

SERFF Tracking Number: STFL-126586067 State: Arkansas
 Filing Company: State Farm Life Insurance Company State Tracking Number: 45431
 Company Tracking Number: SFL-AR-SML-20044
 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-SML-20044

Filing at a Glance

Company: State Farm Life Insurance Company

Product Name: Flexible Care Benefit Rider SERFF Tr Num: STFL-126586067 State: Arkansas
 TOI: L09I Individual Life - Flexible Premium SERFF Status: Closed-Filed- State Tr Num: 45431
 Adjustable Life Closed
 Sub-TOI: L09I.001 Single Life Co Tr Num: SFL-AR-SML-20044 State Status: Filed-Closed
 Filing Type: Form Reviewer(s): Linda Bird
 Author: Rachel Lighthall Disposition Date: 04/16/2010
 Date Submitted: 04/15/2010 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-SML-20044 Date Approved in Domicile:
 Requested Filing Mode: 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: 04/16/2010 Explanation for Other Group Market Type:
 State Status Changed: 04/16/2010
 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 |
|-----------|---|----------|
| SML-20044 | Flexible Care Benefit Rider Product Sheet | New |
| K464 | Flexible Care Benefit Rider Letter | New |
| K465 | Flexible Care Benefit Rider Letter | New |
| K467 | Flexible Care Benefit Rider Letter | New |

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Adjustable Life
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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
1 State Farm Plaza
Bloomington, IL 61710-0001
(309) 766-4541 ext. [Phone]
CoCode: 69108
Group Code:
Group Name:
FEIN Number: 37-0533090
State of Domicile: Illinois
Company Type:
State ID Number:

Filing Fees

Fee Required? Yes
Fee Amount: \$200.00
Retaliatory? No

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Product Name: Flexible Care Benefit Rider
Project Name/Number: Flexible Care Benefit Rider Advertising Material/SFL-AR-SML-20044
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 | 04/15/2010 | 35681776 |

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Correspondence Summary

Dispositions

| Status | Created By | Created On | Date Submitted |
|--------------|------------|------------|----------------|
| Filed-Closed | Linda Bird | 04/16/2010 | 04/16/2010 |

SERFF Tracking Number: STFL-126586067 *State:* Arkansas
Filing Company: State Farm Life Insurance Company *State Tracking Number:* 45431
Company Tracking Number: SFL-AR-SML-20044
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-SML-20044

Disposition

Disposition Date: 04/16/2010

Implementation Date:

Status: Filed-Closed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: STFL-126586067 State: Arkansas
 Filing Company: State Farm Life Insurance Company State Tracking Number: 45431
 Company Tracking Number: SFL-AR-SML-20044
 TOI: L091 Individual Life - Flexible Premium Sub-TOI: L091.001 Single Life
 Adjustable Life
 Product Name: Flexible Care Benefit Rider
 Project Name/Number: Flexible Care Benefit Rider Advertising Material/SFL-AR-SML-20044

| 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 Product Sheet | | Yes |
| Form | Flexible Care Benefit Rider Letter | | Yes |
| Form | Flexible Care Benefit Rider Letter | | Yes |
| Form | Flexible Care Benefit Rider Letter | | Yes |

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Form Schedule

Lead Form Number: SML-20044

| Schedule Item Status | Form Number | Form Type | Form Name | Action | Action Specific Data | Readability | Attachment |
|----------------------|-------------|-------------|---|---------|----------------------|-------------|--|
| | SML-20044 | Advertising | Flexible Care Benefit Initial Rider Product Sheet | Initial | | | SML-20044 General Market U.S - 4-9-10 - Bracketed.pdf |
| | K464 | Advertising | Flexible Care Benefit Initial Rider Letter | Initial | | | K464 - UL FCB - General Market - P&C - Life - 4-7-10 - Bracketed.pdf |
| | K465 | Advertising | Flexible Care Benefit Initial Rider Letter | Initial | | | K465 - UL FCB - General Market - P&C - Conversion - 4-7-10 - Bracketed.pdf |
| | K467 | Advertising | Flexible Care Benefit Initial Rider Letter | Initial | | | K467 - UL FCB - General Market - P&C - no life - 4-7-10 - Bracketed.pdf |

Flexible Care Benefit Rider

Shouldn't your life policy benefit your life too?

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

You can when you add a State Farm® Flexible Care Benefit Rider¹ to our Universal Life insurance policy. This inexpensive rider lets you 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, adult day care, hospice care, assisted living facilities, or nursing homes, among many other expenses.

The Flexible Care Benefit Rider can help you avoid the possibility of spending all of your savings to pay for your care. Your family could spend quality time with you, instead of spending their time caring for you. And depending on how much you spend on your care, they may be able to receive a payment from your life policy after you pass on.

Finally, long-term care coverage can be affordable.

Basic facts: Flexible Care Benefit Rider

- The rider can provide you with a monthly payment to help cover your long-term care costs.² A medical professional must certify that you are suffering from a cognitive impairment or are unable to perform some of the activities of daily living³ without help:
 - Eating
 - Dressing
 - Contenance
 - Toileting
 - Bathing
 - Transferring (moving into or out of a bed, a chair, or a wheelchair)
- Benefits payable under this rider can be used to pay for long-term care costs (among other things), including but not limited to:
 - Home health care agencies
 - Adult day care facilities
 - Alternate care facilities
 - Nursing homes
- Your monthly benefit will be the lesser of:
 - Any amount that you request (minimum \$450/month).
 - Two percent of your Universal Life insurance policy's death benefit.
 - A monthly reimbursement amount based on IRS daily amount guidelines.
- You'll stop receiving your monthly benefit if:
 - You recover and are able to take care of yourself.
 - You're no longer receiving qualified long-term care services.
 - You decide to stop receiving payments.
 - Your entire death benefit has been paid out under this rider.
- This rider is only available with a State Farm Universal Life policy.

LIKE A GOOD NEIGHBOR



STATE FARM IS THERE.®

Let's see how it works

To understand how this rider can help pay for your long-term care expenses, let's look at a hypothetical example. Melinda was healthy and active until she suffered a stroke. To continue living in her home, Melinda needed part-time care five days a week, at \$18.50 an hour,⁴ for the remaining four years of her life. She also had to pay for services that she could no longer do on her own, such as housecleaning and yard work. Fortunately, she had a Universal Life policy with a \$250,000 death benefit and a Flexible Care Benefit Rider.

| WHAT WAS THE COST OF MELINDA'S CARE? | |
|---|------------------|
| Home health care: \$148 per day x 5 days a week x 52 weeks for 4 years | \$153,920 |
| Other living expenses (housecleaning, yard work, etc.) | \$7,500 |
| Total expenses | \$161,420 |

| HOW MUCH DID MELINDA AND HER BENEFICIARIES RECEIVE? | |
|---|-----------|
| Flexible Care Benefit Rider benefit – \$4,000 per month x 12 months for 4 years | \$192,000 |
| Melinda's death benefit (\$250,000-\$192,000) | \$58,000 |

In this example, Melinda opted to receive a larger monthly benefit than her actual long-term care expenses. And even after providing benefits to help cover those expenses, her life policy still paid a sizeable lump sum to her loved ones.

If you don't use this coverage, your family will

If you need long-term care services, the rider will help take care of 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. And it's coverage you can count on, because State Farm stands behind it:

- State Farm began offering life insurance in 1929. We've always had the financial resources to deliver on our policy promises.
- State Farm has consistently earned top financial strength and performance ratings from the major ratings agencies.
- Getting in touch is easy. Walk in, Mail in, Call in, Click in[®]. Contact a State Farm agent today or visit statefarm.com[®].

Talk to your agent, and see how State Farm can help you plan for the future.

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, NY, WI; 10520 in MT, A10220 in NY, WI.]

¹ Flexible Care Benefit Rider is the marketing name for the Accelerated Death Benefit for Long-Term Care Rider, used with Universal Life. The policy's death benefit and cash value is reduced when a long-term care benefit is paid.

² In order to qualify for policy benefits the insured must meet the definition of chronically ill set forth in the applicable policy form.

³ Activities of daily living requirement vary by state.

⁴ Based on average cost of home health aides. Genworth Financial. Genworth Financial Cost of Care Survey. Conducted by CareScout, an independent research firm. (April 2009).

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

statefarm.com[®]

Agent A. Agent

Address line one
Address line two
Address line three
XXX XXX XXXX Fax XXX XXX XXXX



Providing Insurance and
Financial Services

Sample A. Sample
Address line one
Address line two

NOW YOUR UNIVERSAL LIFE INSURANCE POLICY CAN ALSO HELP TAKE CARE OF YOU.

Dear Sample,

Life is full of uncertainty. You've already removed one big question mark by protecting your family with the benefits of Universal Life insurance coverage. Now using that as a foundation, you can apply to add on coverage, and your life insurance benefit can be used toward long-term care expenses.

I'm ready to show you how State Farm® makes it all possible with one very adaptable and affordable new policy option.

Add the Flexible Care Benefit Rider* and get some long-term care coverage, too. This innovative approach gives you the freedom to use your Universal Life insurance death benefit to help cover long-term care expenses.

Best of all, the additional cost to add this rider to our Universal Life insurance policy is much lower than the cost of a typical, traditional stand-alone long-term care policy. This rider also gives you the flexibility to use the rider benefits received any way you see fit.

Take care of your family and yourself with one smart decision. Here's a great way to ensure that you're all prepared for two of life's biggest worries.

Give me a call at **000-000-0000** to see exactly how flexible and affordable this innovative new approach can be. I appreciate the opportunity to carry your Universal Life policy and look forward to showing you how much harder it could be working.

Sincerely,



Agent A. Agent

Agent A. Agent
agent.samp.abcd@statefarm.com

P.S. Let me show you exactly how this innovative insurance approach works and how affordable it can be. Call for an appointment today.

*Flexible Care Benefit Rider is the marketing name for the Accelerated Death Benefit for Long-Term Care Rider, used with Universal Life. The Flexible Care Benefit Rider only applies to State Farm's Universal Life policy. The life insurance death benefit and cash value are reduced when a long-term care benefit is paid.

See reverse side for more information.

Learn more at statefarm.com®

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

Customize your Universal Life to better meet your needs.

Add the Flexible Care Benefit Rider for all these advantages.

- Long-term care protection for you
- Cost savings by adding a rider that's much less expensive than purchasing a traditional long-term care policy
- Coverage backed by State Farm life insurance companies, with their consistently high ratings for financial strength, as shown by the Independent Ratings for 2009:

A. M. Best®: A++

Fitch Ratings®: AA+

Standard & Poor's®: AA

BEING THERE FOR YOU IS WHAT I'M ALL ABOUT.

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 in 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].

Agent A. Agent

Address line one
Address line two
Address line three
XXX XXX XXXX Fax XXX XXX XXXX



Providing Insurance and
Financial Services

Sample A. Sample
Address line one
Address line two

**YOU'VE MADE A COMMITMENT TO PROTECT YOUR FAMILY.
WE HAVE A WAY TO MAKE THAT COMMITMENT WORK HARDER.**

Dear Sample,

Life is full of uncertainty. You've already removed one big question mark by protecting your family with a State Farm® life insurance policy. Now using that as a foundation for the future, I'd like to show you how converting it to our Universal Life policy can continue providing protection for your loved ones while also providing you with some coverage for long-term care.

Universal Life with a Flexible Care Benefit Rider* protects your family and you. This innovative approach gives you the freedom to use the Universal Life insurance death benefit to help cover long-term care expenses.

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 long-term care expenses, should you need it.

Best of all, if you qualify, the additional cost to add this rider to a Universal Life insurance policy costs considerably less than a typical stand-alone long-term care policy.

Take care of your family and yourself with one smart decision. Here's a great way to ensure that you're all prepared for two of life's biggest worries. And you can do it more affordably than you might think.

I appreciate the opportunity to handle your State Farm life insurance policy and look forward to showing you how you can enhance the protection it provides. Give me a call at **000-000-0000** to see how easy it can be to convert to Universal Life with a Flexible Care Benefit Rider.

Sincerely,



Agent A. Agent

Agent A. Agent
agent.samp.abcd@statefarm.com

P.S. Let's talk about the advantages of converting your current policy to this new, more flexible approach. Call **000-000-0000** for an appointment today.

*Flexible Care Benefit Rider is the marketing name for the Accelerated Death Benefit for Long-Term Care Rider, used with Universal Life. The Flexible Care Benefit Rider only applies to State Farm's Universal Life policy. The life insurance death benefit and cash value are reduced when a long-term care benefit is paid.

Learn more at statefarm.com®
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

Protect your family's financial independence.

State Farm is now offering its Universal Life policy with the Flexible Care Benefit Rider, which provides these advantages:

- Life insurance protection for your family
- Long-term care protection for you
- Cost savings by adding a rider that's more affordable than purchasing a stand-alone long-term care policy
- Coverage backed by the financial strength of State Farm life insurance companies

BEING THERE
FOR YOU IS WHAT
I'M ALL ABOUT.

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 in 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].

Agent A. Agent

Address line one
Address line two
Address line three
XXX XXX XXXX Fax XXX XXX XXXX



Providing Insurance and
Financial Services

Sample A. Sample
Address line one
Address line two

**TAKE CARE OF TWO PRESSING ISSUES WITH ONE DECISION.
AND SAVE MONEY DOING IT.**

Dear Sample,

Should you buy enough *life insurance* to care for your family after you're gone—or buy *long-term care insurance* to provide for your own long-term care?

Fortunately, I can show you how State Farm® can help with one affordable, new policy option that gives you the flexibility to be prepared for both of these pressing issues.

Universal Life with a Flexible Care Benefit Rider* protects your family and you. This innovative approach provides life insurance coverage now, while giving you the freedom to use the Universal Life insurance death benefit for long-term care expenses down the road, if the need arises.

Best of all, the additional cost to add this rider to a Universal Life insurance policy is much lower than the cost of a typical, traditional stand-alone long-term care policy. This rider also gives you the flexibility to use the rider benefits received any way you see fit.

Get more flexibility at an affordable price. Life is full of uncertainty—for you and your family. Now here's a way to ensure that you can all be better prepared—with one smart decision.

Give me a call at **000-000-0000** to see exactly how flexible and affordable this innovative new approach can be. I appreciate your business and am always glad to take the time to make sure you and your family are all well protected.

Sincerely,



Agent A. Agent

Agent A. Agent
agent.samp.abcd@statefarm.com

P.S. Let me show you how Universal Life with a Flexible Care Benefit Rider can save you money and worry. Call for an appointment today.

*Flexible Care Benefit Rider is the marketing name for the Accelerated Death Benefit for Long-Term Care Rider, used with Universal Life. The Flexible Care Benefit Rider only applies to State Farm's Universal Life policy. The life insurance death benefit and cash value are reduced when a long-term care benefit is paid.

See reverse side for more information.

Learn more at statefarm.com®
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

**Your family trusts you,
you can trust State Farm.**

- 80 years in the life insurance business
- Over \$1 billion paid out for death benefits†
- Consistently high ratings for financial strength, as shown by the Independent Ratings for 2009:

A. M. Best®: A++
Fitch Ratings®: AA+
Standard & Poor's®: AA

**You don't have to prepare
for the future on your own.
I'm always here to help.**

BEING THERE
FOR YOU IS WHAT
I'M ALL ABOUT.

† Combined total of death benefits paid by State Farm Life Insurance Company (Not in MA, NY or WI), State Farm Life and Accident Assurance Company (NY & WI), and State Farm International Life Insurance Company LTD. (Canada only)

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 in 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].

SERFF Tracking Number: STFL-126586067 State: Arkansas
 Filing Company: State Farm Life Insurance Company State Tracking Number: 45431
 Company Tracking Number: SFL-AR-SML-20044
 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-SML-20044

Supporting Document Schedules

| | Item Status: | Status Date: |
|--|--------------|--------------|
| <p>Satisfied - Item: Flesch Certification Comments: Not applicable to this filing.</p> | | |
| <p>Satisfied - Item: Application Comments: Not applicable to this filing.</p> | | |
| <p>Satisfied - Item: Outline of Coverage Comments: Not applicable to this filing.</p> | | |
| <p>Satisfied - Item: Cover Letter Comments: Please see attached Cover Letter. Attachment: AR - FCB - Product Sheet and Letter Filing - Cover Letter - 4-15-10.pdf</p> | | |

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 15, 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:

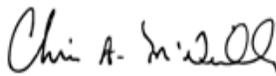
| <u>Form #</u> | <u>Form Name</u> | <u>Replaces</u> |
|---------------|---|-----------------|
| SML-20044 | Flexible Care Benefit Rider Product Sheet | New |
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These forms will be marketed exclusively by State Farm agents.

Sincerely,



Chris A. McNeilly
Assistant Secretary