

FACTS-AT-A-GLANCE

SURRENDER CHARGE SCHEDULE (% of Accumulation Value after MVA)	12 Years 12%, 11%, 10%, 9%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%
ISSUE AGES	0-83 NQ & Q
MINIMUM PREMIUM	\$5,000 NQ and \$2,000 Q Additional premiums are subject to a \$50 minimum. The Company reserves the right to limit additional premiums to \$25,000 each policy year.
MAXIMUM PREMIUM	\$1,000,000 Ages 0-65 \$500,000 Ages over 65 (without prior Home Office approval)
PREMIUM BONUS	4% premium bonus (credited to each premium received in the first 5 policy years)
INTEREST OPTIONS	Choice of: <ul style="list-style-type: none"> ▶ Fixed Account ▶ Performance TriggeredSM Indexed Account (one-year indexed term) ▶ 2-Year Point-to-Point Indexed Account (two-year indexed term) ▶ 2-Year Monthly Cap Indexed Account (two-year indexed term)
ACCOUNT ALLOCATIONS	Fixed Account: Amounts can be allocated into or out of the Fixed Account on any policy anniversary. Indexed Accounts: Amounts allocated into an indexed account on the policy anniversary begin a new indexed term. Amounts can only be allocated out of an indexed account at the end of the indexed term.
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
MARKET VALUE ADJUSTMENT ("MVA")	Applied to a full or partial surrender made anytime during the first twelve policy years from the fixed and indexed accounts, on the date of surrender. Does not apply to free partial surrenders after the first twelve policy years, if a lifetime income payment begins after the 5th policy anniversary, or to a death benefit.
GUARANTEED MINIMUM CASH SURRENDER VALUE	100% of the premiums paid, less any prior partial surrenders and related surrender charges, accumulated at the guaranteed minimum fixed 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"> ▶ Sum of the premiums paid less surrenders received; or ▶ Accumulation value without a MVA, but less surrender charge; or ▶ Guaranteed minimum cash surrender value <p>Alternatively, the accumulation value without a MVA or surrender charge can be paid out at the guaranteed payment option rates over at least 5 years.</p>
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	After 5th policy year, the full accumulation value without a MVA or surrender charge may be received under a wide choice of income payment options, including an income that cannot be outlived.
ACCOUNT GUARANTEES	See reverse side (page 2)

ACCOUNT GUARANTEES

FIXED ACCOUNT	Guaranteed Minimum Fixed Interest Rate: 1.50% Policy years 1-12 1.50% Policy years 13+
PERFORMANCE TRIGGERED INDEXED ACCOUNT	Guaranteed Minimum Specified Rate: 2.50%
2-YEAR POINT-TO-POINT INDEXED ACCOUNT	Guaranteed Minimum Indexed Interest Cap: 7.00%
2-YEAR MONTHLY CAP INDEXED ACCOUNT	Guaranteed Minimum Monthly Indexed Cap: 1.00%

Note: Please refer to the Jefferson Pilot OptiPoint Client Brochure (FA-03861, or state variation) for more information and examples of MVA and surrender charge calculations.

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 OptiPoint Flexible Premium Deferred Annuities (Policy Form 94-526, 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 OptiPoint annuities are not registered securities or stock market investments and do not directly participate in any stock or equity investments.

If you are considering placing an annuity in an IRA or other tax qualified plan, which are 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 is a summary description of the JPF Opti 12 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's contractual obligations.



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