

SERFF Tracking Number: SFCM-126101799 State: Arkansas
Filing Company: State Farm Mutual Automobile Insurance Company State Tracking Number: 42263
Company Tracking Number: SM-10015
TOI: MS05I Individual Medicare Supplement - Sub-TOI: MS05I.003 Plan C
Standard Plans
Product Name: Life Event Booklets
Project Name/Number: Life Event Booklets/SM-10015

Filing at a Glance

Company: State Farm Mutual Automobile Insurance Company

Product Name: Life Event Booklets

SERFF Tr Num: SFCM-126101799 State: ArkansasLH

TOI: MS05I Individual Medicare Supplement -
Standard Plans

SERFF Status: Closed

State Tr Num: 42263

Sub-TOI: MS05I.003 Plan C

Co Tr Num: SM-10015

State Status: Filed-Closed

Filing Type: Advertisement

Co Status:

Reviewer(s): Stephanie Fowler

Author: Tammie Mills

Disposition Date: 05/20/2009

Date Submitted: 05/01/2009

Disposition Status: Filed

Implementation Date Requested:

Implementation Date:

State Filing Description:

General Information

Project Name: Life Event Booklets

Status of Filing in Domicile: Pending

Project Number: SM-10015

Date Approved in Domicile:

Requested Filing Mode: Review & Approval

Domicile Status Comments:

Explanation for Combination/Other:

Market Type: Individual

Submission Type: New Submission

Group Market Size:

Overall Rate Impact:

Group Market Type:

Filing Status Changed: 05/20/2009

Explanation for Other Group Market Type:

State Status Changed: 05/20/2009

Deemer Date:

Corresponding Filing Tracking Number:

Filing Description:

Re: Individual Accident and Health

NAIC #176-25178

Medicare Supplement, Long Term Care, Disability Income, Mortgage Disability & Hospital

Income/Indemnity

SF Filing # SM-10015

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Forms:

- SM-10015 Changing Jobs Brochure
- SM-10016 Empty Nesters Brochure
- SM-10023 Divorce Brochure
- SM-10024 Passing of a Spouse Brochure

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

These pieces will be available in the State Farm Agent's office and in the future, they may be available on Statefarm.com.

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

This Marketing pieces have been filed in the domiciliary state, Illinois, and are 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

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Filing Fees

Fee Required? Yes
Fee Amount: \$100.00
Retaliatory? No
Fee Explanation: \$25.00 per form & we are filing 4 forms

4 x 25 = \$100.00

Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
State Farm Mutual Automobile Insurance Company	\$100.00	05/01/2009	27580841

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Stephanie Fowler	05/20/2009	05/20/2009

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Disposition

Disposition Date: 05/20/2009

Implementation Date:

Status: Filed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: SFCM-126101799 State: Arkansas
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Item Type	Item Name	Item Status	Public Access
Supporting Document	NAIC Transmittal	Accepted for Informational Purposes	Yes
Form	Changing Jobs	Filed	Yes
Form	Empty Nesters	Filed	Yes
Form	Divorce	Filed	Yes
Form	Passing of a Spouse	Filed	Yes

SERFF Tracking Number: SFCM-126101799 State: Arkansas
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 Company
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Form Schedule

Lead Form Number:

Review Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Filed	SM-10015	Advertising	Changing Jobs	Initial			SM-10015changing jobs.pdf
Filed	SM-10016	Advertising	Empty Nesters	Initial			SM-10016.pdf
Filed	SM-10023	Advertising	Divorce	Initial			SM-10023-Divorce Booklet.pdf
Filed	SM-10024	Advertising	Passing of a Spouse	Initial			SM-10024.pdf

CHANGING JOBS



LIKE A GOOD NEIGHBOR



STATE FARM IS THERE.®

HELP WANTED. Left your old job? Sometimes a little help is just what you need. Whether you're between jobs or starting something new, you might be wondering what to do with your old 401(k), if you have enough life insurance, or what to do about health benefits. Your State Farm® agent can help.



If you're starting a new job ...

While you're handling all the new responsibilities that come along with a new job, take a minute to evaluate your insurance coverage—especially if you've accepted a new benefits package from your employer. Here are a few things to check off your list:

- **Health insurance** – Is your health plan giving you all the options you need? Through an alliance with Assurant Health®, your State Farm agent may have better individual Medical insurance coverage options for you. And Short Term Health coverage could provide temporary coverage if your new group coverage requires a waiting period before becoming effective.
- **Life insurance** – Is it included with your employee benefits? If it is, would the policy payout be enough to help your loved ones pay off any debts, and maintain their standard of living? Your agent can help you estimate how much coverage you need, and will review your options if your employer's policy doesn't offer enough.
- **Long-Term Care insurance** – A long-term care policy can help you avoid using your retirement savings to pay for the care you may need one day, whether you'll live at home or in the facility of your choice. And the sooner you purchase a policy, the lower your premiums will be.
- **Disability insurance** – Some employers offer limited disability coverage. You may want to review your employer-offered coverage with your agent. Find out if you have enough to make up for your loss of income if illness or injury prevents you from working.
- **401(k) plan** – If you have a 401(k) plan from your previous employer, you may want to roll it over to an Individual Retirement Account (IRA). Your State Farm agent can help by offering you choices to develop your investment strategy. What you choose may depend on how close you are to retirement.
- **Auto insurance** – If you've relocated because of a new job, your commute has changed, or you recently purchased a new car, you may need to adjust your auto coverage.

Did you know?

A 35-year-old has a greater chance of becoming seriously disabled than of dying before reaching the age of 65.¹ That's why disability insurance is wise protection at any age.



Assurant Health is the brand name for products underwritten and issued by Time Insurance Company, Milwaukee, Wis. which is financially responsible for these products. No member of the State Farm Family of companies is financially responsible for these products. Assurant, Assurant Health, and Time Insurance Company are not affiliates of State Farm.



If you're between jobs or working for yourself...

You may have always depended on your employer for certain insurance coverages, as well as your retirement plan. Your State Farm agent can help you make sure you're prepared for whatever the future may bring.

- **Health coverage** – If you're paying a hefty premium for temporary COBRA coverage (or if you're not covered at all), your agent can offer you a variety of health plans through an alliance with Assurant Health®. Choose between a variety of PPO, traditional, or high deductible health plans. Talk to your State Farm agent about coverage options.
- **Life insurance** – If you're a business owner, you really can't afford to go without it. After all, if something happened to you, it could be costly to your business and your family. You're sure to find a State Farm Term or Permanent Life Insurance Policy to fit your needs.
- **Disability insurance** – If you couldn't work because of a sudden injury or illness, disability coverage can provide you with funds to help cover your monthly expenses until you're back on your feet.
- **401(k) plan** – If you have a 401(k) from your previous employer, you may want to roll it into an Individual Retirement Plan (IRA). Your State Farm agent can show you how. Then you'll be able to manage your retirement savings from just one account.
- **Individual Retirement Plan** – Be sure to make annual contributions to an IRA. Your savings will grow tax-deferred. If it is a traditional IRA, your contributions will be tax deductible if your income is below a certain level and you don't have an employer contributing to your retirement savings. If it is a Roth IRA, your qualified distributions will be tax-free.



Good help is easy to find

As you can see, changing jobs can change other areas of your life. Fortunately, good help is easy to find. Your State Farm agent can help you manage your insurance and financial strategies as your employment situation changes. Getting in touch is easy. Walk in, Mail in, Call in, Click in[®]

¹ 2005 Field Guide to Estate Planning, Business Planning & Employee Benefits, by Donald Cady, The National Underwriter Company.

Please Note: This is a Marketing tool intended for use in the sale of insurance.

Note: The information in this brochure provides a brief, general description of the coverage provided by this policy. It is not a contract and certain exclusions and limitations apply. A complete statement of the coverage provided is found only in the policy itself. Policy coverages, exclusions and limitations may vary in some states. For exact terms and conditions see:

Disability Income Insurance policy form 97053 or 97054 in all states except CA & VT; 97052 in CA & VT.

Mortgage Disability Income Insurance policy form 97055 in all states except CA & VT; 97044 in CA & VT.

Hospital Income, Hospital Indemnity, and Hospital Confinement Indemnity policy form 97024.

Long Term Care Insurance policy form 97059, 97060, and 97061 in all states except CA, CT & IN; 97058 in CA, CT & IN.

Medicare Supplement Insurance policy form 97037, 97038, and 97039 in all states except DE, MN, NY, PA & WI; 97041 in DE, NY & PA, 97049 in MN, 97049WI in WI.

Contact your agent for additional details and cost.

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Each insurer has sole financial responsibility for its own products.

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

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

State Farm Mutual Automobile Insurance Company – Auto and Mortgage Disability Income Insurance

State Farm Indemnity Company – Auto Insurance

Bloomington, IL

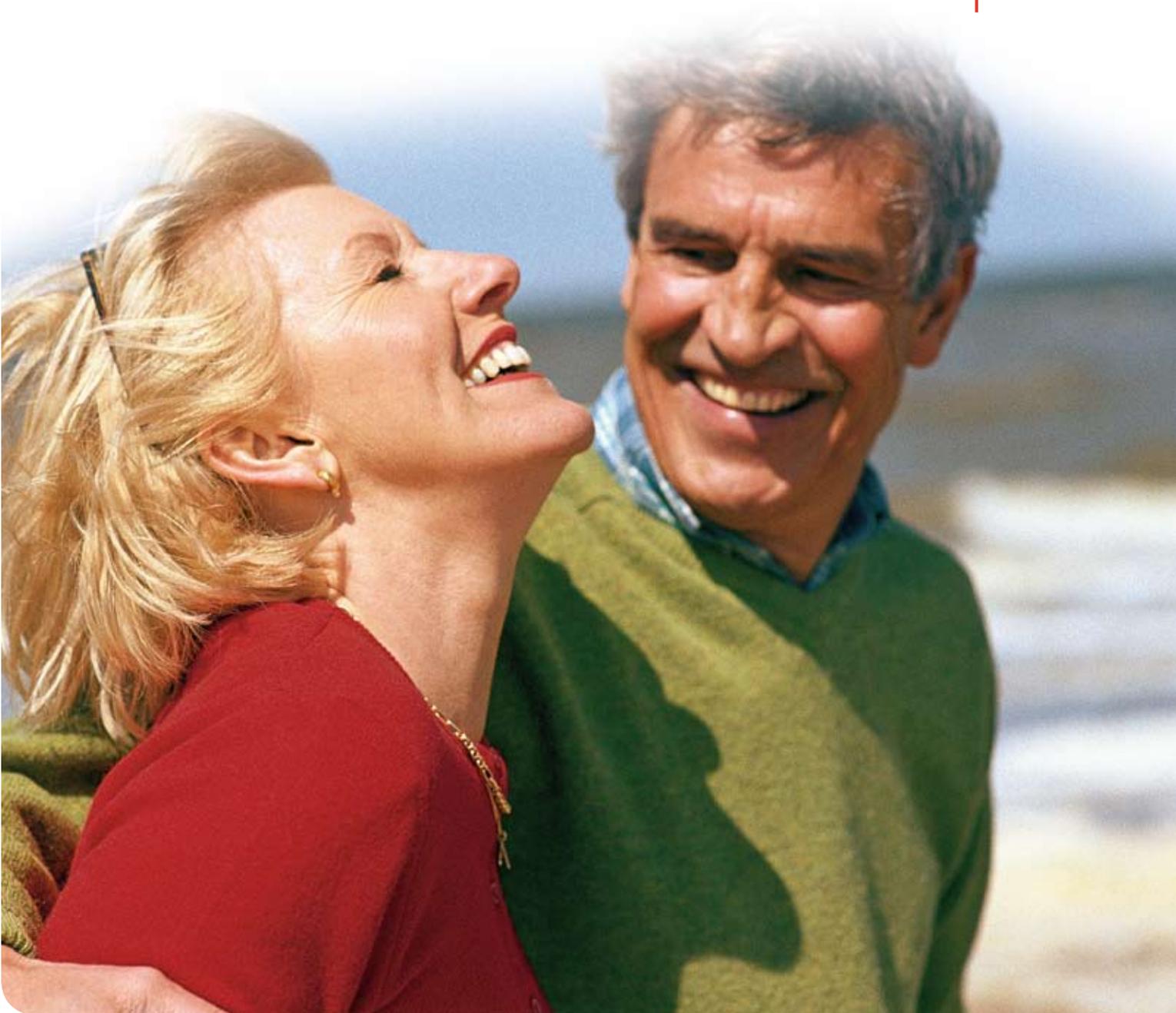
statefarm.com[®]

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STATE FARM IS THERE.[®]

EMPTY NESTERS



LIKE A GOOD NEIGHBOR



STATE FARM IS THERE.®

THE KIDS FLEW THE COOP. Now you have a little more time and money to spend on yourself. While you're thinking of the possibilities, make sure your finances and insurance coverages are in step with this new chapter in your life. Your State Farm® agent can help.



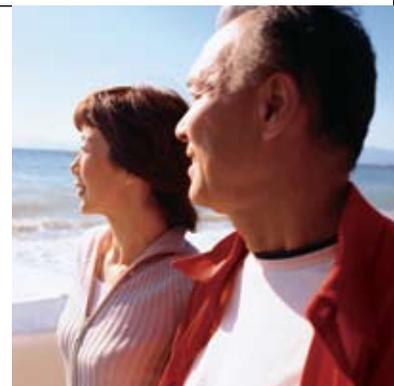
While you still have a crowded house ...

Even before your children declare their independence, you can start planning ahead. Think about your goals: Do you want to travel more? Buy a smaller home? Start a new hobby? The financial plans you make now can help you realize your goals later.

- Your State Farm agent can help you keep your financial house in order. Ask about free insurance planning and assistance in developing a financial strategy with a State Farm Insurance and Financial Review®.
- No matter your age, the sooner you start saving for retirement, the more money you'll have. State Farm offers Individual Retirement Accounts (IRAs), 401(k) plans, and annuities. These plans can be funded using a selection of mutual funds including our LifePath® Funds, which changes from an aggressive to a conservative investment mix the closer you get to retirement.
- If you haven't yet retired, you may want to think about disability coverage. Should illness or injury prevent you from working, a disability insurance policy could help make up for your lost income. That way, an injury won't prevent you from contributing to your retirement savings.
- Do you still have health insurance through your employer? What will you do for health coverage after you retire? And now that your children are adults, don't forget to talk to them about their health coverage. If they don't have it from their employer, your State Farm agent may offer a wide variety of HMO, PPO, and Fee-for-Service plans, thanks to an alliance with Assurant Health®.

Did you know?

Long-term care is not just for the elderly. Of those receiving long-term care today, about 37 percent are under age 65! That's why it's important to consider Long-Term Care insurance well before you retire.





Now that you're an empty nester ...

Once your children are out on their own, your insurance needs may change. Your State Farm agent can help you adjust your coverage—and maybe even save you some money on your premiums.

- Take a look at your auto insurance. If you're at least 55 years old, you may qualify for a defensive driving course discount when you complete a Motor Vehicle Accident Prevention course.
- With the children away, you might think you no longer need life insurance. But if something happened to you or your spouse, would the other spouse have enough income to live comfortably? What about funds to support an elderly parent or help pay off your mortgage? Life insurance can help provide for needs like these.
- You may want to look into a Long-Term Care Insurance Policy. If your health changes and you're unable to care for yourself, you can help avoid tapping into your retirement savings to pay for your care. You'll also have more choices about how you receive care and whether you'll live at home or at the facility of your choice.
- Thinking of moving to a smaller home or a town home? Adjusting your homeowners coverage may add up to more savings.
- Anyone can find themselves involved in a liability lawsuit. You may want to consider a Personal Umbrella Liability policy, which adds an extra layer of liability protection above your auto, boat, and homeowners policies liability limits.
- If you're going to turn the age of 65 soon, ask your agent about a Medicare Supplement plan to help pay for those medical expenses not covered by Medicare.



Make the most of it

Trips to take, hobbies to pursue—these days, life is all about you. So make the most of this exciting time. Your State Farm agent can help you get where you want to go as your financial and insurance needs change. Getting in touch is easy. Walk in, Mail in, Call in, Click in[®].

¹Kasier Commission on Medicaid and the uninsured. Medicaid and Long-Term Care Services. (July 2006).

Please Note: This is a Marketing tool intended for use in the sale of insurance.

Note: This brochure and the information it contains provide a brief, general description of the coverage provided by this policy. It is not a contract and certain exclusions and limitations apply. A complete statement of the coverage provided is found only in the policy itself. Policy coverages, exclusions and limitations may vary in some states. For exact terms and conditions see:

Disability Income Insurance policy form 97053 or 97504

Mortgage Disability Income Insurance policy form 97055

Individual Credit Disability Income Insurance policy form 97021

Hospital Income, Hospital Indemnity, and Hospital Confinement Indemnity policy form 97024

Long Term Care Insurance policy form 97059

Medicare Supplement Insurance Policy form 97037, 97038, and 97039

Contact your agent for additional details and cost.

Assurant Health is the brand name for products underwritten and issued by Time Insurance Company, Milwaukee, Wis. which is financially responsible for these products. No member of the State Farm family of companies is financially responsible for these products. Assurant, Assurant Health, and Time Insurance Company are not affiliates of State Farm.

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 Fire and Casualty Company
State Farm General Insurance Company
State Farm Mutual Automobile Insurance Company
State Farm Indemnity Company
Bloomington, IL
State Farm Florida Insurance Company
Winter Haven, FL

statefarm.com[®]

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DIVORCE



LIKE A GOOD NEIGHBOR



STATE FARM IS THERE.®

LIFE CAN TAKE UNEXPECTED TURNS. While this might not be what you had planned for in your life, there are ways to make the best of the situation. Taking care of certain insurance and financial matters is an important part of moving forward. You may even find that wrapping up these loose ends gives you a sense of control and self-empowerment. Your State Farm® agent can help you identify the insurance and financial changes you may need to make.



Getting back on your feet ...

A divorce is much more than physical separation—it means financial separation, too. Closing joint accounts, purchasing new insurance policies, changing beneficiaries, and dividing property and debt are steps that need to be taken to minimize your risk and ensure your financial future. Even before your divorce is final, here are some things you may want to think about:

- **Insurance for your home** – A divorce can mean a move—either for you or your former spouse. That will require changes to your home insurance, to make sure you can replace your belongings or rebuild your home in case of an unexpected loss, such as a burglary or fire.
 - If you're living in the home you shared with your former spouse, make sure your former spouse's name is taken off the policy.
 - If you're moving, you'll need to have your name taken off the policy you shared with your former spouse, and buy coverage for your new residence.

Whether you rent or own, make sure your policy includes liability coverage. This coverage can help protect you against costly claims and lawsuits resulting from accidents or injuries that occur in your home.

- **Homeowners insurance** – If you purchased a home together, and you received the home as part of the divorce, you may decide to sell it and purchase a new one. In that case, talk to your agent about canceling the old policy and purchasing a new policy, with coverage tailored to your new property. If you keep the home, review your coverages to make sure they're adequate.
 - **Condominium Unitowners insurance** – If you buy a condo after your divorce, remember that your condo association only insures the building's structure. You'll need a condominium unitowners policy to help cover your unit, unit additions or alterations, and your possessions.
 - **Renters insurance** – If you rent an apartment after your divorce, be aware that your landlord's policy only covers the building, not your possessions. A renters insurance policy can help protect your belongings.
- **Health insurance** – If you were covered under your former spouse's health plan, you'll probably need new coverage. Your agent can offer you a variety of health plans through an alliance with Assurant Health®. Choose between a variety of PPO, traditional, or high deductible health plans.

Did you know?

The average divorce in the U.S. costs \$25,000 in legal fees alone. To manage the debt that often comes out of a divorce, you'll want to create a budget and make the most of your income. Your agent can help you with a free State Farm Insurance and Financial Review®.

Source: SmartMoney.com, 2007



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- **Your income** – If you both worked during your marriage, you’re probably adjusting to living on your income alone. Your State Farm agent can help you make the most of your money and can help you develop a financial strategy with a free State Farm Insurance and Financial Review.
- **Retirement savings** – You may need an Individual Retirement Arrangement (IRA) for several reasons. First, any retirement assets you receive as part of your divorce may be subject to a mandatory 20 percent withholding tax—unless you transfer those assets directly into your own retirement account. Aside from tax issues, an IRA is a great way to save for your retirement, since some of your contributions may be tax deductible and any growth in your account is tax deferred. State Farm offers a selection of IRAs and 401(k) rollovers that can be funded with annuities or mutual funds. Or you can choose one of our LifePath® Funds, which changes from an aggressive to a conservative investment mix the closer you get to retirement. Talk to your State Farm agent to find the best products to fit your needs.
- **Auto insurance** – You may need to update your auto coverage if you’ve received a vehicle as part of your divorce; if you’ve moved; if your driving routine has changed; or if you’ve purchased a new car. Also, if you have received or assigned title and ownership of a vehicle, make sure the titles are in the appropriate names to avoid any misunderstandings about financial responsibility.
- **Life insurance** – You may need to review your life insurance for a variety of reasons:
 - You may want to change the beneficiary names on your life insurance policies. Your divorce proceedings may even require you to name a certain beneficiary.
 - If you and your former spouse are covered on the same policy, you may want to consider converting the coverage into separate policies with separate owners.
 - You may want to take another look at your policies and adjust your coverages to fit your new situation.



Now that you're moving on ...

Once you've taken care of the financial and insurance issues related to your divorce and new living arrangements, you may want to take some further steps to secure your future. Here are some insurance policies that could help.

- **Disability insurance** – If you're working full-time, you may want to think about disability coverage. Should you become totally disabled due to illness or injury and you're unable to work, a disability insurance policy could help make up for your lost income. That way, an injury or illness won't prevent you from paying bills, making mortgage payments, or contributing to your retirement savings.
- **Long-Term Care insurance** – If your health changes and you're unable to care for yourself, a long-term care policy can help you avoid tapping into your savings to pay for your care. You'll also have more choices about how and where you receive care.
- **Personal Articles Policy** – If you have certain valuables, such as jewelry, computers, or collectibles, a Personal Articles Policy could help protect these items with coverage beyond the limits of your homeowners, condominium, or renters policy coverage.
- **Personal Liability Umbrella Policy** – Anyone can find themselves involved in a liability lawsuit. You may want to consider a Personal Liability Umbrella Policy, which adds extra liability protection beyond the liability coverage limits of your auto, boat, and homeowners, condominium, or renters policy coverage.

Through all the changes, we'll be here

Once you feel like you're moving on with your life, remember to keep in touch with your agent. We'll help you through any changes in your life that may affect your insurance or finances. Getting in touch is easy. Walk in, Mail in, Call in, Click in®.

Please note: This is a marketing tool intended for the sale of insurance and financial services.

Note: This brochure and the information it contains provide a brief, general description of the coverage provided by this policy. It is not a contract and certain exclusions and limitations apply. A complete statement of the coverage provided is found only in the policy itself. Policy coverages, exclusions, and limitations may vary in some states. For exact terms and conditions see:

Disability Income insurance policy series 97053 and 97054.
Long Term Care insurance policy series 97059.

Guarantees based on the claims paying ability of the issuing life insurance company.

Contact your agent for additional details and cost.

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LifePath® is a registered trademark of Barclays Global Investors, N.A.

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. AP2009/03/2357

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

A 10 percent tax penalty may apply for withdrawals from tax-qualified products and/or non-tax qualified annuities before the age of 59½.

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

State Farm agents do not provide tax, legal, or investment advice.

Please consult your tax, legal, or investment advisor regarding your specific circumstances.

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

State Farm Life Insurance Company (Not Licensed in MA, NY or WI)—Life Insurance
State Farm Life and Accident Assurance Company (Licensed in NY & WI)—Life Insurance
State Farm Fire and Casualty Company—Homeowners, Condominium, Renters, and Personal Liability Umbrella Insurance
State Farm General Insurance Company—Homeowners Insurance
State Farm Mutual Automobile Insurance Company—Auto and Mortgage Disability Income Insurance
State Farm Indemnity Company—Auto Insurance
Bloomington, IL

statefarm.com®

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PASSING OF A SPOUSE



LIKE A GOOD NEIGHBOR



STATE FARM IS THERE.®

THROUGH IT ALL, YOU WERE THERE FOR EACH OTHER. After your life's companion passes on, you will need some time to adjust. After all, living on your own will mean plenty of big changes. Many things will need to be considered, and some of the most important decisions you may need to make will have to do with your insurance and finances. When you think you may be ready, your State Farm® agent will be there to help you.



What you can do now ...

You'll want to make sure that your finances and insurance policies are in order. It's important to prioritize, so talk with your agent about what you need to do first. Things like ensuring that you won't have to move out of your home and keeping up your health coverage will probably be at the top of your list.

- **Your income** – Your State Farm agent can help you make the most of your income. You may want to ask about purchasing an annuity, which can give you guaranteed income for life, starting now or later. Your agent can even help you develop a financial strategy with a free State Farm Insurance and Financial Review®.
- **Health insurance** – If you were covered under your spouse's health plan, you'll probably need new coverage. Your agent can offer you a variety of health plans through an alliance with Assurant Health®. Choose between a variety of PPO, traditional, or high deductible health plans. If you're going to turn the age of 65 soon, ask your agent about other health benefit options.
- **Retirement savings** – If you're close to retirement and you've lost your spouse's pension income, ask your agent about purchasing an annuity or building your savings with a State Farm mutual fund. If your spouse had a 401(k) from an old employer, you may want to roll it over to an Individual Retirement Account (IRA). State Farm offers a selection of mutual funds, IRAs, and 401(k) plan rollovers. Your State Farm agent can help you find the products that best fit your needs. If retirement is farther down the road, you can choose one of our LifePath® Funds, which changes from an aggressive to a conservative investment mix the closer you get to retirement.
- **Auto insurance** – You'll probably want to take your spouse's name off your policy. And if you only need one car now, or if your driving routine has changed (if you've begun working full-time, for example) let your agent know.
- **Homeowners, Condominium Unitowners, or Renters insurance** – If you decide to move, make sure your new home is protected. A homeowners, condominium unitowners, or renters policy helps replace your belongings or rebuild your home in case of an unexpected loss; such as, a burglary, fire, or hailstorm. And whether you rent or own, make sure your policy includes liability coverage. That way you'll be protected against costly claims and lawsuits resulting from accidents or injuries that occur in your home. Your agent can tailor your coverage and deductible to fit your needs.

Did you know?

In order to finalize many of the insurance and financial issues described here, you'll need your spouse's certified death certificate. You can request several copies from the funeral director or county health department.



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Some advice about the future ...

Aside from taking care of your immediate concerns, you might want to think about securing the future for you and your loved ones. Here are some insurance policies that could help.

- **Life insurance** – If you already have a life insurance policy and your spouse was the beneficiary, it's important to name a different beneficiary. If you have younger children, consider purchasing a life insurance policy for yourself. That way, if something happens to you, your loved ones will receive funds to help continue their standard of living.
- **Long-Term Care insurance** – If your health changes and you're unable to care for yourself, a long-term care policy can help you avoid tapping into your savings to pay for your care. You'll also have more choices about how and where you receive care.
- **Disability insurance** – If you're working full-time, you may want to think about disability coverage. Should you become totally disabled due to illness or injury and you're unable to work, a disability insurance policy could help make up for your lost income. This coverage may help ensure an injury or illness won't prevent you from paying bills, making mortgage payments, or contributing to your retirement savings.



Talk to us ... when you're ready

Adjusting to life without your spouse will take awhile. No one can tell you when you should take care of things like insurance and finances. But when you think you may be ready, your agent will be there to help you. Getting in touch is easy. Walk in, Mail in, Call in, Click in®.

Please note: This is a marketing tool intended for the sale of insurance and financial services.

Note: This brochure and the information it contains provide a brief, general description of the coverage provided by this policy. It is not a contract and certain exclusions and limitations apply. A complete statement of the coverage provided is found only in the policy itself. Policy coverages, exclusions, and limitations may vary in some states. For exact terms and conditions see:

Disability Income insurance policy series 97053 and 97054.
Long Term Care insurance policy series 97059.

Guarantees based on the claims paying ability of the issuing life insurance company.

Contact your agent for additional details and cost.

Assurant Health is the brand name for products underwritten and issued by Time Insurance Company, Milwaukee, Wis. which is financially responsible for these products. No member of the State Farm family of companies is financially responsible for these products. Assurant, Assurant Health, and Time Insurance Company are not affiliates of State Farm.

LifePath® is a registered trademark of Barclays Global Investors, N.A.

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. AP2009/03/2357

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

A 10 percent tax penalty may apply for withdrawals from tax-qualified products and/or non-tax qualified annuities before the age of 59½.

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

State Farm agents do not provide tax, legal, or investment advice.

Please consult your tax, legal, or investment advisor regarding your specific circumstances.

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

State Farm Life Insurance Company (Not Licensed in MA, NY or WI)—Life Insurance
State Farm Life and Accident Assurance Company (Licensed in NY & WI)—Life Insurance
State Farm Fire and Casualty Company—Homeowners, Condominium, Renters, and Personal Liability Umbrella Insurance
State Farm General Insurance Company—Homeowners Insurance
State Farm Mutual Automobile Insurance Company—Auto and Mortgage Disability Income Insurance
State Farm Indemnity Company—Auto Insurance
Bloomington, IL

statefarm.com®

LIKE A GOOD NEIGHBOR



STATE FARM IS THERE.®

SERFF Tracking Number: SFCM-126101799 State: Arkansas
Filing Company: State Farm Mutual Automobile Insurance State Tracking Number: 42263
Company
Company Tracking Number: SM-10015
TOI: MS05I Individual Medicare Supplement - Sub-TOI: MS05I.003 Plan C
Standard Plans
Product Name: Life Event Booklets
Project Name/Number: Life Event Booklets/SM-10015

Supporting Document Schedules

Satisfied -Name: NAIC Transmittal **Review Status:** Accepted for Informational 05/20/2009
Purposes

Comments:

Attachment:

AR NAIC Transmittal Doc.pdf

Life, Accident & Health, Annuity, Credit Transmittal Document

1.	Prepared for the State of	Arkansas					
2.	Department Use Only						
	State Tracking ID						
3.	Insurer Name & Address	Domicile	Insurer License Type	NAIC Group #	NAIC #	FEIN #	State #
	State Farm Mutual Automobile Insurance Company One State Farm Plaza Bloomington, IL 61710-0001	Illinois			176-25178	37-0533100	
4.	Contact Name & Address	Telephone #	Fax #		E-mail Address		
	Tammie Mills-Analyst/Life-Health Contracts & Compliance State Farm Mutual Automobile Insurance Company One State Farm Plaza Bloomington, IL 61710-0001	1-309-994-0300	1-309-766-8483		tammie.mills.csag@statefarm.com		
5.	Requested Filing Mode	<input checked="" type="checkbox"/> Review & Approval <input type="checkbox"/> File & Use <input type="checkbox"/> Informational <input type="checkbox"/> Combination (please explain): _____ <input type="checkbox"/> Other (please explain): _____					
6.	Company Tracking Number	SM-10015					
7.	<input checked="" type="checkbox"/> New Submission	<input type="checkbox"/> Resubmission	Previous file # _____				
8.	Market	<input checked="" type="checkbox"/> Individual <input type="checkbox"/> Franchise <input type="checkbox"/> Small <input type="checkbox"/> Large <input type="checkbox"/> Small and Large <input type="checkbox"/> Employer <input type="checkbox"/> Association <input type="checkbox"/> Blanket <input type="checkbox"/> Discretionary <input type="checkbox"/> Trust <input type="checkbox"/> Other: _____					
9.	Type of Insurance (TOI)	Individual Medicare Supplement					
10.	Sub-Type of Insurance (Sub-TOI)	Medicare Supplement, LTC, Disability Income, Mortgage Disability & Hospital Indemnity					
11.	Submitted Documents	<input type="checkbox"/> FORMS <input type="checkbox"/> Policy <input type="checkbox"/> Outline of Coverage <input type="checkbox"/> Certificate <input type="checkbox"/> Application/Enrollment <input type="checkbox"/> Rider/Endorsement <input checked="" type="checkbox"/> Advertising <input type="checkbox"/> Schedule of Benefits <input type="checkbox"/> Other Rates <input type="checkbox"/> New Rate <input type="checkbox"/> Revised Rate <input type="checkbox"/> FILING OTHER THAN FORM OR RATE: Please explain: _____ SUPPORTING DOCUMENTATION <input type="checkbox"/> Articles of Incorporation <input type="checkbox"/> Third Party Authorization					

		<input type="checkbox"/> Association Bylaws <input type="checkbox"/> Statement of Variability <input type="checkbox"/> Actuarial Memorandum <input type="checkbox"/> Other _____	<input type="checkbox"/> Trust Agreements <input type="checkbox"/> Certifications
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LHTD-1, Page 1 of 2

12.	Filing Submission Date	5/1/2009		
13.	Filing Fee (If required)	Amount <u>100.00</u>	Check Date	<u>pd by eft</u>
		Retaliatory <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	Check Number	<u>pd by eft</u>
14.	Date of Domiciliary Approval	pending		
15.	Filing Description:			

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

These pieces will be available in the State Farm Agent's office and in the future, they may be available on Statefarm.com

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

This Marketing pieces have been filed in the domiciliary state, Illinois, and are currently pending.

16. Certification (If required)

I HEREBY CERTIFY that I have reviewed the applicable filing requirements for this filing, and the filing complies with all applicable statutory and regulatory provisions for the state of Arkansas.

Print Name Mary F. Keim Title Assistant Secretary/Treasurer

Signature *Mary F. Keim* Date: 5/1/2009

17.	Form Filing Attachment	
This filing transmittal is part of company tracking number	SM-10015	
This filing corresponds to rate filing company tracking number		

	Document Name	Form Number		Replaced Form Number
	Description			Previous State Filing Number
01	Changing Jobs	SM-10015	<input checked="" type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	
02	Empty Nesters	SM-10016	<input checked="" type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	
03	Divorce	SM-10023	<input checked="" type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	
04	Passing of a Spouse	SM-10024	<input checked="" type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	
05			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	
06			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	
07			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	
08			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	
09			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	
10			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	

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