Filing at a Glance

Company: State Farm Life Insurance Company

Product Name: Flexible Care Benefit Rider
TOI: L09I Individual Life - Flexible Premium Adjustable Life
Sub-TOI: L09I.001 Single Life
Filing Type: Form

SERFF Tr Num: STFL-126564797
SERFF Status: Closed-Filed-Closed
Co Tr Num: SFL-AR-1001006

Author: Rachel Lighthall
Date Submitted: 03/30/2010

State: Arkansas
State Tr Num: 45304

State Status: Filed-Closed
Reviewer(s): Linda Bird
Disposition Date: 03/31/2010
Disposition Status: Filed-Closed
Implementation Date:

Implementation Date Requested: 09/26/2010
State Filing Description:

General Information

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

Explanation for Combination/Other:
Submission Type: New Submission
Overall Rate Impact:
Filing Status Changed: 03/31/2010

Deemer Date:
Submitted By: Rachel Lighthall
Filing Description:

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.

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:

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
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
One State Farm Plaza
B-2
Bloomington, IL 61710-0001

rachel.lighthall.qshq@statefarm.com
309-994-8626 [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

Fee Required?	Yes
Fee Amount:	$200.00

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 Adjustable Life*	*Sub-TOI:*	*L09I.001 Single Life*
Product Name:	*Flexible Care Benefit Rider*		
Project Name/Number:	*Flexible Care Benefit Rider Advertising Material/SFL-AR-1001006*		

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

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed-Closed	Linda Bird	03/31/2010	03/31/2010

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*
Company Tracking Number:	*SFL-AR-1001006*		
TOI:	*L09I Individual Life - Flexible Premium Adjustable Life*	*Sub-TOI:*	*L09I.001 Single 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	Flexible Care Benefit Rider Advertisement		Yes
Form	Flexible Care Benefit Rider Advertisement		Yes
Form	Flexible Care Benefit Rider Advertisement		Yes
Form	Flexible Care Benefit Rider Letter		Yes

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 Rider Advertisement	Initial			1001006 - FCB Print Ad - 2X5 BW - 3-4-10 - Bracketed.pdf
	1001007	Advertising	Flexible Care Benefit Rider Advertisement	Initial			1001007 - FCB Print Ad - Q BW - 3-4-10 - Bracketed.pdf
	1001008	Advertising	Flexible Care Benefit Rider Advertisement	Initial			1001008 - FCB Print Ad - 8X10 BW - 3-4-10 - Bracketed.pdf
	K013 LF.4 02/10	Advertising	Flexible Care Benefit Rider Letter	Initial			K013 LF.2 2-10 - Bracketed.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® Life policy.

Like a good neighbor, State Farm is there.®

CALL ME TODAY.

STATE FARM INSURANCE® Auto Life Fire

State Farm™

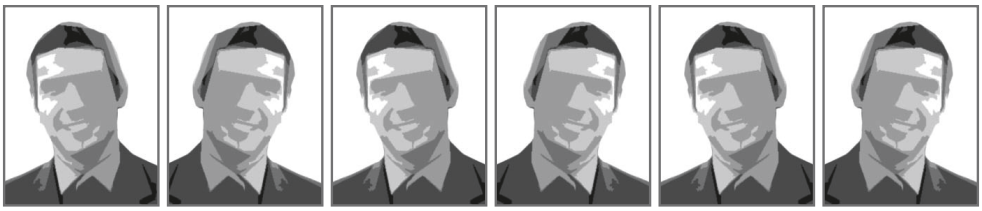
Accelerated Death Benefit for Long-Term Care Rider, used with Universal Life, Policy series 10220 in all states except [MT, NY, WI; 10520 in MT, A10220 in NY, WI]
State Farm Life Insurance Company (Not licensed in MA, NY or WI) State Farm Life and Accident Assurance Company (Licensed in NY and WI), Bloomington,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

1001006

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

Sample Agent
1234 Main Street
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STATE FARM INSURANCE

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

1001007

Affordable long-term care coverage?

I feel better already.

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

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

1001008

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, 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.]

Supporting Document Schedules

Item Status: **Status Date:**

Satisfied - Item: Flesch Certification

Comments:

Not applicable to this advertising filing.

Item Status: **Status Date:**

Satisfied - Item: Application

Comments:

Not applicable to this advertising filing.

Item Status: **Status Date:**

Satisfied - Item: Outline of Coverage

Comments:

Not applicable to this advertising filing.

Item Status: **Status Date:**

Satisfied - Item: Cover Letter

Comments:

Please see attached Cover Letter.

Attachment:

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

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:

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Chris A. McNeilly
Assistant Secretary