

Date

Dear Client:

Have you thought about what YOU need lately?

Retirement is a time to think of yourself to ensure that you achieve the lifestyle you've dreamed of. You need safety. You need strength. But most importantly you need retirement money you can count on. A *Jefferson Pilot Classic Flex* annuity from Jefferson-Pilot Life Insurance Company can help you have all of these things.

With a *Jefferson Pilot Classic Flex* annuity you'll also receive these benefits:

- Penalty-free annual withdrawals of up to 10%
- Up to a 5.00% first year interest rate bonus
- Guaranteed income payments, including an income that you cannot outlive
- Death benefit protection

Jefferson-Pilot Life Insurance Company has over 100 years experience and is a AAA* rated issuing company for financial strength. Trust your retirement assets to a company that will be there when you need them the most. Get started today by calling XXX-XXX-XXXX to learn more about a *Jefferson Pilot Classic Flex* annuity. You owe it to yourself.

Sincerely,

The Jefferson Pilot Classic Flex Flexible Premium Deferred Annuities (Policy Form 04-601, or state variation) are issued by Jefferson-Pilot Life Insurance Company, Greensboro, NC and may not be available in all states. The policy may be subject to a Market Value Adjustment.

*Standard & Poor's AAA rating reflects extremely strong insurer financial strength as of February 2005. A scale of AAA (Extremely strong financial security) to CCC (Extremely weak financial security) is used.