

Financial Planning for Life

Pursuing a lifetime of financial well-being with the support of an advisor



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Let's begin with an easy question: Do you believe that your health has a big impact on your quality of life? Almost certainly, the answer is "yes." And now a follow-up question: Would you want to be responsible for giving yourself an annual physical, diagnosing your own illnesses and coming up with your own treatment plans, without help from doctors and other medical professionals you trust to evaluate your condition and guide you? Of course not. You don't expect yourself to be able to handle this aspect of your life, so you seek out advice from experts who are qualified to help you.

Now consider that your financial well-being also has a significant impact on your ability to enjoy life. If your financial "health" is not strong, you feel stressed and worried, which diminishes your ability to enjoy life, both the big moments and the small ones. And yet, for some reason, many of us think we should be able to handle all our financial matters on our own, without help from trained experts.

If that describes you, perhaps you think you should be able to navigate the complex world of financial planning, including finding the best way to save for kids' college educations, choosing life insurance, investing for retirement, handling financial emergencies, and everything else involved with achieving your financial goals, without the help of a trusted professional. But most of us are not trained to do that, just as we are not trained to handle our own medical needs. If you think about it, it really doesn't make sense to try to manage your financial well-being without a financial advisor.

A financial advisor is the equivalent of a primary care physician for your financial health, an expert who guides you, step by step, through the journey to achieve your financial goals throughout your life. You even have regular "check-ups," like an annual physical, with a financial advisor to make sure everything about your financial plan is on track. If you do not have a financial advisor and have been thinking, "I should be able to figure this out on my own" or "It probably costs too much," think about how much you rely on your doctor's advice, and the value your doctor provides to your life.



How to find the right advisor for you

If you already have an advisor, you know the ongoing benefits of the relationship, including financial guidance during life transitions. If you do not have an advisor but are considering hiring one, you might be wondering about the following:

- **When should I start working with an advisor?** There really is no such thing as “too soon.” When you are earning enough money to save regularly, it is time to invest for the long-term. Among other strategies, an advisor can help you to understand the benefits of compound interest over decades and why deferring taxes can be so important when saving for retirement. The sooner you start taking advantage of these strategies, the better.
- **What should I look for in choosing an advisor?** In addition to being credentialed and experienced, a good advisor should ask a lot of questions and listen carefully to your answers. There is no such thing as a prepackaged financial plan; an advisor needs to understand *your* goals and priorities, for today, tomorrow and the long-term.

Remember, this is someone you will confide in and turn to for advice, under a variety of circumstances, to help you achieve and maintain financial health throughout your life.

- **How do I know a financial advisor is acting in my best interest?** In the long run, an advisor who does not do what is right for their clients will not keep those clients. Ask for references and speak with current clients to see if they are satisfied. Ask the advisor if they are held to a “fiduciary” or “best interest” standard, which means the client’s interests take priority over the Advisor’s (for Certified Financial Planners, the answer is yes).

You also must be your own advocate. When interviewing an advisor, ask how he or she approaches planning for financial decisions that are important to you – and, remember, those things can change over time. Your list might include life events like buying a house, saving for retirement, making charitable contributions in a way that takes advantage of tax breaks, and leaving an inheritance for your adult children. You should also ask how a financial advisor will take into account your risk tolerance in your investments, and how deferring taxes on those investments can potentially improve your returns for the long-term.

Can financial freedom come with a guarantee?

One of the most important reasons for working with a financial advisor is to create a plan for generating income to support your lifestyle in retirement. An advisor will help you determine your retirement goals, how much income you will need to achieve those goals, and how to construct a portfolio of investments that can generate that amount of income. An advisor will attempt to plan to protect a portion of that income, no matter what the markets do in the future.

People often overlook the importance of *guaranteeing*[†] future income in a financial plan. It is ironic that we regularly seek guarantees on things like hotel reservations or the right to return something we purchased online, but we neglect to guarantee income we are counting on for retirement. You can avoid this mistake by talking to your advisor about how you can protect at least some of the future income your financial plan will generate.

It is important to note that very few investments offer guarantees, especially over a long period of time. Variable annuities can include a living benefit[§] with a minimum guaranteed lifetime income payment (available for an additional charge). Annuities may seem confusing or

complicated, but at the core, annuities are backed by the insurance company to provide that long-term guarantee. Variable annuities give you the investment freedom to access market-driven growth.

If you haven't already done so, talk with your financial advisor about how a variable annuity with a lifetime income benefit can help provide the peace of mind you seek for your financial future. In that conversation, your advisor should note that while an annuity does provide a combination of guaranteed[†] income and potential investment growth, the guarantee is only as strong as the insurance company that stands behind it.

Financial freedom begins with knowledge. Talk to your financial advisor about a variable annuity with lifetime income from Jackson, the company that leads the conversation about retiring with purpose, to pursue the financial freedom to turn your goals into reality.

What is a Variable Annuity?

Variable annuities are long-term, tax-deferred investments designed for retirement, involve investment risks and may lose value. Earnings are taxable as ordinary income when distributed and may be subject to a 10% additional tax if withdrawn before age 59½. Annuities involve risk and may lose value.



Investing involves risk, including possible loss of principal.

[†] Guarantees are backed by the claims-paying ability of the issuing insurance company

[§] Optional benefits are available for an extra charge in addition to the ongoing fees and expenses of the variable annuity.

Before investing, investors should carefully consider the investment objectives, risks, charges and expenses of the variable annuity and its underlying investment options. The current contract prospectus and underlying fund prospectuses, which are contained in the same document, provide this and other important information. Please contact your Internal Wholesale to obtain the prospectuses. Please read the prospectuses carefully before investing or sending money.

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