State Farm Life Insurance Company

DISCLOSURE

THIS IS AN ILLUSTRATION ONLY. AN ILLUSTRATION IS NOT INTENDED TO PREDICT ACTUAL PERFORMANCE. INTEREST RATES, DIVIDENDS, AND VALUES SET FORTH IN THE ILLUSTRATION ARE NOT GUARANTEED, EXCEPT FOR THOSE ITEMS CLEARLY LABELED AS GUARANTEED.

Life Insurance Illustration

Plan:	Whole Life	**Date:**	January 7, 2025
Insured:	**Robert Hof** Male, Age 68	**Prepared by:** **Agency:**	Emily Cohen Bill Cohen 325 Sharon Park Dr. B-2 Menlo Park, CA 94025
Initial Death Benefit:	$10,000		
Premium Mode:	Annual	**License No:**	0F03178
		Phone No:	(650)854-0500
Dividend Option:	Paid-Up Additions		

This illustration was produced to be used in California.

Summary of Illustrated Coverages and Premium

		Annual Initial Premium:
Benefits and Riders:	$10,000 Whole Life Premium Class: Non-Tobacco	$935.00
Total Initial Premium:		$935.00

Description of Coverage

Plan — Whole Life (Form Number 11000) is a whole life insurance policy with premiums payable to age 100. This policy is participating and is eligible to receive dividends.

Definitions

Non-Tobacco — Available for those who do not currently use tobacco or other nicotine products and have not used tobacco or other nicotine products within the 12-month period prior to application.

Annualized Contract Premium — The premium that is due each policy year, given the premium mode selected. This amount must be paid to keep the policy in force based on policy guarantees.

Guaranteed Cash Value — The amount of cash value guaranteed in the policy.

Guaranteed Death Benefit — The guaranteed death benefit payable upon the Insured's death.

Non-Guaranteed Intermediate Values — Figures include dividends which are illustrated according to one half the current scale and are not guaranteed. Dividends are based upon the mortality, expense, and investment experience of the Company. Actual dividends may be more or less than those illustrated. Beginning at the end of year 10 the CASH SURRENDER VALUE and TOTAL DEATH BENEFIT columns include a DMS dividend. This dividend is available at death, maturity, or surrender of the policy. The intermediate values are not guaranteed. They demonstrate the impact of changes in Company experience.

Life Insurance Illustration

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Insured:	**Robert Hof**	**Premium Mode:**	Annual
	Male, Age 68	**Dividend Option:**	Paid-Up Additions

Definitions

Non-Guaranteed Illustrated Values	Figures include dividends which are illustrated according to the current scale and are not guaranteed. Dividends are based upon the mortality, expense, and investment experience of the Company. Actual dividends may be more or less than those illustrated. Beginning at the end of year 10 the CASH SURRENDER VALUE and TOTAL DEATH BENEFIT columns include a DMS dividend. This dividend is available at death, maturity, or surrender of the policy. The illustrated values are not guaranteed.
Annualized Premium Outlay	The actual cash outlay each year.
Total Annualized Premium Outlay	The sum of each year's Annualized Premium Outlay.
Annual Dividend	A dividend is a return of premium and is based on the actual mortality, expense, and investment experience of the Company. Actual dividends may be more or less than those illustrated. Dividends are not guaranteed.
Cash Surrender Value	The sum of the guaranteed cash value, the cash value of paid-up additions purchased with dividends earned on the policy and DMS that is payable if the policy is surrendered. This amount is not guaranteed.
Paid-up Additions	Additional paid-up insurance purchased with dividends earned on the policy. This increases the total death benefit payable upon the Insured's death. Paid-up additions are eligible to receive dividends. This amount is not guaranteed.
Total Paid-up Additions	The total paid-up insurance purchased with dividends earned on the policy. This amount is not guaranteed.
DMS	Beginning at the end of the 10th policy year, DMS is a dividend payable upon death, maturity, or surrender of the policy. This amount is not guaranteed.
Total Death Benefit	The sum of the guaranteed death benefit, the death benefit of paid-up additions and DMS that is payable upon the Insured's death. This amount is not guaranteed.

This illustration assumes that the currently illustrated non-guaranteed elements will continue unchanged for all years shown. This is not likely to occur, and actual results may be more or less favorable than those shown. The assumptions on which they are based are subject to change by the Company. Cash values and death benefits shown are end of year values. Premiums are assumed to be paid when due. This illustration contains a general description of coverage. A complete statement of coverage is found in the policy.

The policy illustrated will only be issued if it is for a term conversion or Guaranteed Insurability Option election and is in accordance with company rules.

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Interest Adjusted Cost Indices at 5.00%

	Guaranteed		**Illustrated**	
	10 Year	**20 Year**	**10 Year**	**20 Year**
Surrender Cost Index	69.02	74.82	39.34	37.12
Net Payment Index	93.50	93.50	65.05	56.73
Equivalent Level Annual Dividend	0.00	0.00	28.45	36.77

These indices are computed by the formulas prescribed by the National Association of Insurance Commissioners and reflect the time value of money at 5%. These indices do not include the cost of additional benefits.

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Guaranteed and Non-Guaranteed Values

		Guaranteed Values			Non-Guaranteed: Intermediate Values			Non-Guaranteed: Illustrated Values		
End of Year	**Age**	**Annualized Contract Premium**	**Guaranteed Cash Value**	**Guaranteed Death Benefit**	**Annualized Premium Outlay**	**Cash Surrender Value**	**Total Death Benefit**	**Annualized Premium Outlay**	**Cash Surrender Value**	**Total Death Benefit**
2	70	935	180	10,000	935	311	10,198	935	442	10,397
5	73	935	1,351	10,000	935	1,955	10,863	935	2,569	11,741
10	78	935	3,233	10,000	935	5,020	12,311	935	6,880	14,718
17	85	935	5,645	10,000	935	9,660	14,708	935	13,991	19,787
20	88	935	6,485	10,000	935	11,610	15,820	935	17,217	22,189
22	90	935	6,947	10,000	935	12,851	16,593	935	19,378	23,884

I have received a copy of this illustration and understand that any non-guaranteed elements illustrated are subject to change and could be either higher or lower. The agent has told me they are not guaranteed.

Applicant ______________________ Date ______________________

I certify that this illustration has been presented to the applicant and that I have explained that any non-guaranteed elements illustrated are subject to change. I have made no statements that are inconsistent with the illustration.

Agent ______________________ Date ______________________

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Life Insurance Illustration

Plan:	Whole Life	**Initial Death Benefit:**	$10,000
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	Male, Age 68	**Dividend Option:**	Paid-Up Additions

Guaranteed and Non-Guaranteed Values

		Guaranteed Values			Non-Guaranteed Illustrated Values					
End of Year	**Age**	**Annualized Contract Premium**	**Guaranteed Cash Value**	**Guaranteed Death Benefit**	**Annualized Premium Outlay**	**Total Annualized Premium Outlay**	**Annual Dividend**	**Cash Surrender Value**	**Total Paid-up Additions**	**Total Death Benefit**
1	69	935	0	10,000	935	935	0	0	0	10,000
2	70	935	180	10,000	935	1,870	262	442	397	10,397
3	71	935	571	10,000	935	2,805	283	1,122	819	10,819
4	72	935	962	10,000	935	3,740	306	1,830	1,266	11,266
5	73	935	1,351	10,000	935	4,675	332	2,569	1,741	11,741
6	74	935	1,735	10,000	935	5,610	360	3,337	2,246	12,246
7	75	935	2,116	10,000	935	6,545	389	4,137	2,782	12,782
8	76	935	2,492	10,000	935	7,480	417	4,967	3,347	13,347
9	77	935	2,864	10,000	935	8,415	445	5,827	3,939	13,939
10	78	935	3,233	10,000	935	9,350	471	6,880	4,556	14,718
11	79	935	3,598	10,000	935	10,285	496	7,818	5,195	15,375
12	80	935	3,959	10,000	935	11,220	522	8,784	5,856	16,054
13	81	935	4,313	10,000	935	12,155	547	9,775	6,538	16,754
14	82	935	4,662	10,000	935	13,090	573	10,794	7,243	17,476
15	83	935	5,002	10,000	935	14,025	601	11,837	7,971	18,221
16	84	935	5,330	10,000	935	14,960	631	12,904	8,724	18,991
17	85	935	5,645	10,000	935	15,895	662	13,991	9,505	19,787
18	86	935	5,944	10,000	935	16,830	651	15,054	10,263	20,561
19	87	935	6,224	10,000	935	17,765	682	16,129	11,049	21,361
20	88	935	6,485	10,000	935	18,700	715	17,217	11,865	22,189
21	89	935	6,726	10,000	935	19,635	733	18,300	12,694	23,030
22	90	935	6,947	10,000	935	20,570	752	19,378	13,537	23,884
23	91	935	7,149	10,000	935	21,505	770	20,451	14,393	24,751
24	92	935	7,337	10,000	935	22,440	784	21,520	15,260	25,627
25	93	935	7,516	10,000	935	23,375	794	22,585	16,132	26,508
26	94	935	7,692	10,000	935	24,310	797	23,649	17,002	27,387
27	95	935	7,877	10,000	935	25,245	792	24,720	17,863	28,257
28	96	935	8,080	10,000	935	26,180	791	25,812	18,718	29,122
29	97	935	8,308	10,000	935	27,115	802	26,940	19,581	29,996
30	98	935	8,580	10,000	935	28,050	821	28,134	20,460	30,889
31	99	935	8,930	10,000	935	28,985	880	29,465	21,398	31,844
32	100	935	9,424	10,000	935	29,920	926	30,987	22,380	32,852
33	101	0	9,457	10,000	0	29,920	569	31,664	22,982	33,455
34	102	0	9,486	10,000	0	29,920	575	32,338	23,589	34,063
35	103	0	9,513	10,000	0	29,920	581	33,011	24,200	34,675

These figures do not recognize that, because of interest, a dollar in the future has less value than a dollar today.

StateFarm

Life Insurance Illustration

Plan:	Whole Life	**Initial Death Benefit:**	$10,000
Insured:	**Robert Hof**	**Premium Mode:**	Annual
	Male, Age 68	**Dividend Option:**	Paid-Up Additions

Guaranteed and Non-Guaranteed Values

		Guaranteed Values			Non-Guaranteed Illustrated Values					
End of Year	**Age**	**Annualized Contract Premium**	**Guaranteed Cash Value**	**Guaranteed Death Benefit**	**Annualized Premium Outlay**	**Total Annualized Premium Outlay**	**Annual Dividend**	**Cash Surrender Value**	**Total Paid-up Additions**	**Total Death Benefit**
36	104	0	9,538	10,000	0	29,920	586	33,684	24,815	35,292
37	105	0	9,561	10,000	0	29,920	591	34,357	25,434	35,912
38	106	0	9,585	10,000	0	29,920	595	35,038	26,055	36,534
39	107	0	9,610	10,000	0	29,920	602	35,733	26,682	37,162
40	108	0	9,634	10,000	0	29,920	618	36,441	27,324	37,806
41	109	0	9,657	10,000	0	29,920	637	37,165	27,984	38,467
42	110	0	9,679	10,000	0	29,920	659	37,910	28,666	39,150
43	111	0	9,700	10,000	0	29,920	685	38,678	29,372	39,857
44	112	0	9,721	10,000	0	29,920	712	39,472	30,105	40,591
45	113	0	9,740	10,000	0	29,920	742	40,293	30,867	41,354
46	114	0	9,759	10,000	0	29,920	773	41,144	31,660	42,148
47	115	0	9,776	10,000	0	29,920	803	42,022	32,482	42,971
48	116	0	9,793	10,000	0	29,920	831	42,926	33,330	43,820
49	117	0	9,810	10,000	0	29,920	856	43,855	34,203	44,694
50	118	0	9,825	10,000	0	29,920	879	44,803	35,099	45,590
51	119	0	9,840	10,000	0	29,920	900	45,771	36,014	46,506
52	120	0	9,854	10,000	0	29,920	919	46,756	36,947	47,440
53	121	0	10,000	10,000	0	29,920	596	48,044	37,544	48,044

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