



**We've got  
you covered.**

## Life is an unpredictable journey with many twists and turns.

You'll never know how your life will evolve or what's around the next bend. What you will know is we'll be there with insurance products to provide the coverage you and your family need to help face what's up ahead. We'll also be on hand to help you make sure your coverage keeps up with your changing needs.

## Vehicle Insurance

### Auto

We offer coverage for a wide variety of vehicles and auto insurance needs, including:

- Antiques and Classics
- Business Auto
- Motorcycles
- Non-Owned Cars
- Fleets
- Motor Homes
- Personal Cars

For certain types of automobiles, you could get added savings if you have a good driving record, carry other insurance policies with State Farm<sup>®</sup> or insure more than one automobile. Other savings are available too.<sup>1</sup> For more information on vehicle and auto insurance products, contact your State Farm agent today or visit us at [statefarm.com](http://statefarm.com)<sup>®</sup>.

### Recreational Vehicle

We offer coverage for travel and camping trailers, and for a variety of off-road vehicles, including:

- Dune Buggies and Utility Vehicles
- ATVs
- Trail Bikes
- Snowmobiles
- Golf Carts
- Minibikes

### Boatowners

- We offer coverages for your boat, motor, trailer and its commonly used equipment, such as anchors, dinghies and life preservers.
- Helps pay medical expenses up to the limits of the policy for those injured in a covered loss that involves your boat.

- Helps pay for your legal liability for covered bodily injury and property damage for incidents involving your boat. It may help cover your legal defense.

## Home

### Homeowners

- We provide coverages for accidental direct physical loss to the dwelling.
- Provides named peril coverage for your personal belongings anywhere in the world.
- Provides liability coverage.<sup>2</sup>
- Helps pay medical expenses for others.<sup>3</sup>

### Condominium Unitowners

- We provide coverage to protect real property, which includes building additions and alterations, installations or additions comprising a part of the described unit and your insurance responsibility under the governing rules of the condominium association.
- Provides named peril coverage for your personal belongings anywhere in the world.
- Pays your portion of the loss assessment, up to the limit you have selected, charged by the condo association against all members because of damage from an insured loss.
- Provides liability coverage.<sup>2</sup>
- Helps pay medical expenses for others.<sup>3</sup>

### Renters

- Named peril personal property coverage protects your belongings, which usually aren't covered by your landlord's policy.
- Provides liability coverage.<sup>2</sup>
- Helps pay medical expenses for others.<sup>3</sup>

<sup>1</sup> Multi-line discount is taken from auto insurance policy and is applied to the auto policy.

<sup>2</sup> Includes liability coverage that may pay for bodily injury and property damage caused by an occurrence for which you are legally liable and to which this insurance applies. In addition, it may pay for your defense against these claims and lawsuits.

<sup>3</sup> Provides payment for necessary medical expenses incurred due to a covered loss causing bodily injury.

This is only a general description of coverage.

A complete statement of coverage is found only in the policy.

## Manufactured Homes

- We offer coverages for accidental direct physical loss to the dwelling.
- Provides named peril coverage for your personal belongings anywhere in the world.
- Provides liability coverage.<sup>2</sup>
- Helps pay medical expenses for others.<sup>3</sup>

## Personal Articles

- We offer coverages for accidental direct physical loss to jewelry, fine arts, collectibles and other valuable items you may own.
- Offers deductible choices for some classes of property.
- Provides broader coverage than the standard Homeowners, Condominium Unitowners, Manufactured Home or Renters Policy. The standard policy provides named peril coverage, and losses are subject to the policy's deductible.

## Personal Liability Umbrella

- May provide additional liability limits over primary or underlying insurance, such as Auto, Recreational Vehicle, Homeowners, Renters, Condominium Unitowners, Manufactured Home, Farm/Ranch or Boatowners policies.
- May pay for your defense against lawsuits brought because of a loss to which this insurance applies.

## Rental Dwellings

- Helps pay for covered repairs or replacement of a dwelling that you rent out to tenants.
- Reimburses you for rental income lost if your rental dwelling is damaged and rendered uninhabitable from a covered loss.
- Provides liability coverage.<sup>4</sup>
- Helps pay medical expenses for others.<sup>5</sup>

## Rental Condominium Unitowners

- Provides liability coverage.<sup>4</sup>
- Helps pay medical expenses for others.<sup>5</sup>

- We offer coverages to protect building additions and alterations, installations or additions comprising a part of the described unit and are your insurance responsibility.
- Reimburses you for rental income lost if your rental dwelling is damaged and rendered uninhabitable from a covered loss.

## Life

Your family counts on you. You can count on State Farm for life insurance coverage options.

You have a choice of life insurance options at State Farm.

The primary purpose of any life insurance policy is to provide a death benefit that helps protect the financial future of your loved ones by:

- Settling final expenses.
- Paying off mortgages and outstanding debts.
- Providing your beneficiaries with money to help continue their lifestyle when your income ceases.

State Farm offers many different product options to address your personal needs.

Life insurance generally falls into two broad categories – Term or Permanent.

### Term Life

- Provides coverage for a limited period of time (term), if premiums are paid.
- Provides a death benefit, but typically no cash value.
- Initially, less expensive form of life insurance.
- May be renewable or convertible.

<sup>4</sup> Includes liability coverage that may pay for personal injury, bodily injury and property damage caused by an occurrence for which you are legally liable and to which this insurance applies. In addition, it may pay for your defense against these claims and lawsuits.

<sup>5</sup> Provides medical expense payments for bodily injury which arises out of a condition on the insured premises or for which the insured is provided bodily injury liability coverage under this policy. Coverage does not extend to tenants.

This is only a general description of coverage.

A complete statement of coverage is found only in the policy.

## Permanent Life

- Lifetime coverage with the option of guaranteed level premium payments, or having flexible premium payments.
- Over time, permanent policies develop cash values that grow tax-deferred.<sup>6</sup>
- The sooner you start, the lower the premium.
- May pay dividends (although not guaranteed).
- You can take loans from your policy.<sup>7</sup>

## Annuities

None of us know how long our retirement will last. Which means, none of us know exactly how much money we're going to need to live during retirement. One of the biggest risks you face in retirement is outliving your money. What if there was a way to address that risk? Would you be interested? State Farm annuities can help you prepare for a more financially secure retirement.

### Deferred Annuity with Single Premium

- Your single premium contribution earns a guaranteed interest rate for a specific number of years. Then, when you retire, you can take the accumulation value in one sum or elect an income payment option.

## Single Premium Immediate Annuities

Americans are living longer, and many of us will enjoy decades of retirement. To help you prepare, a single premium deferred income annuity allows you to choose to take your first payment any time between 13 months and 30 years after the purchase date, up to age 85. Purchase your Guaranteed Income Later annuity with a one-time premium payment. This often comes from an IRA or 401(k) rollover, a maturing Certificate of Deposit (CD), inheritance or life insurance payout, or proceeds from the sale of a business.

- Allows you to make a single premium payment and choose to start receiving a monthly income beginning as early as one month later and continuing for the rest of your life, or for a certain number of years. Consider this annuity if you wish to convert a tax-qualified rollover, a Certificate of Deposit (CD) that has matured, or an inheritance into an immediate income.

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This is a general description of coverage. A complete statement of coverage is found only in the policy. Contact your State Farm agent for details on coverage, costs and restrictions.

Future Income Plus: Deferred Annuity policy series:  
15048, 15098, A15048, A15098, ICC14 15048, ICC14 15098.

Guaranteed Income Now: Single Premium Immediate Annuity policy series:  
18041, 18091, ICC20 18041, ICC20 18091.

Guaranteed Income Later: Deferred Income Annuity policy series:  
18031, 18081, ICC20 18031, ICC20 18081.

State Farm Life Insurance Company (Not licensed in MA, NY or WI)  
State Farm Life and Accident Assurance Company (Licensed in NY and WI)  
Bloomington, IL

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<sup>6</sup> Consult your own tax or legal advisor regarding your personal circumstances.

<sup>7</sup> Unpaid loans and withdrawals will reduce the guaranteed death benefit and policy cash value. Loans also accrue interest. This is only a general description of coverage. A complete statement of coverage is found only in the policy. Guarantees are based on the claims-paying ability of the issuing State Farm life insurance company.

## Small Business

### Businessowners<sup>8</sup>

- We offer coverages that protect buildings, other structures, fixtures, inventory and equipment, plus special coverage amounts for signs and more from a covered loss.
- Helps pay medical expenses for others.<sup>9</sup>
- We offer coverages for the net income you lose if your business is shut down because of a covered loss.<sup>10</sup>

### Artisan and Service Contractors<sup>8,9</sup>

- We offer coverages over your business building(s), contents, equipment and tools from a covered loss.
- Helps to protect against costly liability claims and lawsuits covered under the policy.

### Apartments

- We offer coverages for apartment buildings, detached structures, maintenance equipment, owned appliances and other property from a covered loss.
- Provides business liability protection for lawsuits or claims arising from the ownership or maintenance of your apartment building.<sup>8</sup>
- Helps pay medical expenses for others.<sup>9</sup>
- We offer coverages for the net income you lose if your apartment building is uninhabitable because of a covered loss.<sup>10</sup>

### Farm/Ranch

- Can cover your home and personal belongings as a farm owner, and can be tailored to fit your personal situation.
- Provides farm and personal liability protection for covered bodily injury or property damage.
- Farm Personal Property coverage can protect items such as tractors, livestock and stored grain.
- Farm Buildings and Structures you specifically describe can be insured.
- Helps pay medical expenses for others.<sup>11</sup>

### Workers' Compensation

- Covers medical treatment, disability and death benefits for employees who are injured on the job.
- Offers coverage for employers who are found liable for employee injuries.

### Religious Organizations<sup>8</sup>

- Provides property coverage for church buildings, school buildings and business personal belongings.
- Helps pay medical expenses for others.<sup>9</sup>

### Residential Community Associations

- Provides building and business personal property coverage for condominiums, cooperatives, townhouse associations, planned unit developments and homeowners associations.
- Provides business liability protection.<sup>8</sup>
- Helps pay medical expenses for others.<sup>9</sup>

### Commercial Liability Umbrella

- Offers additional liability protection above your primary business liability and business/commercial auto liability coverage.

### Inland Marine

- Provides special protection for your property that is often off-site, shipments or articles in transit, computer property and the property of others in your safekeeping.

<sup>8</sup> Provides business liability protection, including personal and advertising injury, bodily injury and property damage from a covered loss.

<sup>9</sup> Provides medical expense payments for accidental injuries to visitors on the premises you own or rent, on ways next to the premises you own or rent, or because of your operations.

<sup>10</sup> Provides loss of income for up to 12 months as a result of a covered loss.

<sup>11</sup> Provides medical expense payments for accidental injuries to others: on your premises with your permission which arise out of a condition on the insured location or the ways immediately adjoining; caused by a farm employee or residence employee in the course of employment; accidentally injured by certain of your activities; or caused by an animal owned by or in the care of an insured.

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## Bonds

- Surety bonds guarantee that your obligation to another will be performed as required.
- Fidelity bonds protect you against employee dishonesty and may be necessary if you have a qualifying employee pension plan.

## Group Life

- Provides life insurance protection for your employees.

## Business Life

- State Farm offers life insurance that can be used to fund a Buy-Sell Agreement and Key Employee insurance policy.
- Split Dollar Plans and Deferred Compensation Plans can help attract and retain employees.

## Health

State Farm agents may offer the following types of medical coverages through alliances with other insurance carriers.<sup>12</sup> Check with your State Farm agent for the products available in your state:

- **Individual Medical Insurance –**  
Provides medical expense coverage with a variety of benefits, deductibles, co-insurance amounts and preferred provider network options.

State Farm also offers the following types of health insurance for certain expenses that may not be covered by an individual medical health plan. Check with your State Farm agent for the products available in your state:

- **Hospital Income Insurance –**  
Hospital Income is designed to supplement an individual's Major Medical coverage. The policy provides 24-hour protection on and off the job.

- **Short and Long-Term Disability Insurance –**  
Coverage that is designed to replace a portion of the income you could lose due to total disability resulting from a covered illness or injury as defined in the policy.
- **Medicare Supplement Insurance<sup>13</sup> –**  
A Medicare Supplement policy is private health insurance with federally standardized benefits that helps pay for some of the out of pocket costs that Medicare does not cover.

## Great service is ingrained in our DNA.

We work together to look out for you, help protect your interests and help you reach your goals – all you'd expect from a good neighbor. Choosing State Farm gives you access to flexible payment plans, support anytime – anywhere and one of the largest claims organizations in America.

## Rediscover the benefits of having a State Farm agent.

State Farm has more than 19,000 agents who live and work in your community. Your agent can explain the different coverages available, assist you with your choices and determine the savings you may be eligible to receive. Plus, you can talk about planning for your family's future and chat about different ways to protect what's most valuable to you.

<sup>12</sup> State Farm is not financially responsible for products issued by the alliance insurance carriers and these carriers are not affiliates of State Farm.

<sup>13</sup> These insurance policies are not connected with or endorsed by the U.S. Government or the Federal Medicare program, and may be available to qualified applicants under the age of 65 who meet applicable eligibility requirements.

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

## Reach out your way, on your schedule – all day, every day.

Getting in touch is simple, and you choose how and when you want to interact with us. You'll be able to view your policy information, pay your bill, report a claim and much more:

- In person
- On the phone
- Online at [statefarm.com](https://statefarm.com)
- With the State Farm mobile app — available with iPhone and Android

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Neither State Farm nor its agents provide tax or legal advice. This is a broad description of available coverages that State Farm offers.

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

Guarantees are based on the claims-paying ability of the issuing State Farm life insurance company.

In a tax-qualified retirement plan, federal-income-tax deferral is provided by the tax-qualified retirement plan. No additional tax deferral is provided by an annuity.

You should contact your attorney or tax advisor for more complete information. Insurance policies and/or associated riders and features may not be available in all states, and policy terms and conditions may vary by state.

State Farm Mutual Automobile Insurance Company (Auto and Health)  
State Farm Indemnity Company (Auto in New Jersey)  
State Farm Fire and Casualty Company (Fire)  
State Farm General Insurance Company (Fire in California)  
State Farm Life Insurance Company (Not licensed in MA, NY or WI)  
State Farm Life and Accident Assurance Company (Licensed in NY and WI)  
Bloomington, IL