

SERFF Tracking Number: STFL-127958784 State: Arkansas
 Filing Company: State Farm Life Insurance Company State Tracking Number:
 Company Tracking Number: SML-20044.2
 TOI: L09I Individual Life - Flexible Premium Sub-TOI: L09I.001 Single Life
 Adjustable Life
 Product Name: FCB Advertising Material
 Project Name/Number: FCB Advertising Material /SML-20044.2

Filing at a Glance

Company: State Farm Life Insurance Company

Product Name: FCB Advertising Material SERFF Tr Num: STFL-127958784 State: Arkansas
 TOI: L09I Individual Life - Flexible Premium SERFF Status: Closed-Filed- State Tr Num:
 Adjustable Life Closed
 Sub-TOI: L09I.001 Single Life Co Tr Num: SML-20044.2 State Status: Filed-Closed
 Filing Type: Form Reviewer(s): Linda Bird
 Authors: Tammie Mills, Gerald Disposition Date: 01/11/2012
 Younge, Sherry Boitnott
 Date Submitted: 01/06/2012 Disposition Status: Filed-Closed
 Implementation Date Requested: On Approval Implementation Date:

State Filing Description:

General Information

Project Name: FCB Advertising Material Status of Filing in Domicile: Not Filed
 Project Number: SML-20044.2 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 Individual Market Type:
 Overall Rate Impact: Filing Status Changed: 01/11/2012
 State Status Changed: 01/11/2012
 Deemer Date: Created By: Gerald Younge
 Submitted By: Gerald Younge Corresponding Filing Tracking Number:

Filing Description:

Enclosed for your consideration is a copy of the following final versions of advertising material for our individual life insurance products. The material is listed by the following form numbers:

Form # Form Name Replaces Approved Tracking #
 SML-20044.2 Flexible Care Benefit Rider SML-20044.1 8/2/2011 STFL-127243285
 Product Sheet
 SML-20055.1 All Rider Product Sheet SML-20055 8/2/2011 STFL-127243285

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These forms will be used with policy form 11030-04 which was approved by your department on April 5, 2011 under SERFF Tracking number STFL-126971519 and state tracking number 47758, policy form and 11080-04 which was approved by your department on April 5, 2011 under SERFF Tracking number STFL-126971730 and state tracking number 47759.

Company and Contact

Filing Contact Information

Gerald Younge, Tech - Contracts & Compliance gerald.younge.jbnp@statefarm.com
 One State Farm Plaza 309-766-0406 [Phone]
 Bloomington, IL 61710-0001 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: \$100.00
 Retaliatory? No
 Fee Explanation: \$50.00 filing fee per form, filing 2 forms at this time = \$100.00
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
State Farm Life Insurance Company	\$100.00	01/06/2012	55086793

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed-Closed	Linda Bird	01/11/2012	01/11/2012

SERFF Tracking Number: STFL-127958784 *State:* Arkansas
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Disposition

Disposition Date: 01/11/2012

Implementation Date:

Status: Filed-Closed

Comment:

Rate data does NOT apply to filing.

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Form Schedule

Lead Form Number:

Schedule Item Status	Form Number	Form Type Form Name	Action	Action Specific Data	Readability	Attachment
	SML-20044.2	Advertising Flexible Care Benefit Rider Product Sheet	Revised	Replaced Form #: SML-20044.1 Previous Filing #: STFL-127243285		SML-20044.2_FlexibleCareRiderSubProd_12_2011.pdf
	SML-20055.1	Advertising All Rider Product Sheet	Revised	Replaced Form #: SML-20055 Previous Filing #: STFL-127243285		SML-20055.1_LifePolicyRiderProductSheet_12_2011.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 paid² 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.³ A medical professional must certify that you are suffering from a cognitive impairment or are unable to perform some of the activities of daily living⁴ 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 and subject to a minimum amount which varies by state.
 - 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,⁵ 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.

Insurance policies and/or associated riders and features may not be available in all states, and policy terms and conditions may vary by state.

Universal Life policy series 11030, 11080, A11030, and A11080.

Accelerated Death Benefit for Long-Term Care Rider, used with Universal Life, policy series 10220, 10520, and A10220.

¹Flexible 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.

²Coverage will expire when either no premiums are paid following the initial premium or subsequent premiums are insufficient to continue coverage.

³In order to qualify for policy benefits the insured must meet the definition of chronically ill set forth in the applicable policy form.

⁴Activities of daily living requirement vary by state.

⁵Based 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[®]

POLICY RIDERS

*The purpose of this communication is the solicitation of insurance.
Contact will be made by an insurance agent or insurance company.*

Customize your coverage

Your life insurance policy is an important part of your family's financial future. So you always want to make sure your policy will be there if your family needs it—and that you can adapt your coverage to match your changing needs. That's why we offer these optional coverages, known as "riders." They can help you protect or extend your coverage if:

- You got married or had children, and wanted to add coverage for your growing family.
- You became disabled.¹
- You developed an "uninsurable" health condition.

As you'll see, not all riders are just for your beneficiaries—some give you benefits you can enjoy today.

Take a look at our list of riders, and see which one makes sense for your policy.

Add coverage for you or another person

5 Year Term Rider

A way to add coverage to age 85² for you or another person.

- Premium remains level for the first five years.
- This rider is available on both the insured and an additional insured and can be converted to a permanent policy if lifetime coverage is needed.³
- Can be renewed at the end of the term.
- This rider is available with a 5 Year Term or Whole Life policy.

Select Term Rider

Adds coverage up to age 95 for you or another person.

- Premium remains level for 10, 20, or 30 years.
- The rider is available on both the insured and an additional insured and can be converted to a permanent policy if lifetime coverage is needed.³
- This rider available with a Select Term or Whole Life policy.

¹In order for premiums or the monthly deduction to be waived the insured must be disabled as defined in the policy.

²To age 80 in New York.

³Age and policy restrictions may apply. Please talk with a State Farm agent.

LIKE A GOOD NEIGHBOR



STATE FARM IS THERE.®

Mortgage Life Rider

If you pass away, this rider could provide funds to help pay off your mortgage.

- Rider remains in force for 15 or 30 years.
- This rider is available on both the insured and an additional insured and can be converted to a permanent policy if lifetime coverage is needed.³
- Coverage amount is level for the first five years, then provides coverage generally enough to cover a decreasing mortgage balance.
- Coverage will not decrease below a specified benefit amount.
- This rider is available with a Mortgage Life policy.

Additional Insured's Level Term Rider

Allows you to add coverage to age 95 for another person.

- Cost for coverage is deducted from the account value of your Universal Life policy.
- Can be converted to a permanent policy if lifetime coverage is needed.³
- This rider is available with a Universal Life policy.⁴

Level Term Rider on Survivorship Universal Life

Add extra coverage to age 95 for either insured.

- Cost for coverage is deducted from the account value of your Survivorship Universal Life policy.
- Can be converted to a permanent policy if lifetime coverage is needed.³
- This rider is available with a Survivorship Universal Life policy.

Estate Preservation Rider

Add extra coverage for estate planning needs.

- Cost for coverage is deducted from the account value of your Survivorship Universal Life policy.
- Provides an additional death benefit in the first four years.
- Benefit is payable upon the second death of the two insured lives.
- This rider is available with a Survivorship Universal Life policy.

Add coverage for your children

Children's Term Rider

Provides temporary insurance for children up to age 25 or when you turn 65. Just one rider can provide up to \$20,000 in coverage for each child in your family, including children yet to be born.

- Can be converted to permanent insurance for up to five times the amount of coverage when the child turns 25.
- You can purchase up to five times the amount of Children's Term Rider coverage on the child's 18th birthday.
- This rider is available with a 5 Year Term, Select Term, Return of Premium, Universal Life or Whole Life policy.

³Age and policy restrictions may apply. Please talk with a State Farm agent.

⁴Coverage will expire when either no premiums are paid following the initial premium or subsequent premiums are insufficient to continue coverage.

Payor Insurance

If you've purchased a life policy for a child—and you become disabled¹ or pass on—this rider gives you coverage that will waive the premium on that policy for a period of time.

- Rider remains in force until the insured child reaches age 25.
- Premium remains level while this rider is in force.
- Disability must occur before age 60.
- This rider is available with a 10 Pay Life, 15 Pay Life, 20 Pay Life, or Whole Life policy.

Keep your policy in force if you become disabled

Waiver of Premium for Disability

Once you've been disabled¹ for six continuous months, your policy premiums will be waived.

- If you become disabled¹ before you turn 60, premiums are waived as long as you remain disabled.¹
- If you become disabled¹ between 60 and 65, premiums are waived for a limited amount of time.
- This rider is available with all life policies **except** Final Expense, Single Premium Life, Universal Life, and Survivorship Universal Life.
- A similar rider, Waiver of Monthly Deduction, is available with a Universal Life policy. Waiver of Monthly Deduction for Death or Disability is available with a Survivorship Universal Life policy. Both waive monthly deductions instead of premiums.

Protect against failing health

Flexible Care Benefit Rider

You can accelerate part of your death benefit each month 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.

- Cost for coverage is deducted from the account value of your Universal Life policy.
- A medical professional must certify that you are suffering from a cognitive impairment or are unable to perform some of the activities of daily living without help.
- This rider is available with a Universal Life policy.

Guaranteed Insurability Option

You have the option to increase your life insurance coverage when you reach certain ages (up to age 49) without an additional medical exam.

- When you marry or become a parent, the next available option date may be moved up.
- This rider is available with a 5 Year Term, 10 Pay Life, 15 Pay Life, 20 Pay Life, Whole Life or Universal Life policy.

Get the most out of Life

Get more out of your life insurance with the rider that fits your needs. Your agent can help you choose. Getting in touch is easy. Walk in, Mail in, Call in, Click in[®].

¹In order for premiums or the monthly deduction to be waived the insured must be disabled as defined in the policy.

Insurance policies and/or associated riders and features may not be available in all states, and policy terms and conditions may vary by state.

Annual Decreasing Term policy series 08022, 08072, and A08022.

Adjustable Premium Annual Decreasing Term Life Insurance Benefit Rider, used with Annual Decreasing Term, policy series 08103, 08403, and A08103.

Additional Insured's Adjustable Premium Annual Decreasing Term Life Insurance Benefit Rider, used with Annual Decreasing Term, policy series 08123, 08423, and A08123.

Waiver of Premium Benefit Rider, used with Annual Decreasing Term, policy series, 10205, 10505, A10205 and A08205.

Adjustable Premium Level Term Life Insurance policy series 08025, 08075, and A08025.

Children's Term Life Insurance Benefit Rider, used with Adjustable Premium Level Term, policy series 08144, 08444, and A08144.

Waiver of Premium Benefit Rider, used with Adjustable Premium Level Term, policy series 10208, 10508, A10208, and A08208.

Flexible Premium Joint and Last to Die Survivorship Adjustable Life Insurance policy series 10032, 10082, A10032; Flexible Premium Joint and Last to Die Survivorship Universal Life policy series 10032 in IL.

Level Term Life Insurance Benefit Rider – Insured 1, used with Flexible Premium Joint and Last to Die Survivorship Adjustable Life Insurance, policy series 10105, 10405, and A10105.

Level Term Life Insurance Benefit Rider – Insured 2, used with Flexible Premium Joint and Last to Die Survivorship Adjustable Life Insurance, policy series 10125, 10425, and A10125.

Four Year Level Term Joint and Last to Die Survivorship Life Insurance Benefit Rider, used with Flexible Premium Joint and Last to Die Survivorship Adjustable Life Insurance, policy series 10135, 10435, and A10135.

Waiver of Monthly Deduction Benefit Rider, used with Flexible Premium Joint and Last to Die Survivorship Adjustable Life Insurance, policy series 10209, 10509, and A10209.

Select Term-10, Select Term-20, and Select Term-30 policy series 06020, 06021, 06022, 06070, A06020, A06021, and A06022

Children's Term Life Insurance Benefit Rider, used with Select Term, policy series 06140, 06440, and A06140.

Waiver of Premium Benefit Rider, used with Select Term, policy series 10201, 10501, A06201, and A10201.

Level Term to Age 95 Life Insurance Benefit Rider with Premiums Adjustable After 10 Years, used with Select Term, policy series 09161, 09461, and A09161.

Level Term to Age 95 Life Insurance Benefit Rider with Premiums Adjustable After 20 Years, used with Select Term, policy series 09162, 09462, and A09162.

Level Term to Age 95 Life Insurance Benefit Rider with Premiums Adjustable After 30 Years, used with Select Term, policy series 09163, 09463, and A09163.

Additional Insured's Level Term to Age 95 Life Insurance Benefit Rider with Premiums Adjustable After 10 Years, used with Select Term, policy series 09181, 09481, and A09181.

Additional Insured's Level Term to Age 95 Life Insurance Benefit Rider with Premiums Adjustable After 20 Years, used with Select Term, policy series 09182, 09482, and A09182.

Additional Insured's Level Term to Age 95 Life Insurance Benefit Rider with Premiums Adjustable After 30 Years, used with Select Term, policy series 09183, 09483, and A09183.

Universal Life policy series 11030, 11080, A11030, and A11080.

Additional Insured's Level Term Life Insurance Benefit Rider, used with Universal Life, policy series 11126, 11426, and A11126.

Children's Term Life Insurance Benefit Rider, used with Universal Life, policy series 08141, 10141, 10441, A08141, and A10141.

Guaranteed Insurability Option Benefit Rider, used with Universal Life, policy series 08251, 10251, 10551, A08251, and A10251.

Waiver of Monthly Deduction Benefit Rider, used with Universal Life, policy series 10206, 10506, A08206, and A10206.

Accelerated Death Benefit for Long-Term Care Rider, used with Universal Life, policy series 10220, 10520, and A10220.

Advanced Death Benefit for Long-Term Care Rider, used with Universal Life, policy series 10220 in IN.

Accelerated Benefit for Long-Term Care Rider, used with Universal Life, policy series 10220 in KY.

Accelerated Benefit for Long-Term Care Rider, used with Universal Life, policy series A10220 in WI.

Whole Life policy series 11000, 11050, A11050, and A11000.

Additional Insured's Adjustable Premium Five Year Level Term Life Insurance Benefit Rider, used with Whole Life, policy series 07121, 07421, and A07121.

Adjustable Premium Five Year Level Renewable Term Life Insurance Benefit Rider, used with Whole Life, policy series 07101, 07401, and A07101.

Children's Term Life Insurance Benefit Rider, used with Whole Life, policy series 07140, 07440, and A07140.

Guaranteed Insurability Option Benefit Rider, used with Whole Life, policy series 07250, 07550, and A07250.

Payor Insurance Benefit Rider used with Whole Life and Limited Pay policies, policy series 07240, 07540, 10240, and A07240.

Waiver of Premium Benefit Rider used with Whole Life and Limited Pay policies, policy series 10200, 10500, and A10200.

Level Term to Age 95 Life Insurance Benefit Rider with Premiums Adjustable After 10 Years, used with Whole Life, policy series 09151, 09451, and A09151.

Level Term to Age 95 Life Insurance Benefit Rider with Premiums Adjustable After 20 Years, used with Whole Life, policy series 09152, 09452, and A09152.

Level Term to Age 95 Life Insurance Benefit Rider with Premiums Adjustable After 30 Years, used with Whole Life, policy series 09153, 09453, and A09153.

Additional Insured's Level Term to Age 95 Life Insurance Benefit Rider with Premiums Adjustable After 10 Years, used with Whole Life, policy series 09171, 09471, and A09171.

Additional Insured's Level Term to Age 95 Life Insurance Benefit Rider with Premiums Adjustable After 20 Years, used with Whole Life, policy series 09172, 09472, and A09172.

Additional Insured's Level Term to Age 95 Life Insurance Benefit Rider with Premiums Adjustable After 30 Years, used with Whole Life, policy series 09173, 09473, and A09173.

10 Pay Life, 15 Pay Life, and 20 Pay Life policy series 11002, 11052, and A11002.

Guaranteed Insurability Option Benefit Rider, used with 15 Pay Life, policy series 07254, 07554, and A07254.

Waiver of Premium Benefit Rider, used with Whole Life, policy series 10200, 10500, and A10200.

Five Year Term policy series 07021, 07071, and A07021.

Adjustable Premium Five Year Level Renewable Term Life Insurance Benefit Rider, used with Five Year Term, policy series 07101, 07401, and A07101.

Additional Insured's Adjustable Premium 5 Year Level Term Life Insurance Benefit Rider, used with Five Year Term, policy series 07121, 07421, and A07121.

Children's Term Life Insurance Benefit Rider, used with Five Year Term, policy series 07143, 07443, and A07143.

Guaranteed Insurability Option Benefit Rider, used with Five Year Term, policy series 07253, 07553, and A07253.

This is only a general description of coverage. A complete statement of coverage is found only in the policy.

State Farm agents do not provide tax, legal, or investment advice. Please consult your tax, legal, or investment advisor regarding your specific circumstances.

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Supporting Document Schedules

	Item Status:	Status Date:
Bypassed - Item: Flesch Certification		
Bypass Reason: Not applicable to this Life Advertising filing.		
Comments:		

	Item Status:	Status Date:
Bypassed - Item: Application		
Bypass Reason: Not applicable to this Life Advertising filing.		
Comments:		

	Item Status:	Status Date:
Bypassed - Item: Health - Actuarial Justification		
Bypass Reason: Not applicable to this Life Advertising filing.		
Comments:		

	Item Status:	Status Date:
Bypassed - Item: Outline of Coverage		
Bypass Reason: Not applicable to this Life Advertising filing.		
Comments:		

	Item Status:	Status Date:
Satisfied - Item: Cover Letter		
Comments:		
Attachment:		
AR FCB Cover Letter - 1-4-2012.pdf		

State Farm Life Insurance Company

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

January 4, 2012

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

Dear Sir or Madam:

Enclosed for your consideration is a copy of the following final versions of advertising material for our individual life insurance products. The material is listed by the following form numbers:

<u>Form #</u>	<u>Form Name</u>	<u>Replaces</u>	<u>Approved</u>	<u>Tracking #</u>
SML-20044.2	Flexible Care Benefit Rider Product Sheet	SML-20044.1	8/2/2011	STFL-127243285
SML-20055.1	All Rider Product Sheet	SML-20055	8/2/2011	STFL-127243285

These forms will be used with policy form 11030-04 which was approved by your department on April 5, 2011 under SERFF Tracking number STFL-126971519 and state tracking number 47758, policy form and 11080-04 which was approved by your department on April 5, 2011 under SERFF Tracking number STFL-126971730 and state tracking number 47759.

Sincerely,

Tammie Mills
Analyst-L/H Contracts & Compliance
1-309-994-0300
e-mail: tammie.mills.csag@statefarm.com