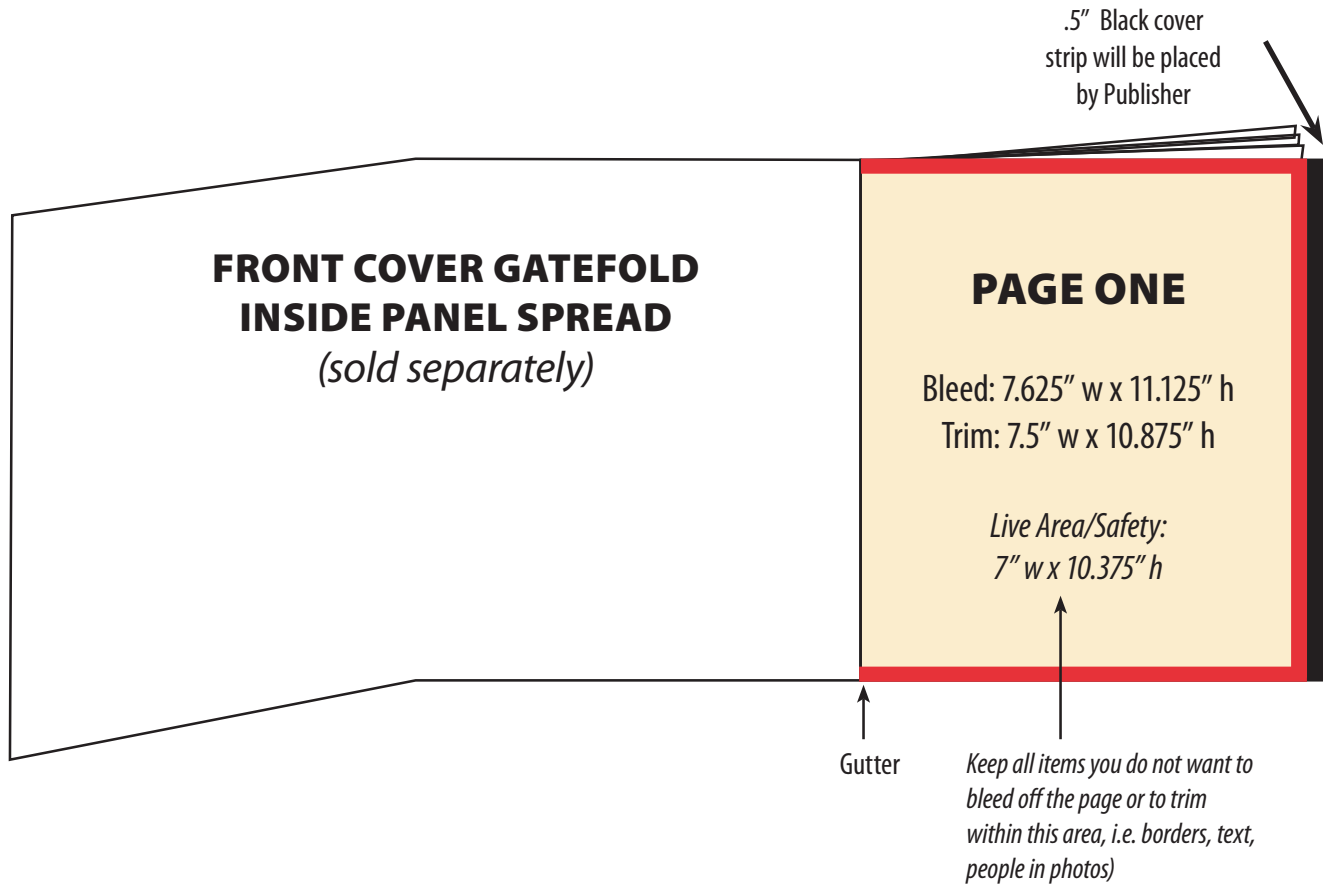


Page One

(when Gatefold is sold)



NOTES

- To submit ad, set document up to Bleed, keeping all text and images within the Live Area.
- Ads can be uploaded to our FTP site or e-mailed to ads@jnlcom.com.
- FTP Site = <http://www.jnlcom.com/ftp>
Username: ads
Password: client

QUESTIONS?

If you have questions regarding your ad materials or what ad materials to send in, please call Ad Production at (800) 333-8842.