

Dear

Looking to rollover your qualified plan? Does versatility and access to your money interest you? Look no further...the direction is simple with Jefferson-Pilot Life Insurance Company's new series of annuities.

Rolling your qualified plan into one of Jefferson-Pilot Life's new annuities provides you some valuable choices. The **Jefferson Pilot New DirectionsSM** and the **Jefferson Pilot Smart CourseSM** series of annuities offer you the following features:

- ✓ Choose among multi-year fixed interest rate guarantee periods
- ✓ Choose among 3 simple accounts: 1 fixed and 2 indexed
- ✓ 10% penalty free access to your money*
- ✓ Death benefit protection

The new **Jefferson Pilot New Directions** and the **Jefferson Pilot Smart Course** annuities give you the flexibility 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 indexed accounts will not have negative returns, you can let your annuity work for you.

I will be in touch with you in the next couple of days to set-up an appointment to talk to you about these new, innovative annuities from Jefferson-Pilot Life. Let's get your money rolling.

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.*