

SERFF Tracking Number: SFCM-128175261 State: Arkansas
Filing Company: State Farm Mutual Automobile Insurance Company State Tracking Number:
Company Tracking Number: ICC11 SMH-60036 DVD
TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.003 Other
Product Name: Long Term Care DVD
Project Name/Number: Long Term Care DVD/ICC11 SMH-60036 DVD

Filing at a Glance

Company: State Farm Mutual Automobile Insurance Company

Product Name: Long Term Care DVD SERFF Tr Num: SFCM-128175261 State: Arkansas
TOI: LTC03I Individual Long Term Care SERFF Status: Closed-Filed State Tr Num:
Sub-TOI: LTC03I.003 Other Co Tr Num: ICC11 SMH-60036 State Status: Filed-Closed
DVD

Filing Type: Advertisement

Reviewer(s): Donna Lambert
Authors: Tammie Mills, Sherry Boitnott, Cindy Freed
Disposition Date: 03/22/2012
Date Submitted: 03/21/2012 Disposition Status: Filed

Implementation Date Requested: On Approval

Implementation Date: 04/23/2012

State Filing Description:

General Information

Project Name: Long Term Care DVD
Project Number: ICC11 SMH-60036 DVD
Requested Filing Mode: Review & Approval

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

Explanation for Combination/Other:
Submission Type: New Submission
Overall Rate Impact:

Market Type: Individual
Individual Market Type:
Filing Status Changed: 03/22/2012
State Status Changed: 03/22/2012
Created By: Sherry Boitnott
Corresponding Filing Tracking Number:

Deemer Date:

Submitted By: Sherry Boitnott

Filing Description:

Re: State Farm Mutual Automobile Insurance Company

Individual Long Term Care

NAIC #176-25178

Individual Long Term Care

Filing #: ICC11 SMH-60036 DVD

Forms Name

SERFF Tracking Number: SFCM-128175261 State: Arkansas
 Filing Company: State Farm Mutual Automobile Insurance Company State Tracking Number:
 Company Tracking Number: ICC11 SMH-60036 DVD
 TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.003 Other
 Product Name: Long Term Care DVD
 Project Name/Number: Long Term Care DVD/ICC11 SMH-60036 DVD
 ICC11 SMH-60036 DVD Long Term Care DVD

Enclosed for filing on behalf of the State Farm Mutual Automobile Insurance Company of Bloomington, Illinois is the referenced advertising form. This form is being filed for use in your state and contains information regarding Individual Long Term Care.

This form will be used by licensed State Farm Agents to give a customer a very high level review of Long Term Care insurance as an industry. The DVD does not mention State Farm Long Term Care products specifically. Again, it is a very high level of why someone may need Long Term Care in general.

The original paper filing of the Long Term Care DVD, form LTCI 2002-02, was approved by your Department of Insurance January 6, 2003.

This form will be used with Long Term Care policy series 97060AR, 97060ARS, 97061ARP, 97061ARC and 97061ARS, which was approved by your Department of Insurance November 5, 2008.

The format and colors are variable and may change from year to year.

We are not required to file Long Term Care marketing pieces in Illinois.

The anticipated effective date of these forms will be upon approval.

Company and Contact

Filing Contact Information

Sherry Boitnott, Tech - Contracts & Compliance sherry.boitnott.L54X@statefarm.com

1 State Farm Plaza 309-766-4162 [Phone]

Bloomington, IL 61710-0001 309-766-8483 [FAX]

Filing Company Information

State Farm Mutual Automobile Insurance Company CoCode: 25178 State of Domicile: Illinois

One State Farm Plaza Group Code: 176 Company Type:

Laura Walters / Marketing D-3 Group Name: State ID Number:

Bloomington, IL 61710 FEIN Number: 37-0533100

(309) 763-8104 ext. [Phone]

SERFF Tracking Number: SFCM-128175261 State: Arkansas
Filing Company: State Farm Mutual Automobile Insurance State Tracking Number:
Company
Company Tracking Number: ICC11 SMH-60036 DVD
TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.003 Other
Product Name: Long Term Care DVD
Project Name/Number: Long Term Care DVD/ICC11 SMH-60036 DVD

Filing Fees

Fee Required? Yes
Fee Amount: \$50.00
Retaliatory? No
Fee Explanation: 1 form @ \$50.00 = \$50.00
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
State Farm Mutual Automobile Insurance Company	\$50.00	03/21/2012	57348494

SERFF Tracking Number: SFCM-128175261 State: Arkansas
Filing Company: State Farm Mutual Automobile Insurance State Tracking Number:
Company
Company Tracking Number: ICC11 SMH-60036 DVD
TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.003 Other
Product Name: Long Term Care DVD
Project Name/Number: Long Term Care DVD/ICC11 SMH-60036 DVD

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Donna Lambert	03/22/2012	03/22/2012

SERFF Tracking Number: SFCM-128175261 *State:* Arkansas
Filing Company: State Farm Mutual Automobile Insurance *State Tracking Number:*
Company
Company Tracking Number: ICC11 SMH-60036 DVD
TOI: LTC03I Individual Long Term Care *Sub-TOI:* LTC03I.003 Other
Product Name: Long Term Care DVD
Project Name/Number: Long Term Care DVD/ICC11 SMH-60036 DVD

Disposition

Disposition Date: 03/22/2012

Implementation Date: 04/23/2012

Status: Filed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: SFCM-128175261 State: Arkansas
Filing Company: State Farm Mutual Automobile Insurance State Tracking Number:
Company
Company Tracking Number: ICC11 SMH-60036 DVD
TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.003 Other
Product Name: Long Term Care DVD
Project Name/Number: Long Term Care DVD/ICC11 SMH-60036 DVD

Schedule Form	Schedule Item	Schedule Item Status	Public Access
	Long Term Care DVD	Filed	Yes

SERFF Tracking Number: SFCM-128175261 State: Arkansas
 Filing Company: State Farm Mutual Automobile Insurance State Tracking Number:
 Company
 Company Tracking Number: ICC11 SMH-60036 DVD
 TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.003 Other
 Product Name: Long Term Care DVD
 Project Name/Number: Long Term Care DVD/ICC11 SMH-60036 DVD

Form Schedule

Lead Form Number: ICCSMH-60036 DVD

Schedule Item Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Filed 03/22/2012	ICCSMH- 60036 DVD	Advertising	Long Term Care DVD	Revised	Replaced Form #: LTCI 2002-02 Previous Filing #: paper filing		Storyboard - Revised to ICC11 SMH- 60036DVD.pdf



Overlay:
The future belongs to those who believe in the beauty of their dreams – Eleanor Roosevelt

Filing Code: ICC11 SMH-60036 DVD



Story #1: Cafe

Overlay: Protection



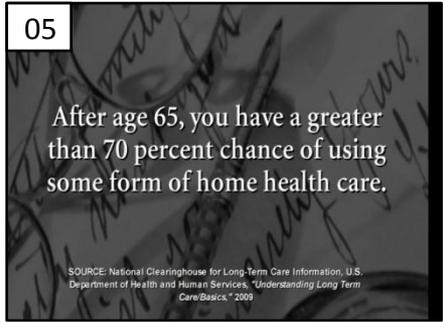
Close Up: Couple walking into cafe

Voice Over - Lee: (Reflectively) "The first time I laid eyes on her, I thought she was the prettiest girl I'd ever seen. She was the one. There was just something about her ... I wanted to make her happy, to take care of her."



Close Up: Lee seats Marlene at table

Voice Over - Lee: (Proudly) "We've been together almost 50 years now. It's amazing. Every time I look at her, I feel just like I did when we first met."



Overlay:
After age 65, you have a greater than 70 percent chance of using some form of home health care.

Source: National Clearinghouse for Long-Term Care Information, U.S. Department of Health and Human Services, "Understanding Long Term Care/Basics," 2009



Close Up: Lee looking at Marlene

Voice Over - Lee: "Marlene and I have talked a lot about the "what if's" ... What if one of us gets sick? (pause) What if we need care outside our home? And, if we do, will our savings cover the expense? It feels good to know that she – well, both of us – will be taken care of."



Close Up: Lee's hand on Marlene's

Voice Over - Lee: "When I promised to love, honor, and protect her, I meant it. (slight pause) I still do."



Overlay #1: Protection

Overlay #2: "How have you chosen to look after those you love?"



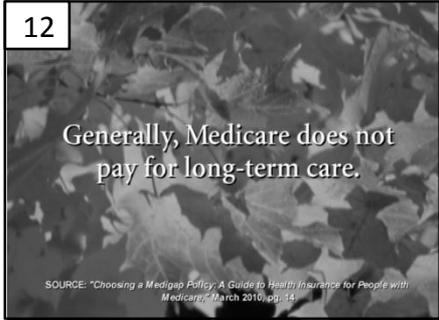
09
Story #2: Farm
Overlay: Responsibility



10
Close Up: Paul opens door of shed to let dog out
Voice Over - Carol: "Dad isn't always comfortable saying 'I love you.' You know, he'd rather show you how he feels in other ways."



11
Close Up: Carol at window
Voice Over - Carol: "Back when I had my first car, he'd always ask me if I had checked the oil – the tires – the windshield washer fluid; (small laugh) and he's still asking."



12
Overlay: Generally, Medicare does not pay for long-term care.
Source: "Choosing a Medigap Policy: A Guide to Health Insurance for People with Medicare," March 2010, pp. 14.



13
Close Up: House and trees
Voice Over - Carol: (Nostalgic, somewhat wistfully spoken) "Mom and Dad built this house. It's where I grew up, and it's where I learned that I could always count on my dad – no matter what."



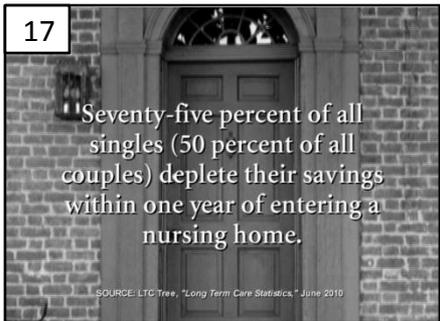
14
Long Shot: Carol, Paul, and Dog
Voice Over - Carol: "This farm is like a family member! It's home base for my folks. (lengthy pause) I just can't imagine them ever having to leave this place."



15
Long Shot: Carol walking up to dock
Voice Over - Carol: "About a year ago, Dad had a minor stroke. He's OK now, but it was pretty scary. It really made me think about my parents' future. (pause) I should've known – once again, dad had already planned ahead."



16
Long Shot: Paul and Carol on deck
Voice Over - Carol: "It's reassuring to know that should they ever need long-term care, they're prepared. And, chances are, they won't have to sell the home they love."



Overlay: Seventy-five percent of all singles (50 percent of all couples) deplete their savings within one year of entering a nursing home.

Source: LTC Tree, "Long Term Care Statistics," June 2010



Long Shot: Paul and Carol on path

Voice Over - Carol: "You know, (pause) it was true when I was a kid, and it's true today. Dad's always seen it as his responsibility to make life better for me, us kids – well, all of us."



Overlay #1: Responsibility

Overlay #2: "How have you taken control of your future?"



Story #3: At Home

Overlay: Security



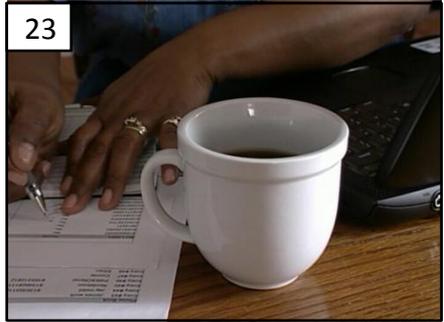
Close Up: Eileen in garden

Voice Over – Eileen: (Sighs) "My James. (Like an aside) The man has no road map. After all this time, he still thinks the future will happen all on it's own."



Long Shot: James, at kitchen counter, as seen over Eileen's shoulder

Voice Over – Eileen: "With the kids off on their own grand adventures, we're starting to think about retirement. It'll be nice to have time for ourselves – just the two of us -- again."



Close Up: Eileen working at table

Voice Over - Eileen: "But our future will take the same planning we – (laughs) I made for our careers, our family. For instance, what if we get to a point where we can't take care of ourselves? Who would pay for that?"



Overlay: Almost 3 in 4 will need some form of home health care after age 65.

Source: National Clearinghouse for Long-Term Care Insurance, U.S. Department of Health and Human Services, "Understanding Long Term Care/Basics," 2009



25
Long Shot: Eileen gets up from table and gives James a hug at sink

Voice Over – Eileen: “Assuming that everything will be fine is an easy thing to do. But I’m not willing to risk everything we’ve worked so hard for. I want some security. (With attitude, but casually) And, I have a plan.



26
Overlay #1: Security

Overlay #2: “How have you helped protect your assets?”



27
Overlay: 1 in 200 people will have a fire in their home in any given year.

Source: Historical fire loss statistics, State Farm P&C Actuarial Department, December 2009



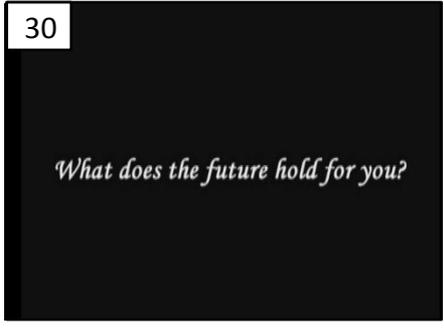
28
Overlay: 1 in 100 people will have a total loss of their auto in any given year.

Source: State Farm Strategic Resources and P&C Actuarial Departments, December 2009



29
Overlay: 3 in 4 people age 65 and older will need some form of long-term care.

Source: National Clearinghouse for Long-Term Care Information. U.S. Department of Health and Human Services, “Understanding Long Term Care/Basics,” 2009



30
Overlay: What does the future hold for you?



31
Overlay #1: Long-Term Care Insurance

Overlay #2: State Farm Logo

Overlay #3: State Farm Mutual Automobile Insurance Company



32
Overlay #1: State Farm Logo

Overlay #2: This policy has exclusions and limitations. See your local State Farm Agent for details on coverage, costs, restrictions and renewability. Not available in Massachusetts, New Jersey, and Rhode Island. State Farm Mutual Automobile Insurance Company – Home Office: Bloomington, Illinois Statefarm.com®