

SERFF Tracking Number: STFL-126564797 State: Arkansas  
 Filing Company: State Farm Life Insurance Company State Tracking Number: 45304  
 Company Tracking Number: SFL-AR-1001006  
 TOI: L09I Individual Life - Flexible Premium Sub-TOI: L09I.001 Single Life  
 Adjustable Life  
 Product Name: Flexible Care Benefit Rider  
 Project Name/Number: Flexible Care Benefit Rider Advertising Material/SFL-AR-1001006

## Filing at a Glance

Company: State Farm Life Insurance Company

Product Name: Flexible Care Benefit Rider SERFF Tr Num: STFL-126564797 State: Arkansas  
 TOI: L09I Individual Life - Flexible Premium SERFF Status: Closed-Accepted State Tr Num: 45304  
 Adjustable Life For Informational Purposes  
 Sub-TOI: L09I.001 Single Life Co Tr Num: SFL-AR-1001006 State Status: Filed-Closed  
 Filing Type: Form Reviewer(s): Linda Bird  
 Author: Rachel Lighthall Disposition Date: 10/19/2010  
 Date Submitted: 03/30/2010 Disposition Status: Accepted For Informational Purposes  
 Implementation Date Requested: 09/26/2010 Implementation Date:

State Filing Description:

## General Information

Project Name: Flexible Care Benefit Rider Advertising Material  
 Project Number: SFL-AR-1001006  
 Requested Filing Mode: Review & Approval

Status of Filing in Domicile: Not Filed  
 Date Approved in Domicile:  
 Domicile Status Comments: Our state of domicile, Illinois, does not require advertising material to be filed.

Explanation for Combination/Other:  
 Submission Type: New Submission  
 Overall Rate Impact:  
 Filing Status Changed: 10/19/2010

Market Type: Individual  
 Group Market Size:  
 Group Market Type:  
 Explanation for Other Group Market Type:  
 State Status Changed: 03/31/2010  
 Created By: Rachel Lighthall  
 Corresponding Filing Tracking Number:

Deemer Date:

Submitted By: Rachel Lighthall

Filing Description:

Enclosed for your consideration is one copy of the following advertising material for our individual life insurance products. The material is listed by form number as follows:

Form #	Form Name	Replaces
1001006	Flexible Care Benefit Rider Advertisement	New
1001007	Flexible Care Benefit Rider Advertisement	New

SERFF Tracking Number: STFL-126564797 State: Arkansas  
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 Adjustable Life  
 Product Name: Flexible Care Benefit Rider  
 Project Name/Number: Flexible Care Benefit Rider Advertising Material/SFL-AR-1001006  
 1001008 Flexible Care Benefit Rider Advertisement New  
 K013 LF.4 02/10 Flexible Care Benefit Rider Letter New

These forms will be used with policy forms 08030, which was approved your department on October 17, 2007 under SERFF tracking number STFL-125309485, and 08080, which was approved by your department on October 16, 2007 under SERFF tracking number STFL-125310529, and rider form 10220-04, which was approved by your department on March 29, 2010 under SERFF tracking number STFL- 126451532.

The above pieces have brackets in the last section of the policy series wording for variability, as not all states have currently approved form 10220. Once we have received all final state approvals of the rider form, we will correct the policy series wording and send you an informational copy of the finalized form.

These forms will be marketed exclusively by State Farm agents.

Sincerely,

Chris A. McNeilly  
 Assistant Secretary

## Company and Contact

### Filing Contact Information

Rachel Lighthall, Analyst - Contracts & Compliance  
 rachel.lighthall.qshq@statefarm.com  
 One State Farm Plaza  
 309-994-8626 [Phone]  
 B-2  
 309-766-8483 [FAX]  
 Bloomington, IL 61710-0001

### 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

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## Filing Fees

SERFF Tracking Number: STFL-126564797 State: Arkansas  
Filing Company: State Farm Life Insurance Company State Tracking Number: 45304  
Company Tracking Number: SFL-AR-1001006  
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Project Name/Number: Flexible Care Benefit Rider Advertising Material/SFL-AR-1001006

Fee Required? Yes  
Fee Amount: \$200.00  
Retaliatory? No  
Fee Explanation: \$50.00/form x 4 forms = \$200.00  
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
State Farm Life Insurance Company	\$200.00	03/30/2010	35268130

SERFF Tracking Number: STFL-126564797 State: Arkansas  
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 Project Name/Number: Flexible Care Benefit Rider Advertising Material/SFL-AR-1001006

## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Accepted For Informational Purposes	Linda Bird	10/19/2010	10/19/2010
Filed-Closed	Linda Bird	03/31/2010	03/31/2010

### Amendments

Schedule	Schedule Item Name	Created By	Created On	Date Submitted
Form	Flexible Care Benefit Rider Advertisement	Gerald Young	10/18/2010	10/18/2010
Form	Flexible Care Benefit Rider Advertisement	Gerald Young	10/18/2010	10/18/2010
Form	Flexible Care Benefit Rider Advertisement	Gerald Young	10/18/2010	10/18/2010
Form	Flexible Care Benefit Rider Letter	Gerald Young	10/18/2010	10/18/2010

### Filing Notes

Subject	Note Type	Created By	Created On	Date Submitted
Request to reopen	Note To Filer	Linda Bird	10/18/2010	10/18/2010

*SERFF Tracking Number:* STFL-126564797      *State:* Arkansas  
*Filing Company:* State Farm Life Insurance Company      *State Tracking Number:* 45304  
*Company Tracking Number:* SFL-AR-1001006  
*TOI:* L09I Individual Life - Flexible Premium      *Sub-TOI:* L09I.001 Single Life  
Adjustable Life  
*Product Name:* Flexible Care Benefit Rider  
*Project Name/Number:* Flexible Care Benefit Rider Advertising Material/SFL-AR-1001006

## **Disposition**

Disposition Date: 10/19/2010

Implementation Date:

Status: Accepted For Informational Purposes

Comment: Final draft of advertising submitted.

Rate data does NOT apply to filing.

SERFF Tracking Number: STFL-126564797 State: Arkansas  
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 TOI: L09I Individual Life - Flexible Premium Sub-TOI: L09I.001 Single Life  
 Adjustable Life  
 Product Name: Flexible Care Benefit Rider  
 Project Name/Number: Flexible Care Benefit Rider Advertising Material/SFL-AR-1001006

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		Yes
Supporting Document	Application		Yes
Supporting Document	Health - Actuarial Justification		No
Supporting Document	Outline of Coverage		Yes
Supporting Document	Cover Letter		Yes
Form (revised)	Flexible Care Benefit Rider Advertisement		Yes
Form	Flexible Care Benefit Rider Advertisement	Replaced	Yes
Form (revised)	Flexible Care Benefit Rider Advertisement		Yes
Form	Flexible Care Benefit Rider Advertisement	Replaced	Yes
Form (revised)	Flexible Care Benefit Rider Advertisement		Yes
Form	Flexible Care Benefit Rider Advertisement	Replaced	Yes
Form (revised)	Flexible Care Benefit Rider Letter		Yes
Form	Flexible Care Benefit Rider Letter	Replaced	Yes

SERFF Tracking Number: STFL-126564797 State: Arkansas  
Filing Company: State Farm Life Insurance Company State Tracking Number: 45304  
Company Tracking Number: SFL-AR-1001006  
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Project Name/Number: Flexible Care Benefit Rider Advertising Material/SFL-AR-1001006

## Disposition

Disposition Date: 03/31/2010

Implementation Date:

Status: Filed-Closed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: STFL-126564797 State: Arkansas  
 Filing Company: State Farm Life Insurance Company State Tracking Number: 45304  
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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		Yes
Supporting Document	Application		Yes
Supporting Document	Health - Actuarial Justification		No
Supporting Document	Outline of Coverage		Yes
Supporting Document	Cover Letter		Yes
Form (revised)	Flexible Care Benefit Rider Advertisement		Yes
Form	Flexible Care Benefit Rider Advertisement	Replaced	Yes
Form (revised)	Flexible Care Benefit Rider Advertisement		Yes
Form	Flexible Care Benefit Rider Advertisement	Replaced	Yes
Form (revised)	Flexible Care Benefit Rider Advertisement		Yes
Form	Flexible Care Benefit Rider Advertisement	Replaced	Yes
Form (revised)	Flexible Care Benefit Rider Letter		Yes
Form	Flexible Care Benefit Rider Letter	Replaced	Yes

SERFF Tracking Number: STFL-126564797 State: Arkansas  
 Filing Company: State Farm Life Insurance Company State Tracking Number: 45304  
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 Project Name/Number: Flexible Care Benefit Rider Advertising Material/SFL-AR-1001006

**Amendment Letter**

Submitted Date: 10/18/2010

**Comments:**

Updated PDF's have been attached.  
 Thank you for reopening the filing.

**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
1001006	Advertising	Flexible Care Benefit Rider Advertiseme nt	Initial					1001006 - 2x5 - Print Ad - FINAL - 8-12-10.pdf
1001007	Advertising	Flexible Care Benefit Rider Advertiseme nt	Initial					1001007 - Q - FINAL - 8-12-10.pdf
1001008	Advertising	Flexible Care Benefit Rider Advertiseme nt	Initial					1001008 - 8X10 - Print Ad - FINAL - 8-12-10.pdf
K013 LF.4 02/10	Advertising	Flexible Care Benefit Rider Letter	Initial					K013 LF.4 02_10 - FINAL.pdf

*SERFF Tracking Number:* STFL-126564797      *State:* Arkansas  
*Filing Company:* State Farm Life Insurance Company      *State Tracking Number:* 45304  
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*TOI:* L09I Individual Life - Flexible Premium      *Sub-TOI:* L09I.001 Single Life  
Adjustable Life  
*Product Name:* Flexible Care Benefit Rider  
*Project Name/Number:* Flexible Care Benefit Rider Advertising Material/SFL-AR-1001006

**Note To Filer**

**Created By:**

Linda Bird on 10/18/2010 09:16 AM

**Last Edited By:**

Linda Bird

**Submitted On:**

10/18/2010 09:16 AM

**Subject:**

Request to reopen

**Comments:**

Filing has been reopened as requested.

SERFF Tracking Number: STFL-126564797 State: Arkansas  
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 Adjustable Life  
 Product Name: Flexible Care Benefit Rider  
 Project Name/Number: Flexible Care Benefit Rider Advertising Material/SFL-AR-1001006

## Form Schedule

**Lead Form Number: 1001006**

Schedule Item Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	1001006	Advertising	Flexible Care Benefit Initial Rider Advertisement				1001006 - 2x5 - Print Ad - FINAL - 8-12-10.pdf
	1001007	Advertising	Flexible Care Benefit Initial Rider Advertisement				1001007 - Q - FINAL - 8-12-10.pdf
	1001008	Advertising	Flexible Care Benefit Initial Rider Advertisement				1001008 - 8X10 - Print Ad - FINAL - 8-12-10.pdf
	K013 LF.4 02/10	Advertising	Flexible Care Benefit Initial Rider Letter				K013 LF.4 02_10 - FINAL.pdf



# Affordable long-term care coverage?

## Agent Name, State Farm Agent

Street Address

City, State, Zip

Phone

E-mail

## I feel better already.

Add a Flexible Care Benefit Rider to a State Farm<sup>®</sup> Life policy. Like a good neighbor, State Farm is there.<sup>®</sup>

**CALL ME TODAY.**



# State Farm<sup>™</sup>

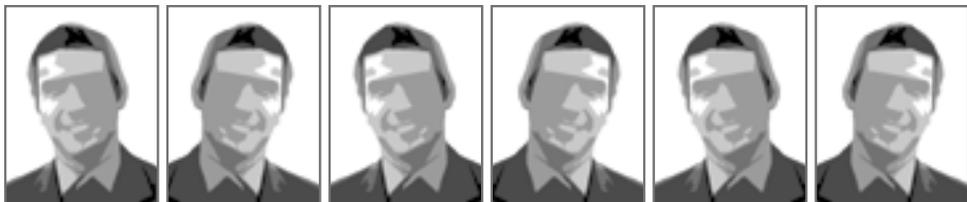
Accelerated Death Benefit for Long-Term Care Rider, used with Universal Life, policy series 10220 in all states except AZ, CA, CO, CT, FL, HI, IL, KS, MN, MO, MT, NJ, NM, NY, OR, PA, SC, SD, TN, TX, UT, VT, VA, WA, WI; 10520 in MT, and not available in AZ, CA, CO, CT, FL, HI, IL, KS, MN, MO, NJ, NM, NY, OR, PA, SC, SD, TN, TX, UT, VT, VA, WA, and WI. State Farm Life Insurance Company (Not licensed in MA, NY or WI) State Farm Life and Accident Assurance Company (Licensed in NY and WI), Bloomington, IL

# Affordable long-term care coverage?

## I feel better already.

Ask one of us about the advantages of adding a Flexible Care Benefit Rider to a State Farm® Life policy. It's never too early to start thinking about it. **Like a good neighbor, State Farm is there.®**

**CONTACT AN AGENT TODAY.**



### Sample Agent

1234 Main Street  
Anytown, USA 54321  
(987)654-3210

### Sample Agent

1234 Main Street  
Anytown, USA 54321  
(987)654-3210

### Sample Agent

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Anytown, USA 54321  
(987)654-3210



# State Farm™

[statefarm.com](http://statefarm.com)®

Accelerated Death Benefit for Long-Term Care Rider, used with Universal Life, policy series 10220 in all states except AZ, CA, CO, CT, FL, HI, IL, KS, MN, MO, MT, NJ, NM, NY, OR, PA, SC, SD, TN, TX, UT, VT, VA, WA, WI; 10520 in MT, and not available in AZ, CA, CO, CT, FL, HI, IL, KS, MN, MO, NJ, NM, NY, OR, PA, SC, SD, TN, TX, UT, VT, VA, WA, and WI.

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

State Farm Life and Accident Assurance Company (Licensed in NY and WI), Bloomington, IL

# Affordable long-term care coverage?

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**CALL AN AGENT OR VISIT US ONLINE TODAY.**



**State Farm<sup>™</sup>**

[statefarm.com](http://statefarm.com)<sup>®</sup>

Accelerated Death Benefit for Long-Term Care Rider, used with Universal Life, policy series 10220 in all states except AZ, CA, CO, CT, FL, HI, IL, KS, MN, MO, MT, NJ, NM, NY, OR, PA, SC, SD, TN, TX, UT, VT, VA, WA, WI; 10520 in MT, and not available in AZ, CA, CO, CT, FL, HI, IL, KS, MN, MO, NJ, NM, NY, OR, PA, SC, SD, TN, TX, UT, VT, VA, WA, and WI. State Farm Life Insurance Company (Not licensed in MA, NY or WI), State Farm Life and Accident Assurance Company (Licensed in NY and WI), Bloomington, IL

**State Farm Agent**  
123 Anywhere Street  
Anyplace, ST 12345  
(000) 123-6789 FAX: (000) 012-9012

Providing Insurance and  
Financial Services

Person1 & Person2 Sample  
5678 Anystreet St.  
City, ST 98765

State Farm means,  
State Farm Life Insurance Company (State Farm)  
Bloomington, Illinois



Dear Person1 and Person2:

When your life changes, your life insurance needs may change, too. Buying a home or having a baby, getting married or switching jobs may prompt the need for additional coverage. With a State Farm® Universal Life policy **you have the freedom to update your coverage** according to your current and future needs. Check out these benefits:

**Flexibility** -- You decide how much life insurance you need and you can adjust the death benefit and premium to fit your changing needs.\*

**Security** -- Help protect your loved ones from financial hardship.

**Policy Loans & Withdrawals** -- You may borrow up to the maximum loan value and make four withdrawals per year.\*\*

**Tax-Free Death Benefit** -- Beneficiary proceeds are generally income tax free.\*\*\*

**Tax-Deferred Account Value Growth** -- Account Value earns interest at the company's current interest rate -- federal income tax deferred.

**Long Term Care Coverage** -- Help cover expenses for long-term care by adding the Flexible Care Benefit rider.\*\*\*\*

**Change is Good. Flexible Protection is Necessary.**

To learn how Universal Life can provide **flexible security as your life changes**, please visit or call my office at (000) 123-6789 today.



Sincerely,

*Your Good Neighbor  
State Farm Agent*

State Farm Agent, Agent  
agent@agentredirectaddress.com

\*Subject to requirements and limitations

\*\*You may borrow up to the maximum loan value at an interest rate of 8% per year. Each withdrawal must be at least \$500. Withdrawals may be made from the cash surrender value - Policy loans reduce the cash surrender value and death benefit.

\*\*\*Under current tax laws governing individual life insurance

\*\*\*\*The policy's death benefit and cash value is reduced when a long term care benefit is paid.

Universal Life policy series 08030 in all states except MT and tax-qualified; 08080 in MT and for tax-qualified.  
Accelerated Death Benefit for Long-Term Care Rider, used with Universal Life, policy series 10220 in all states except AZ, CA, CO, CT, FL, HI, IL, KS, MN, MO, MT, NJ, NM, OR, PA, SC, SD, TN, TX, UT, VT, VA, WA; 10520 in MT, and not available in AZ, CA, CO, CT, FL, HI, IL, KS, MN, MO, NJ, NM, OR, PA, SC, SD, TN, TX, UT, VT, VA, WA.

K013

SERFF Tracking Number: STFL-126564797 State: Arkansas  
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 Adjustable Life  
 Product Name: Flexible Care Benefit Rider  
 Project Name/Number: Flexible Care Benefit Rider Advertising Material/SFL-AR-1001006

## Supporting Document Schedules

	<b>Item Status:</b>	<b>Status Date:</b>
<b>Satisfied - Item:</b> Flesch Certification		
<b>Comments:</b> Not applicable to this advertising filing.		

	<b>Item Status:</b>	<b>Status Date:</b>
<b>Satisfied - Item:</b> Application		
<b>Comments:</b> Not applicable to this advertising filing.		

	<b>Item Status:</b>	<b>Status Date:</b>
<b>Satisfied - Item:</b> Outline of Coverage		
<b>Comments:</b> Not applicable to this advertising filing.		

	<b>Item Status:</b>	<b>Status Date:</b>
<b>Satisfied - Item:</b> Cover Letter		
<b>Comments:</b> Please see attached Cover Letter.		
<b>Attachment:</b> AR - FCB Advertising - Print Ad and Letter Filing - Cover Letter - 3-30-10.pdf		

# State Farm Life Insurance Company

ONE STATE FARM PLAZA (B-2)  
BLOOMINGTON, ILLINOIS 61710-0001

**Chris A. McNeilly**  
ASSISTANT SECRETARY  
PHONE: (309) 766-8215  
FAX: (309) 766-8483

E-MAIL: [home.lact-filing.371j00@statefarm.com](mailto:home.lact-filing.371j00@statefarm.com)

March 30, 2010

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

**NAIC # 69108**  
**FEIN #37-0533090**

Dear Sir or Madam:

Enclosed for your consideration is one copy of the following advertising material for our individual life insurance products. The material is listed by form number as follows:

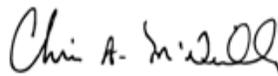
<u>Form #</u>	<u>Form Name</u>	<u>Replaces</u>
1001006	Flexible Care Benefit Rider Advertisement	New
1001007	Flexible Care Benefit Rider Advertisement	New
1001008	Flexible Care Benefit Rider Advertisement	New
K013 LF.4 02/10	Flexible Care Benefit Rider Letter	New

These forms will be used with policy forms 08030, which was approved your department on October 17, 2007 under SERFF tracking number STFL-125309485, and 08080, which was approved by your department on October 16, 2007 under SERFF tracking number STFL-125310529, and rider form 10220-04, which was approved by your department on March 29, 2010 under SERFF tracking number STFL-126451532.

The above pieces have brackets in the last section of the policy series wording for variability, as not all states have currently approved form 10220. Once we have received all final state approvals of the rider form, we will correct the policy series wording and send you an informational copy of the finalized form.

These forms will be marketed exclusively by State Farm agents.

Sincerely,



Chris A. McNeilly  
Assistant Secretary

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 Adjustable Life  
 Product Name: Flexible Care Benefit Rider  
 Project Name/Number: Flexible Care Benefit Rider Advertising Material/SFL-AR-1001006

## Superseded Schedule Items

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.

Creation Date:	Schedule	Schedule Item Name	Replacement Creation Date	Attached Document(s)
03/30/2010	Form	Flexible Care Benefit Rider Advertisement	10/18/2010	1001006 - FCB Print Ad - 2X5 BW - 3-4-10 - Bracketed.pdf (Superseded)
03/30/2010	Form	Flexible Care Benefit Rider Advertisement	10/18/2010	1001007 - FCB Print Ad - Q BW - 3-4-10 - Bracketed.pdf (Superseded)
03/30/2010	Form	Flexible Care Benefit Rider Advertisement	10/18/2010	1001008 - FCB Print Ad - 8X10 BW - 3-4-10 - Bracketed.pdf (Superseded)
03/30/2010	Form	Flexible Care Benefit Rider Letter	10/18/2010	K013 LF.2 2-10 - Bracketed.pdf (Superseded)



# Affordable long-term care coverage?

**Agent Name, State Farm Agent**

Street Address

City, State, Zip

Phone

E-mail

**I feel better already.**

Add a Flexible Care  
Benefit Rider to a  
State Farm<sup>®</sup> Life policy.  
Like a good neighbor,  
State Farm is there.<sup>®</sup>  
**CALL ME TODAY.**



# **State Farm**<sup>™</sup>

Accelerated Death Benefit for Long-Term Care Rider, used with Universal Life,  
Policy series 10220 in all states except [MT, NY, WI; 10520 in MT, A10220 in NY, WI]  
State Farm Life Insurance Company (Not licensed in MA, NY or WI) State Farm Life  
and Accident Assurance Company (Licensed in NY and WI), Bloomington, IL

# Affordable long-term care coverage?

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CONTACT AN AGENT TODAY.



### Sample Agent

1234 Main Street  
Anytown, USA 54321  
(987)654-3210

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# State Farm™

statefarm.com®

Accelerated Death Benefit for Long-Term Care Rider, used with Universal Life, Policy series 10220 in all states except MT, NY, WI; 10520 in MT, A10220 in NY, WI. ]  
State Farm Life Insurance Company (Not licensed in MA, NY or WI)  
State Farm Life and Accident Assurance Company (Licensed in NY and WI), Bloomington, IL

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**State Farm**<sup>™</sup>

statefarm.com<sup>®</sup>

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State Farm Life Insurance Company (Not licensed in MA, NY or WI), State Farm Life and Accident Assurance Company (Licensed in NY and WI), Bloomington, IL

**State Farm Agent**

123 Anywhere Street  
Anyplace, ST 12345  
(000) 123-6789 FAX: (000) 012-9012



Providing Insurance and  
Financial Services

Person1 & Person2 Sample  
5678 Anystreet St.  
City, ST 98765



State Farm means,  
State Farm Life Insurance Company (State Farm)  
Bloomington, Illinois

Dear Person1 and Person2:

When your life changes, your life insurance needs may change, too. Buying a home or having a baby, getting married or switching jobs may prompt the need for additional coverage. With a State Farm® Universal Life policy **you have the freedom to update your coverage** according to your current and future needs. Check out these benefits:

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**Change is Good. Flexible Protection is Necessary.**

To learn how Universal Life can provide **flexible security as your life changes**, please visit or call my office at (000) 123-6789 today.

Sincerely,



*Your Good Neighbor  
State Farm Agent*

State Farm Agent, Agent  
agent@agentredirectaddress.com

\*Subject to requirements and limitations

\*\*You may borrow up to the maximum loan value at an interest rate of 8% per year. Each withdrawal must be at least \$500. Withdrawals may be made from the cash surrender value - Policy loans reduce the cash surrender value and death benefit.

\*\*\*Under current tax laws governing individual life insurance

\*\*\*\*The policy's death benefit and cash value is reduced when a long term care benefit is paid.

Universal Life policy series 08030 in all states except MT, NY, WI, and tax-qualified;  
08080 in MT, A08030 in NY and WI; and 08080 for tax-qualified, except A08080 NY, WI.

Accelerated Death Benefit for Long-Term Care Rider, used with Universal Life,  
policy series 10220 in all states except [MT, NY, WI; 10520 in MT, A10220 in NY, WI. ]