



Do you need an Indexed Annuity?

An Indexed Annuity is a fixed annuity offering a combination of benefits to help you achieve potentially higher returns than traditional fixed interest rate products, but with none of the downside risks.

Jefferson-Pilot Life Insurance Company Indexed Annuities are **SUPER**. They feature:

S&P 500[®] Index -

Crediting rates are linked to S&P 500 Index values. The S&P 500 Index is based on the stock prices of 500 companies considered to be leaders in their industries, and does not include dividends.

Upside Potential -

Historically, over long periods of time the S&P 500 Index has outperformed traditional fixed interest products. With crediting rates linked to the changes in S&P 500 Index values, there is opportunity for potentially higher returns.¹

Power of Tax-Deferral -

Federal and state taxes are deferred on interest earnings until the money is withdrawn² - allowing your money to grow faster.

Estate Planning -

Avoid the costs and delays of probate with direct payment to your designated beneficiary(ies).

Rate Guarantee -

A minimum guaranteed fixed interest rate protects your money in the event of consistent market losses.

Another **SUPER** advantage of an Indexed Annuity is the interest locking feature, which locks in your interest when it is credited, so you don't have to worry about losing interest you have already earned if the S&P 500 Index value falls later. You will never be credited with a negative return.

Is an Indexed Annuity right for you? It could be if you want the potential to achieve higher returns without worrying about stock market losses.

¹ Past performance of the S&P 500 Index is no guarantee of future changes in the S&P 500 Index or of future interest earnings.

² Withdrawals may be subject to surrender charges and, if made prior to age 59½, may also be subject to a 10% Federal penalty tax.

Indexed Annuities are offered 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).

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