



Standing Tall

JPF OPTI 12 FLEXIBLE PREMIUM DEFERRED ANNUITY

FIXED ACCOUNT	%* (Net Annual Effective Interest Rate In First Policy Year)
PERFORMANCE TRIGGERED INDEXED ACCOUNT	%* (Specified Rate)
2-YEAR POINT-TO-POINT INDEXED ACCOUNT	%* (2-Year Indexed Interest Cap)
2-YEAR MONTHLY CAP INDEXED ACCOUNT	%* (2-Year Monthly Indexed Cap)

- ▶ Choice of 4 Interest Accounts
- ▶ Transfer annually between fixed and indexed accounts for flexibility
- ▶ 10% partial withdrawals available beginning in the first policy year**
- ▶ Guaranteed Minimum Cash Surrender Value based on 100% of premium

For Complete Information Call:

*Rates effective _____ and are subject to change

**Without a Market Value Adjustment or surrender charge.

The JPF Opti 12 Annuity (Policy Form 94-526, or state variation) is issued by Jefferson-Pilot Life Insurance Company, Greensboro, N.C., and may not be available in all states (may be referred to as "equity indexed annuity" in certain states). The policy/certificate may be subject to a Market Value Adjustment.

The JPF Opti 12 Annuity is an indexed annuity, which is a fixed annuity intended for retirement or other long-term needs. It is intended for a person who has sufficient cash or other liquid assets for living expenses and unexpected emergencies, such as medical expenses. Indexed annuities are not registered securities or stock market investments and do not directly participate in any stock or equity investments, or index. The index used is a price index and does not reflect dividends paid on the underlying stocks.

A fixed annuity provides a guaranteed minimum interest rate, tax-deferred accumulation of your money subject to a surrender charge schedule and Market Value Adjustment, a wide range of income payment options including an income you can not outlive, and a death benefit. Federal tax laws require that withdrawals and surrenders be taken first from interest earnings.

Interest earned is taxed as income when withdrawn or surrendered. Withdrawals, surrenders and death benefit may be subject to a **12-year surrender charge schedule**, an MVA and, if made before age 59½, may also be subject to a 10% federal penalty tax. Withdrawals will reduce credited interest.

Guarantees are backed by the claims-paying ability of Jefferson-Pilot Life Insurance Company.

All sales must be accompanied by the product's Client Brochure, Facts-At-A-Glance and Disclosure Statement which provide complete information on cost and details of coverage.



Jefferson-Pilot Life Insurance Company
100 North Greene Street, Greensboro, NC 27401

FA-03894E

Annuities marketed by or through a bank or other financial institution are: Not a Deposit • Not FDIC Insured • Not Insured by any Federal Government Agency • Not Guaranteed by the Bank • May Go Down in Value

For Producer Use Only; Not For Use With The Public

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