

The Power of Zero and Positive Guarantees

Indexed Annuities offer clients the potential to earn interest that is linked to the performance of an index, while protecting their money with guarantees. How? By crediting zero if the change in the index is negative. Here is how to sell a zero interest credit to your clients!

Focus on the guaranteed minimum cash surrender value. Suppose your client purchased an indexed annuity from Jefferson-Pilot Life Insurance Company and for each year your client held the annuity, the change in the index was negative. This

is clearly the worst-case scenario since the indexed accounts would earn 0%, but it demonstrates the power of the overall policy's guaranteed minimum cash surrender value.

When guarantees matter to your clients, Jefferson-Pilot Life's indexed annuities offer both the potential to earn higher than traditional fixed rate alternatives, and the protection they may be looking for even during a worst-case scenario. Put the power of zero to work for your clients.

Annuity Series	Surrender Charge Period	Cumulative Growth of the Initial Premium ¹ (At the End of the Surrender Charge Period; Assumes No Withdrawals)
Jefferson Pilot OptiChoiceSM		
JPF OptiChoice 5	5 Years	6.41% ²
JPF OptiChoice 7	7 Years	10.98% ²
JPF OptiChoice 9	9 Years	16.90% ²
Jefferson Pilot OptiPoint[®]		
JPF Opti 8	8 Years	12.65% ³
JPF Opti 10	10 Years	16.05% ³
JPF Opti 12	12 Years	19.56% ³
Jefferson Pilot New DirectionsSM		
JPF I-66	6 Years	10.97% ²
JPF I-88	8 Years	14.89% ²
Jefferson Pilot OptiProSM		
JPF Opti 7	7 Years	10.98% ³
JPF Opti 13	13 Years	21.36% ³

¹ At the end of the surrender charge period; Assumes no withdrawals.

² The guaranteed minimum fixed interest rate after the surrender charge period will be between 1% and 3%.

³ May be higher depending on the guaranteed minimum fixed interest rate in effect during the surrender charge period in the state where the policy is issued. The guaranteed minimum fixed interest rate after the surrender charge period will be between 1% and 3%.



Contact JPF Marketing toll-free at 1-866-4JPFMKT, option 2, (1-866-457-3658). Select option 1, extension 5068 if you would like to add your contact information.)

Do you have a sales idea you want to share with your peers? E-mail your idea to karen.r.gilmore-buxton@jpfinc.com and your name will be entered in a monthly drawing for \$100.

An indexed annuity is a fixed annuity intended for retirement or other long-term needs and provides a guaranteed minimum interest rate, tax-deferred accumulation of your money, a wide range of income payment options including an income you cannot outlive, and a death benefit. It is intended for a person who has sufficient cash or other liquid assets for living expenses and unexpected emergencies, such as medical expenses. Jefferson-Pilot Life's indexed annuities are not registered securities or stock market investments and do not directly participate in any stock or equity investments, or index. The index used is a price index and does not reflect dividends paid on the underlying stocks. Guarantees are backed by the claims-paying ability of Jefferson-Pilot Life Insurance Company.

The Jefferson Pilot New Directions Single Premium Deferred Annuity (Policy Form 94-523, or state variation), and Jefferson Pilot OptiPoint, Jefferson Pilot OptiPro and Jefferson Pilot OptiChoice Flexible Premium Deferred Annuities (Policy Forms 94-526, 04-604, 06-605 and 05-606, or state variations) are issued by Jefferson-Pilot Life Insurance Company, Greensboro, N.C., and may not be available in all states (may be referred to as "equity indexed annuities" in certain states). The policy/certificate may be subject to a Market Value Adjustment.

Interest earned is taxed as income when withdrawn or surrendered. Withdrawals, surrenders and death benefit, if applicable, may be subject to surrender charges, an MVA and, if made before age 59½, may also be subject to a 10% federal penalty tax.

All sales must be accompanied by the product's Client Brochure, Facts-At-A-Glance and Disclosure Statement which provide complete information about the annuity, including costs and details of coverage.

