State Farm® Life Insurance Products

Term Life Insurance

Provides coverage for a specific period of time (10, 20, or 30 years). Most affordable option for large amounts of coverage. Ideal for income replacement during working years, mortgage protection, or covering children's needs.

- Level premiums for the term period
- Death benefit paid income-tax free
- Convertible to permanent insurance
- Available for ages 18-75

Whole Life Insurance

Permanent life insurance that provides lifelong protection and builds cash value over time. Premiums are guaranteed to never increase.

- Guaranteed death benefit
- Cash value accumulation
- Dividends may be earned
- Guaranteed premiums
- Loan provision available

Universal Life Insurance

Flexible permanent life insurance with adjustable premiums and death benefit. Includes a savings component that earns interest.

- Flexible premium payments
- Adjustable death benefit
- Cash value earns interest
- Access to cash value via loans or withdrawals

Return of Premium Term

A term policy where premiums are returned at the end of the term if no claim is made.

- All premiums refunded if you outlive the policy
- Level death benefit
- Fixed premiums