

Feed the Need!

What do these numbers mean to you?

80% 50% 30% 1 year

JPF Advantage Solutions

Universal Life Insurance

JPF Advantage FlexTerm

Term Life Insurance

How about if we add more detail?¹

- ▶ Over 80 percent of workers have inadequate disability income coverage
- ▶ 50 percent of mortgage foreclosures are due to disability
- ▶ Almost 30 percent aged 35 to 65 will be disabled for at least 90 days
- ▶ One year of disability can wipe out 10 years of savings

Why add JPF's Disability Income Rider to JPF Advantage products?

- ▶ Disability Income Rider is less expensive than an individual DI policy
- ▶ One of the highest DI Rider benefits: up to \$2,500/month²
- ▶ Modified "own occupation" definition of total disability
- ▶ White collar discount
- ▶ Simplified application process — supplement to life application
- ▶ You earn full life commission percentages on the DI Rider³



With so much riding on your clients' paychecks, shouldn't you help them protect their income? Contact:

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JPF Advantage Solutions underwritten and issued by
Jefferson-Pilot Life Insurance Company
100 North Greene Street, Greensboro, NC 27401

JPF Advantage FlexTerm underwritten and issued by
Jefferson Pilot Financial Insurance Company
One Granite Place, Concord, NH 03301

www.myjpf.com

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¹ Sources: National Underwriter, 2001 & 2002, National Safety Council, Social Security Bulletin Annual Statistical Supplement, 1998

² Rider provides up to a two-year benefit of the lesser of:

- 1) \$2,500 per month,
- 2) 60 percent of the insured's current pre-disability income
- 3) 1.5 percent of the life insurance death benefit.

Benefit limited to \$10,000 per month all sources, group and individual. See rider language for other limits and exclusions.

³ On UL, COIs of DI Rider add to target, earn target commission percentage; on term, full DI Rider premium earns same commission percentage as base.

JPF Advantage Solutions (Flexible Premium Adjustable Life, Form UL 5050 with data pages F-5150-A); Disability Income Rider (Form J-5750).

JPF Advantage FlexTerm (Term Life Insurance Series), Form TRM5060 with data pages: F5160-10 (10-year term), F5160-15 (15-year term), F5160-20 (20-year term), F-5160-30 (30-year term); Disability Income Rider (Form DIS-5755).

Form numbers, features and benefits may vary by state. Policy and/or rider may be unavailable in some states.