



JEFFERSON PILOT
SMART COURSESM
 ANNUITY SERIES
 JPF Route 78

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

Sales Guide

Initial Fixed Interest Rate Guarantee Period	7-Years
Surrender Charge Schedule (% of Accumulation Value after MVA)	8-Years 9%, 8%, 7%, 6%, 5%, 4%, 3%, 2%
Issue Ages	0-85 NQ & Q
Minimum Premium	\$5,000 Single Premium (Additional premiums are not permitted)
Maximum Premium	\$1,000,000 Ages 0-65 \$500,000 Ages over 65 (without prior Home Office approval)
Interest Options	Choice of: <ul style="list-style-type: none"> • Fixed Account • Performance TriggeredSM Indexed Account (one-year index term) • 2-Year Point-to-Point Indexed Account (two-year index term)
Account Allocations	<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.
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 initial fixed interest rate guarantee period of 7 years. Applied to surrenders from the fixed and indexed accounts. Does not apply to free partial surrenders.
Guaranteed Minimum Cash Surrender Value	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 Smart Course</i> Product Guarantees form for the interest rate(s) used to calculate the guaranteed minimum cash surrender value.
Death Benefit	Greater of: <ul style="list-style-type: none"> • Single premium paid less surrenders received; or • Accumulation value without a MVA, but less surrender charge; or • Guaranteed minimum cash surrender value. 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.
Scheduled Maturity Date	Later of: 10 th policy anniversary, or anniversary on or immediately following the annuitant's 90 th birthday.
Choice of Income Options	After 5 th 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.
Product Guarantees	Refer to the <i>Jefferson Pilot Smart Course</i> Product Guarantees form.



JEFFERSON PILOT
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 Smart Course Single Premium Deferred Annuities (Policy Form 94-524, 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 Smart Course annuities are not registered securities or stock market investments and do not directly participate in any stock or equity investment.

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 Route 78 annuity. State variations may apply. Please refer to the Jefferson Pilot Smart Course Client Brochure, FA-03452, for additional product details and example 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.