

Dear

Are you tired of stock market losses? Look no further. Help recover losses with Jefferson-Pilot Life Insurance Company's new series of annuities.

Jefferson-Pilot Life's new annuities provide you valuable choices that let you respond to today's changing market conditions. The **Jefferson Pilot New DirectionsSM** and the **Jefferson Pilot Smart CourseSM** series of annuities offer you the following features:

- ✓ Choice of multi-year fixed interest rate guarantee periods
- ✓ 3 simple accounts to allocate to: 1 Fixed Account and 2 indexed accounts
- ✓ Indexed accounts linked to a popular stock market index
- ✓ No negative returns - guaranteed
- ✓ Tax-deferred accumulation*
- ✓ Annual access to your money – 10% penalty free*

Jefferson Pilot New Directions and **Jefferson Pilot Smart Course** annuities give you the flexibility between the Fixed Account and two simple indexed accounts for your allocations. With the guaranteed minimum fixed interest rate for multiple years and the assurance that you won't have negative returns, you can sit back and know that you have the control over your financial future.

Make stock market losses a thing of the past. I will be in touch with you in the next couple of days to talk with you about these new, innovative annuities from Jefferson-Pilot Life.

Sincerely,

Jefferson Pilot New Direction and Jefferson Pilot Smart Course are Single Premium Deferred Annuities (Policy Form 94-523 and 94-524, or state variation 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.

**Interest earned is taxed upon full or partial surrender. Surrenders and/or death benefit may be subject to a surrender charge schedule, a MVA and, if made prior to 59½, may also be subject to a 10% Federal penalty tax. Federal tax laws require that surrenders be taken first from interest earnings. IRAs and other qualified plans are already tax deferred; consider other annuity features.*