

Dear

It's never too late to save for your retirement. With the uncertainty of Social Security, you must consider additional retirement income supplements to help protect you from outliving your financial resources.

Retirement is an important stage in your life and Jefferson-Pilot Life Insurance Company has two new annuity series to help provide you solutions. The new **Jefferson Pilot New DirectionsSM** and the **Jefferson Pilot Smart CourseSM** annuities offer you the following features:

- ✓ A choice of multi-year fixed interest rate guarantee periods
- ✓ 3 accounts for flexibility – 1 fixed and 2 indexed
- ✓ 2 indexed accounts linked to a popular stock market index
- ✓ No negative returns
- ✓ 10% penalty free access to your money*
- ✓ Lifetime income payment options
- ✓ Death benefit protection

The new **Jefferson Pilot New Directions** and the **Jefferson Pilot Smart Course** annuities give you the opportunity to choose among the Fixed Account and two indexed accounts. With the Fixed Account's guaranteed minimum fixed interest rate for multiple years and the assurance that the interest credited to the indexed accounts will never go below zero, you can better enjoy your retirement. Let your money work for you.

I will be in touch with you in the next couple of days to set-up an appointment so we can talk to you about the new, innovative annuities from Jefferson-Pilot Life. Then we can get moving toward long-term retirement security.

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.

** Surrender may be subject to a surrender charge and a Market Value Adjustment, if made prior to age 59½, may also be subject to a 10% Federal penalty tax.*