



JPF CLASSIC 5

SINGLE PREMIUM DEFERRED ANNUITY



JEFFERSON PILOT
FINANCIAL

FACTS-AT-A-GLANCE

Jefferson-Pilot Life Insurance Company

| Issue Ages | 0-85 Non-Qualified and Qualified | | | | | | | | | | | | | | |
|---|---|-------------|----|----|----|----|---|----|--|----|----|----|----|----|----|
| Available Markets | Non-Qualified, IRA rollovers (Traditional and Roth), Simplified Employee Pension (SEP) Plan, TSA transfers, 401(k), Keogh, Corporate Defined Benefit, Corporate Defined Contribution, Qualified Deferred Compensation | | | | | | | | | | | | | | |
| Minimum Single Premium | \$10,000 Non-Qualified and Qualified | | | | | | | | | | | | | | |
| Maximum Single Premium | \$1,000,000 - Ages 0-65 \$500,000 - Ages over 65 (without prior Home Office approval) | | | | | | | | | | | | | | |
| Initial Interest Rate Guarantee Period | 5 Years | | | | | | | | | | | | | | |
| Subsequent Interest Rate Guarantee Period | 1 Year | | | | | | | | | | | | | | |
| First Year Interest Rate Bonus (Only applies during the first policy year) | Premium paid less than \$100,000 = 1.00% Premium paid \$100,000 or more = 2.00% | | | | | | | | | | | | | | |
| Market Value Adjustment ("MVA") | Applied to full or partial surrenders made anytime during the surrender charge period. Does not apply to free partial surrenders, death benefits or if annuitization occurs after the 5th policy year.* | | | | | | | | | | | | | | |
| Surrender Charge Schedule (% of Accumulation Value after MVA) | <table border="1"> <thead> <tr> <th>Policy Year</th> <th>1</th> <th>2</th> <th>3</th> <th>4</th> <th>5</th> <th>6+</th> </tr> </thead> <tbody> <tr> <td></td> <td>9%</td> <td>8%</td> <td>7%</td> <td>6%</td> <td>5%</td> <td>0%</td> </tr> </tbody> </table> | Policy Year | 1 | 2 | 3 | 4 | 5 | 6+ | | 9% | 8% | 7% | 6% | 5% | 0% |
| Policy Year | 1 | 2 | 3 | 4 | 5 | 6+ | | | | | | | | | |
| | 9% | 8% | 7% | 6% | 5% | 0% | | | | | | | | | |
| No Policy Loads/Fees | No annual administrative fees, front-end sales charges or loads. Premium taxes deducted where applicable. | | | | | | | | | | | | | | |
| Free Partial Surrenders | 10% of accumulation value each policy year | | | | | | | | | | | | | | |
| Guaranteed Minimum Cash Surrender Value | 100% of the single premium paid, less any prior partial surrenders and related surrender charges, accumulated at the guaranteed minimum interest rate to the date of surrender, less any surrender charge on the date of surrender. | | | | | | | | | | | | | | |
| Death Benefit | Accumulation value | | | | | | | | | | | | | | |
| Scheduled Maturity Date | Later of: <ul style="list-style-type: none"> ▶ 10th policy anniversary; or ▶ Policy anniversary on or immediately following the Annuitant's 95th birthday. | | | | | | | | | | | | | | |
| Choice of Income Options (Annuitization) | After the 5th policy year*, the full accumulation value without an MVA or surrender charge may be received under a wide choice of income payment options, including an income that cannot be outlived. | | | | | | | | | | | | | | |
| Guaranteed Minimum Interest Rate | 1.00% (or such higher rate as may be in effect in your state on the day your policy is issued) | | | | | | | | | | | | | | |

*In Florida, "After the 1st policy year."

(Continued on reverse side)



The **JPF Classic 5 Single Premium Deferred Annuity** (Policy Form 04-600, or state variation) is issued by Jefferson-Pilot Life Insurance Company, Greensboro, NC and may not be available in all states. The policy may be subject to a Market Value Adjustment.

Policy may be referred to as "certificate" in certain states. The certificate is a group annuity certificate issued under a group annuity policy issued by Jefferson-Pilot Life Insurance Company to a group annuity trust.

If you are considering placing an annuity in an IRA or other tax qualified plan, which is already tax-deferred, you will receive no additional tax advantage from the annuity. Therefore, in considering whether or not to purchase such an annuity, you should only consider the annuity's other features, including the availability of lifetime payments and death benefit protection.

This Facts-At-A-Glance contains a summary description of the **JPF Classic 5 Single Premium Deferred Annuity**. State variations may apply. The exact terms of the annuity are contained in the policy and any attached riders, which will control Jefferson-Pilot Life Insurance Company's contractual obligations.

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



Jefferson-Pilot Life Insurance Company
100 North Greene St. Greensboro, NC 27401
www.jpfinancial.com

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JPF CLASSIC 7

SINGLE PREMIUM DEFERRED ANNUITY



JEFFERSON PILOT
FINANCIAL

FACTS-AT-A-GLANCE

Jefferson-Pilot Life Insurance Company

| Issue Ages | 0-85 Non-Qualified and Qualified | | | | | | | | | | | | | | | | | | |
|---|---|-------------|----|----|----|----|----|----|---|----|--|----|----|----|----|----|----|----|----|
| Available Markets | Non-Qualified, IRA rollovers (Traditional and Roth), Simplified Employee Pension (SEP) Plan, TSA transfers, 401(k), Keogh, Corporate Defined Benefit, Corporate Defined Contribution, Qualified Deferred Compensation | | | | | | | | | | | | | | | | | | |
| Minimum Single Premium | \$10,000 Non-Qualified and Qualified | | | | | | | | | | | | | | | | | | |
| Maximum Single Premium | \$1,000,000 - Ages 0-65 \$500,000 - Ages over 65 (without prior Home Office approval) | | | | | | | | | | | | | | | | | | |
| Initial Interest Rate Guarantee Period | 7 Years | | | | | | | | | | | | | | | | | | |
| Subsequent Interest Rate Guarantee Period | 1 Year | | | | | | | | | | | | | | | | | | |
| First Year Interest Rate Bonus (Only applies during the first policy year) | Premium paid less than \$100,000 = 2.00% Premium paid \$100,000 or more = 3.00% | | | | | | | | | | | | | | | | | | |
| Market Value Adjustment ("MVA") | Applied to full or partial surrenders made anytime during the surrender charge period. Does not apply to free partial surrenders, death benefits or if annuitization occurs after the 5th policy year.* | | | | | | | | | | | | | | | | | | |
| Surrender Charge Schedule (% of Accumulation Value after MVA) | <table border="1"> <thead> <tr> <th>Policy Year</th> <th>1</th> <th>2</th> <th>3</th> <th>4</th> <th>5</th> <th>6</th> <th>7</th> <th>8+</th> </tr> </thead> <tbody> <tr> <td></td> <td>9%</td> <td>8%</td> <td>7%</td> <td>6%</td> <td>5%</td> <td>4%</td> <td>3%</td> <td>0%</td> </tr> </tbody> </table> | Policy Year | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8+ | | 9% | 8% | 7% | 6% | 5% | 4% | 3% | 0% |
| Policy Year | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8+ | | | | | | | | | | | |
| | 9% | 8% | 7% | 6% | 5% | 4% | 3% | 0% | | | | | | | | | | | |
| No Policy Loads/Fees | No annual administrative fees, front-end sales charges or loads. Premium taxes deducted where applicable. | | | | | | | | | | | | | | | | | | |
| Free Partial Surrenders | 10% of accumulation value each policy year | | | | | | | | | | | | | | | | | | |
| Guaranteed Minimum Cash Surrender Value | 100% of the single premium paid, less any prior partial surrenders and related surrender charges, accumulated at the guaranteed minimum interest rate to the date of surrender, less any surrender charge on the date of surrender. | | | | | | | | | | | | | | | | | | |
| Death Benefit | Accumulation value | | | | | | | | | | | | | | | | | | |
| Scheduled Maturity Date | Later of: ▶ 10th policy anniversary; or ▶ Policy anniversary on or immediately following the Annuitant's 95th birthday. | | | | | | | | | | | | | | | | | | |
| Choice of Income Options (Annuitization) | After the 5th policy year*, the full accumulation value without an MVA or surrender charge may be received under a wide choice of income payment options, including an income that cannot be outlived. | | | | | | | | | | | | | | | | | | |
| Guaranteed Minimum Interest Rate | 1.00% (or such higher rate as may be in effect in your state on the day your policy is issued) | | | | | | | | | | | | | | | | | | |

*In Florida, "After the 1st policy year."

(Continued on reverse side)



The **JPF Classic 7 Single Premium Deferred Annuity** (Policy Form 04-600, or state variation) is issued by Jefferson-Pilot Life Insurance Company, Greensboro, NC and may not be available in all states. The policy may be subject to a Market Value Adjustment.

Policy may be referred to as "certificate" in certain states. The certificate is a group annuity certificate issued under a group annuity policy issued by Jefferson-Pilot Life Insurance Company to a group annuity trust.

If you are considering placing an annuity in an IRA or other tax qualified plan, which is already tax-deferred, you will receive no additional tax advantage from the annuity. Therefore, in considering whether or not to purchase such an annuity, you should only consider the annuity's other features, including the availability of lifetime payments and death benefit protection.

This Facts-At-A-Glance contains a summary description of the **JPF Classic 7 Single Premium Deferred Annuity**. State variations may apply. The exact terms of the annuity are contained in the policy and any attached riders, which will control Jefferson-Pilot Life Insurance Company's contractual obligations.

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JPF CLASSIC 10

SINGLE PREMIUM DEFERRED ANNUITY



JEFFERSON PILOT
FINANCIAL

FACTS-AT-A-GLANCE

Jefferson-Pilot Life Insurance Company

| Issue Ages | 0-85 Non-Qualified and Qualified | | | | | | | | | | | | | | | | | | | | | | | | |
|---|---|-------------|----|----|----|----|----|----|----|----|-----|----|-----|--|-----|----|----|----|----|----|----|----|----|----|----|
| Available Markets | Non-Qualified, IRA rollovers (Traditional and Roth), Simplified Employee Pension (SEP) Plan, TSA transfers, 401(k), Keogh, Corporate Defined Benefit, Corporate Defined Contribution, Qualified Deferred Compensation | | | | | | | | | | | | | | | | | | | | | | | | |
| Minimum Single Premium | \$5,000 Non-Qualified and Qualified | | | | | | | | | | | | | | | | | | | | | | | | |
| Maximum Single Premium | \$1,000,000 - Ages 0-65 \$500,000 - Ages over 65 (without prior Home Office approval) | | | | | | | | | | | | | | | | | | | | | | | | |
| Initial Interest Rate Guarantee Period | 7 Years | | | | | | | | | | | | | | | | | | | | | | | | |
| Subsequent Interest Rate Guarantee Period | 1 Year | | | | | | | | | | | | | | | | | | | | | | | | |
| First Year Interest Rate Bonus (Only applies during the first policy year) | Premium paid less than \$100,000 = 3.00% Premium paid \$100,000 or more = 4.00% | | | | | | | | | | | | | | | | | | | | | | | | |
| Market Value Adjustment ("MVA") | Applied to full or partial surrenders made anytime during the surrender charge period. Does not apply to free partial surrenders, death benefits or if annuitization occurs after the 5th policy year.* | | | | | | | | | | | | | | | | | | | | | | | | |
| Surrender Charge Schedule (% of Accumulation Value after MVA) | <table border="1"> <thead> <tr> <th>Policy Year</th> <th>1</th> <th>2</th> <th>3</th> <th>4</th> <th>5</th> <th>6</th> <th>7</th> <th>8</th> <th>9</th> <th>10</th> <th>11+</th> </tr> </thead> <tbody> <tr> <td></td> <td>10%</td> <td>9%</td> <td>8%</td> <td>7%</td> <td>6%</td> <td>5%</td> <td>4%</td> <td>3%</td> <td>2%</td> <td>1%</td> <td>0%</td> </tr> </tbody> </table> | Policy Year | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11+ | | 10% | 9% | 8% | 7% | 6% | 5% | 4% | 3% | 2% | 1% | 0% |
| Policy Year | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11+ | | | | | | | | | | | | | | |
| | 10% | 9% | 8% | 7% | 6% | 5% | 4% | 3% | 2% | 1% | 0% | | | | | | | | | | | | | | |
| No Policy Loads/Fees | No annual administrative fees, front-end sales charges or loads. Premium taxes deducted where applicable. | | | | | | | | | | | | | | | | | | | | | | | | |
| Free Partial Surrenders | 10% of accumulation value each policy year | | | | | | | | | | | | | | | | | | | | | | | | |
| Guaranteed Minimum Cash Surrender Value | 100% of the single premium paid, less any prior partial surrenders and related surrender charges, accumulated at the guaranteed minimum interest rate to the date of surrender, less any surrender charge on the date of surrender. | | | | | | | | | | | | | | | | | | | | | | | | |
| Death Benefit | Greater of: <ul style="list-style-type: none"> ▶ Single premium paid less surrenders received; or ▶ Accumulation value without an MVA, but less surrender charge. Alternatively, the accumulation value without an MVA or surrender charge can be paid out at the guaranteed payment option rate over at least 5 years. | | | | | | | | | | | | | | | | | | | | | | | | |
| Scheduled Maturity Date | Later of: <ul style="list-style-type: none"> ▶ 10th policy anniversary; or ▶ Policy anniversary on or immediately following the Annuitant's 95th birthday. | | | | | | | | | | | | | | | | | | | | | | | | |
| Choice of Income Options (Annuitization) | After the 5th policy year*, the full accumulation value without an MVA or surrender charge may be received under a wide choice of income payment options, including an income that cannot be outlived. | | | | | | | | | | | | | | | | | | | | | | | | |
| Guaranteed Minimum Interest Rate | 1.00% (or such higher rate as may be in effect in your state on the day your policy is issued) | | | | | | | | | | | | | | | | | | | | | | | | |

*In Florida, "After the 1st policy year."

(Continued on reverse side)



The **JPF Classic 10 Single Premium Deferred Annuity** (Policy Form 04-602, or state variation) is issued by Jefferson-Pilot Life Insurance Company, Greensboro, NC and may not be available in all states. The policy may be subject to a Market Value Adjustment.

Policy may be referred to as "certificate" in certain states. The certificate is a group annuity certificate issued under a group annuity policy issued by Jefferson-Pilot Life Insurance Company to a group annuity trust.

If you are considering placing an annuity in an IRA or other tax qualified plan, which is already tax-deferred, you will receive no additional tax advantage from the annuity. Therefore, in considering whether or not to purchase such an annuity, you should only consider the annuity's other features, including the availability of lifetime payments and death benefit protection.

This Facts-At-A-Glance contains a summary description of the **JPF Classic 10 Single Premium Deferred Annuity**. State variations may apply. The exact terms of the annuity are contained in the policy and any attached riders, which will control Jefferson-Pilot Life Insurance Company's contractual obligations.

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JPF CLASSIC FLEX 8

FLEXIBLE PREMIUM DEFERRED ANNUITY



JEFFERSON PILOT
FINANCIAL

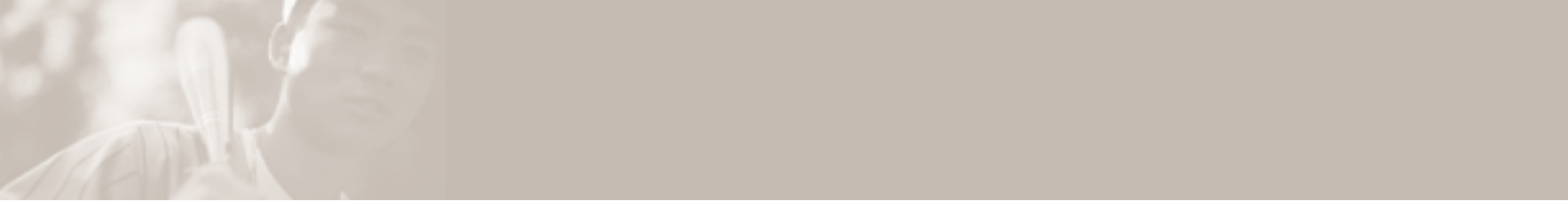
FACTS-AT-A-GLANCE

Jefferson-Pilot Life Insurance Company

| Issue Ages | 0-85 Non-Qualified and Qualified | | | | | | | | | | | | | | | | | | | | |
|--|--|-------------|----|----|----|----|----|----|----|---|----|--|----|----|----|----|----|----|----|----|----|
| Available Markets | Non-Qualified, IRAs and IRA rollovers (Traditional and Roth), Simplified Employee Pension (SEP) Plan, 403(b) Tax Sheltered Annuities (TSAs), 401(k), Keogh, Corporate Defined Benefit, Corporate Defined Contribution, Qualified Deferred Compensation | | | | | | | | | | | | | | | | | | | | |
| Minimum Initial Premium | \$5,000 Non-Qualified and \$2,000 Qualified | | | | | | | | | | | | | | | | | | | | |
| Maximum Initial Premium | \$1,000,000 - Ages 0-65 \$500,000 - Ages over 65 (without prior Home Office approval) | | | | | | | | | | | | | | | | | | | | |
| Additional Premiums | Additional premiums are subject to a \$50 minimum. Jefferson-Pilot Life Insurance Company reserves the right to limit additional premiums to \$25,000 each policy year. | | | | | | | | | | | | | | | | | | | | |
| Initial Interest Rate Guarantee Period | 1 Year | | | | | | | | | | | | | | | | | | | | |
| Subsequent Interest Rate Guarantee Period | 1 Year | | | | | | | | | | | | | | | | | | | | |
| First Year Interest Rate Bonus (Only applies during the first policy year) | Total first policy year premium(s) paid less than \$100,000 = 2.00% Total first policy year premium(s) paid \$100,000 or more = 3.00% | | | | | | | | | | | | | | | | | | | | |
| Market Value Adjustment ("MVA") | Applied to full or partial surrenders made anytime during the surrender charge period. Does not apply to free partial surrenders, death benefits or if annuitization occurs after the 5th policy year.* | | | | | | | | | | | | | | | | | | | | |
| Surrender Charge Schedule (% of Accumulation Value after MVA) | <table border="1"> <thead> <tr> <th>Policy Year</th> <th>1</th> <th>2</th> <th>3</th> <th>4</th> <th>5</th> <th>6</th> <th>7</th> <th>8</th> <th>9+</th> </tr> </thead> <tbody> <tr> <td></td> <td>9%</td> <td>8%</td> <td>7%</td> <td>6%</td> <td>5%</td> <td>4%</td> <td>3%</td> <td>2%</td> <td>0%</td> </tr> </tbody> </table> | Policy Year | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9+ | | 9% | 8% | 7% | 6% | 5% | 4% | 3% | 2% | 0% |
| Policy Year | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9+ | | | | | | | | | | | | |
| | 9% | 8% | 7% | 6% | 5% | 4% | 3% | 2% | 0% | | | | | | | | | | | | |
| No Policy Loads/Fees | No annual administrative fees, front-end sales charges or loads. Premium taxes deducted where applicable. | | | | | | | | | | | | | | | | | | | | |
| Free Partial Surrenders | 10% of accumulation value each policy year | | | | | | | | | | | | | | | | | | | | |
| Extended Care Confinement Rider | After the first policy anniversary, if confined to an extended care confinement facility or hospital for at least 30 consecutive days, surrender charge may be waived. | | | | | | | | | | | | | | | | | | | | |
| Policy Loans | Available for Tax Sheltered Annuities (TSAs) only | | | | | | | | | | | | | | | | | | | | |
| Guaranteed Minimum Cash Surrender Value | 100% of the premiums paid, less any prior partial surrenders and related surrender charges, accumulated at the guaranteed minimum interest rate to the date of surrender, less any surrender charge on the date of surrender. | | | | | | | | | | | | | | | | | | | | |
| Death Benefit | Accumulation value | | | | | | | | | | | | | | | | | | | | |
| Scheduled Maturity Date | Later of: ▶ 10th policy anniversary; or ▶ Policy anniversary on or immediately following the Annuitant's 95th birthday. | | | | | | | | | | | | | | | | | | | | |
| Choice of Income Options (Annuitization) | After the 5th policy year*, the full accumulation value without an MVA or surrender charge may be received under a wide choice of income payment options, including an income that cannot be outlived. | | | | | | | | | | | | | | | | | | | | |
| Guaranteed Minimum Interest Rate | 1.00% (or such higher rate as may be in effect in your state on the day your policy is issued) | | | | | | | | | | | | | | | | | | | | |

*In Florida, "After the 1st policy year."

(Continued on reverse side)



The **JPF Classic Flex 8 Flexible Premium Deferred Annuity** (Policy Form 04-601, or state variation) is issued by Jefferson-Pilot Life Insurance Company, Greensboro, NC and may not be available in all states. The policy may be subject to a Market Value Adjustment.

Policy may be referred to as "certificate" in certain states. The certificate is a group annuity certificate issued under a group annuity policy issued by Jefferson-Pilot Life Insurance Company to a group annuity trust.

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This Facts-At-A-Glance contains a summary description of the **JPF Classic Flex 8 Flexible Premium Deferred Annuity**. State variations may apply. The exact terms of the annuity are contained in the policy and any attached riders, which will control Jefferson-Pilot Life Insurance Company's contractual obligations.

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JPF CLASSIC FLEX 12

FLEXIBLE PREMIUM DEFERRED ANNUITY



JEFFERSON PILOT
FINANCIAL

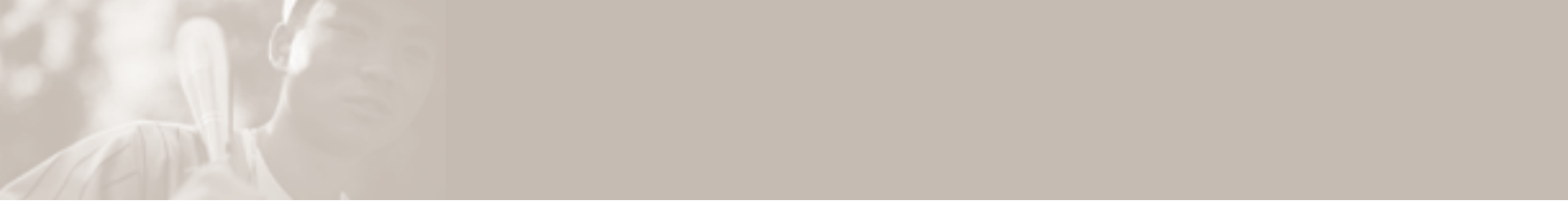
FACTS-AT-A-GLANCE

Jefferson-Pilot Life Insurance Company

| Issue Ages | 0-83 Non-Qualified and Qualified | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|--|---|-------------|-----|----|----|----|----|----|----|----|----|----|-----|----|-----|--|-----|-----|-----|----|----|----|----|----|----|----|----|----|----|
| Available Markets | Non-Qualified, IRAs and IRA rollovers (Traditional and Roth), Simplified Employee Pension (SEP) Plan, 403(b) Tax Sheltered Annuities (TSAs), 401(k), Keogh, Corporate Defined Benefit, Corporate Defined Contribution, Qualified Deferred Compensation | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Minimum Initial Premium | \$5,000 Non-Qualified and \$2,000 Qualified | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Maximum Initial Premium | \$1,000,000 - Ages 0-65 \$500,000 - Ages over 65 (without prior Home Office approval) | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Additional Premiums | Additional premiums are subject to a \$50 minimum. Jefferson-Pilot Life Insurance Company reserves the right to limit additional premiums to \$25,000 each policy year. | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Initial Interest Rate Guarantee Period | 1 Year | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Subsequent Interest Rate Guarantee Period | 1 Year | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| First Year Interest Rate Bonus (Only applies during the first policy year) | Total first policy year premium(s) paid less than \$100,000 = 4.00% Total first policy year premium(s) paid \$100,000 or more = 5.00% | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Market Value Adjustment ("MVA") | Applied to full or partial surrenders made anytime during the surrender charge period. Does not apply to free partial surrenders, death benefits or if annuitization occurs after the 5th policy year.* | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
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| Policy Year | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 13+ | | | | | | | | | | | | | | | | |
| | 12% | 11% | 10% | 9% | 8% | 7% | 6% | 5% | 4% | 3% | 2% | 1% | 0% | | | | | | | | | | | | | | | | |
| No Policy Loads/Fees | No annual administrative fees, front-end sales charges or loads. Premium taxes deducted where applicable. | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Free Partial Surrenders | 10% of accumulation value each policy year | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Extended Care Confinement Rider | After the first policy anniversary, if confined to an extended care confinement facility or hospital for at least 30 consecutive days, surrender charge may be waived. | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Policy Loans | Available for Tax Sheltered Annuities (TSAs) only | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Guaranteed Minimum Cash Surrender Value | 100% of the premiums paid, less any prior partial surrenders and related surrender charges, accumulated at the guaranteed minimum interest rate to the date of surrender, less any surrender charge on the date of surrender. | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Death Benefit | Accumulation value | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Scheduled Maturity Date | Later of: ▶ 12th policy anniversary; or ▶ Policy anniversary on or immediately following the Annuitant's 95th birthday. | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Choice of Income Options (Annuitization) | After the 5th policy year*, the full accumulation value without an MVA or surrender charge may be received under a wide choice of income payment options, including an income that cannot be outlived. | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Guaranteed Minimum Interest Rate | 1.00% (or such higher rate as may be in effect in your state on the day your policy is issued) | | | | | | | | | | | | | | | | | | | | | | | | | | | | |

*In Florida, "After the 1st policy year."

(Continued on reverse side)



The **JPF Classic Flex 12 Flexible Premium Deferred Annuity** (Policy Form 04-601, or state variation) is issued by Jefferson-Pilot Life Insurance Company, Greensboro, NC and may not be available in all states. The policy may be subject to a Market Value Adjustment.

Policy may be referred to as "certificate" in certain states. The certificate is a group annuity certificate issued under a group annuity policy issued by Jefferson-Pilot Life Insurance Company to a group annuity trust.

If you are considering placing an annuity in an IRA or other tax qualified plan, which is already tax-deferred, you will receive no additional tax advantage from the annuity. Therefore, in considering whether or not to purchase such an annuity, you should only consider the annuity's other features, including the availability of lifetime payments and death benefit protection.

This Facts-at-a-Glance contains a summary description of the **JPF Classic Flex 12 Flexible Premium Deferred Annuity**. State variations may apply. The exact terms of the annuity are contained in the policy and any attached riders, which will control Jefferson-Pilot Life Insurance Company's contractual obligations.

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



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