



# JPF PRO 13

FLEXIBLE PREMIUM DEFERRED ANNUITY



JEFFERSON PILOT  
FINANCIAL

## Facts-At-A-Glance

Jefferson-Pilot Life Insurance Company

<b>Issue Ages</b>	0-82 Non-Qualified and Qualified																														
<b>Available Markets</b>	Non-Qualified, IRAs and IRA rollovers (Traditional and Roth), Employer Sponsored IRA, 403(b) Tax Sheltered Annuities (TSAs), 401(k) Plans, Keogh (HR-10), Corporate Defined Benefit, Corporate Defined Contribution																														
<b>Minimum Initial Premium</b>	\$5,000 Non-Qualified, \$2,000 Qualified																														
<b>Maximum Initial Premium</b>	\$1,000,000 - Ages 0-65      \$500,000 - Ages over 65 (without prior Home Office approval)																														
<b>Additional Premiums</b>	Additional premiums are subject to a \$50 minimum. The Company reserves the right to limit additional premiums to \$25,000 each policy year.																														
<b>Premium Bonus</b>	1.00% premium bonus is credited to each premium received in the first policy year. A premium bonus is also credited on the 1st, 2nd, 3rd and 4th policy anniversaries. The premium bonus credited on the applicable policy anniversary is equal to 1.00% times the lesser of: <ul style="list-style-type: none"> <li>▶ The sum of the premiums received in the first policy year; or</li> <li>▶ The accumulation value on such policy anniversary prior to the crediting of such premium bonus.</li> </ul>																														
<b>Fixed Interest Rate Guarantee Period</b>	Initial - 1 Year      Subsequent - 1 Year																														
<b>Interest Accounts</b>	Choice of: <ul style="list-style-type: none"> <li>▶ Fixed Account</li> <li>▶ Performance Triggered Indexed Account</li> <li>▶ 2-Year Point-to-Point Indexed Account</li> <li>▶ 2-Year Monthly Cap Indexed Account</li> </ul>																														
<b>Account Allocations</b>	<p><b>Fixed Account:</b> Amounts can be allocated into or out of the Fixed Account on any policy anniversary.</p> <p><b>Indexed Accounts:</b> 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.</p> <p>The amount of the accumulation value available for reallocation on a policy anniversary equals:</p> <ul style="list-style-type: none"> <li>▶ The Fixed Account value at the end of the preceding policy year; plus</li> <li>▶ The sum of the indexed term account values at the end of the preceding policy year for only those indexed term accounts that reach the end of an indexed term at the end of the preceding policy year; plus</li> <li>▶ Any premium bonus credited on the policy anniversary.</li> </ul>																														
<b>Market Value Adjustment ("MVA")*</b>	Applies to full or partial surrenders from the fixed and indexed accounts made anytime during the first thirteen policy years. Does not apply after the first thirteen policy years, to free partial surrenders, to the death benefit, or if annuitization occurs after the 5th policy year.**																														
<b>Surrender Charge Schedule</b> (% 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> <th>12</th> <th>13</th> <th>14+</th> </tr> </thead> <tbody> <tr> <td></td> <td>13%</td> <td>12%</td> <td>11%</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	12	13	14+		13%	12%	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	12	13	14+																	
	13%	12%	11%	10%	9%	8%	7%	6%	5%	4%	3%	2%	1%	0%																	
<b>No 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>Policy Loans</b>	Available for Tax Sheltered Annuities (TSAs) only																														

\*Please refer to the Jefferson Pilot OptiPro Examples of MVA and Surrender Charge Calculations (FA-04907) for more information.

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



<b>Guaranteed Minimum Cash Surrender Value</b>	100% of premiums paid, less any prior partial surrenders and related surrender charges and less deductions for any required premium taxes, accumulated at the guaranteed minimum fixed interest rate(s) to the date of surrender, less any surrender charge on the date of surrender.
<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 13th policy anniversary, or anniversary on or immediately following the Annuitant's 95th birthday.
<b>Choice of Income Options (Annuitization)</b>	After the 5th policy year,* you may receive the full accumulation value without an MVA or surrender charge under a wide choice of income payment options, including an income you cannot outlive.

**Account Guarantees**

<b>Fixed Account</b>	Guaranteed Minimum Fixed Interest Rate: 1.00% (or such higher rate(s) as may be in effect in your state on the day your policy is issued)
<b>Performance Triggered Indexed Account</b>	Guaranteed Minimum Specified Rate: 2.50%
<b>2-Year Point-to-Point Indexed Account</b>	Guaranteed Minimum Indexed Interest Cap: 7.00%
<b>2-Year Monthly Cap Indexed Account</b>	Guaranteed Minimum Monthly Indexed Cap: 1.00%

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

The **JPF Pro 13 Flexible Premium Deferred Annuity** (Policy Form 04-605, or state variation) is issued by Jefferson-Pilot Life Insurance Company, Greensboro, NC and may not be available in all states (may be referred to as "equity indexed annuity" 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 **JPF Pro 13 Flexible Premium Deferred Annuity** is not a registered security or stock market investment and does not directly participate in any stock or equity investments. The S&P 500® Index is a price index and does not reflect dividends paid on the underlying stocks.

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 Pro 13 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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**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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