

Here to help life go right.™



Your Growing Family

BABY, IT'S ALL ABOUT YOU. Whether you're expecting or already a parent, your young child is totally dependent on you for protection, for care, for love. Your child comes before anything else in your life. And you'll do all you can to give your little one the very best of everything. Now, what sort of plans should you be making for the future? How can you help make sure your baby's world is safe and secure?

When you're expecting ...

Maybe you're expecting a baby, or maybe you're preparing for the arrival of your adopted child. Either way, you'll want to have everything your child will need to be healthy and happy. And, you'll want to do what you can to help make sure your child's future is secure, even if something happens to you. Here are a few things you may want to add to your list.

- Think about purchasing a life insurance policy for yourself. That way, if something happened to you, your loved ones will receive funds to help continue their standard of living.
- Look into making your home safer with security and safety devices, such as fire extinguishers, deadbolt locks, and fire and home security systems. Not only will they help protect you and your loved ones—they could also qualify you for discounts on your home insurance.
- Will you need a loan to expand your home for your growing family?

Protecting Families

Life insurance helps families prepare financially for the unexpected and provides protection, even in the first year of the policy. In 2015, State Farm® delivered on its promise to 477 policyholders who had an unexpected loss in the first year of their policy. This life insurance helped families get through difficult times and paid beneficiaries more than \$24.8 million. Though uncommon, claims that occur within 12 months of purchasing life insurance emphasize the importance of not delaying the purchase of life insurance and can help protect those you love.

There are limitations and conditions regarding payment of benefits due to misrepresentations on the application and when death is the result of suicide in the first two policy years.



Buying a home

HOME. It's much more than a place—it's a feeling. Where a family grows and memories are born. Where you feel most comfortable and secure. Choosing a new home is one of the most important decisions you'll make, and possibly the biggest purchase too.

While you're house hunting...

Even before you buy your new home, you can get a head start on a few things. For example, you'll want to decide what kind of home you're looking for, which type of mortgage loan is right for you, and how much you can afford to borrow.

- Make an "ideal home" checklist. It might include things like how many bedrooms and bathrooms you'll need, the amenities you're looking for, attached or detached garage, the condition of the home (fixer-upper or new construction), and the location.
- Figure out your housing budget. How much of a down payment can you afford? The larger your down payment, the smaller your mortgage loan (and monthly payments) will be. Ask potential sellers about taxes and utilities to build a realistic monthly budget.
- Find a lender that offers the type of loan you need. You may want to find a lender that offers a convenient combination of loans, deposit accounts, insurance, and investments.
- Get pre-approved for a loan. Then you'll know how much you're qualified to borrow. Combine that with your down payment, and you'll have a good idea how much house you can afford.
- Use a real estate professional to find homes for sale and learn about the neighborhood, zoning, schools, etc.

When it's time to buy...

Now that you're ready to make the big move, you may want to think about how to protect your new home and everything in it.

- A homeowners policy is really a must-have for every homeowner. It can help cover the cost of damages from hazards such as fire, vandalism, or hail. Also, many financial institutions require you to have insurance on the property before closing the sale.
- If you're ever sued because someone is accidentally injured on your property, you'll be grateful for your homeowners policy. A Personal Liability Umbrella Policy (PLUP) may add an extra layer of liability protection above your home or auto policy.
- You may need additional coverage for certain valuables, such as fine art, collectables, and jewelry. Think about a Personal Articles Policy to cover those special items from most causes of loss.

Life Insurance



**Starting today, make sure
they're covered.**

Your family counts on you, and you can count on us.

Have you thought about what would happen to your loved ones if you couldn't be there? Could they keep their home? Would they be able to pay for health insurance? Could the kids still go to college? Would your spouse be able to enjoy a comfortable retirement?

**Nothing can replace you, but life insurance can help
replace your income.**

Protect your loved ones with life insurance from State Farm Life Insurance Company or State Farm Life and Accident Assurance Company (residents of NY & WI only). If something happened to you, they would receive a guaranteed death benefit, and those funds could help your family maintain their standard of living.

Whether you're living on your own, starting a family or about to enjoy your retirement, life insurance can play a role in your life.

Life insurance isn't just
about the future. It's
also about helping life
go right today.

 **State Farm®**



**Nothing feels better than home.
Especially when you know
it's protected.**

It isn't just any home; it's yours. The place where you unwind after a long day. Gather with your loved ones. And celebrate some of life's biggest moments. We know how much it means to you. So protect it with homeowners coverage you can count on. At State Farm[®], we have the financial strength to help protect you from a wide variety of losses, and over a 95-year track record to back it up.

We're *here to help life go right.*[®] So we're happy to help you choose the amount of coverage that best suits your needs and budget. That's just one reason State Farm is ranked #1 in homeowners insurance.¹

If the unexpected hits, you'll have protection you can count on.

Think of homeowners insurance as protection that can help put your mind at ease. For example, if your home were damaged by a fire or someone broke in, your policy could help pay to rebuild your home or replace your possessions.

Without a policy, you'd have to cover those expenses out of your own pocket. So if you're a homeowner, you need homeowners insurance.

Your policy could help after many different losses, including those caused by:

- Theft
- Fire or lightning
- Windstorm or hail
- Smoke
- Artificially generated electrical current (power surge)
- Vandalism or malicious mischief
- Freezing of the plumbing system
- Weight of ice, snow or sleet



RENTERS INSURANCE

PROTECT WHAT YOU OWN.

Say your place catches fire. Maybe a pipe bursts and floods your apartment. Or you come home to a broken lock, a trashed apartment and your most treasured possessions missing. What now?

Don't let a break-in rob you of your financial security.

Sure, your landlord's policy covers your building. But if the unexpected strikes, a State Farm® Renters Policy covers your stuff. If your apartment is burglarized or damaged by a wide variety of causes, your policy could help foot the bill to replace your belongings. And it could cost less than you think: if you already have a State Farm Auto Policy, it only costs \$4 to \$5 more per month for a State Farm Renters Policy.¹

What's covered?

Your policy could help pay for a variety of property and liability claims:

- **Property:** The stuff you keep in your place, such as your furniture, clothes, and electronics. It could even cover belongings you take with you while away from home.
- **Liability:** In certain situations, your State Farm Renters Policy could help protect your finances by paying for damages which you're legally responsible for, and even your legal defense. For example, the policy could help cover legal defense costs if a visitor accidentally got hurt at your place and took you to court.

Your policy could help after many different losses, including those caused by:

- ✓ Theft
- ✓ Fire or lightning
- ✓ Windstorm or hail
- ✓ Smoke
- ✓ Artificially generated electrical current (power surge)
- ✓ Vandalism or malicious mischief
- ✓ Freezing of plumbing system
- ✓ Weight of ice, snow, or sleet

All property coverages are subject to exclusions, including those found in either the SECTION I – LOSSES NOT INSURED or the SECTION II – EXCLUSIONS area of the policy, depending on the state where you reside.

