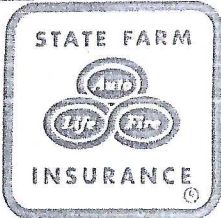


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**STATE FARM LIFE INSURANCE COMPANY**  
HOME OFFICE, ONE STATE FARM PLAZA, BLOOMINGTON, ILLINOIS 61710



Insured (Female)  
Age 33  
Policy Number  
Policy Date February 8, 2011  
Basic Plan Amount \$250,000

This Policy is based on the Application and the payment of premiums for the term of insurance while the Insured lives. The Basic Plan provides level term life insurance to the Policy Anniversary when the Insured is age 95. State Farm Life Insurance Company will pay the Proceeds to the Beneficiary when due proof of the Insured's death is received. The Basic Plan provides a Return of Premium Benefit at the end of the Level Premium Period.

30-Day Right to Examine this Policy. This Policy may be returned within 30 days of its receipt for a refund of all premiums paid. Return may be made to State Farm Life Insurance Company or one of Our agents. If returned, this Policy will be void from the Policy Date.

Read this Policy with care. This is a legal contract between You and State Farm Life Insurance Company.

*Kim M. Brunner*  
Secretary

*Edward B. Rust Jr.*  
President

**BASIC PLAN DESCRIPTION**

Adjustable premium level term life insurance to age 95. Convertible to the later of age 75 or the end of the fifth Policy Year. Insurance is payable when the Insured dies. Premiums are payable for the term of insurance. Return of Premium Benefit at the end of the Level Premium Period. The Basic Plan is eligible for annual dividends.

P O L I C Y I D E N T I F I C A T I O N

Insured (Female) Age 33  
 Policy Number Basic Plan Amount \$250,000  
 Policy Date February 8, 2011  
 Issue Date March 2, 2011  
 Owner

S C H E D U L E O F B E N E F I T S

Form	Description	Initial Amount	Benefit Period Ends	Annual Premium	Premiums Payable
08025	Basic Plan (Adjustable Premium Level Term to Age 95 <u>With Return of Premium Benefit</u> )	\$250,000	In 2073	\$655.00*	To 2031*
	*Subsequent premiums included below. Qualifies for Preferred Premium Rate				
	Class of Risk: Standard Female Non-Tobacco				
	Initial Premium Guarantee Period: <u>20 Years</u>				
	Level Premium Period: <u>20 Years</u>				
	See Adjustment of Basic Plan Premiums provision on page 8 for Basic Plan Premiums after the Initial Premium Guarantee Period.				
08144	Children's Term Insurance	\$20,000	In 2043	\$100.00	To 2043

S C H E D U L E O F P R E M I U M S

The Basic Plan Premiums are included below. Monthly premiums must be paid under one of the monthly payment plans made available.

Beginning	Annual	Monthly
February 8, 2011	\$755.00	\$65.68
February 8, 2012	755.00	65.68
February 8, 2013	755.00	65.68
February 8, 2014	755.00	65.68
February 8, 2015	755.00	65.68
February 8, 2016	755.00	65.68
February 8, 2017	755.00	65.68
February 8, 2018	755.00	65.68
February 8, 2019	755.00	65.68
February 8, 2020	755.00	65.68

# SCHEDULE OF PREMIUMS

Continued from Page 3

Beginning	Annual	Monthly
February 8, 2021	755.00	65.68
February 8, 2022	755.00	65.68
February 8, 2023	755.00	65.68
February 8, 2024	755.00	65.68
February 8, 2025	755.00	65.68
February 8, 2026	755.00	65.68
February 8, 2027	755.00	65.68
February 8, 2028	755.00	65.68
February 8, 2029	755.00	65.68
February 8, 2030	755.00	65.68
February 8, 2031	3,187.50	277.33
February 8, 2032	3,495.00	304.08
February 8, 2033	3,847.50	334.73
February 8, 2034	4,230.00	368.00
February 8, 2035	4,635.00	403.25
February 8, 2036	5,055.00	439.78
February 8, 2037	5,482.50	476.98
February 8, 2038	5,932.50	516.13
February 8, 2039	6,427.50	559.20
February 8, 2040	6,952.50	604.88
February 8, 2041	7,507.50	653.15
February 8, 2042	8,115.00	706.00
February 8, 2043	8,690.00	756.03
February 8, 2044	9,425.00	819.98
February 8, 2045	10,242.50	891.10
February 8, 2046	11,150.00	970.05
February 8, 2047	12,140.00	1,056.18
February 8, 2048	13,257.50	1,153.40
February 8, 2049	14,532.50	1,264.33
February 8, 2050	15,927.50	1,385.70
February 8, 2051	17,450.00	1,518.15
February 8, 2052	19,137.50	1,664.98
February 8, 2053	20,990.00	1,826.13
February 8, 2054	23,022.50	2,002.95
February 8, 2055	25,272.50	2,198.70
February 8, 2056	27,725.00	2,412.08
February 8, 2057	30,417.50	2,646.33
February 8, 2058	33,762.50	2,937.35
February 8, 2059	37,872.50	3,294.90
February 8, 2060	42,222.50	3,673.35
February 8, 2061	46,790.00	4,070.73
February 8, 2062	51,882.50	4,513.78
February 8, 2063	57,042.50	4,962.70
February 8, 2064	63,140.00	5,493.18
February 8, 2065	70,670.00	6,148.30
February 8, 2066	78,612.50	6,839.30
February 8, 2067	86,517.50	7,527.03
February 8, 2068	92,337.50	8,033.38
February 8, 2069	97,902.50	8,517.53
February 8, 2070	107,127.50	9,320.10
February 8, 2071	119,630.00	10,407.80
February 8, 2072	135,200.00	11,762.40

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TO REVIEW.



## SCHEDULE OF INSURANCE AND VALUES

- Insurance Amount -	-----Guaranteed Values-----		Cash Value* Dollars	The Savings	Extended Term Ins* Yrs Days
On Insured	Feb 8,				
\$250,000	2011				
250,000	2012		.00		0 0
250,000	2013		.00		0 0
250,000	2014		.00		0 0
250,000	2015		.00		0 0
250,000	2016		581.35	Client puts in \$3,775 to only have \$581 in the savings	2 51
250,000	2017		1,291.05		4 136
250,000	2018		2,029.44		6 73
250,000	2019		2,802.56		7 222
250,000	2020		3,608.15		8 246
250,000	2021		4,439.40		9 167
250,000	2022		5,315.20		10 23
250,000	2023		6,224.22		10 186
250,000	2024		7,174.77		10 311
250,000	2025		8,160.04		11 35
250,000	2026		9,195.90		11 104
250,000	2027		10,268.00		11 154
250,000	2028		11,397.48		11 194
250,000	2029		12,584.34		11 225
250,000	2030		13,814.24		11 245
250,000	2031		15,100.00		11 259

\$20,000 on each Eligible Child

**Notice how the coverage never increases with the savings because the company keeps the savings if you pass away**

Any paid-up cash values for the Children's Term Life Insurance Benefit Rider are based on each Eligible Child's age last birthday and sex. The Commissioners 2001 Standard Ordinary Mortality Table and 4.5% interest per year apply.

The Cash Value is zero after the last Policy Anniversary shown above.

\*Cash Values and Extended Term Periods shown above on the Policy Anniversary presume payment of the annual premium shown in the Schedule of Premiums on page 3 to the end of the prior Policy Year, no changes to this Policy as shown on page 3, the Cumulative Premium Percentage shown for each Policy Year on page 3, no Policy Loan or accrued Loan Interest, and no Annual Dividends.

The Cash Value shown on the Policy Anniversary after the end of the Level Premium Period is the amount of the Return of Premium Benefit and presumes payment of the annual premium shown in the Schedule of Premiums on page 3 until the end of the Level Premium Period, no Policy Loan or accrued Loan Interest, and no Annual Dividends. The Extended Term Period shown on the Policy Anniversary after the end of the Level Premium Period assumes the Owner sends Us a Request to use the Return of Premium Benefit as a single premium to provide Extended Term Insurance on that Policy Anniversary. The interest rate for single premiums and minimum cash values is 4.0% a year. The mortality table for Extended Term Insurance and minimum cash values is the Commissioners 2001 CSO Standard Ordinary

## Quick Quote

Statefarm Rop Client

Your Life Insurance purchase can seriously affect your family's security if you die, and your quality of life while you're alive. Three points to consider:

- 1. Standard of Living:** In the event of the untimely death of either the husband or wife, a wise insurance purchase can mean the difference between maintaining the family's standard of living and financial disaster for those left behind.
- 2. Long-term goals:** Too little protection may leave your family vulnerable. The survivors may have to drain savings to cover burial and other expenses, which could seriously affect long-term goals like college education.
- 3. Retirement Income:** By lowering your insurance cost, you can free up dollars that could be better used to build a cash reserve for the future.

### Your Life Insurance Premium Quote

- To provide total coverage of \$250,000.00 for Statefarm Rop, your total Monthly premium would be \$33.97. This also includes \$20,000.00 of coverage on all eligible children included in the policy.

Insured	Age	Insurance Class	Product Description <sup>1</sup>	Face Amount	Monthly Premium
Statefarm Rop	33	Preferred Plus	Custom Advantage 20	\$250,000.00	\$21.62 <sup>3</sup>
Children			Child Rider	\$20,000.00	\$12.35
<b>First 20 years Guaranteed Face Amount and Premium Totals</b>				<b>\$270,000.00</b>	<b>\$33.97</b>

**State Farm \$65.68/m**  
**Primerica \$33.97/m**

**Saves them \$31.71/m**

Guaranteed premiums for specified face amounts and years are shown. This is not an illustration.

*1. CB series of term life insurance*

*3. Annual Policy Fee of \$75.00 included*

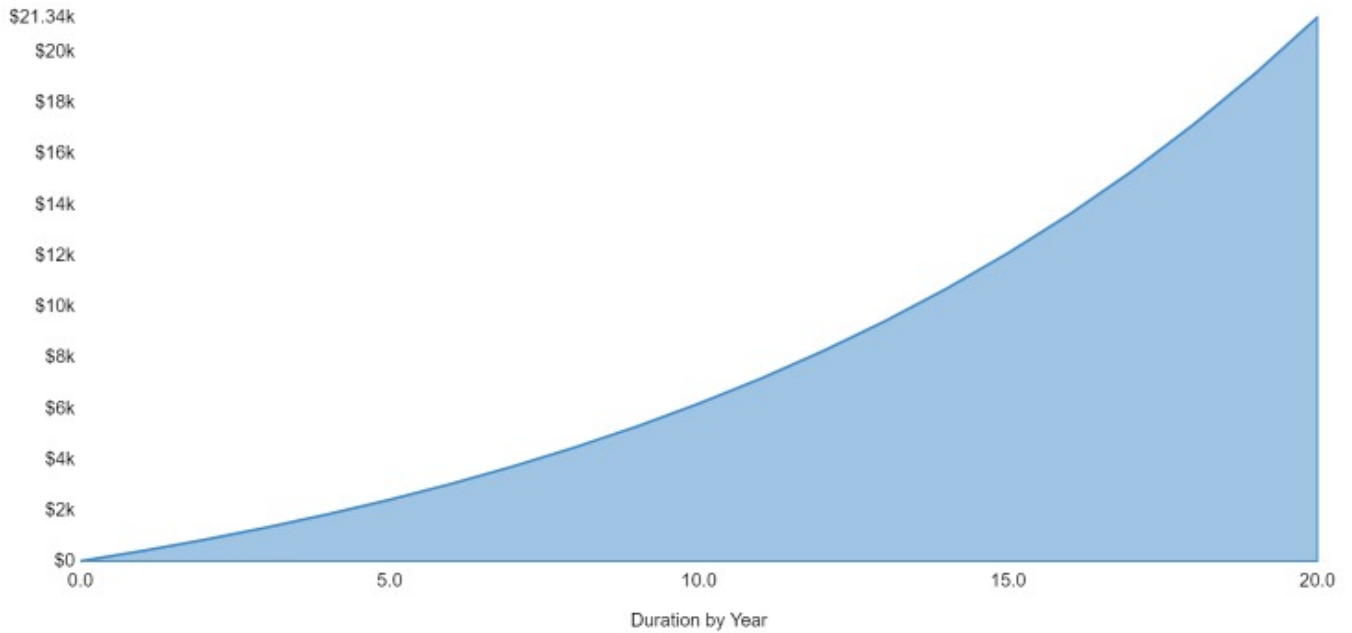
© 2017 Primerica



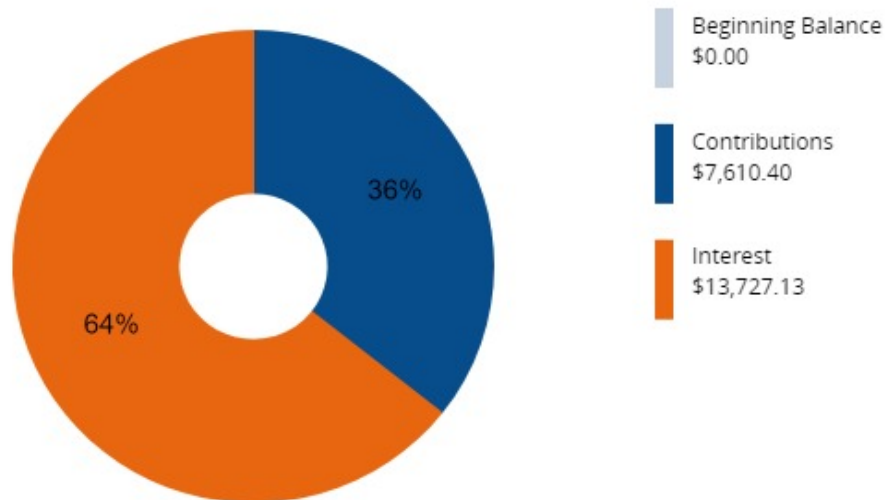
# Hypothetical Savings Schedule

Beginning Balance:	\$0.00	Number of Years:	20	Annual Rate of Return:	9.00%
Ending Balance :	\$21,338.00	Contribution per Month:	\$31.71	Inflate Savings:	No

## Savings Amount



## Savings Amount Breakdown



This illustrative calculator is designed to be an informational and educational tool only. This illustration is a hypothetical and does not represent an actual investment. This illustration uses a constant rate, compounded on a monthly basis, unlike actual investments which will fluctuate in value and could be significantly impacted by periods of negative returns. It does not include fees, taxes, expenses, or withdrawals, which if included, would lower results. There is no guarantee you will achieve these results. The historical inflation rate is 3%.



## Hypothetical Savings Schedule

Beginning Balance: \$0.00      Number of Years: 20      Annual Rate of Return: 9.00%  
Ending Balance : \$21,338.00      Contribution per Month: \$31.71      Inflation Savings: No

Year	Yearly Savings	Balance
0	-	\$0.00
1	\$380.52	\$399.59
2	\$380.52	\$836.66
3	\$380.52	\$1,314.74
4	\$380.52	\$1,837.66
5	\$380.52	\$2,409.64
6	\$380.52	\$3,035.27
7	\$380.52	\$3,719.59
8	\$380.52	\$4,468.10
9	\$380.52	\$5,286.83
10	\$380.52	\$6,182.36
11	\$380.52	\$7,161.90
12	\$380.52	\$8,233.32
13	\$380.52	\$9,405.26
14	\$380.52	\$10,687.13
15	\$380.52	\$12,089.24
16	\$380.52	\$13,622.89
17	\$380.52	\$15,300.40
18	\$380.52	\$17,135.27
19	\$380.52	\$19,142.27
20	\$380.52	\$21,337.53

This illustrative calculator is designed to be an informational and educational tool only. This illustration is a hypothetical and does not represent an actual investment. This illustration uses a constant rate, compounded on a monthly basis, unlike actual investments which will fluctuate in value and could be significantly impacted by periods of negative returns. It does not include fees, taxes, expenses, or withdrawals, which if included, would lower results. There is no guarantee you will achieve these results. The historical inflation rate is 3%.