

JPF Advantage FlexTerm
Term Life Insurance



Discover the Advantage





Term Product Features Comparison

<i>Company</i>	<i>Product</i>	<i>\$100,000 Face Amount</i>	<i>Disability Income Rider</i>	<i>Return of Premium Rider</i>	<i>Multiple Term Policy Fee Discount</i>	<i>Term as a Companion Plan</i>
Jefferson Pilot Financial ¹	JPF Advantage FlexTerm	✓	✓	✓	✓	✓
American General ²	LTG Ultra Term	✓				
First Colony	Colony Term	✓				
John Hancock	Level Term					
Lincoln National ²	GTO Term	✓				
Protective	Value Term	✓				
ING ReliaStar	TermSmart	✓				
Transamerica	Trendsetter Super	✓				
Travelers	Special T	✓				

¹ Jefferson Pilot Financial offers the Return of Premium rider for JPF Advantage FlexTerm 15, 20, and 30.

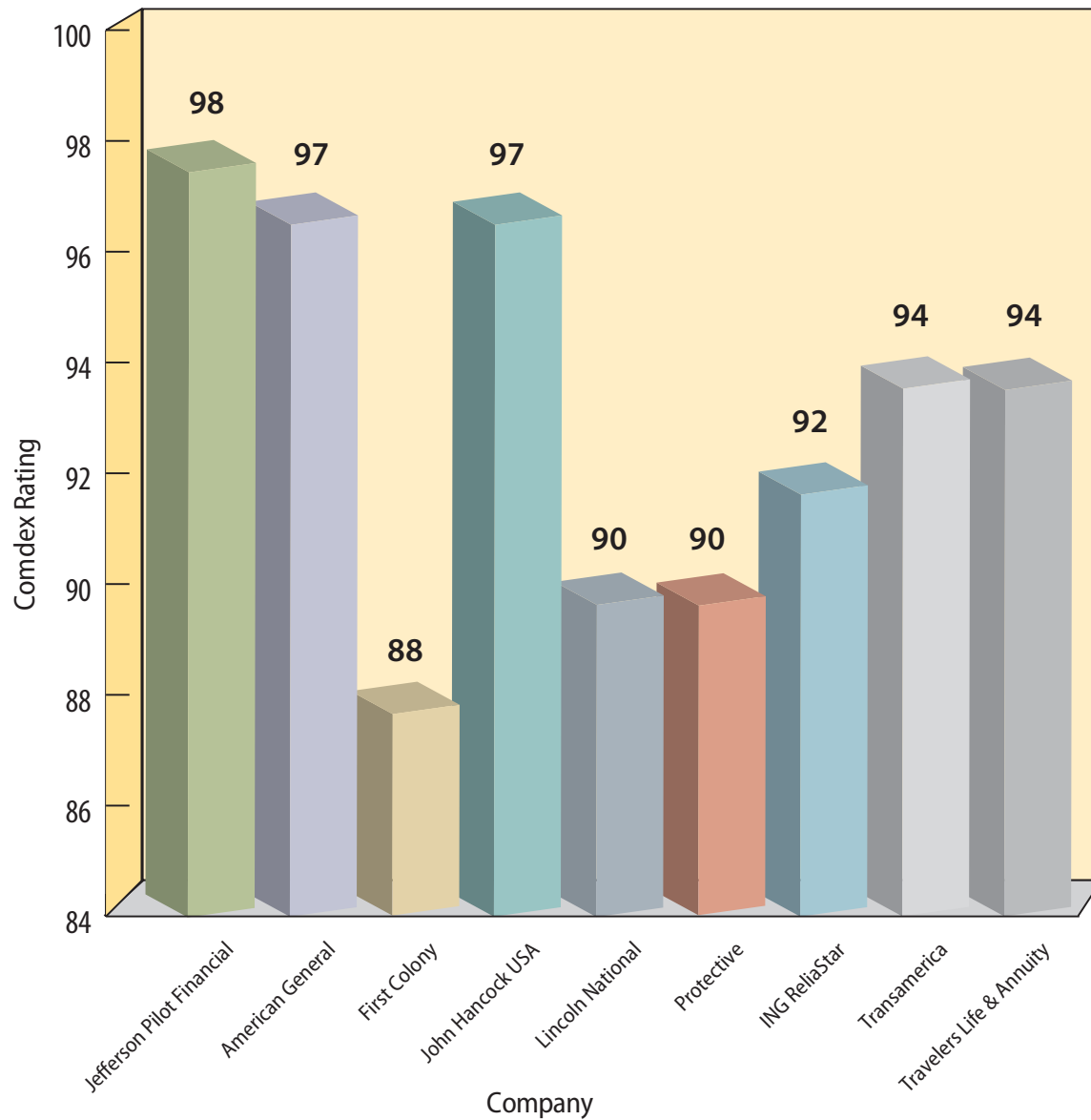
² American General and Lincoln National offer separate term products with the Return of Premium Rider.

In this competitive environment, term rates remain dynamic and may change frequently. For updated premiums please visit the Competitive Services section of My JPF (www.myjpf.com) and click on Marketing>>JP Life and Annuities>>Competition Support.

Values are based on the companies' current non-guaranteed factors as of September 2005.



Comdex Rating Comparison



The Comdex (Source: EbixLife, Inc. – Vital Signs Software) composite index is the average percentile ranking of all the ratings received by a company. The Comdex indicates on a scale of one to 100 how the company ranks among 503 companies that have been rated.

Comdex rating is current as of August 2005.

In this competitive environment, term rates remain dynamic and may change frequently. For updated premiums please visit the Competitive Services section of My JPF (www.myjpf.com) and click on Marketing>>JP Life and Annuities>>Competition Support.

Values are based on the companies' current non-guaranteed factors as of September 2005.



10-Year Guaranteed Level Premium Term \$100,000 Death Benefit

Male, Age 45

Best Non-tobacco

Company/Product	Annual Premium
First Colony (GE) Colony 10	\$129
Lincoln National GTO 10	\$130
ING ReliaStar TermSmart 10	\$170
American General LTG Ultra-C 10	\$171
JPF Advantage FlexTerm 10	\$175
Travelers Special T 10	\$178
Protective Value Term 10/10	\$190
Transamerica Trendsetter Super 10	\$212
John Hancock Level 10-Year Term	N/A
Average of Competitors	\$169
JPF Premium Difference From Average	3.21%

Preferred Non-tobacco

Company/Product	Annual Premium
Lincoln National GTO 10	\$151
First Colony (GE) Colony 10	\$151
Protective Value Term 10/10	\$190
American General LTG Ultra-C 10	\$195
ING ReliaStar TermSmart 10	\$196
JPF Advantage FlexTerm 10	\$203
Travelers Special T 10	\$206
Transamerica Trendsetter Super 10	\$212
John Hancock Level 10-Year Term	N/A
Average of Competitors	\$188
JPF Premium Difference From Average	7.39%

Standard Non-tobacco

Company/Product	Annual Premium
Protective Value Term 10/10	\$238
First Colony (GE) Colony 10	\$241
Lincoln National GTO 10	\$246
JPF Advantage FlexTerm 10	\$268
ING ReliaStar TermSmart 10	\$269
Transamerica Trendsetter Super 10	\$273
American General LTG Ultra-C 10	\$293
Travelers Special T 10	\$319
John Hancock Level 10-Year Term	N/A
Average of Competitors	\$268
JPF Premium Difference From Average	0.00%

Male, Age 55

Best Non-tobacco

Company/Product	Annual Premium
First Colony (GE) Colony 10	\$258
Lincoln National GTO 10	\$265
American General LTG Ultra-C 10	\$311
Travelers Special T 10	\$312
JPF Advantage FlexTerm 10	\$316
Protective Value Term 10/10	\$323
ING ReliaStar TermSmart 10	\$327
Transamerica Trendsetter Super 10	\$343
John Hancock Level 10-Year Term	N/A
Average of Competitors	\$307
JPF Premium Difference From Average	2.89%

Preferred Non-tobacco

Company/Product	Annual Premium
First Colony (GE) Colony 10	\$303
Lincoln National GTO 10	\$321
Protective Value Term 10/10	\$323
Transamerica Trendsetter Super 10	\$343
Travelers Special T 10	\$368
American General LTG Ultra-C 10	\$369
JPF Advantage FlexTerm 10	\$373
ING ReliaStar TermSmart 10	\$390
John Hancock Level 10-Year Term	N/A
Average of Competitors	\$349
JPF Premium Difference From Average	6.50%

Standard Non-tobacco

Company/Product	Annual Premium
Protective Value Term 10/10	\$425
Lincoln National GTO 10	\$490
Transamerica Trendsetter Super 10	\$490
First Colony (GE) Colony 10	\$493
JPF Advantage FlexTerm 10	\$513
ING ReliaStar TermSmart 10	\$520
American General LTG Ultra-C 10	\$560
Travelers Special T 10	\$653
John Hancock Level 10-Year Term	N/A
Average of Competitors	\$518
JPF Premium Difference From Average	-0.97%

John Hancock Level Term products have a minimum face amount of \$750,000.

In this competitive environment, term rates remain dynamic and may change frequently. For updated premiums please visit the Competitive Services section of My JPF (www.myjpf.com) and click on Marketing>>JP Life and Annuities>>Competition Support.

Values are based on the companies' current non-guaranteed factors as of September 2005.



10-Year Guaranteed Level Premium Term \$250,000 Death Benefit

Male, Age 45

Best Non-tobacco

Company/Product	Annual Premium
Lincoln National GTO 10	\$213
American General LTG Ultra 10	\$220
First Colony (GE) Colony 10	\$223
Protective Value Term 10/10	\$235
JPF Advantage FlexTerm 10	\$260
Transamerica Trendsetter Super 10	\$268
ING ReliaStar TermSmart 10	\$285
Travelers Special T 10	\$295
John Hancock Level 10-Year Term	N/A
Average of Competitors	\$250
JPF Premium Difference From Average	3.89%

Preferred Non-tobacco

Company/Product	Annual Premium
Lincoln National GTO 10	\$258
First Colony (GE) Colony 10	\$273
American General LTG Ultra 10	\$273
Protective Value Term 10/10	\$283
JPF Advantage FlexTerm 10	\$315
Transamerica Trendsetter Super 10	\$330
ING ReliaStar TermSmart 10	\$338
Travelers Special T 10	\$365
John Hancock Level 10-Year Term	N/A
Average of Competitors	\$304
JPF Premium Difference From Average	3.37%

Standard Non-tobacco

Company/Product	Annual Premium
Protective Value Term 10/10	\$445
JPF Advantage FlexTerm 10	\$445
American General LTG Ultra 10	\$478
Lincoln National GTO 10	\$480
Transamerica Trendsetter Super 10	\$483
ING ReliaStar TermSmart 10	\$495
First Colony (GE) Colony 10	\$518
Travelers Special T 10	\$648
John Hancock Level 10-Year Term	N/A
Average of Competitors	\$499
JPF Premium Difference From Average	-12.13%

Male, Age 55

Best Non-tobacco

Company/Product	Annual Premium
Lincoln National GTO 10	\$490
American General LTG Ultra 10	\$500
Protective Value Term 10/10	\$500
First Colony (GE) Colony 10	\$503
JPF Advantage FlexTerm 10	\$558
Transamerica Trendsetter Super 10	\$563
ING ReliaStar TermSmart 10	\$618
Travelers Special T 10	\$630
John Hancock Level 10-Year Term	N/A
Average of Competitors	\$545
JPF Premium Difference From Average	2.28%

Preferred Non-tobacco

Company/Product	Annual Premium
Lincoln National GTO 10	\$588
American General LTG Ultra 10	\$588
First Colony (GE) Colony 10	\$590
Protective Value Term 10/10	\$603
Transamerica Trendsetter Super 10	\$658
JPF Advantage FlexTerm 10	\$675
ING ReliaStar TermSmart 10	\$748
Travelers Special T 10	\$770
John Hancock Level 10-Year Term	N/A
Average of Competitors	\$653
JPF Premium Difference From Average	3.33%

Standard Non-tobacco

Company/Product	Annual Premium
Protective Value Term 10/10	\$920
JPF Advantage FlexTerm 10	\$963
American General LTG Ultra 10	\$1,000
Lincoln National GTO 10	\$1,020
ING ReliaStar TermSmart 10	\$1,020
Transamerica Trendsetter Super 10	\$1,025
First Colony (GE) Colony 10	\$1,253
Travelers Special T 10	\$1,483
John Hancock Level 10-Year Term	N/A
Average of Competitors	\$1,086
JPF Premium Difference From Average	-12.72%

John Hancock Level Term products have a minimum face amount of \$750,000.

In this competitive environment, term rates remain dynamic and may change frequently. For updated premiums please visit the Competitive Services section of My JPF (www.myjpf.com) and click on Marketing>>JP Life and Annuities>>Competition Support.

Values are based on the companies' current non-guaranteed factors as of September 2005.



10-Year Guaranteed Level Premium Term \$500,000 Death Benefit

Male, Age 45

Best Non-tobacco

Company/Product	Annual Premium
Lincoln National GTO 10	\$375
Protective Value Term 10/10	\$375
American General LTG Ultra 10	\$390
First Colony (GE) Colony 10	\$395
JPF Advantage FlexTerm 10	\$405
Transamerica Trendsetter Super 10	\$410
Travelers Special T 10	\$445
ING ReliaStar TermSmart 10	\$505
John Hancock Level 10-Year Term	N/A
Average of Competitors	\$413
JPF Premium Difference From Average	-1.85%

Preferred Non-tobacco

Company/Product	Annual Premium
Lincoln National GTO 10	\$465
Protective Value Term 10/10	\$470
First Colony (GE) Colony 10	\$495
American General LTG Ultra 10	\$495
JPF Advantage FlexTerm 10	\$510
Transamerica Trendsetter Super 10	\$520
Travelers Special T 10	\$575
ING ReliaStar TermSmart 10	\$610
John Hancock Level 10-Year Term	N/A
Average of Competitors	\$518
JPF Premium Difference From Average	-1.47%

Standard Non-tobacco

Company/Product	Annual Premium
JPF Advantage FlexTerm 10	\$750
Protective Value Term 10/10	\$795
Transamerica Trendsetter Super 10	\$855
American General LTG Ultra 10	\$905
Lincoln National GTO 10	\$910
ING ReliaStar TermSmart 10	\$925
First Colony (GE) Colony 10	\$985
Travelers Special T 10	\$1,080
John Hancock Level 10-Year Term	N/A
Average of Competitors	\$901
JPF Premium Difference From Average	-20.08%

Male, Age 55

Best Non-tobacco

Company/Product	Annual Premium
Lincoln National GTO 10	\$930
First Colony (GE) Colony 10	\$955
JPF Advantage FlexTerm 10	\$960
Transamerica Trendsetter Super 10	\$1,000
Travelers Special T 10	\$1,050
Protective Value Term 10/10	\$1,110
American General LTG Ultra 10	\$1,125
ING ReliaStar TermSmart 10	\$1,170
John Hancock Level 10-Year Term	N/A
Average of Competitors	\$1,038
JPF Premium Difference From Average	-8.07%

Preferred Non-tobacco

Company/Product	Annual Premium
Protective Value Term 10/10	\$1,110
Lincoln National GTO 10	\$1,125
American General LTG Ultra 10	\$1,125
First Colony (GE) Colony 10	\$1,130
JPF Advantage FlexTerm 10	\$1,180
Transamerica Trendsetter Super 10	\$1,205
Travelers Special T 10	\$1,295
ING ReliaStar TermSmart 10	\$1,430
John Hancock Level 10-Year Term	N/A
Average of Competitors	\$1,200
JPF Premium Difference From Average	-1.69%

Standard Non-tobacco

Company/Product	Annual Premium
JPF Advantage FlexTerm 10	\$1,715
Protective Value Term 10/10	\$1,745
Transamerica Trendsetter Super 10	\$1,925
American General LTG Ultra 10	\$1,950
ING ReliaStar TermSmart 10	\$1,975
Lincoln National GTO 10	\$1,990
First Colony (GE) Colony 10	\$2,455
Travelers Special T 10	\$2,565
John Hancock Level 10-Year Term	N/A
Average of Competitors	\$2,040
JPF Premium Difference From Average	-18.95%

John Hancock Level Term products have a minimum face amount of \$750,000.

In this competitive environment, term rates remain dynamic and may change frequently. For updated premiums please visit the Competitive Services section of My JPF (www.myjpf.com) and click on Marketing>>JP Life and Annuities>>Competition Support.

Values are based on the companies' current non-guaranteed factors as of September 2005.



10-Year Guaranteed Level Premium Term \$1,000,000 Death Benefit

Male, Age 45

Best Non-tobacco

Company/Product	Annual Premium
Lincoln National GTO 10	\$640
American General LTG Ultra 10	\$650
Protective Value Term 10/10	\$655
JPF Advantage FlexTerm 10	\$695
Transamerica Trendsetter Super 10	\$705
First Colony (GE) Colony 10	\$740
Travelers Special T 10	\$790
John Hancock Level 10-Year Term	\$810
ING ReliaStar TermSmart 10	\$845
Average of Competitors	\$726
JPF Premium Difference From Average	-4.40%

Preferred Non-tobacco

Company/Product	Annual Premium
Lincoln National GTO 10	\$830
Protective Value Term 10/10	\$845
JPF Advantage FlexTerm 10	\$895
American General LTG Ultra 10	\$900
Transamerica Trendsetter Super 10	\$915
First Colony (GE) Colony 10	\$940
John Hancock Level 10-Year Term	\$980
Travelers Special T 10	\$1,050
ING ReliaStar TermSmart 10	\$1,055
Average of Competitors	\$934
JPF Premium Difference From Average	-4.41%

Standard Non-tobacco

Company/Product	Annual Premium
JPF Advantage FlexTerm 10	\$1,295
Protective Value Term 10/10	\$1,495
American General LTG Ultra 10	\$1,600
ING ReliaStar TermSmart 10	\$1,605
Transamerica Trendsetter Super 10	\$1,615
John Hancock Level 10-Year Term	\$1,620
Lincoln National GTO 10	\$1,770
First Colony (GE) Colony 10	\$1,850
Travelers Special T 10	\$2,060
Average of Competitors	\$1,657
JPF Premium Difference From Average	-27.93%

Male, Age 55

Best Non-tobacco

Company/Product	Annual Premium
Lincoln National GTO 10	\$1,700
American General LTG Ultra 10	\$1,700
Protective Value Term 10/10	\$1,715
JPF Advantage FlexTerm 10	\$1,745
John Hancock Level 10-Year Term	\$1,770
Transamerica Trendsetter Super 10	\$1,785
First Colony (GE) Colony 10	\$1,800
Travelers Special T 10	\$2,000
ING ReliaStar TermSmart 10	\$2,035
Average of Competitors	\$1,806
JPF Premium Difference From Average	-3.47%

Preferred Non-tobacco

Company/Product	Annual Premium
Lincoln National GTO 10	\$2,110
American General LTG Ultra 10	\$2,110
Protective Value Term 10/10	\$2,125
John Hancock Level 10-Year Term	\$2,150
JPF Advantage FlexTerm 10	\$2,165
First Colony (GE) Colony 10	\$2,170
Transamerica Trendsetter Super 10	\$2,275
Travelers Special T 10	\$2,490
ING ReliaStar TermSmart 10	\$2,525
Average of Competitors	\$2,236
JPF Premium Difference From Average	-3.26%

Standard Non-tobacco

Company/Product	Annual Premium
JPF Advantage FlexTerm 10	\$3,095
Protective Value Term 10/10	\$3,495
ING ReliaStar TermSmart 10	\$3,515
John Hancock Level 10-Year Term	\$3,580
American General LTG Ultra 10	\$3,650
Transamerica Trendsetter Super 10	\$3,765
Lincoln National GTO 10	\$3,930
First Colony (GE) Colony 10	\$4,860
Travelers Special T 10	\$5,030
Average of Competitors	\$3,880
JPF Premium Difference From Average	-25.36%

John Hancock Level Term products have a minimum face amount of \$750,000.

In this competitive environment, term rates remain dynamic and may change frequently. For updated premiums please visit the Competitive Services section of My JPF (www.myjpf.com) and click on Marketing>>JP Life and Annuities>>Competition Support.

Values are based on the companies' current non-guaranteed factors as of September 2005.



20-Year Guaranteed Level Premium Term \$100,000 Death Benefit

Male, Age 45

Best Non-tobacco

Company/Product	Annual Premium
First Colony (GE) Colony 20	\$190
Lincoln National GTO 20	\$211
Protective Value Term 20/20	\$227
ING ReliaStar TermSmart 20	\$248
Travelers Special T 20	\$261
JPF Advantage FlexTerm 20	\$261
AIG/American General LTG Ultra-C 20	\$268
Transamerica Trendsetter Super 20	\$309
John Hancock Level 20-Year Term	N/A
Average of Competitors	\$247
JPF Premium Difference From Average	5.41%

Preferred Non-tobacco

Company/Product	Annual Premium
First Colony (GE) Colony 20	\$219
Lincoln National GTO 20	\$237
Protective Value Term 20/20	\$283
ING ReliaStar TermSmart 20	\$295
JPF Advantage FlexTerm 20	\$295
Travelers Special T 20	\$296
AIG/American General LTG Ultra-C 20	\$307
Transamerica Trendsetter Super 20	\$309
John Hancock Level 20-Year Term	N/A
Average of Competitors	\$280
JPF Premium Difference From Average	5.04%

Standard Non-tobacco

Company/Product	Annual Premium
Protective Value Term 20/20	\$338
First Colony (GE) Colony 20	\$366
Lincoln National GTO 20	\$382
ING ReliaStar TermSmart 20	\$405
JPF Advantage FlexTerm 20	\$415
Transamerica Trendsetter Super 20	\$447
Travelers Special T 20	\$452
AIG/American General LTG Ultra-C 20	\$465
John Hancock Level 20-Year Term	N/A
Average of Competitors	\$409
JPF Premium Difference From Average	1.51%

Male, Age 55

Best Non-tobacco

Company/Product	Annual Premium
First Colony (GE) Colony 20	\$382
Lincoln National GTO 20	\$446
Protective Value Term 20/20	\$485
Travelers Special T 20	\$520
JPF Advantage FlexTerm 20	\$533
ING ReliaStar TermSmart 20	\$549
AIG/American General LTG Ultra-C 20	\$565
Transamerica Trendsetter Super 20	\$608
John Hancock Level 20-Year Term	N/A
Average of Competitors	\$511
JPF Premium Difference From Average	4.13%

Preferred Non-tobacco

Company/Product	Annual Premium
First Colony (GE) Colony 20	\$432
Lincoln National GTO 20	\$504
Protective Value Term 20/20	\$546
Travelers Special T 20	\$582
Transamerica Trendsetter Super 20	\$608
JPF Advantage FlexTerm 20	\$616
ING ReliaStar TermSmart 20	\$659
AIG/American General LTG Ultra-C 20	\$663
John Hancock Level 20-Year Term	N/A
Average of Competitors	\$576
JPF Premium Difference From Average	6.45%

Standard Non-tobacco

Company/Product	Annual Premium
Protective Value Term 20/20	\$671
Lincoln National GTO 20	\$843
ING ReliaStar TermSmart 20	\$873
First Colony (GE) Colony 20	\$880
JPF Advantage FlexTerm 20	\$912
Transamerica Trendsetter Super 20	\$930
Travelers Special T 20	\$987
AIG/American General LTG Ultra-C 20	\$1,151
John Hancock Level 20-Year Term	N/A
Average of Competitors	\$906
JPF Premium Difference From Average	0.67%

John Hancock Level Term products have a minimum face amount of \$750,000.

In this competitive environment, term rates remain dynamic and may change frequently. For updated premiums please visit the Competitive Services section of My JPF (www.myjpf.com) and click on Marketing>>JP Life and Annuities>>Competition Support.

Values are based on the companies' current non-guaranteed factors as of September 2005.



20-Year Guaranteed Level Premium Term \$250,000 Death Benefit

Male, Age 45

Best Non-tobacco

Company/Product	Annual Premium
First Colony (GE) Colony 20	\$358
Lincoln National GTO 20	\$373
American General LTG Ultra 20	\$375
Protective Value Term 20/20	\$405
ING ReliaStar TermSmart 20	\$453
JPF Advantage FlexTerm 20	\$460
Travelers Special T 20	\$503
Transamerica Trendsetter Super 20	\$510
John Hancock Level 20-Year Term	N/A
Average of Competitors	\$430
JPF Premium Difference From Average	6.60%

Preferred Non-tobacco

Company/Product	Annual Premium
First Colony (GE) Colony 20	\$410
Lincoln National GTO 20	\$433
American General LTG Ultra 20	\$443
Protective Value Term 20/20	\$460
JPF Advantage FlexTerm 20	\$533
ING ReliaStar TermSmart 20	\$553
Transamerica Trendsetter Super 20	\$563
Travelers Special T 20	\$590
John Hancock Level 20-Year Term	N/A
Average of Competitors	\$498
JPF Premium Difference From Average	6.54%

Standard Non-tobacco

Company/Product	Annual Premium
First Colony (GE) Colony 20	\$660
Protective Value Term 20/20	\$675
American General LTG Ultra 20	\$683
Lincoln National GTO 20	\$748
ING ReliaStar TermSmart 20	\$773
JPF Advantage FlexTerm 20	\$773
Transamerica Trendsetter Super 20	\$908
Travelers Special T 20	\$980
John Hancock Level 20-Year Term	N/A
Average of Competitors	\$775
JPF Premium Difference From Average	-0.26%

Male, Age 55

Best Non-tobacco

Company/Product	Annual Premium
American General LTG Ultra 20	\$813
First Colony (GE) Colony 20	\$815
Lincoln National GTO 20	\$863
Protective Value Term 20/20	\$890
Transamerica Trendsetter Super 20	\$1,013
JPF Advantage FlexTerm 20	\$1,035
ING ReliaStar TermSmart 20	\$1,100
Travelers Special T 20	\$1,150
John Hancock Level 20-Year Term	N/A
Average of Competitors	\$960
JPF Premium Difference From Average	7.26%

Preferred Non-tobacco

Company/Product	Annual Premium
First Colony (GE) Colony 20	\$940
Lincoln National GTO 20	\$983
Protective Value Term 20/20	\$1,015
American General LTG Ultra 20	\$1,075
JPF Advantage FlexTerm 20	\$1,213
Travelers Special T 20	\$1,305
Transamerica Trendsetter Super 20	\$1,310
ING ReliaStar TermSmart 20	\$1,373
John Hancock Level 20-Year Term	N/A
Average of Competitors	\$1,152
JPF Premium Difference From Average	5.05%

Standard Non-tobacco

Company/Product	Annual Premium
Protective Value Term 20/20	\$1,465
American General LTG Ultra 20	\$1,768
ING ReliaStar TermSmart 20	\$1,775
Lincoln National GTO 20	\$1,788
JPF Advantage FlexTerm 20	\$1,825
First Colony (GE) Colony 20	\$2,053
Transamerica Trendsetter Super 20	\$2,115
Travelers Special T 20	\$2,318
John Hancock Level 20-Year Term	N/A
Average of Competitors	\$1,888
JPF Premium Difference From Average	-3.47%

John Hancock Level Term products have a minimum face amount of \$750,000.

In this competitive environment, term rates remain dynamic and may change frequently. For updated premiums please visit the Competitive Services section of My JPF (www.myjpf.com) and click on Marketing>>JP Life and Annuities>>Competition Support.

Values are based on the companies' current non-guaranteed factors as of September 2005.



20-Year Guaranteed Level Premium Term \$500,000 Death Benefit

Male, Age 45

Best Non-tobacco

Company/Product	Annual Premium
First Colony (GE) Colony 20	\$665
Lincoln National GTO 20	\$695
American General LTG Ultra 20	\$700
Protective Value Term 20/20	\$715
Transamerica Trendsetter Super 20	\$775
JPF Advantage FlexTerm 20	\$780
Travelers Special T 20	\$820
ING ReliaStar TermSmart 20	\$840
John Hancock Level 20-Year Term	N/A
Average of Competitors	\$749
JPF Premium Difference From Average	4.01%

Preferred Non-tobacco

Company/Product	Annual Premium
First Colony (GE) Colony 20	\$770
Lincoln National GTO 20	\$815
Protective Value Term 20/20	\$825
American General LTG Ultra 20	\$835
JPF Advantage FlexTerm 20	\$910
Transamerica Trendsetter Super 20	\$925
Travelers Special T 20	\$970
ING ReliaStar TermSmart 20	\$1,040
John Hancock Level 20-Year Term	N/A
Average of Competitors	\$886
JPF Premium Difference From Average	2.61%

Standard Non-tobacco

Company/Product	Annual Premium
Protective Value Term 20/20	\$1,255
American General LTG Ultra 20	\$1,315
JPF Advantage FlexTerm 20	\$1,350
Lincoln National GTO 20	\$1,445
First Colony (GE) Colony 20	\$1,470
ING ReliaStar TermSmart 20	\$1,480
Transamerica Trendsetter Super 20	\$1,595
Travelers Special T 20	\$1,670
John Hancock Level 20-Year Term	N/A
Average of Competitors	\$1,448
JPF Premium Difference From Average	-7.22%

Male, Age 55

Best Non-tobacco

Company/Product	Annual Premium
American General LTG Ultra 20	\$1,575
First Colony (GE) Colony 20	\$1,580
Lincoln National GTO 20	\$1,675
Protective Value Term 20/20	\$1,685
Transamerica Trendsetter Super 20	\$1,835
JPF Advantage FlexTerm 20	\$1,850
Travelers Special T 20	\$1,980
ING ReliaStar TermSmart 20	\$2,135
John Hancock Level 20-Year Term	N/A
Average of Competitors	\$1,789
JPF Premium Difference From Average	3.28%

Preferred Non-tobacco

Company/Product	Annual Premium
First Colony (GE) Colony 20	\$1,830
Lincoln National GTO 20	\$1,915
Protective Value Term 20/20	\$1,935
Transamerica Trendsetter Super 20	\$2,070
American General LTG Ultra 20	\$2,100
JPF Advantage FlexTerm 20	\$2,175
Travelers Special T 20	\$2,250
ING ReliaStar TermSmart 20	\$2,680
John Hancock Level 20-Year Term	N/A
Average of Competitors	\$2,119
JPF Premium Difference From Average	2.56%

Standard Non-tobacco

Company/Product	Annual Premium
Protective Value Term 20/20	\$2,835
JPF Advantage FlexTerm 20	\$3,315
ING ReliaStar TermSmart 20	\$3,485
American General LTG Ultra 20	\$3,485
Lincoln National GTO 20	\$3,525
Transamerica Trendsetter Super 20	\$4,000
First Colony (GE) Colony 20	\$4,055
Travelers Special T 20	\$4,055
John Hancock Level 20-Year Term	N/A
Average of Competitors	\$3,594
JPF Premium Difference From Average	-8.43%

John Hancock Level Term products have a minimum face amount of \$750,000.

In this competitive environment, term rates remain dynamic and may change frequently. For updated premiums please visit the Competitive Services section of My JPF (www.myjpf.com) and click on Marketing>>JP Life and Annuities>>Competition Support.

Values are based on the companies' current non-guaranteed factors as of September 2005.



20-Year Guaranteed Level Premium Term \$1,000,000 Death Benefit

Male, Age 45

Best Non-tobacco

Company/Product	Annual Premium
American General LTG Ultra 20	\$1,270
First Colony (GE) Colony 20	\$1,280
John Hancock Level 20-Year Term	\$1,310
Lincoln National GTO 20	\$1,320
Protective Value Term 20/20	\$1,335
Transamerica Trendsetter Super 20	\$1,390
JPF Advantage FlexTerm 20	\$1,405
ING ReliaStar TermSmart 20	\$1,455
Travelers Special T 20	\$1,540
Average of Competitors	\$1,367
JPF Premium Difference From Average	2.69%

Preferred Non-tobacco

Company/Product	Annual Premium
First Colony (GE) Colony 20	\$1,490
American General LTG Ultra 20	\$1,490
Lincoln National GTO 20	\$1,540
John Hancock Level 20-Year Term	\$1,550
Protective Value Term 20/20	\$1,555
JPF Advantage FlexTerm 20	\$1,645
Transamerica Trendsetter Super 20	\$1,660
ING ReliaStar TermSmart 20	\$1,815
Travelers Special T 20	\$1,840
Average of Competitors	\$1,621
JPF Premium Difference From Average	1.49%

Standard Non-tobacco

Company/Product	Annual Premium
JPF Advantage FlexTerm 20	\$2,345
Protective Value Term 20/20	\$2,415
American General LTG Ultra 20	\$2,530
John Hancock Level 20-Year Term	\$2,620
ING ReliaStar TermSmart 20	\$2,635
First Colony (GE) Colony 20	\$2,760
Lincoln National GTO 20	\$2,840
Transamerica Trendsetter Super 20	\$3,030
Travelers Special T 20	\$3,240
Average of Competitors	\$2,713
JPF Premium Difference From Average	-15.68%

Male, Age 55

Best Non-tobacco

Company/Product	Annual Premium
American General LTG Ultra 20	\$3,040
First Colony (GE) Colony 20	\$3,050
Lincoln National GTO 20	\$3,260
Protective Value Term 20/20	\$3,275
JPF Advantage FlexTerm 20	\$3,435
Transamerica Trendsetter Super 20	\$3,500
John Hancock Level 20-Year Term	\$3,610
ING ReliaStar TermSmart 20	\$3,795
Travelers Special T 20	\$3,860
Average of Competitors	\$3,425
JPF Premium Difference From Average	0.29%

Preferred Non-tobacco

Company/Product	Annual Premium
First Colony (GE) Colony 20	\$3,610
American General LTG Ultra 20	\$3,610
Lincoln National GTO 20	\$3,760
Protective Value Term 20/20	\$3,775
Transamerica Trendsetter Super 20	\$3,960
JPF Advantage FlexTerm 20	\$4,045
John Hancock Level 20-Year Term	\$4,250
Travelers Special T 20	\$4,400
ING ReliaStar TermSmart 20	\$4,725
Average of Competitors	\$4,015
JPF Premium Difference From Average	0.74%

Standard Non-tobacco

Company/Product	Annual Premium
Protective Value Term 20/20	\$5,575
JPF Advantage FlexTerm 20	\$5,875
ING ReliaStar TermSmart 20	\$6,285
American General LTG Ultra 20	\$6,880
Lincoln National GTO 20	\$6,910
John Hancock Level 20-Year Term	\$6,920
Transamerica Trendsetter Super 20	\$7,820
First Colony (GE) Colony 20	\$8,010
Travelers Special T 20	\$8,010
Average of Competitors	\$6,921
JPF Premium Difference From Average	-17.80%

In this competitive environment, term rates remain dynamic and may change frequently. For updated premiums please visit the Competitive Services section of My JPF (www.myjpf.com) and click on Marketing>>JP Life and Annuities>>Competition Support.

Values are based on the companies' current non-guaranteed factors as of September 2005.



30-Year Guaranteed Level Premium Term \$100,000 Death Benefit

Male, Age 35

Best Non-tobacco

Company/Product	Annual Premium
First Colony (GE) Colony 30	\$167
Lincoln National GTO 30	\$176
Protective Value Term 30/30	\$193
ING ReliaStar TermSmart 30	\$196
American General LTG Ultra-C 30	\$213
JPF Advantage FlexTerm 30	\$238
Travelers Special T 30	\$245
Transamerica Trendsetter Super 30	\$248
John Hancock Level 30-Year Term	N/A
Average of Competitors	\$210
JPF Premium Difference From Average	11.97%

Preferred Non-tobacco

Company/Product	Annual Premium
First Colony (GE) Colony 30	\$184
Lincoln National GTO 30	\$197
Protective Value Term 30/30	\$222
ING ReliaStar TermSmart 30	\$233
American General LTG Ultra-C 30	\$243
Transamerica Trendsetter Super 30	\$248
JPF Advantage FlexTerm 30	\$267
Travelers Special T 30	\$275
John Hancock Level 30-Year Term	N/A
Average of Competitors	\$234
JPF Premium Difference From Average	12.50%

Standard Non-tobacco

Company/Product	Annual Premium
Protective Value Term 30/30	\$268
American General LTG Ultra-C 30	\$304
Lincoln National GTO 30	\$313
First Colony (GE) Colony 30	\$324
ING ReliaStar TermSmart 30	\$326
Transamerica Trendsetter Super 30	\$352
JPF Advantage FlexTerm 30	\$368
Travelers Special T 30	\$413
John Hancock Level 30-Year Term	N/A
Average of Competitors	\$334
JPF Premium Difference From Average	9.38%

Male, Age 45

Best Non-tobacco

Company/Product	Annual Premium
First Colony (GE) Colony 30	\$307
American General LTG Ultra-C 30	\$348
Lincoln National GTO 30	\$349
Protective Value Term 30/30	\$351
ING ReliaStar TermSmart 30	\$383
JPF Advantage FlexTerm 30	\$441
Transamerica Trendsetter Super 30	\$441
Travelers Special T 30	\$443
John Hancock Level 30-Year Term	N/A
Average of Competitors	\$383
JPF Premium Difference From Average	13.18%

Preferred Non-tobacco

Company/Product	Annual Premium
First Colony (GE) Colony 30	\$344
Lincoln National GTO 30	\$380
Protective Value Term 30/30	\$398
American General LTG Ultra-C 30	\$437
Transamerica Trendsetter Super 30	\$441
ING ReliaStar TermSmart 30	\$452
JPF Advantage FlexTerm 30	\$492
Travelers Special T 30	\$513
John Hancock Level 30-Year Term	N/A
Average of Competitors	\$432
JPF Premium Difference From Average	12.17%

Standard Non-tobacco

Company/Product	Annual Premium
Protective Value Term 30/30	\$505
First Colony (GE) Colony 30	\$645
American General LTG Ultra-C 30	\$669
Lincoln National GTO 30	\$676
ING ReliaStar TermSmart 30	\$702
Transamerica Trendsetter Super 30	\$702
JPF Advantage FlexTerm 30	\$714
Travelers Special T 30	\$847
John Hancock Level 30-Year Term	N/A
Average of Competitors	\$683
JPF Premium Difference From Average	4.41%

John Hancock Level Term products have a minimum face amount of \$750,000.

In this competitive environment, term rates remain dynamic and may change frequently. For updated premiums please visit the Competitive Services section of My JPF (www.myjpf.com) and click on Marketing>>JP Life and Annuities>>Competition Support.

Values are based on the companies' current non-guaranteed factors as of September 2005.



30-Year Guaranteed Level Premium Term \$250,000 Death Benefit

Male, Age 35

Best Non-tobacco

Company/Product	Annual Premium
First Colony (GE) Colony 30	\$293
American General LTG Ultra 30	\$300
Lincoln National GTO 30	\$310
Protective Value Term 30/30	\$333
ING ReliaStar TermSmart 30	\$350
JPF Advantage FlexTerm 30	\$365
Transamerica Trendsetter Super 30	\$385
Travelers Special T 30	\$463
John Hancock Level 30-Year Term	N/A
Average of Competitors	\$350
JPF Premium Difference From Average	4.14%

Preferred Non-tobacco

Company/Product	Annual Premium
First Colony (GE) Colony 30	\$325
American General LTG Ultra 30	\$345
Lincoln National GTO 30	\$358
Protective Value Term 30/30	\$378
ING ReliaStar TermSmart 30	\$413
JPF Advantage FlexTerm 30	\$418
Transamerica Trendsetter Super 30	\$440
Travelers Special T 30	\$538
John Hancock Level 30-Year Term	N/A
Average of Competitors	\$402
JPF Premium Difference From Average	3.86%

Standard Non-tobacco

Company/Product	Annual Premium
Protective Value Term 30/30	\$518
American General LTG Ultra 30	\$570
JPF Advantage FlexTerm 30	\$605
Lincoln National GTO 30	\$615
ING ReliaStar TermSmart 30	\$618
First Colony (GE) Colony 30	\$658
Transamerica Trendsetter Super 30	\$700
Travelers Special T 30	\$883
John Hancock Level 30-Year Term	N/A
Average of Competitors	\$646
JPF Premium Difference From Average	-6.76%

Male, Age 45

Best Non-tobacco

Company/Product	Annual Premium
First Colony (GE) Colony 30	\$635
American General LTG Ultra 30	\$670
Lincoln National GTO 30	\$690
Protective Value Term 30/30	\$705
ING ReliaStar TermSmart 30	\$728
Transamerica Trendsetter Super 30	\$788
JPF Advantage FlexTerm 30	\$790
Travelers Special T 30	\$958
John Hancock Level 30-Year Term	N/A
Average of Competitors	\$746
JPF Premium Difference From Average	5.63%

Preferred Non-tobacco

Company/Product	Annual Premium
First Colony (GE) Colony 30	\$725
Lincoln National GTO 30	\$763
American General LTG Ultra 30	\$763
Protective Value Term 30/30	\$785
ING ReliaStar TermSmart 30	\$868
JPF Advantage FlexTerm 30	\$890
Transamerica Trendsetter Super 30	\$923
Travelers Special T 30	\$1,133
John Hancock Level 30-Year Term	N/A
Average of Competitors	\$856
JPF Premium Difference From Average	3.79%

Standard Non-tobacco

Company/Product	Annual Premium
Protective Value Term 30/30	\$1,118
American General LTG Ultra 30	\$1,288
JPF Advantage FlexTerm 30	\$1,333
Lincoln National GTO 30	\$1,393
ING ReliaStar TermSmart 30	\$1,413
First Colony (GE) Colony 30	\$1,535
Transamerica Trendsetter Super 30	\$1,575
Travelers Special T 30	\$1,968
John Hancock Level 30-Year Term	N/A
Average of Competitors	\$1,453
JPF Premium Difference From Average	-8.99%

John Hancock Level Term products have a minimum face amount of \$750,000.

In this competitive environment, term rates remain dynamic and may change frequently. For updated premiums please visit the Competitive Services section of My JPF (www.myjpf.com) and click on Marketing>>JP Life and Annuities>>Competition Support.

Values are based on the companies' current non-guaranteed factors as of September 2005.



30-Year Guaranteed Level Premium Term \$500,000 Death Benefit

Male, Age 35

Best Non-tobacco

Company/Product	Annual Premium
First Colony (GE) Colony 30	\$535
American General LTG Ultra 30	\$550
Lincoln National GTO 30	\$570
Protective Value Term 30/30	\$570
JPF Advantage FlexTerm 30	\$600
ING ReliaStar TermSmart 30	\$635
Transamerica Trendsetter Super 30	\$635
Travelers Special T 30	\$745
John Hancock Level 30-Year Term	N/A
Average of Competitors	\$605
JPF Premium Difference From Average	-0.83%

Preferred Non-tobacco

Company/Product	Annual Premium
First Colony (GE) Colony 30	\$600
American General LTG Ultra 30	\$640
Protective Value Term 30/30	\$660
Lincoln National GTO 30	\$665
JPF Advantage FlexTerm 30	\$700
Transamerica Trendsetter Super 30	\$750
ING ReliaStar TermSmart 30	\$760
Travelers Special T 30	\$880
John Hancock Level 30-Year Term	N/A
Average of Competitors	\$707
JPF Premium Difference From Average	-0.98%

Standard Non-tobacco

Company/Product	Annual Premium
Protective Value Term 30/30	\$940
JPF Advantage FlexTerm 30	\$1,050
American General LTG Ultra 30	\$1,090
ING ReliaStar TermSmart 30	\$1,170
Lincoln National GTO 30	\$1,180
Transamerica Trendsetter Super 30	\$1,240
First Colony (GE) Colony 30	\$1,265
Travelers Special T 30	\$1,495
John Hancock Level 30-Year Term	N/A
Average of Competitors	\$1,179
JPF Premium Difference From Average	-12.26%

Male, Age 45

Best Non-tobacco

Company/Product	Annual Premium
First Colony (GE) Colony 30	\$1,220
American General LTG Ultra 30	\$1,290
Protective Value Term 30/30	\$1,315
Lincoln National GTO 30	\$1,330
ING ReliaStar TermSmart 30	\$1,390
JPF Advantage FlexTerm 30	\$1,390
Transamerica Trendsetter Super 30	\$1,420
Travelers Special T 30	\$1,630
John Hancock Level 30-Year Term	N/A
Average of Competitors	\$1,373
JPF Premium Difference From Average	1.21%

Preferred Non-tobacco

Company/Product	Annual Premium
First Colony (GE) Colony 30	\$1,400
Lincoln National GTO 30	\$1,475
American General LTG Ultra 30	\$1,475
Protective Value Term 30/30	\$1,475
JPF Advantage FlexTerm 30	\$1,580
ING ReliaStar TermSmart 30	\$1,670
Transamerica Trendsetter Super 30	\$1,700
Travelers Special T 30	\$1,940
John Hancock Level 30-Year Term	N/A
Average of Competitors	\$1,589
JPF Premium Difference From Average	-0.59%

Standard Non-tobacco

Company/Product	Annual Premium
Protective Value Term 30/30	\$2,140
JPF Advantage FlexTerm 30	\$2,400
American General LTG Ultra 30	\$2,525
Lincoln National GTO 30	\$2,735
ING ReliaStar TermSmart 30	\$2,760
Transamerica Trendsetter Super 30	\$2,925
First Colony (GE) Colony 30	\$3,020
Travelers Special T 30	\$3,435
John Hancock Level 30-Year Term	N/A
Average of Competitors	\$2,743
JPF Premium Difference From Average	-14.27%

John Hancock Level Term products have a minimum face amount of \$750,000.

In this competitive environment, term rates remain dynamic and may change frequently. For updated premiums please visit the Competitive Services section of My JPF (www.myjpf.com) and click on Marketing>>JP Life and Annuities>>Competition Support.

Values are based on the companies' current non-guaranteed factors as of September 2005.



30-Year Guaranteed Level Premium Term \$1,000,000 Death Benefit

Male, Age 35

Best Non-tobacco

Company/Product	Annual Premium
First Colony (GE) Colony 30	\$970
Lincoln National GTO 30	\$1,030
American General LTG Ultra 30	\$1,030
ING ReliaStar TermSmart 30	\$1,035
Protective Value Term 30/30	\$1,045
JPF Advantage FlexTerm 30	\$1,065
Transamerica Trendsetter Super 30	\$1,130
John Hancock Level 30-Year Term	\$1,240
Travelers Special T 30	\$1,390
Average of Competitors	\$1,104
JPF Premium Difference From Average	-3.65%

Preferred Non-tobacco

Company/Product	Annual Premium
First Colony (GE) Colony 30	\$1,130
American General LTG Ultra 30	\$1,180
Protective Value Term 30/30	\$1,225
Lincoln National GTO 30	\$1,230
JPF Advantage FlexTerm 30	\$1,255
ING ReliaStar TermSmart 30	\$1,325
Transamerica Trendsetter Super 30	\$1,360
John Hancock Level 30-Year Term	\$1,390
Travelers Special T 30	\$1,660
Average of Competitors	\$1,306
JPF Premium Difference From Average	-4.07%

Standard Non-tobacco

Company/Product	Annual Premium
Protective Value Term 30/30	\$1,785
JPF Advantage FlexTerm 30	\$1,895
American General LTG Ultra 30	\$2,050
ING ReliaStar TermSmart 30	\$2,075
Transamerica Trendsetter Super 30	\$2,300
Lincoln National GTO 30	\$2,310
John Hancock Level 30-Year Term	\$2,350
First Colony (GE) Colony 30	\$2,460
Travelers Special T 30	\$2,890
Average of Competitors	\$2,235
JPF Premium Difference From Average	-17.94%

Male, Age 45

Best Non-tobacco

Company/Product	Annual Premium
First Colony (GE) Colony 30	\$2,290
American General LTG Ultra 30	\$2,430
ING ReliaStar TermSmart 30	\$2,435
Protective Value Term 30/30	\$2,535
JPF Advantage FlexTerm 30	\$2,565
Lincoln National GTO 30	\$2,580
Transamerica Trendsetter Super 30	\$2,710
John Hancock Level 30-Year Term	\$3,040
Travelers Special T 30	\$3,160
Average of Competitors	\$2,638
JPF Premium Difference From Average	-2.86%

Preferred Non-tobacco

Company/Product	Annual Premium
First Colony (GE) Colony 30	\$2,720
American General LTG Ultra 30	\$2,780
Lincoln National GTO 30	\$2,850
Protective Value Term 30/30	\$2,855
JPF Advantage FlexTerm 30	\$2,925
ING ReliaStar TermSmart 30	\$2,975
Transamerica Trendsetter Super 30	\$3,250
John Hancock Level 30-Year Term	\$3,300
Travelers Special T 30	\$3,780
Average of Competitors	\$3,048
JPF Premium Difference From Average	-4.22%

Standard Non-tobacco

Company/Product	Annual Premium
Protective Value Term 30/30	\$4,185
JPF Advantage FlexTerm 30	\$4,465
American General LTG Ultra 30	\$4,800
ING ReliaStar TermSmart 30	\$4,965
Lincoln National GTO 30	\$5,420
John Hancock Level 30-Year Term	\$5,480
Transamerica Trendsetter Super 30	\$5,600
First Colony (GE) Colony 30	\$5,980
Travelers Special T 30	\$6,770
Average of Competitors	\$5,296
JPF Premium Difference From Average	-18.61%

In this competitive environment, term rates remain dynamic and may change frequently. For updated premiums please visit the Competitive Services section of My JPF (www.myjpf.com) and click on Marketing>>JP Life and Annuities>>Competition Support.

Values are based on the companies' current non-guaranteed factors as of September 2005.

JPF Advantage FlexTerm (Term Life Insurance Series), Form TRM5060 with data pages: F5160-10 (10-yr term), F5160-15 (15-yr term), F5160-20 (20-yr term), F5160-30 (30-yr term); Disability Income Rider (Form DIS-5755); Return of Premium Benefit Rider (Form ROP-5756); form numbers may vary by state. Availability of benefits, riders and features may vary by state.

Please note: Life insurance policies or certificates marketed by or through a bank or other financial institution are: Not a Deposit – Not FDIC Insured – Not Insured by any Federal Government Agency – Not Guaranteed by the Bank – May Go Down in Value.

In some states, coverage is provided by a group flexible premium adjustable life insurance certificate issued by Jefferson-Pilot Life Insurance Company under a group life insurance policy issued by Jefferson-Pilot Life Insurance Company to the Jefferson Pilot Group Life Insurance Trust V. The group life insurance policy and certificate are governed by the laws of the state of Rhode Island.



Jefferson Pilot Financial Insurance Company
One Granite Place
Concord, NH 03301

www.myjpf.com

©2005 Jefferson Pilot Financial Insurance Company



INSURANCE MARKETPLACE
STANDARDS ASSOCIATION