

**Equity Indexed Annuity  
Without Gift**

February 11, 1999

«Title» «FirstName» «LastName»  
«JobTitle»  
«Company»  
«Address1»  
«Address2»  
«City», «State» «PostalCode»

Dear «FirstName»:

Would you like to have your cake – and eat it too?

Many people don't fully realize the extent to which inflation can erode the value of their dollars. Equity Indexed Annuities give you the potential to outpace inflation while providing tax deferred accumulation for retirement. In addition, at retirement, an equity-indexed annuity can guarantee an income that you cannot outlive.

Equity Indexed Annuities feature the following advantages:

- Interest linked to the S&P 500<sup>®\*</sup>
- Guaranteed rate of return
- Tax deferred earnings
- Access to your funds
- Renewal options
- Lifetime income option
- Potential relief from taxation on Social Security benefits

If you are planning for retirement, you should consider the advantages of an equity-indexed annuity. For more information, simply complete the form below and return it in the enclosed postage-paid envelope. There is no obligation.

Sincerely,

«JPContact»  
«JPTitle»

\*S&P 500<sup>®</sup> is a trademark of The McGraw-Hill Companies, Inc, and has been licensed for use by Jefferson-Pilot Life Insurance Company. Equity Indexed Annuities are not sponsored, endorsed, sold or promoted by Standard & Poor's and Standard & Poor's makes no representation regarding the advisability of purchasing Equity Indexed Annuities.

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Without obligation, I would like to receive the Information offered in your letter.

I would also like information on:

- |                                |   |  |
|--------------------------------|---|--|
| «Title» «FirstName» «LastName» | <input type="checkbox"/> Family Protection            | <input type="checkbox"/> Mortgage Protection         |
| «Address1»                     | <input type="checkbox"/> Business Insurance           | <input type="checkbox"/> Audit of Existing Insurance |
| «Address2»                     | <input type="checkbox"/> Low Cost Term Life Insurance | <input type="checkbox"/> Retirement Planning         |
| «City», «State» «PostalCode»   | <input type="checkbox"/> Disability Income            | <input type="checkbox"/> Universal Life Insurance    |
|                                | <input type="checkbox"/> Tax Deferred Annuity         | <input type="checkbox"/> Estate Planning             |
|                                | <input type="checkbox"/> Group Life Insurance         | <input type="checkbox"/> Long Term Care              |

Home Phone # \_\_\_\_\_

Best Time to Call \_\_\_\_\_

Business Phone # \_\_\_\_\_

Birthdate \_\_\_\_\_

«JPContact»