

Select Term

Coverage you need, for as long as you need it.

State Farm Life Insurance Company
State Farm Life and Accident Assurance Company
(Residents of NY and WI only)

Choosing the right life insurance policy depends on your individual needs. For example, how much financial protection do you require? And for how long?

Maybe you only want to make sure your short-term debts, such as an auto loan or student loan, are paid. Or maybe you need coverage so your family can stay in their home by paying off the mortgage. You may even want financial protection to cover a business loan.

Whatever the reason, Select Term life insurance policies from State Farm® can help.

Protecting your family's financial future is the primary purpose of any life insurance policy.

 **State Farm®**

Select Term

You get a variety of flexible benefits.

Our Select Term policies offer level premiums for periods of 10, 20, or 30 years. You choose the length of time, depending on how long you need the financial protection. You can also keep your policy in force, after the initial term, at an increased cost.¹

Select Term policies guarantee your loved ones a death benefit,² usually federal income tax deferred, if you die while the policy is in force. So instead of leaving your family with debts to pay, you'll help give them financial security.

And, if you decide later that you'd like lifelong coverage, that's no problem. Select Term life insurance provides you with the option to convert to permanent coverage and premiums — no matter your state of health at the time.³ Conversion options vary by state.

Your premiums will remain level.

You can choose to pay your premiums annually or monthly. Either way, your premium payment is guaranteed to remain the same for the entire term.

Giving you this kind of assurance is another way State Farm is *here to help life go right*.

Here are some simple facts about term life insurance:

You may have heard some — or all — of the following myths concerning term life insurance. As you're considering financial protection for your family, it's important to stay objective.

Myth: I have enough life insurance coverage from my job.

Reality: According to the Life Happens organization,⁴ you may need 7 to 10 times your annual income in life insurance coverage. Most insurance offered by employers doesn't meet this need. And if you leave that employer, you'll probably lose the coverage.

Myth: I'll save up enough money so that I won't need life insurance.

Reality: You may find you don't have the resources to do this. Everyday expenses, or unexpected events, have a way of taking away the money meant for savings.

Myth: I'll always be able to buy life insurance.

Reality: If your health changes, the cost of life insurance could be much higher. You might even become uninsurable.

Myth: Buying term insurance is like throwing money away.

Reality: Term insurance is an affordable way to protect your loved ones with temporary coverage.



Let's take a look at some examples of monthly premiums for the different Select Term policies.

State Farm provides large amounts of Select Term life insurance for a relatively small initial premium.

Select Term - 10

AGE	\$100,000 Coverage		\$250,000 Coverage		\$500,000 Coverage	
	MALE	FEMALE	MALE	FEMALE	MALE	FEMALE
25	\$12.27	\$11.57	\$18.04	\$16.32	\$26.09	\$21.74
35	\$14.00	\$13.66	\$21.32	\$19.34	\$30.44	\$27.84
45	\$22.28	\$21.58	\$35.69	\$34.82	\$58.34	\$56.59
55	\$35.49	\$31.67	\$71.99	\$58.29	\$123.09	\$100.49

Select Term - 20

AGE	\$100,000 Coverage		\$250,000 Coverage		\$500,000 Coverage	
	MALE	FEMALE	MALE	FEMALE	MALE	FEMALE
25	\$12.96	\$11.75	\$19.37	\$16.74	\$29.14	\$23.49
35	\$16.10	\$15.23	\$25.47	\$22.19	\$40.89	\$34.79
45	\$25.75	\$22.53	\$46.54	\$38.94	\$78.74	\$68.74
55	\$45.68	\$34.89	\$93.54	\$70.49	\$177.94	\$129.19

Select Term - 30

AGE	\$100,000 Coverage		\$250,000 Coverage		\$500,000 Coverage	
	MALE	FEMALE	MALE	FEMALE	MALE	FEMALE
25	\$17.57	\$15.14	\$26.74	\$21.97	\$43.49	\$34.79
35	\$20.97	\$18.71	\$36.12	\$32.42	\$61.79	\$49.59
45	\$37.24	\$30.98	\$64.62	\$59.17	\$121.84	\$106.14

Premiums are based on our best underwriting class and assume both insureds have not used tobacco and other nicotine products for the past 36 months. Term Life insurance premiums include Waiver of Premium for Disability. Waiver of Premium is optional.

Select Term

Here to help life go right.®

You can count on us.

Life insurance is a promise to pay your beneficiary when you've passed. That promise is only as good as the company that stands behind it.

State Farm is one of the most financially stable insurers in the United States. Independent ratings agencies — like A.M. Best, Moody's, and Standard & Poor's — consistently award State Farm very high ratings for financial strength and claims-paying ability.

Since 1929, we've helped millions of customers protect their assets and provide a more secure future for their families. Now we'd appreciate the opportunity to show how we can do the same for you.

Let's talk about where you are in life. And how State Farm Select Term life insurance can provide the financial protection needed for your family.

If you have auto insurance with State Farm, purchasing a qualifying State Farm life insurance policy may entitle you to savings on your auto premium.



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

Select Term-10, Select Term-20, and Select Term-30 policy series 17020, A17020, ICC18 17020, ICC18 17070, 06020, A06020, A06021, A06022.

Each State Farm insurer has sole financial responsibility for its own products.

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

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¹ Until age 95.

² There are limitations and conditions regarding payment of benefits due to misrepresentations on the application or when death is the result of suicide in the first two policy years.

³ Conversion options may vary by state. Please talk with your State Farm agent.

⁴ Source: LIMRA International (2016).

