
29	F	P	100	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
30	F	P	100	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
31	F	P	100	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
32	F	P	100	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.3%	68.0%	76.5%	84.4%	92.0%	100.0%
33	F	P	100	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
34	F	P	100	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
35	F	P	100	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
36	F	P	100	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
37	F	P	100	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
38	F	P	100	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%

STATE FARM LIFE INSURANCE COMPANY
Actuarial Memorandum for Term Life Insurance to Age 95
With Return of Premium Benefit
Form 08025

Attachment 1 - 30 Year Level Premium Period

Issue		Premium		End of Policy Year																															
Age	Gender	Class	Band	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30
39	F	P	100	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
40	F	P	100	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
41	F	P	100	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
42	F	P	100	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
43	F	P	100	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
44	F	P	100	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
45	F	P	100	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
20	F	PT	100	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
21	F	PT	100	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
22	F	PT	100	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
23	F	PT	100	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
24	F	PT	100	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
25	F	PT	100	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
26	F	PT	100	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
27	F	PT	100	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
28	F	PT	100	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
29	F	PT	100	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
30	F	PT	100	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
31	F	PT	100	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
32	F	PT	100	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
33	F	PT	100	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
34	F	PT	100	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
35	F	PT	100	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
36	F	PT	100	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
37	F	PT	100	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.1%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
38	F	PT	100	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.2%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
39	F	PT	100	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.1%	25.0%	28.3%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
40	F	PT	100	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.2%	25.1%	28.4%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
41	F	PT	100	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.3%	25.2%	28.4%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
42	F	PT	100	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.4%	25.3%	28.5%	31.2%	35.0%	40.0%	45.1%	50.1%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
43	F	PT	100	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.5%	25.4%	28.6%	31.3%	35.0%	40.0%	45.2%	50.2%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
44	F	PT	100	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.2%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.6%	25.5%	28.7%	31.3%	35.0%	40.0%	45.3%	50.3%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
45	F	PT	100	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.4%	5.2%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.7%	25.6%	28.8%	31.4%	35.0%	40.0%	45.4%	50.4%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
20	F	TB	100	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
21	F	TB	100	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
22	F	TB	100	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
23	F	TB	100	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
24	F	TB	100	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
25	F	TB	100	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
26	F	TB	100	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
27	F	TB	100	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
28	F	TB	100	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
29	F	TB	100	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
30	F	TB	100	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
31	F	TB	100	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
32	F	TB	100	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
33	F	TB	100	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
34	F	TB	100	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
35	F	TB	100	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.1%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
36	F	TB	100	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.1%	25.0%	28.2%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.4%	92.0%	100.0%
37	F	TB	100	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.2%	25.1%	28.3%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.5%	92.0%	100.0%
38	F	TB	100	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.3%	25.1%	28.4%	31.1%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
39	F	TB	100	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.4%	25.2%	28.4%	31.2%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
40	F	TB	100	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.5%	25.3%	28.5%	31.2%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
41	F	TB	100	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.5%	25.3%	28.6%	31.3%	35.0%	40.0%	45.0%	50.1%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
42	F	TB	100	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.2%	5.1%	7.5%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.6%	25.4%	28.7%	31.4%	35.0%	40.0%	45.2%	50.3%	55.0%	60.2%	68.0%	76.8%	84.7%	92.0%	100.0%
43	F	TB	100	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.4%	5.2%	7.5%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.7%	25.5%	28.7%	31.4%	35.0%	40.0%	45.3%	50.4%	55.0%	60.2%	68.0%	76.8%	84.7%	92.0%	100.0%
44	F	TB	100	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	4.1%	6.1%	8.0%	10.0%	11.0%	13.4%	15.3%	17.0%	19.0%	21.8%	25.6%	28.8%	31.5%	35.0%	40.0%	45.4%	50.5%	55.0%	60.2%	68.0%	76.8%	84.7%	92.0%	100.0%
45	F	TB	100	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	4.1%	6.1%	8.0%	10.0%	11.0%	13.4%	15.3%	17.0%	19.0%	21.8%	25.6%	28.8%	31.5%	35.0%	40.0%	45.4%	50.5%	55.0%	60.2%	68.0%	76.8%	84.7%	92.0%	100.0%
20	F	NT	250	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
21	F	NT	250	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
22	F	NT	250	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
23	F	NT	250	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
24	F	NT	250	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
25	F	NT	250	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
26	F	NT	250	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
27	F	NT	250	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
28	F	NT	250	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
29	F	NT	250	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
30	F	NT	250	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
31	F	NT	250	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
32	F	NT	250	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
33	F	NT	250	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
34	F	NT	250	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
35	F	NT	250	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
36	F	NT	250	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
37	F	NT	250	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%

STATE FARM LIFE INSURANCE COMPANY
Actuarial Memorandum for Term Life Insurance to Age 95
With Return of Premium Benefit
Form 08025

Attachment 1 - 30 Year Level Premium Period

Issue		Premium		End of Policy Year																															
Age	Gender	Class	Band	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30
38	F	NT	250	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
39	F	NT	250	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
40	F	NT	250	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
41	F	NT	250	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
42	F	NT	250	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
43	F	NT	250	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
44	F	NT	250	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
45	F	NT	250	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
20	F	P	250	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
21	F	P	250	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
22	F	P	250	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
23	F	P	250	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
24	F	P	250	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
25	F	P	250	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
26	F	P	250	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
27	F	P	250	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
28	F	P	250	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
29	F	P	250	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
30	F	P	250	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
31	F	P	250	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
32	F	P	250	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
33	F	P	250	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
34	F	P	250	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
35	F	P	250	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
36	F	P	250	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
37	F	P	250	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
38	F	P	250	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
39	F	P	250	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
40	F	P	250	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
41	F	P	250	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
42	F	P	250	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
43	F	P	250	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
44	F	P	250	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
45	F	P	250	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.6%	84.6%	92.0%	100.0%
20	F	PT	250	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
21	F	PT	250	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
22	F	PT	250	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
23	F	PT	250	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
24	F	PT	250	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
25	F	PT	250	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
26	F	PT	250	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
27	F	PT	250	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
28	F	PT	250	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
29	F	PT	250	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
30	F	PT	250	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
31	F	PT	250	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
32	F	PT	250	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
33	F	PT	250	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
34	F	PT	250	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
35	F	PT	250	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
36	F	PT	250	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
37	F	PT	250	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
38	F	PT	250	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
39	F	PT	250	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.1%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
40	F	PT	250	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.2%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
41	F	PT	250	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.1%	28.3%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
42	F	PT	250	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.2%	25.2%	28.5%	31.0%	35.0%	40.0%	45.1%	50.1%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
43	F	PT	250	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.4%	25.3%	28.6%	31.2%	35.0%	40.0%	45.2%	50.2%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
44	F	PT	250	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.5%	25.5%	28.7%	31.3%	35.0%	40.0%	45.3%	50.3%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
45	F	PT	250	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.3%	5.1%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.7%	25.5%	28.8%	31.4%	35.0%	40.0%	45.4%	50.4%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
20	F	SP	250	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
21	F	SP	250	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
22	F	SP	250	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
23	F	SP	250	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
24	F	SP	250	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
25	F	SP	250	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
26	F	SP	250	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
27	F	SP	250	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
28	F	SP	250	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
29	F	SP	250	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
30	F	SP	250	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
31	F	SP	250	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
32	F	SP	250	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
33	F	SP	250	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
34	F	SP	250	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
35	F	SP	250	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
36	F	SP	250	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%

STATE FARM LIFE INSURANCE COMPANY
Actuarial Memorandum for Term Life Insurance to Age 95
With Return of Premium Benefit
Form 08025

Attachment 1 - 30 Year Level Premium Period

Issue		Premium		End of Policy Year																														
Age	Gender	Class	Band	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30
37	F	SP	250	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
38	F	SP	250	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
39	F	SP	250	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
40	F	SP	250	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
41	F	SP	250	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
42	F	SP	250	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
43	F	SP	250	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
44	F	SP	250	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.6%	84.8%	92.0%	100.0%
45	F	SP	250	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.9%	85.0%	92.0%	100.0%
20	F	TB	250	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
21	F	TB	250	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
22	F	TB	250	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
23	F	TB	250	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
24	F	TB	250	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
25	F	TB	250	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
26	F	TB	250	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
27	F	TB	250	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
28	F	TB	250	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
29	F	TB	250	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
30	F	TB	250	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
31	F	TB	250	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
32	F	TB	250	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
33	F	TB	250	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
34	F	TB	250	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
35	F	TB	250	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
36	F	TB	250	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
37	F	TB	250	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
38	F	TB	250	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.1%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
39	F	TB	250	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.2%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
40	F	TB	250	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.1%	25.1%	28.3%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
41	F	TB	250	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.3%	25.2%	28.4%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
42	F	TB	250	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.4%	25.3%	28.5%	31.2%	35.0%	40.0%	45.0%	50.1%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
43	F	TB	250	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.5%	25.4%	28.6%	31.3%	35.0%	40.0%	45.1%	50.2%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
44	F	TB	250	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.2%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.6%	25.5%	28.7%	31.4%	35.0%	40.0%	45.3%	50.4%	55.0%	60.2%	68.0%	77.0%	84.9%	92.0%	100.0%
45	F	TB	250	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.6%	5.3%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.8%	25.6%	28.8%	31.5%	35.0%	40.0%	45.4%	50.5%	55.0%	60.2%	68.0%	77.0%	84.9%	92.0%	100.0%
20	F	NT	500	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
21	F	NT	500	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
22	F	NT	500	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
23	F	NT	500	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
24	F	NT	500	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
25	F	NT	500	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
26	F	NT	500	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
27	F	NT	500	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
28	F	NT	500	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
29	F	NT	500	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
30	F	NT	500	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
31	F	NT	500	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
32	F	NT	500	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
33	F	NT	500	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
34	F	NT	500	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
35	F	NT	500	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
36	F	NT	500	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
37	F	NT	500	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
38	F	NT	500	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
39	F	NT	500	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
40	F	NT	500	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
41	F	NT	500	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
42	F	NT	500	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
43	F	NT	500	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
44	F	NT	500	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
45	F	NT	500	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
20	F	P	500	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
21	F	P	500	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
22	F	P	500	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
23	F	P	500	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
24	F	P	500	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
25	F	P	500	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
26	F	P	500	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
27	F	P	500	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
28	F	P	500	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
29	F	P	500	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
30	F	P	500	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
31	F	P	500	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
32	F	P	500	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
33	F	P	500	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
34	F	P	500	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
35	F	P	500	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%

STATE FARM LIFE INSURANCE COMPANY
Actuarial Memorandum for Term Life Insurance to Age 95
With Return of Premium Benefit
Form 08025

Attachment 1 - 30 Year Level Premium Period

Issue		Premium		End of Policy Year																															
Age	Gender	Class	Band	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30
36	F	P	500	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
37	F	P	500	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
38	F	P	500	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
39	F	P	500	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
40	F	P	500	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
41	F	P	500	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
42	F	P	500	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
43	F	P	500	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
44	F	P	500	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.6%	84.7%	92.0%	100.0%
45	F	P	500	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.8%	84.9%	92.0%	100.0%
20	F	PT	500	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
21	F	PT	500	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
22	F	PT	500	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
23	F	PT	500	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
24	F	PT	500	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
25	F	PT	500	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
26	F	PT	500	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
27	F	PT	500	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
28	F	PT	500	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
29	F	PT	500	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
30	F	PT	500	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
31	F	PT	500	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
32	F	PT	500	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
33	F	PT	500	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
34	F	PT	500	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
35	F	PT	500	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
36	F	PT	500	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
37	F	PT	500	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
38	F	PT	500	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
39	F	PT	500	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.1%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
40	F	PT	500	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.2%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
41	F	PT	500	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.3%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
42	F	PT	500	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.1%	25.2%	28.4%	31.0%	35.0%	40.0%	45.1%	50.1%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
43	F	PT	500	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.3%	25.3%	28.6%	31.1%	35.0%	40.0%	45.2%	50.3%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
44	F	PT	500	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.4%	25.4%	28.7%	31.2%	35.0%	40.0%	45.3%	50.4%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
45	F	PT	500	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.1%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.6%	25.5%	28.8%	31.4%	35.0%	40.0%	45.4%	50.5%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
20	F	SP	500	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
21	F	SP	500	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
22	F	SP	500	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
23	F	SP	500	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
24	F	SP	500	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
25	F	SP	500	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
26	F	SP	500	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
27	F	SP	500	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
28	F	SP	500	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
29	F	SP	500	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
30	F	SP	500	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
31	F	SP	500	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
32	F	SP	500	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
33	F	SP	500	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
34	F	SP	500	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
35	F	SP	500	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
36	F	SP	500	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
37	F	SP	500	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
38	F	SP	500	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
39	F	SP	500	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
40	F	SP	500	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
41	F	SP	500	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
42	F	SP	500	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
43	F	SP	500	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.7%	92.0%	100.0%
44	F	SP	500	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	77.0%	85.2%	92.0%	100.0%
45	F	SP	500	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.2%	68.0%	77.5%	85.7%	92.0%	100.0%
20	F	TB	500	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
21	F	TB	500	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
22	F	TB	500	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
23	F	TB	500	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
24	F	TB	500	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
25	F	TB	500	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
26	F	TB	500	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
27	F	TB	500	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
28	F	TB	500	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
29	F	TB	500	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
30	F	TB	500	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
31	F	TB	500	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
32	F	TB	500	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
33	F	TB	500	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
34	F	TB	500	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%

STATE FARM LIFE INSURANCE COMPANY
Actuarial Memorandum for Term Life Insurance to Age 95
With Return of Premium Benefit
Form 08025

Attachment 1 - 30 Year Level Premium Period

Issue		Premium		End of Policy Year																															
Age	Gender	Class	Band	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30
35	F	TB	500	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
36	F	TB	500	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
37	F	TB	500	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
38	F	TB	500	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.1%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
39	F	TB	500	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.2%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
40	F	TB	500	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.1%	25.0%	28.3%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
41	F	TB	500	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.2%	25.1%	28.4%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
42	F	TB	500	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.3%	25.3%	28.5%	31.1%	35.0%	40.0%	45.0%	50.1%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
43	F	TB	500	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.5%	25.4%	28.6%	31.2%	35.0%	40.0%	45.2%	50.2%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
44	F	TB	500	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.6%	25.5%	28.7%	31.3%	35.0%	40.0%	45.2%	50.3%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
45	F	TB	500	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.4%	5.2%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.7%	25.6%	28.8%	31.4%	35.0%	40.0%	45.3%	50.4%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
20	F	NT	1000	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
21	F	NT	1000	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
22	F	NT	1000	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
23	F	NT	1000	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
24	F	NT	1000	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
25	F	NT	1000	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
26	F	NT	1000	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
27	F	NT	1000	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
28	F	NT	1000	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
29	F	NT	1000	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
30	F	NT	1000	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
31	F	NT	1000	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
32	F	NT	1000	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
33	F	NT	1000	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
34	F	NT	1000	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
35	F	NT	1000	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
36	F	NT	1000	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
37	F	NT	1000	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
38	F	NT	1000	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
39	F	NT	1000	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
40	F	NT	1000	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
41	F	NT	1000	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
42	F	NT	1000	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
43	F	NT	1000	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
44	F	NT	1000	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
45	F	NT	1000	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
20	F	P	1000	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
21	F	P	1000	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
22	F	P	1000	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
23	F	P	1000	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
24	F	P	1000	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
25	F	P	1000	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
26	F	P	1000	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
27	F	P	1000	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
28	F	P	1000	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
29	F	P	1000	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
30	F	P	1000	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
31	F	P	1000	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
32	F	P	1000	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
33	F	P	1000	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
34	F	P	1000	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
35	F	P	1000	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
36	F	P	1000	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
37	F	P	1000	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
38	F	P	1000	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
39	F	P	1000	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
40	F	P	1000	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
41	F	P	1000	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
42	F	P	1000	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
43	F	P	1000	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
44	F	P	1000	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.6%	84.7%	92.0%	100.0%
45	F	P	1000	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.9%	85.0%	92.0%	100.0%
20	F	PT	1000	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
21	F	PT	1000	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
22	F	PT	1000	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
23	F	PT	1000	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
24	F	PT	1000	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
25	F	PT	1000	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
26	F	PT	1000	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
27	F	PT	1000	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
28	F	PT	1000	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
29	F	PT	1000	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
30	F	PT	1000	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
31	F	PT	1000	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
32	F	PT	1000	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
33	F	PT	1000	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%

STATE FARM LIFE INSURANCE COMPANY
Actuarial Memorandum for Term Life Insurance to Age 95
With Return of Premium Benefit
Form 08025

Attachment 1 - 30 Year Level Premium Period

Issue		Premium		End of Policy Year																															
Age	Gender	Class	Band	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30
34	F	PT	1000	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
35	F	PT	1000	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
36	F	PT	1000	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
37	F	PT	1000	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
38	F	PT	1000	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
39	F	PT	1000	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
40	F	PT	1000	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.1%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
41	F	PT	1000	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.3%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
42	F	PT	1000	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.2%	28.4%	31.0%	35.0%	40.0%	45.1%	50.1%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
43	F	PT	1000	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.2%	25.3%	28.6%	31.1%	35.0%	40.0%	45.2%	50.3%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
44	F	PT	1000	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.4%	25.4%	28.7%	31.2%	35.0%	40.0%	45.3%	50.4%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
45	F	PT	1000	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.6%	25.5%	28.8%	31.3%	35.0%	40.0%	45.5%	50.5%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
20	F	SP	1000	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
21	F	SP	1000	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
22	F	SP	1000	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
23	F	SP	1000	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
24	F	SP	1000	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
25	F	SP	1000	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
26	F	SP	1000	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
27	F	SP	1000	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
28	F	SP	1000	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
29	F	SP	1000	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
30	F	SP	1000	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
31	F	SP	1000	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
32	F	SP	1000	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
33	F	SP	1000	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
34	F	SP	1000	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
35	F	SP	1000	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
36	F	SP	1000	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
37	F	SP	1000	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
38	F	SP	1000	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
39	F	SP	1000	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
40	F	SP	1000	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
41	F	SP	1000	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
42	F	SP	1000	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
43	F	SP	1000	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.6%	84.9%	92.0%	100.0%
44	F	SP	1000	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	77.1%	85.4%	92.0%	100.0%
45	F	SP	1000	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.2%	68.0%	77.7%	85.9%	92.0%	100.0%
20	F	TB	1000	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
21	F	TB	1000	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
22	F	TB	1000	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
23	F	TB	1000	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
24	F	TB	1000	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
25	F	TB	1000	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
26	F	TB	1000	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
27	F	TB	1000	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
28	F	TB	1000	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
29	F	TB	1000	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
30	F	TB	1000	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
31	F	TB	1000	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
32	F	TB	1000	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
33	F	TB	1000	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
34	F	TB	1000	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
35	F	TB	1000	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
36	F	TB	1000	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
37	F	TB	1000	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.0%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
38	F	TB	1000	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.1%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
39	F	TB	1000	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.2%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
40	F	TB	1000	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.0%	25.0%	28.3%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
41	F	TB	1000	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.1%	25.1%	28.4%	31.0%	35.0%	40.0%	45.0%	50.0%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
42	F	TB	1000	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.3%	25.3%	28.5%	31.1%	35.0%	40.0%	45.1%	50.1%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
43	F	TB	1000	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.4%	25.4%	28.6%	31.2%	35.0%	40.0%	45.2%	50.2%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
44	F	TB	1000	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.0%	5.0%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.5%	25.5%	28.7%	31.3%	35.0%	40.0%	45.3%	50.3%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%
45	F	TB	1000	0.0%	0.0%	0.0%	0.0%	1.0%	2.0%	3.3%	5.1%	7.0%	9.0%	11.0%	13.0%	15.0%	17.0%	19.0%	21.7%	25.6%	28.8%	31.4%	35.0%	40.0%	45.4%	50.4%	55.0%	60.0%	68.0%	76.5%	84.6%	92.0%	100.0%

Attachment 2

Numerical Demonstration of Compliance with the Standard Nonforfeiture Law

30 Year Level Premium Period

Male, Age 35, Standard Non-Tobacco, $100000

Interest rate =0.04

Expense Allowance= 25.1385

r= 0.5293

t	x+t	v^{x+t}	$1000q_{[x]+t}$	Gross Prem per 1000 $_{t+1}GP_{[x]}$	PVFB	PVFGP	CV^{min}	k	NFF	PVNFF	CV^{bas}	CV^{act}	Difference
0	35	1.0000	1.12	5.00	250.50	520.81	0.00	1.0278	2.7199	258.81	-	-	-
1	36	0.9615	1.17	5.00	259.67	537.04	0.00	1.0278	2.7199	266.64	-	-	-
2	37	0.9246	1.24	5.00	269.18	553.97	0.00	1.0278	2.7199	274.80	-	-	-
3	38	0.8890	1.33	5.00	279.03	571.64	0.00	1.0278	2.7199	283.31	-	-	-
4	39	0.8548	1.41	5.00	289.22	590.09	0.00	1.0278	2.7199	292.20	-	-	-
5	40	0.8219	1.52	5.00	299.77	609.35	0.00	1.0278	2.7199	301.49	-	0.29	(0.29)
6	41	0.7903	1.65	5.00	310.69	629.48	0.00	1.0278	2.7199	311.19	-	0.69	(0.69)
7	42	0.7599	1.81	5.00	321.96	650.54	0.00	1.0278	2.7199	321.34	0.62	1.21	(0.58)
8	43	0.7307	2.00	5.00	333.60	672.57	0.00	1.0278	2.7199	331.96	1.63	2.30	(0.67)
9	44	0.7026	2.21	5.00	345.59	695.67	0.00	1.0278	2.7199	343.10	2.49	3.62	(1.13)
10	45	0.6756	2.44	5.00	357.96	719.89	0.00	1.7411	4.6075	354.78	3.17	5.18	(2.00)
11	46	0.6496	2.67	5.00	370.69	745.30	0.00	1.7411	4.6075	365.07	5.62	6.96	(1.34)
12	47	0.6246	2.86	5.00	383.82	771.97	0.00	1.7411	4.6075	375.89	7.93	8.97	(1.04)
13	48	0.6006	3.01	5.00	397.39	799.94	0.00	1.7411	4.6075	387.24	10.16	11.21	(1.06)
14	49	0.5775	3.20	5.00	411.46	829.23	0.00	1.7411	4.6075	399.14	12.32	13.69	(1.36)
15	50	0.5553	3.45	5.00	426.01	859.96	0.00	2.9029	7.6819	411.63	14.39	16.39	(2.00)
16	51	0.5339	3.77	5.00	441.06	892.23	0.00	2.9029	7.6819	421.56	19.50	19.32	0.18
17	52	0.5134	4.16	5.00	456.58	926.21	0.00	2.9029	7.6819	432.06	24.52	24.44	0.08
18	53	0.4936	4.61	5.00	472.56	962.06	0.00	2.9029	7.6819	443.20	29.37	28.98	0.39
19	54	0.4746	5.18	5.00	489.02	999.96	0.00	2.9029	7.6819	455.03	33.99	33.87	0.12
20	55	0.4564	5.82	5.00	505.92	1040.14	0.00	4.9826	13.1856	467.67	38.25	40.25	(2.00)
21	56	0.4388	6.48	5.00	523.26	1082.85	0.00	4.9826	13.1856	475.43	47.84	48.30	(0.46)
22	57	0.4220	7.12	5.00	541.09	1128.28	0.00	4.9826	13.1856	483.87	57.22	56.93	0.30
23	58	0.4057	7.76	5.00	559.46	1176.58	0.00	4.9826	13.1856	493.02	66.44	66.13	0.31
24	59	0.3901	8.51	5.00	578.41	1227.98	0.00	4.9826	13.1856	502.93	75.48	75.90	(0.42)
25	60	0.3751	9.42	5.00	597.95	1282.81	0.00	8.3498	22.0962	513.70	84.25	86.25	(2.00)
26	61	0.3607	10.53	5.00	618.09	1341.56	0.00	8.3498	22.0962	516.13	101.95	101.66	0.29
27	62	0.3468	11.82	5.00	638.80	1404.82	0.00	8.3498	22.0962	519.27	119.53	118.77	0.76
28	63	0.3335	13.23	5.00	660.10	1473.22	0.00	8.3498	22.0962	523.24	136.85	136.21	0.65
29	64	0.3207	14.70	5.00	682.03	1547.42	0.00	8.3498	22.0962	528.18	153.85	153.41	0.44
30	65	0.3083	16.23	48.69	704.68	1628.05	0.00	0.6199	15.9757	534.18	170.50	172.50	(2.00)
31	66	0.2965	17.78	53.34	545.77	1669.64	0.00	0.6199	17.5014	547.82	-	-	-
32	67	0.2851	19.40	58.20	559.42	1711.38	0.00	0.6199	19.0960	561.52	-	-	-
33	68	0.2741	21.11	63.33	573.13	1753.32	0.00	0.6199	20.7792	575.28	-	-	-
34	69	0.2636	23.03	69.09	586.91	1795.49	0.00	0.6199	22.6691	589.12	-	-	-
35	70	0.2534	25.27	75.81	600.74	1837.78	0.00	0.6199	24.8740	602.99	-	-	-
36	71	0.2437	27.99	83.97	614.52	1879.96	0.00	0.6199	27.5514	616.83	-	-	-
37	72	0.2343	31.17	93.51	628.14	1921.61	0.00	0.6199	30.6815	630.50	-	-	-
38	73	0.2253	34.52	103.56	641.47	1962.39	0.00	0.6199	33.9790	643.88	-	-	-
39	74	0.2166	38.12	114.36	654.52	2002.31	0.00	0.6199	37.5226	656.98	-	-	-
40	75	0.2083	42.04	126.12	667.26	2041.28	0.00	0.6199	41.3812	669.76	-	-	-
41	76	0.2003	46.46	139.38	679.64	2079.17	0.00	0.6199	45.7319	682.20	-	-	-
42	77	0.1926	51.60	154.80	691.58	2115.68	0.00	0.6199	50.7914	694.17	-	-	-
43	78	0.1852	57.57	172.71	702.88	2150.27	0.00	0.6199	56.6678	705.52	-	-	-
44	79	0.1780	64.26	192.78	713.35	2182.29	0.00	0.6199	63.2530	716.03	-	-	-
45	80	0.1712	71.72	215.16	722.79	2211.18	0.00	0.6199	70.5961	725.51	-	-	-
46	81	0.1646	79.83	239.49	730.99	2236.25	0.00	0.6199	78.5790	733.74	-	-	-
47	82	0.1583	88.42	265.26	737.70	2256.79	0.00	0.6199	87.0344	740.47	-	-	-
48	83	0.1522	97.80	293.40	742.70	2272.09	0.00	0.6199	96.2674	745.49	-	-	-
49	84	0.1463	108.23	324.69	745.59	2280.91	0.00	0.6199	106.5339	748.39	-	-	-
50	85	0.1407	119.83	359.49	745.74	2281.38	0.00	0.6199	117.9521	748.54	-	-	-
51	86	0.1353	132.59	397.77	742.31	2270.89	0.00	0.6199	130.5122	745.10	-	-	-
52	87	0.1301	146.38	439.14	734.11	2245.82	0.00	0.6199	144.0861	736.87	-	-	-
53	88	0.1251	161.04	483.12	719.51	2201.15	0.00	0.6199	158.5163	722.22	-	-	-
54	89	0.1203	176.42	529.26	696.16	2129.72	0.00	0.6199	173.6553	698.78	-	-	-
55	90	0.1157	191.74	575.22	660.63	2021.02	0.00	0.6199	188.7352	663.12	-	-	-
56	91	0.1112	206.82	620.46	608.11	1860.34	0.00	0.6199	203.5789	610.39	-	-	-
57	92	0.1069	222.62	667.86	531.41	1625.70	0.00	0.6199	219.1313	533.41	-	-	-
58	93	0.1028	239.28	717.84	418.87	1281.42	0.00	0.6199	235.5302	420.45	-	-	-
59	94	0.0989	256.83	770.49	251.86	770.49	0.00	0.6199	252.8052	252.81	-	-	-
60	95	0.0951	274.21	0.00	0.00	0.00	0.00	-	0.0000	0.00	-	-	-

STATE FARM LIFE INSURANCE COMPANY
ACTUARIAL MEMORANDUM

Adjustable premium level term to age 95
With return of premium benefit at the end of the level premium period
Level premium period: 20 or 30 years
Form 08025

Reserves are calculated according to the methodology prescribed by the NAIC's Valuation of Life Insurance Policies Model Regulation.

Steps to calculate reserves

1. Calculate the basic reserve. The basic reserve is calculated according to Section 6A of the Valuation of Life Insurance Policies Model Regulation. The basic reserve is the greater of the segmented reserve and the unitary reserve. The segmented reserve and the unitary reserve are calculated by taking into account the endowment benefit at the end of the level premium period.

2. Calculate the alternative minimum reserve. The alternative minimum reserve is the quantity A defined in Section 6B of the Valuation of Life Insurance Policies Model Regulation. The quantity A is calculated by taking into account the endowment benefit at the end of the level premium period.

3. Calculate the unusual guaranteed cash surrender value pattern reserve floor. This reserve floor is calculated according to Section 6D of Valuation of Life Insurance Policies Model Regulation.

4. Set the reserve equal to the greatest of (1) the basic reserve, (2) the alternative minimum reserve, (3) the unusual guaranteed cash surrender value pattern reserve floor, and (4) the guaranteed cash surrender value.

Basic reserve

The basic reserve is calculated using the 2001 CSO age-last-birthday, sex-distinct, smoker-distinct ultimate table. The continuous insurance and annuity functions are used. The valuation interest rate is 4%.

Alternative minimum reserve

The alternative minimum reserve is calculated using the 2001 CSO age-last-birthday, sex-distinct, smoker-distinct, select-and-ultimate table. The continuous insurance and annuity functions are used. The valuation interest rate is 4%. No additional selection factors are used. The X factors will be determined according to the NAIC's Valuation of Life Insurance Policies Model Regulation.

Unusual guaranteed cash surrender value pattern reserve floor

Unusual guaranteed cash value pattern reserves are additional minimum reserves for any policy with one or more unusual guaranteed cash values. The calculation of unusual guaranteed cash value pattern reserves is similar to the calculation of segmented reserves. The segments are re-

determined, however, so that one segment ends and a new segment begins on each policy anniversary which coincides with an unusual guaranteed cash value.

Determine whether a guaranteed cash value is unusual

A policy is considered to have an unusual pattern of guaranteed cash surrender values if any future guaranteed cash surrender value exceeds the prior year's guaranteed cash surrender value by more than the sum of:

1. One hundred ten percent (110%) of the scheduled gross premium for that year;
2. One hundred ten percent (110%) of one year's accrued interest on the sum of the prior year's guaranteed cash surrender value and the scheduled gross premium using the nonforfeiture interest rate used for calculating policy guaranteed cash surrender values; and
3. Five percent (5%) of the first policy year surrender charge, if any.

Final reserve held

The final reserve to be held is the greatest of the following:

1. the basic reserve;
2. the alternative minimum reserve;
3. the unusual guaranteed cash surrender value pattern reserve floor; and
4. the guaranteed cash surrender value.

Alison Van Duyn

Alison Van Duyn, F.S.A., MAAA
Actuary
4/21/08

State Farm Life Insurance Company

Adjustable premium level term to age 95 with return of premium at the end of the level premium period

Level premium period: 20 years

Policy form 08025

Reserve demonstration

Age 35, male, nontobacco, $100,000 face amount--all values shown are per $1,000

X factors equal to 100%

Reserve Summary Part I

Att age	Dur	Basic reserve mortality	Alt min reserve mortality	Gross premium	Unitary NP	Basic tVx	Seg NP	tVx	Unitary NP	Alt min tVx	Seg NP	tVx
35	0	0.00112	0.00054	5.45	1.12	0.00	1.12	0.00	0.54	0.00	0.54	4.33
36	1	0.00117	0.00066	5.45	2.37	0.00	6.10	0.00	2.33	0.00	5.45	4.51
37	2	0.00124	0.00079	5.45	2.37	1.22	6.10	5.03	2.33	1.70	5.45	9.58
38	3	0.00133	0.00091	5.45	2.37	2.42	6.10	10.19	2.33	3.34	5.45	14.72
39	4	0.00141	0.00104	5.45	2.37	3.57	6.10	15.48	2.33	4.92	5.45	19.96
40	5	0.00152	0.00116	5.45	2.37	4.70	6.10	20.91	2.33	6.44	5.45	25.28
41	6	0.00165	0.00129	5.45	2.37	5.75	6.10	26.45	2.33	7.90	5.45	30.70
42	7	0.00181	0.00144	5.45	2.37	6.72	6.10	32.10	2.33	9.28	5.45	36.21
43	8	0.00200	0.00160	5.45	2.37	7.57	6.10	37.82	2.33	10.57	5.45	41.81
44	9	0.00221	0.00179	5.45	2.37	8.26	6.10	43.59	2.33	11.75	5.45	47.48
45	10	0.00244	0.00201	5.45	2.37	8.77	6.10	49.40	2.33	12.79	5.45	53.20
46	11	0.00267	0.00227	5.45	2.37	9.06	6.10	55.24	2.33	13.65	5.45	58.95
47	12	0.00286	0.00256	5.45	2.37	9.13	6.10	61.10	2.33	14.29	5.45	64.69
48	13	0.00301	0.00286	5.45	2.37	9.02	6.10	67.03	2.33	14.66	5.45	70.40
49	14	0.00320	0.00314	5.45	2.37	8.74	6.10	73.07	2.33	14.74	5.45	76.07
50	15	0.00345	0.00342	5.45	2.37	8.27	6.10	79.19	2.33	14.54	5.45	81.71
51	16	0.00377	0.00373	5.45	2.37	7.51	6.10	85.35	2.33	14.06	5.45	87.34
52	17	0.00416	0.00408	5.45	2.37	6.40	6.10	91.47	2.33	13.23	5.45	92.93
53	18	0.00461	0.00449	5.45	2.37	4.84	6.10	97.50	2.33	12.02	5.45	98.43
54	19	0.00518	0.00494	5.45	2.37	2.75	6.10	103.38	2.33	10.34	5.45	103.80
55	20	0.00582	0.00582	18.21	7.90	0.00	6.21	109.00	7.78	8.12	6.21	109.00
56	21	0.00648	0.00648	20.19	8.76	0.00	6.89	0.38	8.62	0.00	6.89	0.38
57	22	0.00712	0.00712	22.11	9.60	0.00	7.54	0.80	9.44	0.00	7.54	0.80
58	23	0.00776	0.00776	24.03	10.43	0.00	8.20	1.24	10.26	0.00	8.20	1.24
59	24	0.00851	0.00851	26.28	11.41	0.00	8.96	1.72	11.23	0.00	8.96	1.72
60	25	0.00942	0.00942	29.01	12.59	0.00	9.90	2.23	12.39	0.00	9.90	2.23
61	26	0.01053	0.01053	32.34	14.04	0.00	11.03	2.79	13.81	0.00	11.03	2.79
62	27	0.01182	0.01182	36.21	15.72	0.00	12.35	3.39	15.47	0.00	12.35	3.39
63	28	0.01323	0.01323	40.44	17.55	0.00	13.79	4.04	17.27	0.00	13.79	4.04
64	29	0.01470	0.01470	44.85	19.47	0.00	15.30	4.75	19.16	0.00	15.30	4.75
65	30	0.01623	0.01623	49.44	21.46	0.00	16.87	5.52	21.12	0.00	16.87	5.52
66	31	0.01778	0.01778	54.09	23.48	0.00	18.45	6.36	23.10	0.00	18.45	6.36
67	32	0.01940	0.01940	58.95	25.59	0.00	20.11	7.26	25.18	0.00	20.11	7.26
68	33	0.02111	0.02111	64.08	27.82	0.00	21.86	8.24	27.37	0.00	21.86	8.24
69	34	0.02303	0.02303	69.84	30.32	0.00	23.82	9.30	29.83	0.00	23.82	9.30
70	35	0.02527	0.02527	76.56	33.23	0.00	26.12	10.44	32.70	0.00	26.12	10.44
71	36	0.02799	0.02799	84.72	36.77	0.00	28.90	11.69	36.19	0.00	28.90	11.69
72	37	0.03117	0.03117	94.26	40.92	0.00	32.15	13.05	40.26	0.00	32.15	13.05
73	38	0.03452	0.03452	104.31	45.28	0.00	35.58	14.53	44.55	0.00	35.58	14.53
74	39	0.03812	0.03812	115.11	49.97	0.00	39.27	16.13	49.17	0.00	39.27	16.13
75	40	0.04204	0.04204	126.87	55.07	0.00	43.28	17.88	54.19	0.00	43.28	17.88
76	41	0.04646	0.04646	140.13	60.83	0.00	47.80	19.78	59.85	0.00	47.80	19.78
77	42	0.05160	0.05160	155.55	67.52	0.00	53.06	21.84	66.44	0.00	53.06	21.84
78	43	0.05757	0.05757	173.46	75.29	0.00	59.17	24.08	74.09	0.00	59.17	24.08
79	44	0.06426	0.06426	193.53	84.01	0.00	66.02	26.50	82.66	0.00	66.02	26.50

Att age	Dur	Basic reserve mortality	Alt min reserve mortality	Gross premium	Basic Unitary NP	Basic tVx	Basic Seg NP	Basic tVx	Alt min Unitary NP	Alt min tVx	Alt min Seg NP	Alt min tVx
80	45	0.07172	0.07172	215.91	93.72	0.00	73.65	29.10	92.22	0.00	73.65	29.10
81	46	0.07983	0.07983	240.24	104.28	0.00	81.95	31.88	102.61	0.00	81.95	31.88
82	47	0.08842	0.08842	266.01	115.47	0.00	90.74	34.83	113.62	0.00	90.74	34.83
83	48	0.09780	0.09780	294.15	127.68	0.00	100.34	37.94	125.64	0.00	100.34	37.94
84	49	0.10823	0.10823	325.44	141.26	0.00	111.01	41.17	139.01	0.00	111.01	41.17
85	50	0.11983	0.11983	360.24	156.37	0.00	122.89	44.46	153.87	0.00	122.89	44.46
86	51	0.13259	0.13259	398.52	172.99	0.00	135.94	47.71	170.22	0.00	135.94	47.71
87	52	0.14638	0.14638	439.89	190.94	0.00	150.06	50.75	187.89	0.00	150.06	50.75
88	53	0.16104	0.16104	483.87	210.03	0.00	165.06	53.36	206.68	0.00	165.06	53.36
89	54	0.17642	0.17642	530.01	230.06	0.00	180.80	55.19	226.39	0.00	180.80	55.19
90	55	0.19174	0.19174	575.97	250.01	0.00	196.48	55.75	246.02	0.00	196.48	55.75
91	56	0.20682	0.20682	621.21	269.65	0.00	211.91	54.41	265.34	0.00	211.91	54.41
92	57	0.22262	0.22262	668.61	290.22	0.00	228.08	50.26	285.59	0.00	228.08	50.26
93	58	0.23928	0.23928	718.59	311.92	0.00	245.13	41.74	306.93	0.00	245.13	41.74
94	59	0.25683	0.25683	771.24	334.77	0.00	263.09	26.35	329.42	0.00	263.09	26.35
95	60					0.00		0.00		0.00		0.00

State Farm Life Insurance Company

Adjustable premium level term to age 95 with return of premium at the end of the level premium period

Level premium period: 20 years

Policy form 08025

Reserve demonstration

Age 35, male, nontobacco, $100,000 face amount–all values shown are per $1,000

X factors equal to 100%

Reserve Summary Part II

Att age	Dur	tVCRVM	tVALT-MIN	CV	UCV Pattern res floor	Final tVx
35	0	0.00	4.33	0.00	0.00	4.33
36	1	0.00	4.51	0.00	0.00	4.51
37	2	5.03	9.58	0.00	3.41	9.58
38	3	10.19	14.72	0.00	6.90	14.72
39	4	15.48	19.96	0.00	10.43	19.96
40	5	20.91	25.28	0.27	14.03	25.28
41	6	26.45	30.70	1.31	17.67	30.70
42	7	32.10	36.21	2.67	21.33	36.21
43	8	37.82	41.81	4.36	24.98	41.81
44	9	43.59	47.48	6.38	28.60	47.48
45	10	49.40	53.20	9.27	32.16	53.20
46	11	55.24	58.95	13.79	35.64	58.95
47	12	61.10	64.69	20.27	39.05	64.69
48	13	67.03	70.40	26.92	42.41	70.40
49	14	73.07	76.07	33.57	45.78	76.07
50	15	79.19	81.71	40.88	49.10	81.71
51	16	85.35	87.34	52.32	0.00	87.34
52	17	91.47	92.93	64.86	0.00	92.93
53	18	97.50	98.43	78.48	0.00	98.43
54	19	103.38	103.80	93.20	0.00	103.80
55	20	109.00	109.00	109.00	0.00	109.00
56	21	0.38	0.38	0.00	0.00	0.38
57	22	0.80	0.80	0.00	0.00	0.80
58	23	1.24	1.24	0.00	0.00	1.24
59	24	1.72	1.72	0.00	0.00	1.72
60	25	2.23	2.23	0.00	0.00	2.23
61	26	2.79	2.79	0.00	0.00	2.79
62	27	3.39	3.39	0.00	0.00	3.39
63	28	4.04	4.04	0.00	0.00	4.04
64	29	4.75	4.75	0.00	0.00	4.75
65	30	5.52	5.52	0.00	0.00	5.52
66	31	6.36	6.36	0.00	0.00	6.36
67	32	7.26	7.26	0.00	0.00	7.26
68	33	8.24	8.24	0.00	0.00	8.24
69	34	9.30	9.30	0.00	0.00	9.30
70	35	10.44	10.44	0.00	0.00	10.44
71	36	11.69	11.69	0.00	0.00	11.69
72	37	13.05	13.05	0.00	0.00	13.05
73	38	14.53	14.53	0.00	0.00	14.53
74	39	16.13	16.13	0.00	0.00	16.13
75	40	17.88	17.88	0.00	0.00	17.88
76	41	19.78	19.78	0.00	0.00	19.78
77	42	21.84	21.84	0.00	0.00	21.84
78	43	24.08	24.08	0.00	0.00	24.08
79	44	26.50	26.50	0.00	0.00	26.50
80	45	29.10	29.10	0.00	0.00	29.10
81	46	31.88	31.88	0.00	0.00	31.88

Att age	Dur	tVCRVM	tVALT-MIN	CV	UCV Pattern res floor	Final tVx
82	47	34.83	34.83	0.00	0.00	34.83
83	48	37.94	37.94	0.00	0.00	37.94
84	49	41.17	41.17	0.00	0.00	41.17
85	50	44.46	44.46	0.00	0.00	44.46
86	51	47.71	47.71	0.00	0.00	47.71
87	52	50.75	50.75	0.00	0.00	50.75
88	53	53.36	53.36	0.00	0.00	53.36
89	54	55.19	55.19	0.00	0.00	55.19
90	55	55.75	55.75	0.00	0.00	55.75
91	56	54.41	54.41	0.00	0.00	54.41
92	57	50.26	50.26	0.00	0.00	50.26
93	58	41.74	41.74	0.00	0.00	41.74
94	59	26.35	26.35	0.00	0.00	26.35
95	60	0.00	0.00	0.00	0.00	0.00

State Farm Life Insurance Company

Adjustable premium level term to age 95 with return of premium at the end of the level premium period

Level premium period: 30 years

Policy form 08025

Reserve demonstration

Age 35, male, nontobacco, $100,000 face amount--all values shown are per $1,000

X factors equal to 100%

Reserve Summary Part I

Att age	Dur	Basic reserve mortality	Alt min reserve mortality	Gross premium	Unitary NP	Basic tVx	Seg NP	tVx	Unitary NP	Alt min tVx	Seg NP	tVx
35	0	0.00112	0.00054	5.75	1.12	0.00	1.12	0.00	0.54	0.00	0.54	10.53
36	1	0.00117	0.00066	5.75	2.85	0.00	6.68	0.00	2.79	0.00	5.75	10.96
37	2	0.00124	0.00079	5.75	2.85	1.71	6.68	5.62	2.79	2.18	5.75	16.60
38	3	0.00133	0.00091	5.75	2.85	3.42	6.68	11.41	2.79	4.31	5.75	22.34
39	4	0.00141	0.00104	5.75	2.85	5.11	6.68	17.34	2.79	6.41	5.75	28.19
40	5	0.00152	0.00116	5.75	2.85	6.79	6.68	23.44	2.79	8.46	5.75	34.16
41	6	0.00165	0.00129	5.75	2.85	8.42	6.68	29.68	2.79	10.47	5.75	40.25
42	7	0.00181	0.00144	5.75	2.85	9.99	6.68	36.05	2.79	12.44	5.75	46.47
43	8	0.00200	0.00160	5.75	2.85	11.47	6.68	42.53	2.79	14.33	5.75	52.79
44	9	0.00221	0.00179	5.75	2.85	12.81	6.68	49.10	2.79	16.15	5.75	59.23
45	10	0.00244	0.00201	5.75	2.85	14.00	6.68	55.73	2.79	17.85	5.75	65.75
46	11	0.00267	0.00227	5.75	2.85	15.01	6.68	62.43	2.79	19.39	5.75	72.33
47	12	0.00286	0.00256	5.75	2.85	15.83	6.68	69.20	2.79	20.75	5.75	78.95
48	13	0.00301	0.00286	5.75	2.85	16.49	6.68	76.07	2.79	21.87	5.75	85.57
49	14	0.00320	0.00314	5.75	2.85	17.03	6.68	83.09	2.79	22.73	5.75	92.20
50	15	0.00345	0.00342	5.75	2.85	17.41	6.68	90.25	2.79	23.36	5.75	98.85
51	16	0.00377	0.00373	5.75	2.85	17.54	6.68	97.48	2.79	23.73	5.75	105.53
52	17	0.00416	0.00408	5.75	2.85	17.36	6.68	104.73	2.79	23.81	5.75	112.22
53	18	0.00461	0.00449	5.75	2.85	16.78	6.68	111.94	2.79	23.54	5.75	118.88
54	19	0.00518	0.00494	5.75	2.85	15.72	6.68	119.06	2.79	22.84	5.75	125.48
55	20	0.00582	0.00549	5.75	2.85	14.04	6.68	125.99	2.79	21.67	5.75	131.96
56	21	0.00648	0.00608	5.75	2.85	11.62	6.68	132.66	2.79	19.88	5.75	138.25
57	22	0.00712	0.00672	5.75	2.85	8.43	6.68	139.05	2.79	17.42	5.75	144.30
58	23	0.00776	0.00740	5.75	2.85	4.43	6.68	145.17	2.79	14.20	5.75	150.07
59	24	0.00851	0.00811	5.75	2.85	0.00	6.68	151.02	2.79	10.14	5.75	155.52
60	25	0.00942	0.00942	5.75	2.85	0.00	6.68	156.50	2.79	5.15	5.75	160.61
61	26	0.01053	0.01053	5.75	2.85	0.00	6.68	161.45	2.79	0.00	5.75	164.82
62	27	0.01182	0.01182	5.75	2.85	0.00	6.68	165.69	2.79	0.00	5.75	168.28
63	28	0.01323	0.01323	5.75	2.85	0.00	6.68	169.04	2.79	0.00	5.75	170.80
64	29	0.01470	0.01470	5.75	2.85	0.00	6.68	171.34	2.79	0.00	5.75	172.25
65	30	0.01623	0.01623	49.44	24.48	0.00	17.04	172.50	24.01	0.00	17.04	172.50
66	31	0.01778	0.01778	54.09	26.78	0.00	18.64	0.70	26.27	0.00	18.64	0.70
67	32	0.01940	0.01940	58.95	29.19	0.00	20.32	1.47	28.63	0.00	20.32	1.47
68	33	0.02111	0.02111	64.08	31.73	0.00	22.09	2.32	31.13	0.00	22.09	2.32
69	34	0.02303	0.02303	69.84	34.58	0.00	24.07	3.24	33.92	0.00	24.07	3.24
70	35	0.02527	0.02527	76.56	37.90	0.00	26.39	4.26	37.19	0.00	26.39	4.26
71	36	0.02799	0.02799	84.72	41.94	0.00	29.20	5.37	41.15	0.00	29.20	5.37
72	37	0.03117	0.03117	94.26	46.67	0.00	32.49	6.60	45.78	0.00	32.49	6.60
73	38	0.03452	0.03452	104.31	51.64	0.00	35.96	7.95	50.67	0.00	35.96	7.95
74	39	0.03812	0.03812	115.11	56.99	0.00	39.68	9.44	55.91	0.00	39.68	9.44
75	40	0.04204	0.04204	126.87	62.81	0.00	43.73	11.07	61.62	0.00	43.73	11.07
76	41	0.04646	0.04646	140.13	69.38	0.00	48.30	12.86	68.06	0.00	48.30	12.86
77	42	0.05160	0.05160	155.55	77.01	0.00	53.62	14.82	75.55	0.00	53.62	14.82
78	43	0.05757	0.05757	173.46	85.88	0.00	59.79	16.97	84.25	0.00	59.79	16.97
79	44	0.06426	0.06426	193.53	95.81	0.00	66.71	19.30	94.00	0.00	66.71	19.30

Att age	Dur	Basic reserve mortality	Alt min reserve mortality	Gross premium	Unitary NP	Basic tVx	Seg NP	tVx	Unitary NP	Alt min tVx	Seg NP	tVx
80	45	0.07172	0.07172	215.91	106.89	0.00	74.42	21.83	104.87	0.00	74.42	21.83
81	46	0.07983	0.07983	240.24	118.94	0.00	82.81	24.56	116.69	0.00	82.81	24.56
82	47	0.08842	0.08842	266.01	131.70	0.00	91.69	27.46	129.21	0.00	91.69	27.46
83	48	0.09780	0.09780	294.15	145.63	0.00	101.39	30.55	142.88	0.00	101.39	30.55
84	49	0.10823	0.10823	325.44	161.12	0.00	112.18	33.78	158.07	0.00	112.18	33.78
85	50	0.11983	0.11983	360.24	178.35	0.00	124.17	37.11	174.98	0.00	124.17	37.11
86	51	0.13259	0.13259	398.52	197.30	0.00	137.37	40.42	193.57	0.00	137.37	40.42
87	52	0.14638	0.14638	439.89	217.78	0.00	151.63	43.59	213.66	0.00	151.63	43.59
88	53	0.16104	0.16104	483.87	239.56	0.00	166.79	46.38	235.03	0.00	166.79	46.38
89	54	0.17642	0.17642	530.01	262.40	0.00	182.69	48.47	257.44	0.00	182.69	48.47
90	55	0.19174	0.19174	575.97	285.15	0.00	198.54	49.41	279.76	0.00	198.54	49.41
91	56	0.20682	0.20682	621.21	307.55	0.00	214.13	48.60	301.74	0.00	214.13	48.60
92	57	0.22262	0.22262	668.61	331.02	0.00	230.47	45.21	324.76	0.00	230.47	45.21
93	58	0.23928	0.23928	718.59	355.76	0.00	247.70	37.78	349.03	0.00	247.70	37.78
94	59	0.25683	0.25683	771.24	381.83	0.00	265.84	23.98	374.61	0.00	265.84	23.98
95	60					0.00		0.00		0.00		0.00

State Farm Life Insurance Company
Adjustable premium level term to age 95 with return of premium at the end of the level premium period
Level premium period: 30 years
Policy form 08025
Reserve demonstration

Age 35, male, nontobacco, $100,000 face amount--all values shown are per $1,000
X factors equal to 100%
Reserve Summary Part II

Att age	Dur	tVCRVM	tVALT-MIN	CV	UCV Pattern res floor	Final tVx
35	0	0.00	10.53	0.00	0.00	10.53
36	1	0.00	10.96	0.00	0.00	10.96
37	2	5.62	16.60	0.00	3.43	16.60
38	3	11.41	22.34	0.00	6.92	22.34
39	4	17.34	28.19	0.00	10.47	28.19
40	5	23.44	34.16	0.29	14.09	34.16
41	6	29.68	40.25	0.69	17.74	40.25
42	7	36.05	46.47	1.21	21.42	46.47
43	8	42.53	52.79	2.30	25.08	52.79
44	9	49.10	59.23	3.62	28.72	59.23
45	10	55.73	65.75	5.18	32.30	65.75
46	11	62.43	72.33	6.96	35.80	72.33
47	12	69.20	78.95	8.97	39.23	78.95
48	13	76.07	85.57	11.21	42.61	85.57
49	14	83.09	92.20	13.69	45.99	92.20
50	15	90.25	98.85	16.39	49.34	98.85
51	16	97.48	105.53	19.32	52.58	105.53
52	17	104.73	112.22	24.44	55.66	112.22
53	18	111.94	118.88	28.98	58.50	118.88
54	19	119.06	125.48	33.87	61.02	125.48
55	20	125.99	131.96	40.25	63.11	131.96
56	21	132.66	138.25	48.30	64.68	138.25
57	22	139.05	144.30	56.93	65.69	144.30
58	23	145.17	150.07	66.13	0.00	150.07
59	24	151.02	155.52	75.90	0.00	155.52
60	25	156.50	160.61	86.25	0.00	160.61
61	26	161.45	164.82	101.66	0.00	164.82
62	27	165.69	168.28	118.77	0.00	168.28
63	28	169.04	170.80	136.21	0.00	170.80
64	29	171.34	172.25	153.41	0.00	172.25
65	30	172.50	172.50	172.50	0.00	172.50
66	31	0.70	0.70	0.00	0.00	0.70
67	32	1.47	1.47	0.00	0.00	1.47
68	33	2.32	2.32	0.00	0.00	2.32
69	34	3.24	3.24	0.00	0.00	3.24
70	35	4.26	4.26	0.00	0.00	4.26
71	36	5.37	5.37	0.00	0.00	5.37
72	37	6.60	6.60	0.00	0.00	6.60
73	38	7.95	7.95	0.00	0.00	7.95
74	39	9.44	9.44	0.00	0.00	9.44
75	40	11.07	11.07	0.00	0.00	11.07
76	41	12.86	12.86	0.00	0.00	12.86
77	42	14.82	14.82	0.00	0.00	14.82
78	43	16.97	16.97	0.00	0.00	16.97
79	44	19.30	19.30	0.00	0.00	19.30
80	45	21.83	21.83	0.00	0.00	21.83
81	46	24.56	24.56	0.00	0.00	24.56

Att age	Dur	tVCRVM	tVALT-MIN	CV	UCV Pattern res floor	Final tVx
82	47	27.46	27.46	0.00	0.00	27.46
83	48	30.55	30.55	0.00	0.00	30.55
84	49	33.78	33.78	0.00	0.00	33.78
85	50	37.11	37.11	0.00	0.00	37.11
86	51	40.42	40.42	0.00	0.00	40.42
87	52	43.59	43.59	0.00	0.00	43.59
88	53	46.38	46.38	0.00	0.00	46.38
89	54	48.47	48.47	0.00	0.00	48.47
90	55	49.41	49.41	0.00	0.00	49.41
91	56	48.60	48.60	0.00	0.00	48.60
92	57	45.21	45.21	0.00	0.00	45.21
93	58	37.78	37.78	0.00	0.00	37.78
94	59	23.98	23.98	0.00	0.00	23.98
95	60	0.00	0.00	0.00	0.00	0.00

State Farm Insurance Companies

New Albany Operations Center
5400 New Albany Road East
New Albany, OH 43054

Date

Mr. John Smith
Street Address
City, State, Zip Code

Re: Policy No.
Claim No.
Insured

Dear Mr. Smith:

Thank you for notifying us of the claim against this policy.

(Variable information)

Arkansas Law requires us to pay 8% interest per year on policy proceeds and refund of premiums if payment is not made within 30 days after our receipt of proof of the insured's death. Such interest accrues from date of death to date of payment.

(Variable information)

Sincerely,

EXHIBIT A (REVISED)

CONSENT TO SUBMIT RATES
AND/OR COST BASES FOR APPROVAL

The State Farm Life Insurance Company of
(Company Name)

Bloomington, Illinois does hereby consent
(City and State)

and agree

A) that all premium rates and/or cost bases both "maximum" and "current or projected", used in relation to policy form number 08025 must be filed with the Insurance Commissioner for the State of Arkansas ("Commissioner") at least sixty (60) days prior to their proposed effective date. Such rates and/or cost bases shall be deemed effective sixty (60) days after they are filed with the Commissioner, unless the Commissioner shall approve or disapprove such rates and/or cost bases prior to the expiration of sixty (60) days.

or

B) that where the policy is a flexible or indeterminate premium whole life policy which provides for frequent changes in interest rates based on financial market conditions, the company may file a range of rates it will stay within and will notify the Department at least sixty (60) days prior to any change in the range of rates. The company must also document the method used to calculate its premium and range of rates.

State Farm Life Insurance Company
(Company)

By: Mary F. Keim
Mary F. Keim, Assistant Secretary

ARKANSAS
INSURANCE
DEPARTMENT
1200 West Third Street
Little Rock Arkansas 72201-1904
501-371-2600

Mike Pickens
Insurance Commissioner

ATTN: LIFE & HEALTH DIVISION, ARKANSAS INSURANCE DEPARTMENT

Company Name: **State Farm Life Insurance Company**

Company NAIC Code: **69108**

Company Contact Person & Telephone # **Rhonda Brackman; ph. 309-766-6896**

Form Number(s): **08025**

****
* INSURANCE DEPARTMENT USE ONLY *
* *
* ANALYST:_____ AMOUNT:_____ ROUTE SLIP:_____ *
****

ALL FEES ARE PER EACH INSURER, PER ANNUAL STATEMENT LINE OF BUSINESS, UNLESS OTHERWISE INDICATED.

FEE SCHEDULE FOR ADMITTED INSURERS

RATE/FORM FILINGS

Life and/or Disability policy form filing and review, per each policy, contract, annuity form, per each insurer, per each filing	**08030**	*1 x $50 =	**$50**
		**Retaliatory	**$50**
Life and/or Disability - Filing and review of each rate filing or loss ratio guarantee filing, per each insurer.		* x $50 =	
		**Retaliatory	
Life and/or Disability Policy, Contract or Annuity Forms: Filing and review of each certificate, rider, endorsement or application if each is filed separately from the basic form.	**08144, 08208, 121173.1, 106024.1, and 106260.1**	*5 x $20 =	
		**Retaliatory	**$250**
Policy and contract forms, all lines, filing corrections in previously filed policy and contract forms.		* x $20 =	
		**Retaliatory	
Life and/or Disability: Filing and review of Insurer's advertisements, per advertisement, per each insurer.		* x $25 =	
		**Retaliatory	

AMEND CERTIFICATE OF AUTHORITY

Review and processing of information to amend an Insurer's Certificate of Authority.	*	x $400 =	_____
Filing to amend Certificate of Authority.	***	x $100 =	_____

*THESE FEES ARE PAYABLE UNDER THE NEW FEE SCHEDULE AS OUTLINED UNDER RULE AND REGULATION 57.

**THESE FEES ARE PAYABLE UNDER THE OLD FEE SCHEDULE AS OUTLINED UNDER ARK. CODE ANN. 23-63-102, RETALIATORY TAX.

***THESE FEES ARE PAYABLE AS REQUIRED IN ARK. ANN. 23-61-401.

CERTIFICATE OF COMPLIANCE

State Farm Life Insurance Company certifies that we have reviewed the guidelines in Bulletin No. 11-83 and form 08025 complies with these guidelines. The consent form required by Bulletin No. 11-83 is attached.

State Farm Life Insurance Company
Company Name

Mary F. Keim

Mary F. Keim

Assistant Secretary

Title

Date: May 7, 2008

P O L I C Y I D E N T I F I C A T I O N

Insured	[JOHN J DOE] [(Male)]	Age	[35]
Policy Number	LF-[0000-0000]	Basic Plan Amount	$[100,000]
Policy Date	[October 15, 2008]		
Issue Date	[October 15, 2008]		

S C H E D U L E O F B E N E F I T S

Form	Description	Initial Amount	Benefit Period Ends	Annual Premium	Premiums Payable
08025	Basic Plan	$[100,000]	In [2068]	$[575.00]*	To [2038]*

(Adjustable Premium Level Term to Age 95
With Return of Premium Benefit)

* Subsequent premiums included below

Class of Risk: [Male Non-Tobacco]
Initial Premium Guarantee Period: 30 Years
Level Premium Period: 30 Years
See Adjustment of Basic Plan Premiums provision on page 8 for Basic Plan Premiums after the Initial Premium Guarantee Period.

S C H E D U L E O F P R E M I U M S

The Basic Plan Premiums are included below. Monthly premiums must be paid under one of the monthly payment plans made available.

Beginning	Annual	Monthly
[October 15, 2008]	$[575.00]	$[50.03]
[October 15, 2009]	[575.00]	[50.03]
[October 15, 2010]	[575.00]	[50.03]
[October 15, 2011]	[575.00]	[50.03]
[October 15, 2012]	[575.00]	[50.03]
[October 15, 2013]	[575.00]	[50.03]
[October 15, 2014]	[575.00]	[50.03]
[October 15, 2015]	[575.00]	[50.03]
[October 15, 2016]	[575.00]	[50.03]
[October 15, 2017]	[575.00]	[50.03]
[October 15, 2018]	[575.00]	[50.03]
[October 15, 2019]	[575.00]	[50.03]
[October 15, 2020]	[575.00]	[50.03]
[October 15, 2021]	[575.00]	[50.03]
[October 15, 2022]	[575.00]	[50.03]
[October 15, 2023]	[575.00]	[50.03]
[October 15, 2024]	[575.00]	[50.03]
[October 15, 2025]	[575.00]	[50.03]
[October 15, 2026]	[575.00]	[50.03]
[October 15, 2027]	[575.00]	[50.03]
[October 15, 2028]	[575.00]	[50.03]

Continued on Next Page

S C H E D U L E O F P R E M I U M S

Continued From Page 3

Beginning	Annual	Monthly
[October 15, 2029]	$ [575.00]	$ [50.03]
[October 15, 2030]	[575.00]	[50.03]
[October 15, 2031]	[575.00]	[50.03]
[October 15, 2032]	[575.00]	[50.03]
[October 15, 2033]	[575.00]	[50.03]
[October 15, 2034]	[575.00]	[50.03]
[October 15, 2035]	[575.00]	[50.03]
[October 15, 2036]	[575.00]	[50.03]
[October 15, 2037]	[575.00]	[50.03]
[October 15, 2038]	[4,944.00]	[430.13]
[October 15, 2039]	[5,409.00]	[470.59]
[October 15, 2040]	[5,895.00]	[512.87]
[October 15, 2041]	[6,408.00]	[557.50]
[October 15, 2042]	[6,984.00]	[607.61]
[October 15, 2043]	[7,656.00]	[666.08]
[October 15, 2044]	[8,472.00]	[737.07]
[October 15, 2045]	[9,426.00]	[820.07]
[October 15, 2046]	[10,431.00]	[907.50]
[October 15, 2047]	[11,511.00]	[1,001.46]
[October 15, 2048]	[12,687.00]	[1,103.77]
[October 15, 2049]	[14,013.00]	[1,219.14]
[October 15, 2050]	[15,555.00]	[1,353.29]
[October 15, 2051]	[17,346.00]	[1,509.11]
[October 15, 2052]	[19,353.00]	[1,683.72]
[October 15, 2053]	[21,591.00]	[1,878.42]
[October 15, 2054]	[24,024.00]	[2,090.09]
[October 15, 2055]	[26,601.00]	[2,314.29]
[October 15, 2056]	[29,415.00]	[2,559.11]
[October 15, 2057]	[32,544.00]	[2,831.33]
[October 15, 2058]	[36,024.00]	[3,134.09]
[October 15, 2059]	[39,852.00]	[3,467.13]
[October 15, 2060]	[43,989.00]	[3,827.05]
[October 15, 2061]	[48,387.00]	[4,209.67]
[October 15, 2062]	[53,001.00]	[4,611.09]
[October 15, 2063]	[57,597.00]	[5,010.94]
[October 15, 2064]	[62,121.00]	[5,404.53]
[October 15, 2065]	[66,861.00]	[5,816.91]
[October 15, 2066]	[71,859.00]	[6,251.74]
[October 15, 2067]	[77,124.00]	[6,709.79]

If the premium paid is not the annual premium, the total amount of premium due each year is greater than the annual premium. Premiums other than the annual premium are increased to reflect the time value of money.

This Policy is eligible for annual dividends; however, we do not expect to pay dividends on this Policy. Dividends are not guaranteed. See the Dividend Provision on page 7.

Initial payment of [$575.00] will provide coverage to [October 15, 2009].

The premiums shown above include a policy fee. The policy fee for the annual premium is $75.00 and for the monthly premium is $6.53.

Continued on Next Page

Continued From Page 3

C U M U L A T I V E P R E M I U M
P E R C E N T A G E T A B L E

[Oct, 15]	Percentage
[2008]	[0.0]%
[2009]	[0.0]%
[2010]	[0.0]%
[2011]	[0.0]%
[2012]	[0.0]%
[2013]	[1.0]%
[2014]	[2.0]%
[2015]	[3.0]%
[2016]	[5.0]%
[2017]	[7.0]%
[2018]	[9.0]%
[2019]	[11.0]%
[2020]	[13.0]%
[2021]	[15.0]%
[2022]	[17.0]%
[2023]	[19.0]%
[2024]	[21.0]%
[2025]	[25.0]%
[2026]	[28.0]%
[2027]	[31.0]%
[2028]	[35.0]%
[2029]	[40.0]%
[2030]	[45.0]%
[2031]	[50.0]%
[2032]	[55.0]%
[2033]	[60.0]%
[2034]	[68.0]%
[2035]	[76.5]%
[2036]	[84.6]%
[2037]	[92.0]%
[2038]	[100.0]%

S C H E D U L E O F I N S U R A N C E A N D V A L U E S

- Insurance Amount -		---------- Guaranteed Values ----------		
On Insured	[Oct 15,]	Cash Value* Dollars	Extended Term Ins* Yrs	Days
$[100,000	2008	0.00	0	0]
[100,000	2009	0.00	0	0]
[100,000	2010	0.00	0	0]
[100,000	2011	0.00	0	0]
[100,000	2012	0.00	0	0]
[100,000	2013	28.75	0	71]
[100,000	2014	69.00	0	156]
[100,000	2015	120.75	0	249]
[100,000	2016	230.00	1	60]
[100,000	2017	362.25	1	232]
[100,000	2018	517.50	2	39]
[100,000	2019	695.75	2	222]
[100,000	2020	897.00	3	56]
[100,000	2021	1,121.25	3	241]
[100,000	2022	1,368.50	4	31]
[100,000	2023	1,638.75	4	149]
[100,000	2024	1,932.00	4	237]
[100,000	2025	2,443.75	5	69]
[100,000	2026	2,898.00	5	179]
[100,000	2027	3,386.75	5	279]
[100,000	2028	4,025.00	6	56]
[100,000	2029	4,830.00	6	220]
[100,000	2030	5,692.50	6	354]
[100,000	2031	6,612.50	7	91]
[100,000	2032	7,590.00	7	172]
[100,000	2033	8,625.00	7	240]
[100,000	2034	10,166.00	8	48]
[100,000	2035	11,876.63	8	219]
[100,000	2036	13,620.60	8	356]
[100,000	2037	15,341.00	9	78]
[100,000	2038	17,250.00	9	167]

The Cash Value is zero after the last Policy Anniversary shown above.

*Cash Values and Extended Term Periods shown above on the Policy Anniversary presume payment of the annual premium shown in the Schedule of Premiums on page 3 to the end of the prior Policy Year, no changes to this Policy as shown on page 3, the Cumulative Premium Percentage shown for each Policy Year on page 3, no Policy Loan or accrued Loan Interest, and no Annual Dividends.

The Cash Value shown on the Policy Anniversary after the end of the Level Premium Period is the amount of the Return of Premium Benefit and presumes payment of the annual premium shown in the Schedule of Premiums on page 3 until the end of the Level Premium Period, no Policy Loan or accrued Loan Interest, and no Annual Dividends. The Extended Term Period shown on the Policy Anniversary after the end of the Level Premium Period assumes the Owner sends Us a Request to use the Return of Premium Benefit as a single premium to provide Extended Term Insurance on that Policy Anniversary. The interest rate for single premiums and minimum cash values is 4.0% a year. The mortality table for Extended Term Insurance and minimum cash values is the Commissioners 2001 CSO Standard Ordinary [Nonsmoker] Ultimate Age Last Birthday Mortality Table.

Note: The Cash Value and Return of Premium Benefit will vary based on the actual Cumulative Premium.

State Farm Life Insurance Company

ONE STATE FARM PLAZA (SB-1)
BLOOMINGTON, ILLINOIS 61710-0001

Mary F. Keim
ASSISTANT SECRETARY
PHONE: (309) 766-8422
FAX: (309) 766-8483
E-MAIL: home.lact-filing.371j00@statefarm.com

August 8, 2008

Arkansas Insurance Department
Life & Health Division
1200 West Third Street
Little Rock, AR 72201-1904

NAIC # 69108
FEIN #37-0533090

Dear Sir or Madam:

Thank you for reopening our filing.

We have discovered that we inadvertently submitted a policy with some text errors. We would like to replace the original form with the attached corrected policy 08025, Adjustable Premium Level Term Life Insurance to Age 95 Policy.

We have highlighted the text on those pages that needed to be corrected and have added the highlighted policy form to the Supporting Documents section. We have also added the revised policy form to the Form Schedule.

I certify that no other changes have been made to the policy and the previously approved policy form has not been used.

Your prompt and expeditious review would be greatly appreciated.

Respectfully,

Mary F. Keim
Assistant Secretary

MFK:rkb

STATE FARM LIFE INSURANCE COMPANY

Home Office, One State Farm Plaza, Bloomington, IL 61710

Insured	[JOHN J DOE] [(Male)]
Age	[35]
Policy Number	[LF-0000-0000]
Policy Date	[October 15, 2008]
Basic Plan Amount	[$100,000]

This Policy is based on the Application and the payment of premiums for the term of insurance while the Insured lives. The Basic Plan provides level term life insurance to the Policy Anniversary when the Insured is age 95. State Farm Life Insurance Company will pay the Proceeds to the Beneficiary when due proof of the Insured's death is received. The Basic Plan provides a Return of Premium Benefit at the end of the Level Premium Period.

30-Day Right to Examine this Policy. This Policy may be returned within 30 days of its receipt for a refund of all premiums paid. Return may be made to State Farm Life Insurance Company or one of Our agents. If returned, this Policy will be void from the Policy Date.

Read this Policy with care. This is a legal contract between You and State Farm Life Insurance Company.

SAMPLE

[Kim M. Brunner]
Secretary

[Edward B. Rust Jr.]
President

BASIC PLAN DESCRIPTION

Adjustable premium level term life insurance to age 95. Convertible to the later of age 75 or the end of the fifth Policy Year. Insurance is payable when the Insured dies. Premiums are payable for the term of insurance. Return of Premium Benefit at the end of the Level Premium Period. The Basic Plan is eligible for annual dividends.

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The Application and any Riders and Endorsements follow page 12.

P O L I C Y I D E N T I F I C A T I O N

Insured	[JOHN J DOE] [(Male)]	Age	[35]
Policy Number	LF-[0000-0000]	Basic Plan Amount	$[100,000]
Policy Date	[October 15, 2008]		
Issue Date	[October 15, 2008]		

S C H E D U L E O F B E N E F I T S

Form	Description	Initial Amount	Benefit Period Ends	Annual Premium	Premiums Payable
08025	Basic Plan	$[100,000]	In [2068]	$[545.00]*	To [2028]*

(Adjustable Premium Level Term to Age 95
With Return of Premium Benefit)

* Subsequent premiums included below

Class of Risk: [Male Non-Tobacco]
Initial Premium Guarantee Period: 20 Years
Level Premium Period: 20 Years
See Adjustment of Basic Plan Premiums provision on page 8 for Basic Plan Premiums after the Initial Premium Guarantee Period.

S C H E D U L E O F P R E M I U M S

The Basic Plan Premiums are included below. Monthly premiums must be paid under one of the monthly payment plans made available.

Beginning	Annual	Monthly
[October 15, 2008]	$ [545.00]	$[47.42]
[October 15, 2009]	[545.00]	[47.42]
[October 15, 2010]	[545.00]	[47.42]
[October 15, 2011]	[545.00]	[47.42]
[October 15, 2012]	[545.00]	[47.42]
[October 15, 2013]	[545.00]	[47.42]
[October 15, 2014]	[545.00]	[47.42]
[October 15, 2015]	[545.00]	[47.42]
[October 15, 2016]	[545.00]	[47.42]
[October 15, 2017]	[545.00]	[47.42]
[October 15, 2018]	[545.00]	[47.42]
[October 15, 2019]	[545.00]	[47.42]
[October 15, 2020]	[545.00]	[47.42]
[October 15, 2021]	[545.00]	[47.42]
[October 15, 2022]	[545.00]	[47.42]
[October 15, 2023]	[545.00]	[47.42]
[October 15, 2024]	[545.00]	[47.42]
[October 15, 2025]	[545.00]	[47.42]
[October 15, 2026]	[545.00]	[47.42]
[October 15, 2027]	[545.00]	[47.42]
[October 15, 2028]	[1,821.00]	[158.43]

Continued on Next Page

S C H E D U L E O F P R E M I U M S

Continued From Page 3

Beginning	Annual	Monthly
[October 15, 2029]	$ [2,019.00]	$ [175.66]
[October 15, 2030]	[2,211.00]	[192.36]
[October 15, 2031]	[2,403.00]	[209.07]
[October 15, 2032]	[2,628.00]	[228.64]
[October 15, 2033]	[2,901.00]	[252.39]
[October 15, 2034]	[3,234.00]	[281.36]
[October 15, 2035]	[3,621.00]	[315.03]
[October 15, 2036]	[4,044.00]	[351.83]
[October 15, 2037]	[4,485.00]	[390.20]
[October 15, 2038]	[4,944.00]	[430.13]
[October 15, 2039]	[5,409.00]	[470.59]
[October 15, 2040]	[5,895.00]	[512.87]
[October 15, 2041]	[6,408.00]	[557.50]
[October 15, 2042]	[6,984.00]	[607.61]
[October 15, 2043]	[7,656.00]	[666.08]
[October 15, 2044]	[8,472.00]	[737.07]
[October 15, 2045]	[9,426.00]	[820.07]
[October 15, 2046]	[10,431.00]	[907.50]
[October 15, 2047]	[11,511.00]	[1,001.46]
[October 15, 2048]	[12,687.00]	[1,103.77]
[October 15, 2049]	[14,013.00]	[1,219.14]
[October 15, 2050]	[15,555.00]	[1,353.29]
[October 15, 2051]	[17,346.00]	[1,509.11]
[October 15, 2052]	[19,353.00]	[1,683.72]
[October 15, 2053]	[21,591.00]	[1,878.42]
[October 15, 2054]	[24,024.00]	[2,090.09]
[October 15, 2055]	[26,601.00]	[2,314.29]
[October 15, 2056]	[29,415.00]	[2,559.11]
[October 15, 2057]	[32,544.00]	[2,831.33]
[October 15, 2058]	[36,024.00]	[3,134.09]
[October 15, 2059]	[39,852.00]	[3,467.13]
[October 15, 2060]	[43,989.00]	[3,827.05]
[October 15, 2061]	[48,387.00]	[4,209.67]
[October 15, 2062]	[53,001.00]	[4,611.09]
[October 15, 2063]	[57,597.00]	[5,010.94]
[October 15, 2064]	[62,121.00]	[5,404.53]
[October 15, 2065]	[66,861.00]	[5,816.91]
[October 15, 2066]	[71,859.00]	[6,251.74]
[October 15, 2067]	[77,124.00]	[6,709.79]

If the premium paid is not the annual premium, the total amount of premium due each year is greater than the annual premium. Premiums other than the annual premium are increased to reflect the time value of money.

This Policy is eligible for annual dividends; however, we do not expect to pay dividends on this Policy. Dividends are not guaranteed. See the Dividend Provision on page 7.

Initial payment of $[545.00] will provide coverage to [October 15, 2009].

The premiums shown above include a policy fee. The policy fee for the annual premium is $75.00 and for the monthly premium is $6.53.

Continued on Next Page

Continued From Page 3

C U M U L A T I V E P R E M I U M
P E R C E N T A G E T A B L E

[Oct 15,]	Percentage
[2008]	[0.0]%
[2009]	[0.0]%
[2010]	[0.0]%
[2011]	[0.0]%
[2012]	[0.0]%
[2013]	[1.0]%
[2014]	[4.0]%
[2015]	[7.0]%
[2016]	[10.0]%
[2017]	[13.0]%
[2018]	[17.0]%
[2019]	[23.0]%
[2020]	[31.0]%
[2021]	[38.0]%
[2022]	[44.0]%
[2023]	[50.0]%
[2024]	[60.0]%
[2025]	[70.0]%
[2026]	[80.0]%
[2027]	[90.0]%
[2028]	[100.0]%

S C H E D U L E O F I N S U R A N C E A N D V A L U E S

- Insurance Amount -		---------- Guaranteed Values ----------		
On Insured	[Oct 15,]	Cash Value* Dollars	Extended Term Ins* Yrs	Days
$[100,000	2008	0.00	0	0]
[100,000	2009	0.00	0	0]
[100,000	2010	0.00	0	0]
[100,000	2011	0.00	0	0]
[100,000	2012	0.00	0	0]
[100,000	2013	27.25	0	67]
[100,000	2014	130.80	0	296]
[100,000	2015	267.05	1	174]
[100,000	2016	436.00	2	53]
[100,000	2017	637.65	2	290]
[100,000	2018	926.50	3	250]
[100,000	2019	1,378.85	5	18]
[100,000	2020	2,027.40	6	246]
[100,000	2021	2,692.30	7	310]
[100,000	2022	3,357.20	8	239]
[100,000	2023	4,087.50	9	131]
[100,000	2024	5,232.00	10	184]
[100,000	2025	6,485.50	11	160]
[100,000	2026	7,848.00	12	78]
[100,000	2027	9,319.50	12	323]
[100,000	2028	10,900.00	13	180]

The Cash Value is zero after the last Policy Anniversary shown above.

*Cash Values and Extended Term Periods shown above on the Policy Anniversary presume payment of the annual premium shown in the Schedule of Premiums on page 3 to the end of the prior Policy Year, no changes to this Policy as shown on page 3, the Cumulative Premium Percentage shown for each Policy Year on page 3, no Policy Loan or accrued Loan Interest, and no Annual Dividends.

The Cash Value shown on the Policy Anniversary after the end of the Level Premium Period is the amount of the Return of Premium Benefit and presumes payment of the annual premium shown in the Schedule of Premiums on page 3 until the end of the Level Premium Period, no Policy Loan or accrued Loan Interest, and no Annual Dividends. The Extended Term Period shown on the Policy Anniversary after the end of the Level Premium Period assumes the Owner sends Us a Request to use the Return of Premium Benefit as a single premium to provide Extended Term Insurance on that Policy Anniversary. The interest rate for single premiums and minimum cash values is 4.0% a year. The mortality table for Extended Term Insurance and minimum cash values is the Commissioners 2001 CSO Standard Ordinary [Nonsmoker] Ultimate Age Last Birthday Mortality Table.

Note: The Cash Value and Return of Premium Benefit will vary based on the actual Cumulative Premium.

DEFINITIONS

We, **Us**, and **Our** refer to State Farm Life Insurance Company.

You and **Your** refer to the Owner.

Application. Includes any life insurance application, medical history, questionnaire, and other documents from You or any other person proposed for insurance which are made a part of this Policy.

Basic Plan Amount. The amount of insurance on the Insured provided by the Basic Plan shown on pages 1 and 3.

Benefit Period Ends. The coverage for the benefit extends to, but does not include, the Policy Anniversary in the year shown on page 3 under this heading.

Cumulative Premium. On any date, the total premiums paid for the Basic Plan and any Riders less any premium paid for the Payment Period beyond that date.

Cumulative Premium Percentage Table. Shown on page 3.

Class of Risk. The underwriting class of the person insured.

Code. The U.S. Internal Revenue Code, as amended from time to time.

Dividend Credits. Any Dividend Accumulation or any current dividend under Dividend Option 1 or 2.

Dollars. Any money We pay, or which is paid to Us, must be in United States dollars.

Effective Date. Coverage starts on this date.

Initial Amount. The amount of coverage on the Effective Date of each benefit shown on page 3 under this heading.

Initial Payment. The amount shown on page 3 You must pay before this Policy becomes effective.

Insurance Amount. The amount of life insurance provided by the Basic Plan and any Rider on the dates shown on page 4 under this heading.

Issue Date. The date this Policy is issued shown on page 3.

Officer. The president, a vice president, the secretary, or an assistant secretary of State Farm Life Insurance Company.

Payee. On the Insured's death, the Beneficiaries shown in the Application, unless changed. If You surrender this Policy while the Insured is alive, the persons that You have named to receive any available Cash Surrender Value. A Payee can be other than a natural person only if We agree.

Policy Date. The Effective Date of this Policy shown on pages 1 and 3.

Policy Month, Year, or Anniversary. A policy month, year, or anniversary is measured from the Policy Date.

DEFINITIONS (CONTINUED)

Premiums Payable. Premiums are payable until the Policy Anniversary shown on page 3 under this heading.

Proceeds. The sum of the insurance amounts payable under
(1) the Basic Plan and
(2) any Rider on the Insured
plus any Dividend Credits, any dividend payable at the Insured's death, and any premium paid for part of the Payment Period beyond the Insured's date of death less any Loan, any accrued Loan Interest, and any part of a premium due.

Request. A written request signed by the person making the Request. Such Request must be received by Us and be on Our request form; or if such Request is not on Our request form, it must include the information required by Our request form.

Rider. Any benefit, other than the Basic Plan, made a part of this Policy.

Successor Owner. May be named in the Application or later by Request.

GENERAL PROVISIONS

The Contract. This Policy contains the Basic Plan, any amendments, endorsements, any Riders, and a copy of the Application. This Policy is the entire contract. We have relied on the statements in the Application in issuing this Policy. We reserve the right to investigate the truth and completeness of those statements. In the absence of fraud, those statements are representations and not warranties. Only statements in the Application will be used to rescind this Policy or deny a claim within the time period specified in the Incontestability provision.

Only an Officer has the right to change this Policy. No agent has the authority to change the Policy or to waive any of its terms. All endorsements, amendments, and Riders must be signed by an Officer to be valid.

We may modify this Policy after We notify You to assure continued qualification of this Policy as a life insurance contract under any section of, regulation or ruling under, the Code, as amended from time to time. If We modify this Policy, We will send You the appropriate endorsement to be placed with this Policy. Such endorsement is subject to regulatory approval. If any provision of this Policy conflicts with the law of a jurisdiction that governs this Policy, the provision is deemed to be amended to conform to such law. The insurance amount payable under the Basic Plan will not be less than is required in order for this Policy to qualify as a life insurance contract as defined in the Code.

Transaction Delay. Any payment of the Cash Surrender Value or Loan will usually be made within 7 days of receipt of the Request for payment. We may defer payment of any Cash Surrender Value or Loan for up to 6 months from the date We receive Your Request. However, a Loan to pay a premium on other policies with Us will not be deferred. If We defer any such payment for 30 days or more, We will pay interest in addition to such payment. Such interest accrues from the date the payment becomes payable to the date of payment at 2% per year or the interest rate and time required by law, if greater.

GENERAL PROVISIONS (CONTINUED)

Dividend. We do not expect to pay dividends on this Policy; however, We may apportion and pay dividends each year. Any such dividends will be paid only at the end of a Policy Year. There is no right to a partial or prorated dividend prior to the end of a Policy Year. Such dividends will not be paid if all premiums due have not been paid. We will pay You any dividend credits available when this Policy terminates.

You may choose to have Your dividend used under one of these options:

(1) Premium Payment. We will apply it toward payment of a premium then due.
(2) Dividend Accumulation. We will hold it at interest. We will credit interest at a rate not less than 3% a year. Such interest will be paid only at the end of the Policy Year. You may withdraw accumulations at any time. If withdrawn prior to the end of the Policy Year, there is no right to a partial or prorated credit of such interest. Accumulations plus interest to the Insured's death will be part of the proceeds.
(3) Cash. We will pay it to You in cash.

If You do not choose a Dividend Option or the Dividend Option You choose is not available, We will use Dividend Option 2. You may change the Dividend Option by Request. The change will apply only to dividends paid after We receive the Request.

We may pay a dividend when the Insured dies. Such dividend will be a partial or prorated amount based on the period from the start of a Policy Year to the Insured's death.

Assignment. You may assign this Policy or any interest in it. We will recognize an assignment only if it is in writing and filed with Us. We are not responsible for the validity or effect of any assignment. An assignment may limit the interest of any Beneficiary.

Error in Age or Sex. If the Insured's date of birth or sex is not as stated in the Application, We will adjust each benefit on the Insured to that which the premium paid would have bought at the correct age and sex. Such adjustment will be based on the premium rates in effect on the issue date of the benefit.

Incontestability. Except for nonpayment of premiums, We will not contest the Basic Plan after it has been in force during the Insured's lifetime for 2 years from the Policy Date.

Except for nonpayment of premiums, We will not contest any reinstatement after it has been in force during the lifetime of the Insured for 2 years from the Effective Date of the reinstatement.

Each Rider has its own incontestability provision.

Limited Death Benefit. If the Insured dies by suicide while sane or self-destruction while insane within 2 years from the Policy Date, the Basic Plan Amount will not be paid. The Proceeds in this case will be limited to the premiums paid on the Basic Plan less any Loan, accrued Loan Interest, and any dividends paid on the Basic Plan.

Each Rider has its own limited death benefit provision.

GENERAL PROVISIONS (CONTINUED)

Termination. This Policy will terminate on the Policy Anniversary when the Insured is age 95. We will terminate this Policy before that date and coverage ceases on the date:

(1) this Policy is converted,
(2) this Policy lapses and is not continued as Extended Term Insurance,
(3) the Extended Term Insurance expires, or
(4) We receive Your Request to terminate this Policy.

We will pay You any Cash Surrender Value as of the date coverage ceases plus any premium paid for the Payment Period beyond that date. We may defer paying You the Cash Surrender Value for up to 6 months after receiving Your Request.

OWNERSHIP PROVISIONS

Owner. The Owner is as named in the Application, unless changed. You may exercise any policy provision only by Request and while the Insured is alive, subject to the rights of any assignee that We have on record and to the rights of any irrevocably designated Beneficiary. The Successor Owner will become the Owner of this Policy if You die while this Policy is in force.

Change of Owner/Successor Owner. You may change the Owner or Successor Owner by Request while the Insured is alive and this Policy is in force. The change will take effect the date You sign the Request, but the change will not affect any action We have taken before We receive the Request. A change of Owner or Successor Owner does not change the Beneficiary Designation.

PREMIUM PROVISIONS

Payment of Premiums. You may pay premiums at Our Home Office or to one of Our agents. We will give You a receipt signed by one of Our Officers, if You request one.

The first premium is due on the Policy Date. All other premiums are payable on or before their Due Dates. A Due Date is the first day of each Payment Period. A Payment Period may be 1 month or 12 months, starting on the same date of the month as the Policy Date. If the Payment Period is 1 month, the monthly premium is due at the start of each 1-month Payment Period. If the Payment Period is 12 months, the annual premium is due at the start of each 12-month Payment Period. If the Due Date does not appear in a calendar month's days, the Due Date will be the last day of that same month. You may change the Payment Period on any Due Date by paying the premium for the new period, but You cannot change the Payment Period if premiums are being waived.

Basic Plan Premiums. The Basic Plan Premiums are level until the end of the Initial Premium Guarantee Period shown on page 3. After the end of the Initial Premium Guarantee Period, the Basic Plan Premium for a Policy Year increases each year. After the end of the Initial Premium Guarantee Period, the Basic Plan Premium is subject to the Adjustment of Basic Plan Premiums provision. Before each Policy Anniversary, We will send You a notice showing the Basic Plan Premium for that Policy Year.

Adjustment of Basic Plan Premiums. After the end of the Initial Premium Guarantee Period, the Basic Plan Premiums can be adjusted based on projected changes in investment earnings, mortality, persistency, and expenses. The Basic Plan Premiums will be the same for all policies of the same age, sex, duration, and Class of Risk. Change in the Insured's insurability is not considered. The Basic Plan Premiums cannot exceed the Basic Plan Premiums shown on page 3. Each Rider, if applicable, will have its own Adjustment of Premium provision.

PREMIUM PROVISIONS (CONTINUED)

Grace Period. Except for the first premium, 31 days are allowed for the payment of a premium after its Due Date. During this time, the policy benefits continue.

Nonpayment of Premium. If any premium has not been paid by the end of its Grace Period, the Accumulations to Avoid Lapse and, if chosen, the Automatic Premium Loan provisions will apply. If neither of these provisions apply, this Policy will lapse as of the Due Date of any unpaid premium. With such lapse, coverage ceases unless continued as Extended Term Insurance.

Accumulations to Avoid Lapse. If any premium has not been paid by the end of its Grace Period, any Dividend Accumulation will be used to pay all or part of that premium. The unpaid balance of that premium will be due the day after the end of the partial Payment Period. A new Grace Period will be allowed for the payment of this unpaid balance.

We will send You a notice if any Dividend Accumulation is used to pay part of any premium. We will not use any Dividend Accumulation if You choose an available Guaranteed Values Provision within 90 days after the premium Due Date. Your choice will take effect as of the premium Due Date.

Automatic Premium Loan. This provision will apply if You chose it on the Application or later by Request. This provision will apply if there is enough Loan Value less any existing Loan and accrued Loan Interest to pay the unpaid premium for the current Payment Period and there are no Dividend Accumulations. Any premium or part of any premium that is not paid by the end of its Grace Period will be paid by Loan. Loan Interest will be charged from the due date of the unpaid premium. You may cancel this provision at any time by Request. We must receive Your Request to elect or cancel this provision before this Policy lapses.

Reinstatement. If You have not terminated this Policy by Request, You may apply to reinstate it within 5 years after lapse. You must give Us proof of the Insured's insurability that is satisfactory to Us. You must pay all unpaid premiums with compound interest from their Due Dates. The interest rate is 6% a year. You must repay or restore, if available, any Loan at the time of lapse with compound interest, based on the Loan Interest Rates in effect during the period of lapse, to the date of reinstatement. The amount restored cannot be greater than the Loan Value on the date of reinstatement. Reinstatement will take effect on the date We approve the Insured's insurability. If this Policy lapsed prior to the end of the Level Premium Period and we reinstate after that date, we will pay the Return of Premium Benefit that would have been paid to You at the end of the Level Premium Period.

Premium Adjustment When the Insured Dies. If the Insured dies during a Grace Period, any part of a premium due will be paid from the Proceeds. Any premium paid for the Payment Period beyond the Insured's death will be part of the Proceeds.

GUARANTEED VALUES PROVISIONS

Cash Value. If this Policy is in force other than as Extended Term Insurance, the Cash Value on any date prior to the end of the Level Premium Period is equal to the prorated percentage on that date using the Cumulative Premium Percentage Table shown on page 3 times the Cumulative Premium on that date. If any amount of premium is due and not paid, the Cash Value for the 90 days after that Due Date is the same as on such Due Date. If the Basic Plan has been in force for more than 90 days as Extended Term Insurance, the Cash Value is the single premium for the insurance remaining. The Cash Value of such insurance will not decrease during the 31 days after a Policy Anniversary.

Cash Surrender Value. Cash Value plus any Dividend Credits less any Loan and accrued Loan Interest.

GUARANTEED VALUES PROVISIONS (CONTINUED)

Extended Term Insurance. If this Policy lapses and there is a Cash Surrender Value, We will continue the Basic Plan as Extended Term Insurance unless You surrender this Policy. You may choose by Request to have the Basic Plan continued as Extended Term Insurance. To be effective on the Due Date of any unpaid premium, Your Request must be received by Us within 90 days after that date. The amount of Extended Term Insurance will be the Basic Plan Amount plus any Dividend Credits less any Loan and accrued Loan Interest. The amount will stay level. The Extended Term Period will be determined by applying the Cash Surrender Value as a single premium at the Insured's attained age, sex, and Class of Risk on the Due Date of any unpaid premium. If there is more value than needed to provide Extended Term Insurance to the Policy Anniversary when the Insured is age 95, We will promptly pay You the excess in one sum. Extended Term Insurance has no Loan Value and will receive no dividends.

Basis of Computation. The Cash Values and Extended Term Insurance in this Policy are not less than the minimum cash values and benefits required by law in the state where it is delivered. The insurance authority there has a statement of how these values are determined. The single premiums and minimum cash values are based on the Insured's age last birthday, sex, and Class of Risk. It is assumed that claims are paid immediately. The interest rate and the mortality table that We use are shown on page 4.

CONVERSION PROVISIONS

Conversion. You may convert this Policy to a new policy on the Insured without evidence of insurability by Request subject to the following:

(1) This Policy must be in force.
(2) The conversion must occur on or before the later of the Policy Anniversary when the Insured is age 75 or the fifth Policy Anniversary.
(3) That Request must include the first premium for the new policy.

The new policy becomes effective when We receive that Request. Coverage under this Policy will terminate when the conversion occurs. The new policy will be subject to the following conditions at the time of conversion:

(1) It must be a whole life plan then available. At least one plan will be made available.
(2) The amount of insurance can be no more than the amount then provided by the Basic Plan.
(3) The premium will be based on the Insured's attained age and the sex and Class of Risk shown on page 3. The Class of Risk will be the same as for this Policy.
(4) All limitations of this Policy will be part of the new policy.
(5) The Incontestability and Limited Death Benefit provisions of the new policy will not extend beyond the period set by this Policy.

RETURN OF PREMIUM BENEFIT PROVISIONS

Return of Premium Benefit. We will pay You any available Return of Premium Benefit in one sum on the Policy Anniversary after the end of the Level Premium Period if all premiums have been paid to the end of the Level Premium Period. The Return of Premium Benefit is not available if this Policy is continued as Extended Term Insurance prior to that Policy Anniversary. The Insured must be alive at the end of the Level Premium Period. The Return of Premium Benefit is not payable upon the death of the Insured. The Cash Surrender Value is not paid in addition to the Return of Premium Benefit. The amount of the Return of Premium Benefit is the Cumulative Premium as of the end of the Level Premium Period less any Loan and accrued Loan Interest. If You send Us a Request prior to receiving payment of the Return of Premium Benefit, We will apply the amount of the Return of Premium Benefit as the single premium to continue this Policy as Extended Term Insurance starting on the Policy Anniversary after the end of the Level Premium Period instead of making a one sum payment of that amount to You.

RETURN OF PREMIUM BENEFIT PROVISIONS (CONTINUED)

Termination. This benefit will terminate on the earliest of the following:
(1) The date this Policy terminates.
(2) The end of the Level Premium Period.
(3) The date this Policy is continued as Extended Term Insurance.
(4) The date this Policy is converted.
(5) The date Your Request to terminate this Policy is received.

POLICY LOAN PROVISIONS

Loan. You may borrow against this Policy by Request, unless the Basic Plan is in force as Extended Term Insurance. This Policy is the sole security for such Loan. We may defer a Loan for up to 6 months after receiving Your Request unless the Loan will be used to pay premiums on this or other policies with Us. You may borrow the Loan Value less any existing Loan, accrued Loan Interest, and unpaid premiums. If Your unpaid Loan plus accrued Loan Interest exceeds the Cash Value of this Policy, We will send You a policy termination notice. This Policy will terminate 31 days after We have mailed that notice to You and to any assignee of record. If this occurs and is the result of a change in the Loan Interest Rate, this Policy will terminate at the later of the end of the Policy Year or 31 days after mailing of the notice. At policy termination, We will then pay You any Dividend Accumulation.

Loan Value. The Loan Value is the Cash Value of this Policy on the next Policy Anniversary less any unpaid premiums for the current Policy Year discounted at the Loan Interest Rate from the next Policy Anniversary to the date of the Loan.

Loan Interest Rate. The Loan Interest Rate is an adjustable rate. We determine the rate each calendar quarter. Such rate will take effect the first day of January, April, July, and October after the date We determine it. Such rate will apply to any new and existing Loan under this Policy.

Any change in the rate will be subject to the following:
(1) The rate will be lowered to be equal to or less than the legal maximum rate if such legal maximum is ½% or more a year lower than Our rate then in effect.
(2) The rate may be increased by at least ½% a year if the legal maximum is ½% or more a year higher than Our rate then in effect. Such rate cannot exceed the legal maximum.

The legal maximum interest rate is the greater of:
(1) The Moody's Corporate Bond Yield Average - Monthly Average Corporates as published by Moody's Investors Service, Inc. for the calendar month ending 2 months prior to the date the Loan Interest Rate is to go into effect, or
(2) 5%.

If the Moody's Corporate Bond Yield Average - Monthly Average Corporates is no longer published, the rate used in its place will be set by law or regulation of the insurance supervisory official in the jurisdiction where this Policy was delivered.

We will:
(1) Notify You of the initial Loan Interest Rate at the time a Loan is made, unless it is an Automatic Premium Loan;
(2) Notify You of the initial Loan Interest Rate as soon as practical after an Automatic Premium Loan is made; and
(3) Give You advance notice of any increase in the Loan Interest Rate, if You have a Loan at that time.

We charge interest each day on any Loan. Loan Interest is due at the end of each Policy Year or at the time the Loan is repaid, if earlier. Loan Interest is added to the Loan if not paid when due.

POLICY LOAN PROVISIONS (CONTINUED)

Loan Repayment. You may repay all or part of a Loan at any time before the Insured dies or this Policy is surrendered. Any Loan that We deducted when the Basic Plan was placed on Extended Term Insurance may be repaid or restored only if the Basic Plan is reinstated prior to the end of the Level Premium Period. Any Loan that We deducted when the Basic Plan was placed on Extended Term Insurance must be repaid if the Basic Plan is reinstated after the end of the Level Premium Period.

PAYMENT OF BENEFITS PROVISIONS

Beneficiary Designation. This is as shown in the Application, unless You have made a change by Request. It includes the name of the Beneficiary. If You name "estate" as a Beneficiary, it means the executors or administrators of the last survivor of You and all Beneficiaries. If You name "children" of a person as a Beneficiary, only children born to or legally adopted by that person will be included. We may rely on an affidavit as to the ages, names, and other facts about all Beneficiaries. We will incur no liability if We act on such affidavit.

Change of Beneficiary Designation. You may make a change by Request while the Insured is alive and this Policy is in force. The change will take effect on the date Your Request is signed, but the change will not affect any action We have taken before We receive the Request. To change a named irrevocable Beneficiary, the Request must include a written statement from the irrevocable Beneficiary who is being changed.

Order of Payment on the Insured's Death. When the Insured dies, We will make payment in equal shares to the primary Beneficiaries living when payment is made. If the last primary dies, We will make payment in equal shares to the successor Beneficiaries living when payment is made. If, at any time, no Beneficiary is living, We will make a one sum payment to You, if living when payment is made. Otherwise, We will make a one sum payment to the estate of the last survivor of You and all Beneficiaries. You may change this order of payment by Request while the Insured is alive.

Methods of Payment. We will pay the Proceeds or the Cash Surrender Value under the One Sum Method unless You choose another method then available. If the Payee is other than a natural person, We will make payment under the One Sum Method.

All payment intervals are measured from the date this Policy is surrendered or from the date the Insured dies.

After the Insured's death, a Payee who has the right to make a withdrawal may change the method of payment. This Payee may also appoint a successor payee. The successor payee may be the Payee's estate.

We must receive a Request for payment of the Proceeds and due proof of the Insured's death. Due proof of the Insured's death is evidence satisfactory to Us:

(1) to establish the date and fact of the Insured's death;
(2) to permit Us to determine whether Proceeds are payable; and
(3) such other items and information as may be necessary for Us to comply with laws and regulations related to payment of the claim or administration of the business of insurance.

Method 1 (One Sum Method). We will pay the Cash Surrender Value or the Proceeds in one sum. Interest will be paid from the date of the Insured's death to the date of payment. The interest rate will be the greater of 2% a year or the interest rate required by law, if applicable.

Method 2 (Other Method). Payment by any other method may be made if We agree.

BASIC PLAN DESCRIPTION

Adjustable premium level term life insurance to age 95. Convertible to the later of age 75 or the end of the fifth Policy Year. Insurance is payable when the Insured dies. Premiums are payable for the term of insurance. Return of Premium Benefit at the end of the Level Premium Period. The Basic Plan is eligible for annual dividends.

Superseded Attachments

Please note that all items on the following pages are items, which have been replaced by a newer version. The newest version is located with the appropriate schedule on previous pages. These items are in date order with most recent first.

Original Date:	Schedule	Document Name	Replaced Date	Attach Document
No original date	Form	Adjustable Premium Level Term Life Insurance to Age 95 Policy	05/07/2008	08025 SELECT ROP 20080220_bracketed.pdf

STATE FARM LIFE INSURANCE COMPANY

Home Office, One State Farm Plaza, Bloomington, IL 61710

Insured	[JOHN J DOE]
	[(Male)]
Age	[35]
Policy Number	[LF-0000-0000]
Policy Date	[October 15, 2008]
Basic Plan Amount	[$100,000]

This Policy is based on the Application and the payment of premiums for the term of insurance while the Insured lives. The Basic Plan provides level term life insurance to the Policy Anniversary when the Insured is age 95. State Farm Life Insurance Company will pay the Proceeds to the Beneficiary when due proof of the Insured's death is received. The Basic Plan provides a Return of Premium Benefit at the end of the Level Premium Period.

30-Day Right to Examine this Policy. This Policy may be returned within 30 days of its receipt for a refund of all premiums paid. Return may be made to State Farm Life Insurance Company or one of Our agents. If returned, this Policy will be void from the Policy Date.

Read this Policy with care. This is a legal contract between You and State Farm Life Insurance Company.

[Kim M. Brunner] Secretary

[Edward B. Rust Jr.] President

SAMPLE

BASIC PLAN DESCRIPTION

Adjustable premium level term life insurance to age 95. Convertible to the later of age 75 or the end of the fifth Policy Year. Insurance is payable when the Insured dies. Premiums are payable for the term of insurance. Return of Premium Benefit at the end of the Level Premium Period. The Basic Plan is eligible for annual dividends.

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The Application and any Riders and Endorsements follow page 12.

P O L I C Y I D E N T I F I C A T I O N

Insured	[JOHN J DOE] [(Male)]	Age	[35]
Policy Number	LF-[0000-0000]	Basic Plan Amount	$[100,000]
Policy Date	[October 15, 2008]		
Issue Date	[October 15, 2008]		

S C H E D U L E O F B E N E F I T S

Form	Description	Initial Amount	Benefit Period Ends	Annual Premium	Premiums Payable
08025	Basic Plan	$[100,000]	In [2068]	$[545.00]*	To [2028]*

(Adjustable Premium Level Term to Age 95
With Return of Premium Benefit)

* Subsequent premiums included below

Class of Risk: [Male Non-Tobacco]
Initial Premium Guarantee Period: 20 Years
Level Premium Period: 20 Years
See Adjustment of Basic Plan Premiums provision on page 8 for Basic Plan Premiums after the Initial Premium Guarantee Period.

S C H E D U L E O F P R E M I U M S

The Basic Plan Premiums are included below. Monthly premiums must be paid under one of the monthly payment plans made available.

Beginning	Annual	Monthly
[October 15, 2008]	$ [545.00]	$[47.42]
[October 15, 2009]	[545.00]	[47.42]
[October 15, 2010]	[545.00]	[47.42]
[October 15, 2011]	[545.00]	[47.42]
[October 15, 2012]	[545.00]	[47.42]
[October 15, 2013]	[545.00]	[47.42]
[October 15, 2014]	[545.00]	[47.42]
[October 15, 2015]	[545.00]	[47.42]
[October 15, 2016]	[545.00]	[47.42]
[October 15, 2017]	[545.00]	[47.42]
[October 15, 2018]	[545.00]	[47.42]
[October 15, 2019]	[545.00]	[47.42]
[October 15, 2020]	[545.00]	[47.42]
[October 15, 2021]	[545.00]	[47.42]
[October 15, 2022]	[545.00]	[47.42]
[October 15, 2023]	[545.00]	[47.42]
[October 15, 2024]	[545.00]	[47.42]
[October 15, 2025]	[545.00]	[47.42]
[October 15, 2026]	[545.00]	[47.42]
[October 15, 2027]	[545.00]	[47.42]
[October 15, 2028]	[1,821.00]	[158.43]

Continued on Next Page

S C H E D U L E O F P R E M I U M S

Continued From Page 3

Beginning	Annual	Monthly
[October 15, 2029]	$ [2,019.00]	$ [175.66]
[October 15, 2030]	[2,211.00]	[192.36]
[October 15, 2031]	[2,403.00]	[209.07]
[October 15, 2032]	[2,628.00]	[228.64]
[October 15, 2033]	[2,901.00]	[252.39]
[October 15, 2034]	[3,234.00]	[281.36]
[October 15, 2035]	[3,621.00]	[315.03]
[October 15, 2036]	[4,044.00]	[351.83]
[October 15, 2037]	[4,485.00]	[390.20]
[October 15, 2038]	[4,944.00]	[430.13]
[October 15, 2039]	[5,409.00]	[470.59]
[October 15, 2040]	[5,895.00]	[512.87]
[October 15, 2041]	[6,408.00]	[557.50]
[October 15, 2042]	[6,984.00]	[607.61]
[October 15, 2043]	[7,656.00]	[666.08]
[October 15, 2044]	[8,472.00]	[737.07]
[October 15, 2045]	[9,426.00]	[820.07]
[October 15, 2046]	[10,431.00]	[907.50]
[October 15, 2047]	[11,511.00]	[1,001.46]
[October 15, 2048]	[12,687.00]	[1,103.77]
[October 15, 2049]	[14,013.00]	[1,219.14]
[October 15, 2050]	[15,555.00]	[1,353.29]
[October 15, 2051]	[17,346.00]	[1,509.11]
[October 15, 2052]	[19,353.00]	[1,683.72]
[October 15, 2053]	[21,591.00]	[1,878.42]
[October 15, 2054]	[24,024.00]	[2,090.09]
[October 15, 2055]	[26,601.00]	[2,314.29]
[October 15, 2056]	[29,415.00]	[2,559.11]
[October 15, 2057]	[32,544.00]	[2,831.33]
[October 15, 2058]	[36,024.00]	[3,134.09]
[October 15, 2059]	[39,852.00]	[3,467.13]
[October 15, 2060]	[43,989.00]	[3,827.05]
[October 15, 2061]	[48,387.00]	[4,209.67]
[October 15, 2062]	[53,001.00]	[4,611.09]
[October 15, 2063]	[57,597.00]	[5,010.94]
[October 15, 2064]	[62,121.00]	[5,404.53]
[October 15, 2065]	[66,861.00]	[5,816.91]
[October 15, 2066]	[71,859.00]	[6,251.74]
[October 15, 2067]	[77,124.00]	[6,709.79]

If the premium paid is not the annual premium, the total amount of premium due each year is greater than the annual premium. Premiums other than the annual premium are increased to reflect the time value of money.

This Policy is eligible for annual dividends; however, we do not expect to pay dividends on this Policy. Dividends are not guaranteed. See the Dividend Provision on page 7.

Initial payment of $[545.00] will provide coverage to [October 15, 2009].

The premiums shown above include a policy fee. The policy fee for the annual premium is $75.00 and for the monthly premium is $6.53.

Continued on Next Page

Continued From Page 3

C U M U L A T I V E P R E M I U M
P E R C E N T A G E T A B L E

[Oct 15,]	Percentage
[2008]	[0.0]%
[2009]	[0.0]%
[2010]	[0.0]%
[2011]	[0.0]%
[2012]	[0.0]%
[2013]	[1.0]%
[2014]	[4.0]%
[2015]	[7.0]%
[2016]	[10.0]%
[2017]	[13.0]%
[2018]	[17.0]%
[2019]	[23.0]%
[2020]	[31.0]%
[2021]	[38.0]%
[2022]	[44.0]%
[2023]	[50.0]%
[2024]	[60.0]%
[2025]	[70.0]%
[2026]	[80.0]%
[2027]	[90.0]%
[2028]	[100.0]%

S C H E D U L E O F I N S U R A N C E A N D V A L U E S

- Insurance Amount -		---------- Guaranteed Values ----------		
On Insured	[Oct 15,]	Cash Value* Dollars	Extended Term Ins* Yrs	Days
$[100,000	2008	0.00	0	0]
[100,000	2009	0.00	0	0]
[100,000	2010	0.00	0	0]
[100,000	2011	0.00	0	0]
[100,000	2012	0.00	0	0]
[100,000	2013	27.25	0	67]
[100,000	2014	130.80	0	296]
[100,000	2015	267.05	1	174]
[100,000	2016	436.00	2	53]
[100,000	2017	637.65	2	290]
[100,000	2018	926.50	3	250]
[100,000	2019	1,378.85	5	18]
[100,000	2020	2,027.40	6	246]
[100,000	2021	2,692.30	7	310]
[100,000	2022	3,357.20	8	239]
[100,000	2023	4,087.50	9	131]
[100,000	2024	5,232.00	10	184]
[100,000	2025	6,485.50	11	160]
[100,000	2026	7,848.00	12	78]
[100,000	2027	9,319.50	12	323]
[100,000	2028	10,900.00	13	180]

The Cash Value is zero after the last Policy Anniversary shown above.

*Cash Values and Extended Term Periods shown above on the Policy Anniversary presume payment of the annual premium shown in the Schedule of Premiums on page 3 to the end of the prior Policy Year, no changes to this Policy as shown on page 3, the Cumulative Premium Percentage shown for each Policy Year on page 3, no Policy Loan or accrued Loan Interest, and no Annual Dividends.

The Cash Value shown on the Policy Anniversary after the end of the Level Premium Period is the amount of the Return of Premium Benefit and presumes payment of the annual premium shown in the Schedule of Premiums on page 3 until the end of the Level Premium Period, no Policy Loan or accrued Loan Interest, and no Annual Dividends. The Extended Term Period shown on the Policy Anniversary after the end of the Level Premium Period assumes the Owner sends Us a Request to use the Return of Premium Benefit as a single premium to provide Extended Term Insurance on that Policy Anniversary. The interest rate for single premiums and minimum cash values is 4.0% a year. The mortality table for Extended Term Insurance and minimum cash values is the Commissioners 2001 CSO Standard Ordinary [Nonsmoker] Ultimate Age Last Birthday Mortality Table.

Note: The Cash Value and Return of Premium Benefit will vary based on the actual Cumulative Premium.

DEFINITIONS

We, **Us**, and **Our** refer to State Farm Life Insurance Company.

You and **Your** refer to the Owner.

Application. Includes any life insurance application, medical history, questionnaire, and other documents from You or any other person proposed for insurance which are made a part of this Policy.

Basic Plan Amount. The amount of insurance on the Insured provided by the Basic Plan shown on pages 1 and 3.

Benefit Period Ends. The coverage for the benefit extends to, but does not include, the Policy Anniversary in the year shown on page 3 under this heading.

Cumulative Premium. On any date, the total premiums paid for the Basic Plan and any Riders less any premiums waived under the Waiver of Premium for Disability Benefit Rider less any premium paid for the Payment Period beyond that date.

Cumulative Premium Percentage Table. Shown on page 3.

Class of Risk. The underwriting class of the person insured.

Code. The U.S. Internal Revenue Code, as amended from time to time.

Dividend Credits. Any Dividend Accumulation or any current dividend under Dividend Option 1 or 2.

Dollars. Any money We pay, or which is paid to Us, must be in United States dollars.

Effective Date. Coverage starts on this date.

Initial Amount. The amount of coverage on the Effective Date of each benefit shown on page 3 under this heading.

Initial Payment. The amount shown on page 3 You must pay before this Policy becomes effective.

Insurance Amount. The amount of life insurance provided by the Basic Plan and any Rider on the dates shown on page 4 under this heading.

Issue Date. The date this Policy is issued shown on page 3.

Officer. The president, a vice president, the secretary, or an assistant secretary of State Farm Life Insurance Company.

Payee. On the Insured's death, the Beneficiaries shown in the Application, unless changed. If You surrender this Policy while the Insured is alive, the persons that You have named to receive any available Cash Surrender Value. A Payee can be other than a natural person only if We agree.

Policy Date. The Effective Date of this Policy shown on pages 1 and 3.

Policy Month, Year, or Anniversary. A policy month, year, or anniversary is measured from the Policy Date.

DEFINITIONS (CONTINUED)

Premiums Payable. Premiums are payable until the Policy Anniversary shown on page 3 under this heading.

Proceeds. The sum of the insurance amounts payable under
(1) the Basic Plan and
(2) any Rider on the Insured
plus any Dividend Credits, any dividend payable at the Insured's death, and any premium paid for part of the Payment Period beyond the Insured's date of death less any Loan, any accrued Loan Interest, and any part of a premium due.

Request. A written request signed by the person making the Request. Such Request must be received by Us and be on Our request form; or if such Request is not on Our request form, it must include the information required by Our request form.

Rider. Any benefit, other than the Basic Plan, made a part of this Policy.

Successor Owner. May be named in the Application or later by Request.

GENERAL PROVISIONS

The Contract. This Policy contains the Basic Plan, any amendments, endorsements, any Riders, and a copy of the Application. This Policy is the entire contract. We have relied on the statements in the Application in issuing this Policy. We reserve the right to investigate the truth and completeness of those statements. In the absence of fraud, those statements are representations and not warranties. Only statements in the Application will be used to rescind this Policy or deny a claim within the time period specified in the Incontestability provision.

Only an Officer has the right to change this Policy. No agent has the authority to change the Policy or to waive any of its terms. All endorsements, amendments, and Riders must be signed by an Officer to be valid.

We may modify this Policy after We notify You to assure continued qualification of this Policy as a life insurance contract under any section of, regulation or ruling under, the Code, as amended from time to time. If We modify this Policy, We will send You the appropriate endorsement to be placed with this Policy. Such endorsement is subject to regulatory approval. If any provision of this Policy conflicts with the law of a jurisdiction that governs this Policy, the provision is deemed to be amended to conform to such law.

Transaction Delay. Any payment of the Cash Surrender Value or Loan will usually be made within 7 days of receipt of the Request for payment. We may defer payment of any Cash Surrender Value or Loan for up to 6 months from the date We receive Your Request. However, a Loan to pay a premium on other policies with Us will not be deferred. If We defer any such payment for 30 days or more, We will pay interest in addition to such payment. Such interest accrues from the date the payment becomes payable to the date of payment at 2% per year or the interest rate and time required by law, if greater.

GENERAL PROVISIONS (CONTINUED)

Dividend. We do not expect to pay dividends on this Policy; however, We may apportion and pay dividends each year. Any such dividends will be paid only at the end of a Policy Year. There is no right to a partial or prorated dividend prior to the end of a Policy Year. Such dividends will not be paid if all premiums due have not been paid. We will pay You any dividend credits available when this Policy terminates.

You may choose to have Your dividend used under one of these options:

(1) Premium Payment. We will apply it toward payment of a premium then due.
(2) Dividend Accumulation. We will hold it at interest. We will credit interest at a rate not less than 3% a year. Such interest will be paid only at the end of the Policy Year. You may withdraw accumulations at any time. If withdrawn prior to the end of the Policy Year, there is no right to a partial or prorated credit of such interest. Accumulations plus interest to the Insured's death will be part of the proceeds.
(3) Cash. We will pay it to You in cash.

If You do not choose a Dividend Option or the Dividend Option You choose is not available, We will use Dividend Option 2. You may change the Dividend Option by Request. The change will apply only to dividends paid after We receive the Request.

We may pay a dividend when the Insured dies. Such dividend will be a partial or prorated amount based on the period from the start of a Policy Year to the Insured's death.

Assignment. You may assign this Policy or any interest in it. We will recognize an assignment only if it is in writing and filed with Us. We are not responsible for the validity or effect of any assignment. An assignment may limit the interest of any Beneficiary.

Error in Age or Sex. If the Insured's date of birth or sex is not as stated in the Application, We will adjust each benefit on the Insured to that which the premium paid would have bought at the correct age and sex. Such adjustment will be based on the premium rates in effect on the issue date of the benefit.

Incontestability. Except for nonpayment of premiums, We will not contest the Basic Plan after it has been in force during the Insured's lifetime for 2 years from the Policy Date.

Except for nonpayment of premiums, We will not contest any reinstatement after it has been in force during the lifetime of the Insured for 2 years from the Effective Date of the reinstatement.

Each Rider has its own incontestability provision.

Limited Death Benefit. If the Insured dies by suicide while sane or self-destruction while insane within 2 years from the Policy Date, the Basic Plan Amount will not be paid. The Proceeds in this case will be limited to the premiums paid on the Basic Plan less any Loan, accrued Loan Interest, and any dividends paid on the Basic Plan.

Each Rider has its own limited death benefit provision.

GENERAL PROVISIONS (CONTINUED)

Termination. This Policy will terminate on the Policy Anniversary when the Insured is age 95. We will terminate this Policy before that date and coverage ceases on the date:

(1) this Policy is converted,
(2) this Policy lapses and is not continued as Extended Term Insurance,
(3) the Extended Term Insurance expires, or
(4) We receive Your Request to terminate this Policy.

We will pay You any Cash Surrender Value as of the date coverage ceases plus any premium paid for the Payment Period beyond that date. We may defer paying You the Cash Surrender Value for up to 6 months after receiving Your Request.

OWNERSHIP PROVISIONS

Owner. The Owner is as named in the Application, unless changed. You may exercise any policy provision only by Request and while the Insured is alive, subject to the rights of any assignee that We have on record and to the rights of any irrevocably designated Beneficiary. The Successor Owner will become the Owner of this Policy if You die while this Policy is in force.

Change of Owner/Successor Owner. You may change the Owner or Successor Owner by Request while the Insured is alive and this Policy is in force. The change will take effect the date You sign the Request, but the change will not affect any action We have taken before We receive the Request. A change of Owner or Successor Owner does not change the Beneficiary Designation.

PREMIUM PROVISIONS

Payment of Premiums. You may pay premiums at Our Home Office or to one of Our agents. We will give You a receipt signed by one of Our Officers, if You request one.

The first premium is due on the Policy Date. All other premiums are payable on or before their Due Dates. A Due Date is the first day of each Payment Period. A Payment Period may be 1 month or 12 months, starting on the same date of the month as the Policy Date. If the Payment Period is 1 month, the monthly premium is due at the start of each 1-month Payment Period. If the Payment Period is 12 months, the annual premium is due at the start of each 12-month Payment Period. If the Due Date does not appear in a calendar month's days, the Due Date will be the last day of that same month. You may change the Payment Period on any Due Date by paying the premium for the new period, but You cannot change the Payment Period if premiums are being waived.

Basic Plan Premiums. The Basic Plan Premiums are level until the end of the Initial Premium Guarantee Period shown on page 3. After the end of the Initial Premium Guarantee Period, the Basic Plan Premium for a Policy Year increases each year. After the end of the Initial Premium Guarantee Period, the Basic Plan Premium is subject to the Adjustment of Basic Plan Premiums provision. Before each Policy Anniversary, We will send You a notice showing the Basic Plan Premium for that Policy Year.

Adjustment of Basic Plan Premiums. After the end of the Initial Premium Guarantee Period, the Basic Plan Premiums can be adjusted based on projected changes in investment earnings, mortality, persistency, and expenses. The Basic Plan Premiums will be the same for all policies of the same age, sex, duration, and Class of Risk. Change in the Insured's insurability is not considered. The Basic Plan Premiums cannot exceed the Basic Plan Premiums shown on page 3. Each Rider, if applicable, will have its own Adjustment of Premium provision.

PREMIUM PROVISIONS (CONTINUED)

Grace Period. Except for the first premium, 31 days are allowed for the payment of a premium after its Due Date. During this time, the policy benefits continue.

Nonpayment of Premium. If any premium has not been paid by the end of its Grace Period, the Accumulations to Avoid Lapse and, if chosen, the Automatic Premium Loan provisions will apply. If neither of these provisions apply, this Policy will lapse as of the Due Date of any unpaid premium. With such lapse, coverage ceases unless continued as Extended Term Insurance.

Accumulations to Avoid Lapse. If any premium has not been paid by the end of its Grace Period, any Dividend Accumulation will be used to pay all or part of that premium. The unpaid balance of that premium will be due the day after the end of the partial Payment Period. A new Grace Period will be allowed for the payment of this unpaid balance.

We will send You a notice if any Dividend Accumulation is used to pay part of any premium. We will not use any Dividend Accumulation if You choose an available Guaranteed Values Provision within 90 days after the premium Due Date. Your choice will take effect as of the premium Due Date.

Automatic Premium Loan. This provision will apply if You chose it on the Application or later by Request. This provision will apply if there is enough Loan Value less any existing Loan and accrued Loan Interest to pay the unpaid premium for the current Payment Period and there are no Dividend Accumulations. Any premium or part of any premium that is not paid by the end of its Grace Period will be paid by Loan. Loan Interest will be charged from the due date of the unpaid premium. You may cancel this provision at any time by Request. We must receive Your Request to elect or cancel this provision before this Policy lapses.

Reinstatement. If You have not terminated this Policy by Request, You may apply to reinstate it within 5 years after lapse. You must give Us proof of the Insured's insurability that is satisfactory to Us. You must pay all unpaid premiums with compound interest from their Due Dates. The interest rate is 6% a year. You must repay or restore any Loan at the time of lapse with compound interest, based on the Loan Interest Rates in effect during the period of lapse, to the date of reinstatement. The amount restored cannot be greater than the Loan Value on the date of reinstatement. Reinstatement will take effect on the date We approve the Insured's insurability. If this Policy lapsed prior to the end of the Level Premium Period and we reinstate after that date, we will pay the Return of Premium Benefit that would have been paid to You at the end of the Level Premium Period.

Premium Adjustment When the Insured Dies. If the Insured dies during a Grace Period, any part of a premium due will be paid from the Proceeds. Any premium paid for the Payment Period beyond the Insured's death will be part of the Proceeds.

GUARANTEED VALUES PROVISIONS

Cash Value. If this Policy is in force other than as Extended Term Insurance, the Cash Value on any date prior to the end of the Level Premium Period is equal to the prorated percentage on that date using the Cumulative Premium Percentage Table shown on page 3 times the Cumulative Premium on that date. If any amount of premium is due and not paid, the Cash Value for the 90 days after that Due Date is the same as on such Due Date. If the Basic Plan has been in force for more than 90 days as Extended Term Insurance, the Cash Value is the single premium for the insurance remaining. The Cash Value of such insurance will not decrease during the 31 days after a Policy Anniversary.

Cash Surrender Value. Cash Value plus any Dividend Credits less any Loan and accrued Loan Interest.

GUARANTEED VALUES PROVISIONS (CONTINUED)

Extended Term Insurance. If this Policy lapses and there is a Cash Surrender Value, We will continue the Basic Plan as Extended Term Insurance unless You surrender this Policy. You may choose by Request to have the Basic Plan continued as Extended Term Insurance. To be effective on the Due Date of any unpaid premium, Your Request must be received by Us within 90 days after that date. The amount of Extended Term Insurance will be the Basic Plan Amount plus any Dividend Credits less any Loan and accrued Loan Interest. The amount will stay level. The Extended Term Period will be determined by applying the Cash Surrender Value as a single premium at the Insured's sex, Class of Risk, and attained age on the Due Date of any unpaid premium. If there is more value than needed to provide Extended Term Insurance to the Policy Anniversary when the Insured is age 95, We will promptly pay You the excess in one sum. Extended Term Insurance has no Loan Value and will receive no dividends.

Basis of Computation. The Cash Values and Extended Term Insurance in this Policy are not less than the minimum cash values and benefits required by law in the state where it is delivered. The insurance authority there has a statement of how these values are determined. The single premiums and minimum cash values are based on the Insured's age last birthday, sex, and Class of Risk. It is assumed that claims are paid immediately. The interest rate and the mortality table that We use are shown on page 4.

CONVERSION PROVISIONS

Conversion. You may convert this Policy to a new policy on the Insured without evidence of insurability by Request subject to the following:

(1) This Policy must be in force.
(2) The conversion must occur on or before the later of the Policy Anniversary when the Insured is age 75 or the fifth Policy Anniversary.
(3) That Request must include the first premium for the new policy.

The new policy becomes effective when We receive that Request. Coverage under this Policy will terminate when the conversion occurs. The new policy will be subject to the following conditions at the time of conversion:

(1) It must be a whole life plan then available. At least one plan will be made available.
(2) The amount of insurance can be no more than the amount then provided by the Basic Plan.
(3) The premium will be based on the Insured's attained age and the sex and Class of Risk shown on page 3. The Class of Risk will be the same as for this Policy.
(4) All limitations of this Policy will be part of the new policy.
(5) The Incontestability and Limited Death Benefit provisions of the new policy will not extend beyond the period set by this Policy.

RETURN OF PREMIUM BENEFIT PROVISIONS

Return of Premium Benefit. We will pay You any available Return of Premium Benefit in one sum on the Policy Anniversary after the end of the Level Premium Period if all premiums have been paid to the end of the Level Premium Period. The Return of Premium Benefit is not available if this Policy is continued as Extended Term Insurance prior to that Policy Anniversary. The Insured must be alive at the end of the Level Premium Period. The Return of Premium Benefit is not payable upon the death of the Insured. The Cash Surrender Value is not paid in addition to the Return of Premium Benefit. The amount of the Return of Premium Benefit is the Cumulative Premium as of the end of the Level Premium Period less any Loan and accrued Loan Interest. If You send Us a Request prior to receiving payment of the Return of Premium Benefit, We will apply the amount of the Return of Premium Benefit as the single premium to continue this Policy as Extended Term Insurance starting on the Policy Anniversary after the end of the Level Premium Period instead of making a one sum payment of that amount to You.

RETURN OF PREMIUM BENEFIT PROVISIONS (CONTINUED)

Termination. This benefit will terminate on the earliest of the following:
(1) The date this Policy terminates.
(2) The end of the Level Premium Period.
(3) The date this Policy is continued as Extended Term Insurance.
(4) The date this Policy is converted.
(5) The date Your Request to terminate this Policy is received.

POLICY LOAN PROVISIONS

Loan. You may borrow against this Policy by Request, unless the Basic Plan is in force as Extended Term Insurance. This Policy is the sole security for such Loan. We may defer a Loan for up to 6 months after receiving Your Request unless the Loan will be used to pay premiums on this or other policies with Us. You may borrow the Loan Value less any existing Loan, accrued Loan Interest, and unpaid premiums. If Your unpaid Loan plus accrued Loan Interest exceeds the Cash Value of this Policy, We will send You a policy termination notice. This Policy will terminate 31 days after We have mailed that notice to You and to any assignee of record. If this occurs and is the result of a change in the Loan Interest Rate, this Policy will terminate at the later of the end of the Policy Year or 31 days after mailing of the notice. At policy termination, We will then pay You any Dividend Accumulation.

Loan Value. The Loan Value is the Cash Value of this Policy on the next Policy Anniversary less any unpaid premiums for the current Policy Year discounted at the Loan Interest Rate from the next Policy Anniversary to the date of the Loan.

Loan Interest Rate. The Loan Interest Rate is an adjustable rate. We determine the rate each calendar quarter. Such rate will take effect the first day of January, April, July, and October after the date We determine it. Such rate will apply to any new and existing Loan under this Policy.

Any change in the rate will be subject to the following:
(1) The rate will be lowered to be equal to or less than the legal maximum rate if such legal maximum is ½% or more a year lower than Our rate then in effect.
(2) The rate may be increased by at least ½% a year if the legal maximum is ½% or more a year higher than Our rate then in effect. Such rate cannot exceed the legal maximum.

The legal maximum interest rate is the greater of:
(1) The Moody's Corporate Bond Yield Average - Monthly Average Corporates as published by Moody's Investors Service, Inc. for the calendar month ending 2 months prior to the date the Loan Interest Rate is to go into effect, or
(2) 5%.

If the Moody's Corporate Bond Yield Average - Monthly Average Corporates is no longer published, the rate used in its place will be set by law or regulation of the insurance supervisory official in the jurisdiction where this Policy was delivered.

We will:
(1) Notify You of the initial Loan Interest Rate at the time a Loan is made, unless it is an Automatic Premium Loan;
(2) Notify You of the initial Loan Interest Rate as soon as practical after an Automatic Premium Loan is made; and
(3) Give You advance notice of any increase in the Loan Interest Rate, if You have a Loan at that time.

We charge interest each day on any Loan. Loan Interest is due at the end of each Policy Year or at the time the Loan is repaid, if earlier. Loan Interest is added to the Loan if not paid when due.

POLICY LOAN PROVISIONS (CONTINUED)

Loan Repayment. You may repay all or part of a Loan at any time before the Insured dies or this Policy is surrendered. Any Loan that We deducted when the Basic Plan was placed on Extended Term Insurance may be repaid or restored only if the Basic Plan is reinstated.

PAYMENT OF BENEFITS PROVISIONS

Beneficiary Designation. This is as shown in the Application, unless You have made a change by Request. It includes the name of the Beneficiary. If You name "estate" as a Beneficiary, it means the executors or administrators of the last survivor of You and all Beneficiaries. If You name "children" of a person as a Beneficiary, only children born to or legally adopted by that person will be included. We may rely on an affidavit as to the ages, names, and other facts about all Beneficiaries. We will incur no liability if We act on such affidavit.

Change of Beneficiary Designation. You may make a change by Request while the Insured is alive and this Policy is in force. The change will take effect on the date Your Request is signed, but the change will not affect any action We have taken before We receive the Request. To change a named irrevocable Beneficiary, the Request must include a written statement from the irrevocable Beneficiary who is being changed.

Order of Payment on the Insured's Death. When the Insured dies, We will make payment in equal shares to the primary Beneficiaries living when payment is made. If the last primary dies, We will make payment in equal shares to the successor Beneficiaries living when payment is made. If, at any time, no Beneficiary is living, We will make a one sum payment to You, if living when payment is made. Otherwise, We will make a one sum payment to the estate of the last survivor of You and all Beneficiaries. You may change this order of payment by Request while the Insured is alive.

Methods of Payment. We will pay the Proceeds or the Cash Surrender Value under the One Sum Method unless You choose another method then available. If the Payee is other than a natural person, We will make payment under the One Sum Method.

All payment intervals are measured from the date this Policy is surrendered or from the date the Insured dies.

After the Insured's death, a Payee who has the right to make a withdrawal may change the method of payment. This Payee may also appoint a successor payee. The successor payee may be the Payee's estate.

We must receive a Request for payment of the Proceeds and due proof of the Insured's death. Due proof of the Insured's death is evidence satisfactory to Us:

(1) to establish the date and fact of the Insured's death;
(2) to permit Us to determine whether Proceeds are payable; and
(3) such other items and information as may be necessary for Us to comply with laws and regulations related to payment of the claim or administration of the business of insurance.

Method 1 (One Sum Method). We will pay the Cash Surrender Value or the Proceeds in one sum. Interest will be paid from the date of the Insured's death to the date of payment. The interest rate will be the greater of 2% a year or the interest rate required by law, if applicable.

Method 2 (Other Method). Payment by any other method may be made if We agree.

BASIC PLAN DESCRIPTION

Adjustable premium level term life insurance to age 95. Convertible to the later of age 75 or the end of the fifth Policy Year. Insurance is payable when the Insured dies. Premiums are payable for the term of insurance. Return of Premium Benefit at the end of the Level Premium Period. The Basic Plan is eligible for annual dividends.