

SERFF Tracking Number: STFL-126568208 State: Arkansas
 Filing Company: State Farm Life Insurance Company State Tracking Number: 45328
 Company Tracking Number: SFL-AR-97
 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-97

Filing at a Glance

Company: State Farm Life Insurance Company

Product Name: Flexible Care Benefit Rider SERFF Tr Num: STFL-126568208 State: Arkansas
 TOI: L09I Individual Life - Flexible Premium SERFF Status: Closed-Filed- State Tr Num: 45328
 Adjustable Life Closed
 Sub-TOI: L09I.001 Single Life Co Tr Num: SFL-AR-97 State Status: Filed-Closed
 Filing Type: Form Reviewer(s): Linda Bird
 Author: Rachel Lighthall Disposition Date: 04/07/2010
 Date Submitted: 04/01/2010 Disposition Status: Filed-Closed
 Implementation Date Requested: 09/26/2010 Implementation Date:

State Filing Description:

General Information

Project Name: Flexible Care Benefit Rider Advertising Material Status of Filing in Domicile: Not Filed
 Project Number: SFL-AR-97 Date Approved in Domicile:
 Requested Filing Mode: Review & Approval Domicile Status Comments: Our state of
 domicile, Illinois, does not require Advertising
 material to be filed.
 Explanation for Combination/Other: Market Type: Individual
 Submission Type: New Submission Group Market Size:
 Overall Rate Impact: Group Market Type:
 Filing Status Changed: 04/07/2010 Explanation for Other Group Market Type:
 State Status Changed: 04/07/2010
 Deemer Date: Created By: Rachel Lighthall
 Submitted By: Rachel Lighthall Corresponding Filing Tracking Number:
 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
97	Flexible Care Benefit Rider Melody Line Script 97	New
98	Flexible Care Benefit Rider Melody Line Script 98	New
99	Flexible Care Benefit Rider Melody Line Script 99	New

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100	Flexible Care Benefit Rider Melody Line Script 100	New
101	Flexible Care Benefit Rider Melody Line Script 101	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	

Filing Fees

SERFF Tracking Number: STFL-126568208 State: Arkansas
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Fee Required? Yes
Fee Amount: \$250.00
Retaliatory? No
Fee Explanation: \$50/form x 5 forms - \$250.00
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
State Farm Life Insurance Company	\$250.00	04/01/2010	35322116

SERFF Tracking Number: STFL-126568208 State: Arkansas
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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed-Closed	Linda Bird	04/07/2010	04/07/2010

SERFF Tracking Number: STFL-126568208 *State:* Arkansas
Filing Company: State Farm Life Insurance Company *State Tracking Number:* 45328
Company Tracking Number: SFL-AR-97
TOI: L09I Individual Life - Flexible Premium *Sub-TOI:* L09I.001 Single Life
Adjustable Life
Product Name: Flexible Care Benefit Rider
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Disposition

Disposition Date: 04/07/2010

Implementation Date:

Status: Filed-Closed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: STFL-126568208 State: Arkansas
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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	Flexible Care Benefit Rider Melody Line Script 97		Yes
Form	Flexible Care Benefit Rider Melody Line Script 98		Yes
Form	Flexible Care Benefit Rider Melody Line Script 99		Yes
Form	Flexible Care Benefit Rider Melody Line Script 100		Yes
Form	Flexible Care Benefit Rider Melody Line Script 101		Yes

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Form Schedule

Lead Form Number: 97

Schedule Item Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	97	Advertising	Flexible Care Benefit Initial Rider Melody Line Script 97				97 - FCB Melody Line - General Market - 4-1-10.pdf
	98	Advertising	Flexible Care Benefit Initial Rider Melody Line Script 98				98 - FCB Melody Line - General Market - 4-1-10.pdf
	99	Advertising	Flexible Care Benefit Initial Rider Melody Line Script 99				99 - FCB Melody Line - General Market - 4-1-10.pdf
	100	Advertising	Flexible Care Benefit Initial Rider Melody Line Script 100				100 - FCB Melody Line - General Market - 4-1-10.pdf
	101	Advertising	Flexible Care Benefit Initial Rider Melody Line Script 101				101 - FCB Melody Line - General Market - 4-1-10.pdf

Flexible Care Benefit Rider Melody Line Script # 97

Have you purchased enough life insurance to care for your family after you're gone? Do you have long-term care insurance to protect yourself should you need it? Fortunately, State Farm® offers the Flexible Care Benefit Rider. When added to our Universal Life insurance policy, this affordable rider gives you the flexibility to use your Life insurance death benefit towards long-term care coverage. So you can put your life insurance to work for you while you are living! And best of all, once you are eligible to receive the long-term care benefits, they can be used to cover any expenses, not just those related to your long-term care. Ask Agent XXXX about the versatility and affordability of the Flexible Care Benefit rider.

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

Accelerated Death Benefit for Long-Term Care Rider, used with Universal Life, policy series 10220 in all states except [MT, MY, WI; 10441 in MT, A10141 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

Flexible Care Benefit Rider Melody Line Script 98

Have you purchased enough life insurance to care for your family after you're gone? Do you have long-term care insurance to protect yourself should you need it? Take care of these two pressing issues with one decision. Ask XXX about the State Farm® Flexible Care Benefit Rider. When added to our Universal Life insurance policy, you will have life insurance protection and the flexibility to use your death benefit towards long-term care expenses while you are living. And any unused death benefit will still go to your loved ones after you are gone. Take care of your family and yourself with one smart decision. Ask XXX about adding the Flexible Care Benefit Rider to our Universal Life policy.

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

Accelerated Death Benefit for Long-Term Care Rider, used with Universal Life, policy series 10220 in all states except [MT, MY, WI; 10441 in MT, A10141 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

Flexible Care Benefit Rider Melody Line Script 99

To protect your family's financial independence, State Farm® offers a Universal Life policy with the Flexible Care Benefit Rider. With our Universal Life policy, you get life insurance protection. When you add the Flexible Care Benefit rider, you also get long-term care protection. So you'll have life coverage when your family's young and needs it most. But as life changes and the kids move out, or the mortgage gets paid off, you'll be able to apply the death benefit to help pay for your long-term care, should you need it. Best of all, you will save money by adding our rider which could be more affordable than purchasing a stand-alone long-term care policy. And have peace of mind knowing your coverage is backed by the proven financial strength of State Farm. Ask XXX about adding the Flexible Care Benefit Rider to our Universal Life policy.

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

Accelerated Death Benefit for Long-Term Care Rider, used with Universal Life, policy series 10220 in all states except [MT, MY, WI; 10441 in MT, A10141 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

Flexible Care Benefit Rider Melody Line Script 100

Suppose you couldn't care for yourself. What if you could tap into your life insurance to pay for the care you need?

When you add a State Farm® Flexible Care Benefit Rider to our Universal Life insurance policy, you can use all or some of the funds that the life policy would have paid to your loved ones to help cover your long-term care expenses.

This may include home health aides, assisted living facilities, or nursing homes, among any other expenses you want to put your benefit towards. And depending upon how much you spend on your care, your loved ones may still receive a payment from your life policy after you pass on. Ask XXX about adding the affordable Flexible Care Benefit Rider to our Universal Life policy.

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

Accelerated Death Benefit for Long-Term Care Rider, used with Universal Life, policy series 10220 in all states except [MT, MY, WI; 10441 in MT, A10141 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

Flexible Care Benefit Rider Melody Line Script 101

Finally, long-term care coverage can be affordable. Ask XXX about adding the Flexible Care Benefit Rider to a State Farm® Universal Life policy. If you need long-term care services, the rider will help you pay for them. If you don't need long-term care services, the life policy will help take care of your loved ones. Either way, this is essential coverage. If you don't use it, your family will. And it's coverage you can count on, because State Farm stands behind it. State Farm has offered life insurance since 1929. We have always had the financial resources to deliver on our policy promises and have consistently earned top financial strength and performance ratings from the major ratings agencies. Talk to XXX to see how State Farm can help you plan for the future by adding the Flexible Care Benefit Rider to a Universal Life policy.

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

Accelerated Death Benefit for Long-Term Care Rider, used with Universal Life, policy series 10220 in all states except [MT, MY, WI; 10441 in MT, A10141 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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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 - Melody Line Filing - 4-1-10.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

April 1, 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:

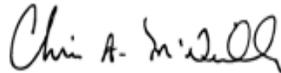
<u>Form #</u>	<u>Form Name</u>	<u>Replaces</u>
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Sincerely,



Chris A. McNeilly
Assistant Secretary