



JEFFERSON PILOT  
**NEW DIRECTIONS<sup>SM</sup>**  
 ANNUITY SERIES  
 JPF I-88

**Issued by:**  
**Jefferson-Pilot Life Insurance Company**  
 100 North Greene Street, Greensboro, NC 27401

# Sales Guide

<b>Initial Fixed Interest Rate Guarantee Period</b>	8-Years
<b>Surrender Charge Schedule</b> (% of Accumulation Value after MVA )	8-Years 9%, 8%, 7%, 6%, 4.75%, 3.50%, 2%, 0.75%
<b>Issue Ages</b>	0-85 NQ & Q
<b>Minimum Premium</b>	\$10,000 Single Premium (Additional premiums are not permitted)
<b>Maximum Premium</b>	\$1,000,000 Ages 0-65 \$500,000 Ages over 65 (without prior Home Office approval)
<b>Interest Options</b>	Choice of: <ul style="list-style-type: none"> <li>• Fixed Account</li> <li>• Performance Triggered<sup>SM</sup> Indexed Account (one-year index term)</li> <li>• 2-Year Point-to-Point Indexed Account (two-year index term)</li> </ul>
<b>Account Allocations</b>	<u>Fixed Account:</u> Amounts can be allocated into or out of the Fixed Account on any policy anniversary. <u>Indexed Accounts:</u> Amounts can be allocated into or out of the indexed accounts on a policy anniversary that coincides with the beginning of a new index term for that indexed account.
<b>Policy Loads/Fees</b>	No annual administrative fees, front-end sales charges or loads. Premium taxes deducted where applicable.
<b>Free Partial Surrenders</b>	10% of accumulation value each policy year.
<b>Market Value Adjustment ("MVA")</b>	Applied to a full or partial surrender made anytime during the initial fixed interest rate guarantee period of 8 years. Applied to surrenders from the fixed and indexed accounts. Does not apply to free partial surrenders.
<b>Guaranteed Minimum Cash Surrender Value</b>	100% of the single premium paid, less any prior partial surrenders and related surrender charges, accumulated with interest to the date of surrender, less any surrender charge on the date of surrender.  Refer to the <i>Jefferson Pilot New Directions</i> Product Guarantees form for the interest rate(s) used to calculate the guaranteed minimum cash surrender value.
<b>Death Benefit</b>	Greater of: <ul style="list-style-type: none"> <li>• Accumulation value; or</li> <li>• Guaranteed minimum cash surrender value.</li> </ul>
<b>Scheduled Maturity Date</b>	Later of: 10 <sup>th</sup> policy anniversary, or anniversary on or immediately following the annuitant's 90 <sup>th</sup> birthday.
<b>Choice of Income Options</b>	After 2 <sup>nd</sup> policy year, may receive the full accumulation value without a MVA or surrender charge under a wide choice of income payment options, including an income that cannot be outlived.
<b>Product Guarantees</b>	Refer to the <i>Jefferson Pilot New Directions</i> Product Guarantees form.



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FINANCIAL

**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**

*The Jefferson Pilot New Directions Single Premium Deferred Annuities (Policy Form 94-523, or state variation) are issued by Jefferson-Pilot Life Insurance Company, Greensboro, NC and may not be available in all states (may be referred to as "equity indexed annuities" in certain 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.*

*The Jefferson Pilot New Directions annuities are not registered securities or stock market investments and do not directly participate in any stock or equity investments.*

*There is no additional tax-deferral benefit for annuities purchased in an IRA or other tax qualified plan, since these are already tax-deferred. If you are considering placing an annuity in an IRA or other tax qualified plan, 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 is a summary description of the JPF I-88 annuity. State variations may apply. Please refer to the Jefferson Pilot New Directions Client Brochure, FA-03451, for additional product details and examples of MVA and surrender charge calculations. The exact terms of the annuity are contained in the policy and any attached riders, which will control Jefferson-Pilot Life's contractual obligations.*