

# WHY JACKSON ANNUITIES

Focused on lifetime income and built to support a holistic planning process, Jackson® partners with like-minded advisors to help clients secure their financial futures. Jackson offers superior back-office support, as well as an extensive menu of tools and resources to grow and protect your business.



JACKSON®



# At Jackson, we don't try to be all things to all people

We are the annuities provider of choice for a select group of advisors – those who share our belief that financial planning isn't a one-size-fits-all proposition, but one that requires strategy, effort and trusted partnerships to lead to long-term success.

As part of that strategy, Jackson has been a leader in shifting the perspective on annuities. We believe every American has the right to live well without worrying about running out of income. We partner with advisors to elevate their clients' understanding of the role variable annuities can play in achieving these lifestyle and financial ambitions.

We understand that the benefits of annuities have sometimes been overshadowed by investment products that clients are more familiar with. Through thought leadership and independent research, Jackson stands at the forefront of the campaign to reframe annuities within the retirement-planning conversation.

In addition to being the number-one provider of annuities in America\*, Jackson provides flexible allocation models that honor your independence as an advisor so that you're free to personalize your clients' retirement strategy. We give you the autonomy you deserve while offering the tools, structure and shared values to ensure your professional peace of mind.

## What is an Annuity?

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 Earnings are taxable as ordinary income when distributed and may be subject to a 10% additional tax if withdrawn before age 59½.

\*LIMRA Secure Retirement Institute U.S. Individual Annuities Sales Survey, Year-end 2017



## The Value of Jackson As Your Provider

**Freedom** – At Jackson, freedom is the cornerstone of our model. Whether your client wants to purchase an optional benefit<sup>†</sup> for guaranteed income<sup>‡</sup> or explore a range of investment options, we aim not to limit you with restrictive models. Instead, we provide a flexible allocation model and the ability for advisors to create tailored retirement plans that match their clients' aspirations.

Our range of commission and fee-based plans includes variable annuities and products that accommodate the advisor who wants to offer clients a range of opportunities to pursue their financial goals.

**Investment Performance** – At Jackson, we're proud of our record and of how our wide range of investments have performed in the market. We're committed to offering your clients high quality investment products from reputable money managers.

**Financial Strength** – Jackson has been awarded multiple "A Strength" ratings from independent rating agencies. This includes an A+ (superior) from AM Best, AA- (very strong) from Fitch, AA- (very strong) from Standard & Poor's and A1 (good) from Moody's<sup>§</sup>. Not only is our asset base ranked 8th largest in the nation, as measured by total statutory assets<sup>\*\*</sup>, but Jackson is also America's leading provider of variable annuities.<sup>\*\*</sup>

<sup>†</sup> Optional benefits are available for an extra charge in addition to the ongoing fees and expenses of the variable annuity.

<sup>‡</sup> Guarantees are backed by the claims-paying ability of Jackson National Life Insurance Company<sup>®</sup> or Jackson National Life Insurance Company of New York.<sup>®</sup>

<sup>§</sup> Ratings current as of 03/31/18. Financial strength ratings do not apply to the principal amount or investment performance of the separate account or underlying investments.

<sup>\*\*</sup> Statutory financial data per SNL Financial, rankings as of 12/31/2017. The 50 largest companies are a subset of approximately 716 operating individual life insurance companies sourced from SNL Financial.

<sup>\*\*</sup>LIMRA Secure Retirement Institute U.S. Individual Annuities Sales Survey, 4th QTR 2017, Jackson was first in total annuity sales out of 43 participating companies that provided LIMRA with quarterly data.

<sup>\*\*</sup> Advanced Strategies and Portfolio Strategy Group communications are intended only to alert you to strategies that may be appropriate for the circumstances described.

Clients should consult with a lawyer and/or tax specialist before adopting or rejecting any strategy that these groups suggest. Only a lawyer and/or tax specialist, after thorough consultation, can recommend a strategy suited to anyone's unique needs.

## Dedicated Service and Advanced Support: Our People Make the Difference

**Relationships You Can Count On** – Jackson has one of the largest sales teams in the industry. As a financial services company focused on annuities, we believe it is important to provide advisors with the experienced, sales-friendly, one-to-one attention that your business deserves.

**A Wealth Of Knowledge** – Our Advanced Strategies group<sup>\*\*</sup> is a dedicated resource of experts who specialize in collaborating with advisors to implement solutions that stay ahead of the pace of current market practices.

**Confident Client Interactions** – With the help of our Portfolio Strategy Group<sup>\*\*</sup>, advisors can learn more about each of the investments we offer. Armed with these informed insights, advisors can engage with assurance when it comes to more advanced investment conversations.

**Seminars Made Simple** – The market is constantly evolving, and Jackson's Seminar Systems Unit helps you present the latest developments in the industry and offers a robust variety of seminar topics that will be of value to clients and prospects. Advisors who have partnered with the Unit have secured an average of more than \$2.4 million in AUM per seminar.<sup>1</sup>

## Professional Tools: Robust Resources at Your Fingertips

Jackson's technology platform provides flexibility and support by facilitating tracking and reporting, portfolio reviews, marketing and other essential workflow processes. These tools are integrated to streamline administrative processes, enabling you to spend more valuable time with your clients. The following features are only a few of the benefits of our platform:

**Book of Business** – This one-stop portal enables advisors to conveniently access all of their Jackson client data (contracts and policy information) and perform a variety of administrative functions (contract and policy maintenance, portfolio overview generation, individual contract research as well as trades) from one centralized and accessible online location.

**Trading** – Jackson's trading platform has been designed with convenience in mind. The previously painstaking trading process has become quick and simple. It is specifically designed to enable advisors to make multiple trades at once or group similar client contracts in a single execution via the "mass trade" and "investment profile" functions.

**Electronic Filing Cabinet** – Designed for the increasingly paperless working environment, this electronic tool centralizes all client correspondence and enables advisors to stay on top of servicing client contracts and policies.

**Portfolio Construction Tool** – Advisors are able to quickly and easily build diversified portfolios with the aid of insightful investment research and analysis, powered by Morningstar® data. The tool

also allows advisors to explore marketing material and product information at a sub-account level and to generate customized portfolio summaries that can be saved, printed and shared with clients.

**Portfolio Review Tool** – The provision of regular performance reports is a prerequisite of good client service. This tool instantly creates detailed, easy-to-understand client reports for the variable annuities in your book of business.

**Product Illustration System** – Advisors save time with the Jackson Architect Product Illustration System, a tool that generates fast, intuitive and customized illustrations for client contracts. It allows seamless navigation, saves and reloads information and is easily accessible through multiple web browsers.

**Tax Deferral Illustrator** – Advisors can show their clients the power of tax-deferred<sup>55</sup> investing with cutting-edge data reports powered by Morningstar®. The visual tool can generate client-specific data, customize asset-allocation percentages, calculate various tax treatments and create professionally designed reports.

**Advisor Marketing Center** – Creating a marketing strategy can take your business from where it is today to where you envision it in the future. Our online resource enables you to customize your brand by tapping into the marketing power of Jackson. The Advisor Marketing Center helps advisors reach out to their clients and prospects with sales literature, thought leadership material, customizable campaigns and cutting-edge seminars.

<sup>55</sup>Tax deferral offers no additional value if an annuity is used to fund a qualified plan, such as a 401(k) or IRA, and may be found at a lower cost in other investment products. It also may not be available if the annuity is owned by a "non-natural person" such as a corporation or certain types of trusts.





“ Purpose is fundamental. It is universal. Indeed, it’s the key to health, healing, happiness and longevity.”<sup>2</sup>

- Richard Leider, Author, Purpose Expert and Executive Life Coach

## Retiring on Purpose

At Jackson, we provide advisors with tools to help clients identify their purpose in retirement and find the most suitable products to help turn their clients’ dreams for the future into retirement realities.

According to purpose expert Richard Leider, purpose is an evolutionary impulse to make things better—it’s in our DNA as humans.<sup>2</sup> At Jackson, we realize that purpose is not a luxury but a fundamental need to enable a fulfilling existence.

There is no greater time to consider the question of purpose than when considering retirement – a time when the daily distraction of a nine-to-five, five-days-a-week existence no longer applies.

Retirement was once a term associated with withdrawal: to retire to one’s bed at the end of the evening, to sleep. The perspective on retirement is changing, however, and more retirees are looking for greater purpose in their retirement years.

The extension in life expectancy across developed economies means retirement can now last for 20 to 30 years. The majority of successful retirees, says Leider, are the ones who prioritize purpose. Health is critical, as is money, but so is meaning. He urges retirees to find a reason to get out of bed every day and to give their time and effort in support of something they truly care about.<sup>3</sup>

This purpose need not be one single, profound choice but may be made up of several distinct moments. It may lead to redefining one’s idea of “the good life,” a thought typically drawn into sharper focus in retirement. As individuals contemplate the life they would like to lead in these years, they must consider how these lifestyle choices can be funded.

This is where Jackson can help. In addition to longer life expectancy, Americans are navigating the shift from defined benefits to defined contributions in the context of greater market uncertainty. This uncertainty can undermine client confidence in their plans and those advising them.

The financial freedom that can come from incorporating Jackson annuities into a retirement portfolio gives clients the confidence to spend less time worrying about outliving their income, and more time seizing the opportunity to live with purpose in retirement.

And isn’t that what retirement planning is all about?

<sup>1</sup> Calculated by Jackson, March 2018.

<sup>2</sup> Richard Leider, The Financial Freedom Studio, "Answering the Call: Seven Frequently Asked Questions on the Power of Purpose," February 20, 2018.

<sup>3</sup> Richard Leider, The Financial Freedom Studio, "Repacking for Retirement," January 4, 2018.

Morningstar and the Morningstar logo are registered trademarks of Morningstar, Inc. All other Morningstar products and proprietary tools, including Morningstar Ratings and Morningstar Style Box are trademarks of Morningstar, Inc.

**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 representative or the Company to obtain the prospectuses. Please read the prospectuses carefully before investing or sending money.**

Annuities are issued by Jackson National Life Insurance Company® (Home Office: Lansing, Michigan) and Jackson National Life Insurance Company of New York. National Life Distributors LLC, member FINRA.

Jackson® is the marketing name for Jackson National Life Insurance Company® and Jackson National Life Insurance Company of New York®.

**Not FDIC/NCUA insured • May lose value • Not bank/CU guaranteed • Not a deposit • Not insured by any federal agency**