

SERFF Tracking Number: SFCM-126036546 State: Arkansas
Filing Company: State Farm Mutual Automobile Insurance Company State Tracking Number: 41578
Company Tracking Number: SM-10021.1
TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.001 Qualified
Product Name: State Farm Product Brochure
Project Name/Number: Bundle 5/Multiple Products/SM-10021.1

Filing at a Glance

Company: State Farm Mutual Automobile Insurance Company

Product Name: State Farm Product Brochure SERFF Tr Num: SFCM-126036546 State: ArkansasLH
TOI: LTC03I Individual Long Term Care SERFF Status: Closed State Tr Num: 41578
Sub-TOI: LTC03I.001 Qualified Co Tr Num: SM-10021.1 State Status: Filed-Closed
Filing Type: Advertisement Co Status: Reviewer(s): Marie Bennett
Author: Tammie Mills Disposition Date: 02/27/2009
Date Submitted: 02/17/2009 Disposition Status: Filed

Implementation Date Requested:

Implementation Date:

State Filing Description:

General Information

Project Name: Bundle 5/Multiple Products
Project Number: SM-10021.1
Requested Filing Mode: Review & Approval
Explanation for Combination/Other:
Submission Type: New Submission
Overall Rate Impact:
Filing Status Changed: 02/27/2009

Status of Filing in Domicile: Pending
Date Approved in Domicile:
Domicile Status Comments:
Market Type: Individual
Group Market Size:
Group Market Type:
Explanation for Other Group Market Type:
State Status Changed: 02/27/2009
Corresponding Filing Tracking Number: SM-10021.1

Deemer Date:

Filing Description:

Re: Individual Accident and Health

NAIC #176-25178

Medicare Supplement and Long Term Care

SF Filing # SM-10021.1

Forms: SM-10021.1-State Farm Product Brochure

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Enclosed for filing on behalf of the State Farm Mutual Automobile Insurance Companies of Bloomington, Illinois is the above referenced advertising form.

The pictures, format, and colors that are on this form are variable as they may change from year to year.

This Marketing piece has been filed in the domiciliary state, Illinois, and is currently pending.

Company and Contact

Filing Contact Information

Tammie Mills, Analyst tammie.mills.csag@statefarm.com
 One State Farm Plaza (309) 994-0300 [Phone]
 Bloomington, IL 61710-0001

Filing Company Information

State Farm Mutual Automobile Insurance Company CoCode: 25178 State of Domicile: Illinois
 One State Farm Plaza Group Code: 176 Company Type:
 Laura Walters / Marketing D-3
 Bloomington, IL 61710 Group Name: State ID Number:
 (309) 763-8104 ext. [Phone] FEIN Number: 37-0533100

Filing Fees

Fee Required? Yes
 Fee Amount: \$25.00
 Retaliatory? No
 Fee Explanation: \$25.00 filing fee per form & we are filing 1 form at this time.
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
State Farm Mutual Automobile Insurance	\$25.00	02/17/2009	25767240

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Marie Bennett	02/27/2009	02/27/2009

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Disposition

Disposition Date: 02/27/2009

Implementation Date:

Status: Filed

Comment:

Rate data does NOT apply to filing.

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Item Type	Item Name	Item Status	Public Access
Form	State Farm Product Brochure		Yes

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Form Schedule

Lead Form Number:

Review Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	SM-10021.1	Advertising	State Farm Product Brochure	Initial			SM-10021.1_AIIProductBroch (filed version).pdf

STATE FARM[®]

Insurance is
just the beginning



LIKE A GOOD NEIGHBOR



STATE FARM IS THERE.[®]

WE'LL PROTECT MORE OF YOUR LIFE

Who insures your auto? How about your life, your health, your home, and your personal belongings? If you don't have coverage through State Farm, then ask yourself:

- Do you have access to an agent who can assist you with all of your insurance and financial services needs?
- Does your insurer offer competitive prices and a comprehensive set of discounts?
- Can you use your insurer's Web site or call your insurer 24/7 to report a claim or get an auto rate quote?

A State Farm agent can help you choose the most appropriate plan—one that fits your lifestyle and your budget.

Did you know?

Your agent can complete a free, personalized State Farm Insurance and Financial Review[®] for you or your business.

STATE FARM PRODUCTS

Vehicle insurance

Auto

We offer coverage for a wide variety of vehicles and auto insurance needs, including:

- Antiques and Classics
 - ATVs
 - Business Cars
 - Camping and Travel Trailers
 - Commercial Trucks, Vans, and Trailers
 - Employers' Non-Ownership Liability
 - Fleets
 - Golf Carts
 - Hired Cars
 - Motorcycles
 - Motor Homes
 - Non-Owned Cars
 - Personal Cars
 - Snowmobiles
 - Trucks or Van Campers
- For certain types of automobiles, you could get a discount if you have a good driving record, carry other insurance policies with State Farm, or insure more than one automobile. Many other discounts are available.¹
 - We have one of the world's largest professional claim networks, so we can settle your claims promptly and fairly.

For more information on vehicle and auto insurance products, contact your State Farm agent today or visit us at statefarm.com[®].

Boatowners

- Covers your boat and its commonly used equipment, such as anchors, dinghies, and life preservers.
- Helps pay for your legal liability for bodily injury and property damage for accidents involving your boat. It may also cover your legal defense.
- Helps pay medical expenses for those injured in an accident that involves your boat.

¹ Please check for availability of discounts in your state. Multi-line discount is taken from auto insurance policy.

Residential insurance

Homeowners

- Covers physical loss to the dwelling.
- Provides coverage for your personal belongings anywhere in the world.
- Provides liability coverage.²
- Helps pay medical expenses for others.³

Condominium Unitowners

- Protects additions, alterations, and installations that are part of your unit and are your insurance responsibility, along with personal belongings such as clothes and furniture.
- Pays your portion of the loss assessment charged by the condo association against all members because of damage from an insured loss.
- Provides liability coverage.²
- Helps pay medical expenses for others.³

Flood

- Backed by the U.S. Government's National Flood Insurance Program (NFIP), and can be purchased in participating communities through a State Farm agent.
- There is generally a 30-day waiting period for the policy to go into effect.

Manufactured Home

- Covers physical loss to the dwelling.
- Provides coverage for your personal belongings anywhere in the world.
- Provides liability coverage.²
- Helps pay medical expenses for others.³

² Includes liability coverage that may pay for bodily injury and property damage caused by an occurrence for which you are legally liable and to which this insurance applies. In addition, it may pay for your defense against these claims and lawsuits.

³ Provides medical expense payments for accidental injuries to visitors, regardless of fault, or caused by the activities of the insured.

⁴ Includes liability coverage that may pay for personal injury, bodily injury, and property damage caused by an occurrence for which you are legally liable and to which this insurance applies. In addition, it may pay for your defense against these claims and lawsuits.

Personal Articles Policy

- Provides broader coverage for the jewelry, fine arts, collectibles, and other valuable items named in your policy. If those named items were stolen or accidentally damaged, they might not be adequately covered by your standard Homeowners, Condominium Unitowners, Manufactured Home, or Renters Policy.

Personal Liability Umbrella Policy

- May provide additional liability protection after the required liability limits of your Auto, Recreational Vehicle, Homeowners, Renters, Condominium Unitowners, Manufactured Home, Farm/Ranch, or Boatowners Policy have been met.

Rental Dwelling

- Helps pay for covered repairs or reconstruction of a dwelling that you rent out to tenants.
- Reimburses you for rental income lost if your rental dwelling is damaged and uninhabitable because of an insured cause of loss.
- Provides liability coverage.⁴
- Helps pay medical expenses for others.⁵

Renters

- Property coverage protects your personal belongings (which usually aren't covered by your landlord's policy).
- Provides liability coverage.²
- Helps pay medical expenses for others.³

Rental Condominium Unitowners

- Protects additions, alterations, and installments that are part of your unit and are your insurance responsibility.
- Reimburses you for rental income lost if your rental dwelling is damaged and uninhabitable because of an insured cause of loss.
- Provides liability coverage.⁴
- Helps pay medical expenses for others.⁵

⁵ Provides medical expense payments for bodily injury which arises out of a condition on the insured premises or for which the insured is provided bodily injury liability coverage under this policy.

Life insurance

Term Life

- Renewable at the end of the term.
- Premiums increase, increase annually, and are adjustable.

Whole Life

- Offers coverage for your entire lifetime, provided premiums are paid as required.
- Can develop cash values that are generally tax-deferred and may earn dividends; however, dividends are not guaranteed.

Universal Life

- Offers flexible premiums and coverage.
- Accumulates account value that you can use for withdrawals and policy loans. Keep in mind that this will reduce the account value, and unpaid withdrawals and loans will reduce the death benefit and cash surrender value.

This is only a general description of coverage. A complete statement of coverage is found only in the policy.

Guarantees are based on the claims-paying ability of the issuing State Farm life insurance company.

Deferred Life Annuity policy series 94040 in all states except MT, NY, WI; 94090 in MT, A94040 & A94090 in NY & WI.

Deferred Annuity 03040 & 03090 in all states except MT, NY, OR, PA, TX, & WI; 03090 in MT, A03047 & A03097 in NY, 03047 & 03097 in OR, PA, TX, and A03040 & A03090 in WI.

Single Premium Immediate Life Annuity policy series 03041 in all states except MT, NY, & WI; 03091 in MT, A03041 in NY & WI.

Single Premium Immediate Life Annuity with Choice of Certain Period policy series 03042 in all states except MT, NY, & WI; 03092 in MT, A03042 in NY & WI.

Annuities

Future Income

(Flexible Premium Deferred Life Annuity)

- Allows you to accumulate money at interest until a future date. Then, when you retire, you can take the accumulation value in one sum or elect an income payment option.

Future Income Plus

(Deferred Annuity with Single Premium)

- Allows you to accumulate money at interest until a future date. Then, when you retire, you can take the accumulation value in one sum or elect an income payment option.

Guaranteed Income

(Single Premium Immediate Annuities)

- Allows you to make a single premium payment and then begin receiving a monthly income starting one month later and continuing for the rest of your life, or for a certain number of years. This policy may be considered if you wish to convert a tax-qualified rollover, a Certificate of Deposit (CD) that has matured, or an inheritance into an immediate income.

Single Premium Immediate Life Annuity with Cash Refund policy series 03043 in all states except MT, NY, & WI; 03093 in MT, A03043 in NY & WI.

Single Premium Immediate Joint & Last Survivor Life Annuity policy series 03044 in all states except MT, NY, & WI; 03094 in MT, A03044 in NY & WI.

Single Premium Immediate Joint & Last Survivor Life Annuity with Choice of Certain Period policy series 03045 in all states except MT, NY, & WI; 03095 in MT, A03045 in NY & WI.

Single Premium Immediate Annuity with Choice of Certain Period policy series 03046 in all states except A03046 in NY & WI.

Not FDIC Insured.	No Bank Guarantee May Lose Value
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Health insurance

Basic health coverage

Through an alliance with Assurant Health®, one of the nation's leading individual medical health insurance providers, State Farm agents can offer you three kinds of individual medical coverage.

Individual Medical⁶

- A wide range of options including PPO, non-PPO, and HSA qualified plans.

Short Term Medical⁶

- Temporary health coverage for people who are between permanent health plans.
- Offers coverage for as few as 30 days or as many as 365 (varies by state).

Student Select Health⁶

- Permanent, renewable health insurance for full-time college students (at least nine credit hours) through the age of 29.

Additional coverages through State Farm

You may also want to consider the following types of coverage for certain expenses beyond those covered by a basic plan.

Supplemental Medical⁷

- Offers a predetermined cash payment to help pay for expenses that arise during a hospital stay, such as child care and home maintenance.

⁶ Assurant Health products are underwritten and issued by Time Insurance Company, Milwaukee, Wis. which is financially responsible for these products. Assurant, Assurant Health, and Time Insurance Company are not affiliates of State Farm.

Disability

- Helps replace lost income if a disabling illness or injury prevents you from working.

Long-Term Care

- Enables you to pay for your own care so you can maintain your financial independence and choose where you want to live while you are cared for.

Medicare Supplement

- Covers your share of the costs of Medicare-approved services, such as Part A and Part B deductibles, and co-payment amounts.

Did you know?

Long-term care is not just for the elderly. Of those receiving long-term care today, about 45 percent are under the age of 65!⁸ That's why it's important to consider Long-Term Care insurance well before you retire.

⁷ Supplemental Medical is the marketing name for the Hospital Income, Hospital Indemnity, and Hospital Confinement Indemnity policy series 97024.

⁸ guidetolongtermcare.com, 2007.

Small Business insurance

Business Owners

- Protects buildings, other structures, fixtures, inventory, and equipment, plus special coverage amounts for property in transit and off-premises, and more.
- Provides comprehensive business liability protection, including coverage for property damage and bodily, personal, and advertising injury.
- Helps pay medical expenses for others.⁹
- Covers the income you lose if your business is shut down because of a covered loss.

Contractors

- Protects buildings and other property.
- Provides legal liability protection, including coverage for property damage and bodily, personal, and advertising injury.

Apartment

- Protects apartment buildings, detached structures, maintenance equipment, owned appliances, and other property.
- Provides comprehensive business liability protection for lawsuits or claims arising from the ownership or maintenance of your apartment building.
- Helps pay medical expenses for others.⁹
- Covers the income you lose if your apartment building is uninhabitable because of a covered loss.

Farm/Ranch

- Covers home and personal belongings, and can be tailored to fit your personal situation, or omitted if you live on farm property.
- Includes coverage for farm personal belongings that can be written for specific items or on a blanket basis.
- Offers protection for farm buildings.
- Provides farm and personal liability protection for bodily injury or property damage.
- Helps pay medical expenses for others.¹⁰

⁹Provides medical expense payments for accidental injuries to visitors on the premises you own or rent, on ways next to the premises you own or rent, or because of your operations.

Workers' Compensation

- Covers medical treatment, disability, and death benefits for employees who are injured on the job.
- Offers coverage for employers who are found liable for employee injuries.

Religious Organization

- Provides property coverage for church buildings (including altars, pews, organs, and stained glass), school buildings, and owned personal belongings.
- Helps pay medical expenses for others.⁹

Condominium/Association

- Provides building and business personal belongings coverage for condominiums, cooperatives, townhouse associations, planned unit developments, and homeowners associations.
- Provides comprehensive general business liability protection; Directors and Officers coverage available.
- Helps pay medical expenses for others.⁹

Commercial Liability Umbrella Policy

- Offers additional liability protection above your primary business liability and business/commercial auto liability coverage.

Mobile Property and Inland Marine

- Provides special protection for your property that is often off-site, shipments or articles in transit, computer property, and the property of others in your safekeeping.

Bonds

- Surety bonds guarantee that your obligation to another will be performed as required.
- Fidelity bonds protect you against employee dishonesty and may be necessary if you offer your employees a qualified pension plan.

Business Life

- State Farm offers life insurance that can be used to fund a Buy-Sell Agreement and Key Employee insurance policy.
- Split Dollar Plans and Deferred Compensation Plans can help attract and retain employees.

Group Life

- Provides life insurance protection for your employees.

¹⁰ Provides medical expense payments to others for accidental injuries for those on your premises with your permission, arising out of a condition on the insured location or the ways immediately adjoining, is caused by a farm employee or residence employee in the course of employment or accidentally injured by your activities or by an animal owned by or in the care of an insured.

State Farm Mutual Funds®

Traditional funds

Select your own mix of investments by choosing individual funds based on your investment goals.

State Farm Equity Fund

- Seeks long-term growth with the volatility associated with investing in the stock market.

State Farm Small/Mid Cap Equity Fund

- Seeks potentially higher growth than investing in a large-cap fund, but also higher volatility.

State Farm International Equity Fund

- Seeks long-term growth, but may be more volatile than funds that invest only in developed economies.

State Farm S&P 500® Index Fund

- Seeks long-term growth by striving to match the performance of the S&P 500 Index.¹¹

State Farm Small Cap Index Fund

- Seeks long-term growth by striving to match the performance of the Russell 2000® Small Stock Index.¹²

Not FDIC Insured.	No Bank Guarantee May Lose Value
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¹¹ "Standard & Poor's®," "S&P®," "S&P 500®," "Standard & Poor's 500," and "500" are trademarks of The McGraw-Hill Companies, Inc. that have been licensed for use by State Farm Mutual Fund Trust. The S&P 500 Index Fund is not sponsored, endorsed, sold, or promoted by Standard & Poor's, and Standard & Poor's makes no representations regarding the advisability of investing in the S&P 500 Index Fund. For more information regarding the S&P 500 Index, see the Trust's Statement of Additional Information (SAI).

State Farm International Index Fund

- Seeks long-term growth by striving to match the performance of the Morgan Stanley Capital International Europe, Australasia, and Far East Free Index (MSCI EAFE® Free Index).¹³

State Farm Equity and Bond Fund

- Seeks long-term growth potential with some income.

State Farm Bond Fund

- Seeks higher potential returns than money market funds, but with more volatility.

State Farm Tax Advantaged Bond Fund

- Seeks a high rate of income exempt from federal income taxes.

State Farm Money Market Fund

- Invests mostly in Treasury bills. A lower-risk investment that pays an interest rate generally higher than most savings accounts.

¹² The Russell 2000® Index is a trademark/service mark, and Russell® is a trademark of the Frank Russell Company, doing business as Russell Investment Group ("Russell"). The Small Cap Index Fund is not sponsored, endorsed, sold, or promoted by Russell, and Russell makes no representation regarding the advisability of investing in the Small Cap Index Fund. For more information regarding the Russell 2000 Small Stock Index, see the Trust's SAI.

¹³ The EAFE® Free Index is the exclusive property of Morgan Stanley Capital International Inc. ("MSCI"). Morgan Stanley Capital International is a service mark of MSCI and has been licensed for use by the State Farm Mutual Fund Trust (the "Trust"). EAFE® Free is a trade or service mark of MSCI and its affiliates and has been licensed for use for certain purposes by the Trust. The International Index Fund, based on the EAFE® Free Index has not been passed on by MSCI as to its legality or suitability and is not issued, sponsored, endorsed, sold, or promoted by MSCI. MSCI makes no warranties and bears no liability with respect to the International Index Fund. MSCI has no responsibility for, and does not participate in the management of, the International Index Fund's assets, or the sale of the International Index Fund's shares. The SAI contains a more detailed description of the limited relationship MSCI has with the Trust and the International Index Fund.

State Farm Mutual Funds continued

LifePath® funds

Select a single fund that automatically adjusts its portfolio mix according to the investment time frame that fits your needs.

State Farm LifePath® Income Fund

- Designed for those seeking income and moderate long-term growth of capital.

State Farm LifePath 2010® Fund

- Designed for those who expect to withdraw assets beginning around the year 2010.

State Farm LifePath 2020® Fund

- Designed for those who expect to withdraw assets beginning around the year 2020.

State Farm LifePath 2030® Fund

- Designed for those who expect to withdraw assets beginning around the year 2030.

State Farm LifePath 2040® Fund

- Designed for those who expect to withdraw assets beginning around the year 2040.

State Farm LifePath 2050® Fund

- Designed for those who expect to withdraw assets beginning around the year 2050.

Other Mutual Fund products

Individual Retirement Plans (IRAs)

Education Savings

Business Retirement Plans

For more information on mutual fund products, contact your registered State Farm agent today or visit us at statefarm.com.

State Farm Mutual Funds are available through prospectus by registered representatives of State Farm VP Management Corp., One State Farm Plaza, Bloomington, Illinois 61710, 1-800-447-4930. Please read the prospectus and consider the investment objectives, risks, charges, and expenses, and other information it contains about State Farm Mutual Funds carefully before investing.

AP2009/01/2026

An investment in a money market fund is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. Although the fund seeks to preserve the value of your investment at \$1.00 per share, it is possible to lose money by investing in the fund.

State Farm VP Management Corp. is a separate entity from those State Farm entities which provide banking and insurance products.

LifePath[®], LifePath 2010[®], LifePath 2020[®], LifePath 2030[®], LifePath 2040[®], and LifePath 2050[®] are all registered trademarks of Barclays Global Investors, N.A.

It is important to note that there is market risk involved when investing in mutual funds, including possible loss of principal.

The stocks of small companies are more volatile than the stocks of larger, more established companies.

Investing in foreign securities involves risks not normally associated with investing in the U.S. including higher trading and custody costs, less stringent accounting, legal and reporting practices, potential for political and economic instability, and the fluctuation and potential regulation of currency exchange and exchange rates.

It is important to note all bonds are subject to interest rate risk, including those issued by the U.S. Government. There is a risk that the bonds a fund holds may decline in value due to an increase in interest rates.

We'll protect the important things (and lots of little things too)

Millions already trust State Farm to protect what matters to them. Why? Simply put, a better value:

- Your life changes. Let a State Farm agent help you manage your changing insurance and financial needs.
- Count on your State Farm agent to help you chart a plan that works for you. Of course, if you'd like to do a little exploring on your own, you can visit statefarm.com before talking with your agent.

No matter where you are in life—whether you're buying your first home or vehicle, saving for college, planning for retirement, or are already there—State Farm can help.

This is only a general description of coverages and is not a statement of contract. Details of coverage or limits vary in some states. All coverages are subject to the terms, provisions, exclusions, and conditions in the policy itself, and in any endorsements.

Each State Farm Insurance Company is solely responsible for the policies it issues.

State Farm Mutual Automobile Insurance Company

State Farm Indemnity Company

State Farm Fire and Casualty Company

State Farm Life Insurance Company (Not Licensed in MA, NY, or WI)

State Farm Life and Accident Assurance Company (Licensed in NY & WI)

State Farm General Insurance Company

Bloomington, IL

State Farm Florida Insurance Company

Winter Haven, FL

State Farm County Mutual Insurance Company of Texas

State Farm Lloyds

Dallas, TX

statefarm.com[®]

