

WHY YOU MAY NEED TO RETHINK HOW YOU FUND YOUR RETIREMENT

Why Now

60%
4%

In the early 1980s, around 60% of companies offered defined benefit **PENSION PLANS**.

Today, that number is around 4%.¹



SOCIAL SECURITY is expected to stop paying benefits in full by the year 2034. Even if paid in full, the average payout is around **\$16,000 PER YEAR**—barely above the poverty line.²

LIFE EXPECTANCY continues to increase.

25% of 65-year-old couples will have one spouse live to **AGE 97 OR LATER**.³




The average working-age couple in the U.S. has only **\$5,000** saved for retirement.⁴

Why Variable Annuities

A VARIABLE ANNUITY CAN HELP GROW YOUR INCOME—AND OFFER YOU BENEFITS LIKE GUARANTEED* INCOME FOR LIFE.**

THE PROBLEM OF PERCEPTION: **85%** of Baby Boomers say it is somewhat or very important to have a source of guaranteed lifetime income other than Social Security.

Yet, **ONLY 8%** say they would purchase an annuity providing guaranteed lifetime income.⁶



MORE THAN 7 in 10 retirees receiving income from an annuity are satisfied with their investment—**higher than any other type of investment** or retirement savings vehicle.⁵

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 Earnings are taxable as ordinary income when distributed and may be subject to a 10% additional tax if withdrawn before age 59½.

MORE THAN 32 MILLION Americans have chosen to purchase an annuity.⁷

Why Jackson

#1
SELLING PROVIDER in the Annuity Industry⁸

14 YEARS OF STRONG RATINGS⁹ ★★★★★
International Financial Reporting Standards Assets Totaled \$249.8 billion as of June 30, 2017¹⁰

HIGHEST CUSTOMER SERVICE
10 in the Financial Industry **YEARS RUNNING**
Service Quality Measurement Group (SQM), 2006–2016¹¹

AWARD WINNING
FINANCIAL EDUCATION MATERIALS

- The Retirement HUB® (app)
- Jackson.com

* 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.

To learn more about why variable annuities can play an important role in retirement planning, contact your advisor today.

- ¹ CNN Money, "Ultimate Guide to Retirement," October 19, 2017.
- ² Paul N. Van de Water and Kathy Ruffing, Center on Budget and Policy Priorities, "Social Security Benefits Are Modest," August 7, 2017.
- ³ Merrill Lynch, "Annuities for Lifetime Income," 2016. Merrill Lynch Wealth Management, IMG Retirement Strategies calculations based on Society of Actuaries, 2012 Individual Mortality Tables, Basic.
- ⁴ Kathleen Elkins, CNBC, "Here's How Much the Average American Family Has Saved for Retirement," September 12, 2016.
- ⁵ Insured Retirement Institute, "It's All About Income: Inaugural Study on the American Retirement Experience," September 2016.
- ⁶ Insured Retirement Institute, "Baby Boomer Expectations for Retirement," April 2017.
- ⁷ TIAA.org, "TIAA 2016 Lifetime Income Survey Executive Summary," September 14, 2016.
- ⁸ LIMRA Secure Retirement Institute U.S. Individual Annuities Sales Survey, Year-end 2016.
- ⁹ Ratings current as of 6/30/17. Financial strength ratings do not apply to the principal amount or investment performance of the separate account or underlying investments of variable annuities. While ratings can be objective indicators of an insurance company's financial strength and can provide a relative measure to help select among insurance companies, they are not guarantees of the future financial strength and/or claim-paying ability of a company and do not apply to any underlying variable investment options. The broker/dealer from which an annuity is purchased, the insurance agency from which an annuity is purchased, and any affiliates of these entities make no representations regarding the quality of the analysis conducted by the rating agencies. The ratings agencies are not affiliated with the broker/dealer from which an annuity is purchased, the insurance agency from which an annuity is purchased and any affiliates of these entities, nor were they involved in any rating agency's analysis of the insurance companies.
- ¹⁰ Jackson also has \$236.4 billion of IFRS policy liabilities set aside to pay future policy owner benefits (as of June 30, 2017). International Financial Reporting Standards (IFRS) is a principles-based set of international accounting standards indicating how transactions and other events should be reported in financial statements. IFRS is issued by the International Accounting Standards Board in an effort to increase global comparability of financial statements and results. IFRS is used by Jackson's parent, Prudential plc (Group), to report the Group's financial results.
- ¹¹ SQM (Service Quality Measurement Group) Contact Center Awards Program for 2006–2016.

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.

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