# Why You May Need to Rethink How You Fund Your Retirement

## Why Now

<table>
<thead>
<tr>
<th>Percentage</th>
<th>Description</th>
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<tbody>
<tr>
<td>60%</td>
<td>In the early 1980s, around 60% of companies offered defined benefit pension plans.</td>
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<tr>
<td>4%</td>
<td>Today, that number is around 4%.</td>
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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. 1

LIFE EXPECTANCY continues to increase. 18% of 65-year-old couples will have one spouse live to age 95 or later.³

33% of boomers have $25,000 or less saved for retirement.⁶

## Why Variable Annuities

A VARIABLE ANNUITY can help **grow your income**—and offer you benefits like guaranteed* income for life.†

THE PROBLEM OF PERCEPTION: 81% of baby boomers say it is somewhat or very important to have a source of guaranteed lifetime income other than Social Security.

Yet, ONLY 6% say they would purchase an annuity providing guaranteed lifetime income.⁴

69% of retirees receiving income from an annuity agree savings and investments won’t run out if they live to be 90. This is compared to 57% of retirees not receiving income from an annuity.⁵

8% of pre-retirees... and 18% of retirees... have purchased an annuity.⁷

## Why Jackson®

<table>
<thead>
<tr>
<th>Award</th>
<th>Description</th>
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<tbody>
<tr>
<td>#1</td>
<td>Selling provider in the Variable Annuity Industry.⁸</td>
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<tr>
<td>15</td>
<td>Years of strong ratings³</td>
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<td>HIGHEST CUSTOMER SERVICE</td>
<td>13 in the Financial Industry years running</td>
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<td>AWARD WINNING</td>
<td>Financial Education Materials</td>
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<td>• Retire on Purpose</td>
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<td>• Insurance Marketing and Communications</td>
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<td>• Jackson.com</td>
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* 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 financial professional today.

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8 LIMRA Secure Retirement Institute, US Individual Annuity Participants Report 4Q YTD 2018. Based on total variable annuity sales out of 40 companies that reported sales.
9 Ratings current as of 1/2/2019. Financial strength ratings do not apply 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 claims-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 $243.5 billion of IFRS policy liabilities set aside to pay future policy owner benefits (as of December 31, 2018). 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.

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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