Facing Retirement with Confidence – And a Lifetime Check

By Alison Reed, Executive Vice President, Operations, Jackson National Life Distributors LLC

Many people understand the value and protected lifetime income can add to a retirement planning toolbox. However, when consumers and financial advisors have misconceptions, it becomes challenging to explain annuities and why they can be important — even though these products and their benefits might be a good fit for a financial plan. That’s one reason Jackson National Life Insurance Company® (Jackson®) is working to help uncomplicate the conversation.

When preparing to retire, many people brace themselves for years without a paycheck. But with an annuity that has an optional living benefit, consumers can count on a different kind of reliable income — a Lifetime Check. Because the Lifetime Check can add to a retirement planning conversation. But today’s discussions need to focus on both accumulation and income, and Jackson’s commitment to investment freedom also helps address the accumulation side of the conversation by fueling growth.

The concept of financial freedom encompasses a personal and distinct meaning for everyone. What does financial freedom mean to you? How would your clients answer that? Let’s work together to find out how you can help your clients pursue financial freedom for life.

Visit www.jackson.com/dash/lifetimetchek.html to learn more about the Lifetime Check and how it can be used to help build financial freedom for life.

Investment Freedom Can Fuel Asset Growth
Understanding the role of a reliable income stream in retirement — other than Social Security — is a critical part of the financial planning conversation. But today’s discussions need to focus on both accumulation and income, and Jackson’s commitment to investment freedom also helps address the accumulation side of the conversation by fueling asset growth.

Navigating information on annuities and financial planning concepts can be complicated for both consumers and financial advisors. Jackson offers a wealth of resources that support advisors in guiding conversations with clients, including its Financial Freedom Studio (www.jackson.com/financialfreedomstudio) and Digital Advisor Success Hub (DASH) (www.jackson.com/dashboard).

Through the Studio, Jackson makes practical financial knowledge accessible and engaging for all. The Studio brings together scholars, thought leaders and visionaries to present ideas and information that inspire people to pursue financial freedom and personal fulfillment for life.

Geared toward financial professionals, DASH enables advisors to leverage a wide variety of interactive tools and creative, consumer-friendly content to help clearly illustrate the value of protected lifetime income to their clients. Furthermore, the newly launched Purpose Meets Planning Tool on the site allows planning-focused advisors to visualize what their clients’ retirement looks like, with or without a variable annuity.

What Does Financial Freedom for Life Mean to You (and Your Clients)?
This is clearly an important time for the financial services industry. New products are increasingly designed to be customizable to meet consumer preferences (and advisor business models), language is becoming more transparent and easier to understand, and companies are highlighting the importance of understanding retirement risks and potential ways to mitigate them. Jackson is driving an enhanced national conversation about more holistic retirement planning, and more tools are becoming available for consumers to recognize potential income gaps and how they may impact their lives in retirement.

At the end of the day, Jackson is committed to helping Americans achieve financial freedom for life. To us, financial freedom means freedom from worry. Several of our products are designed to help consumers receive a reliable source of income they can count on, so they can confidently enjoy their years in retirement.

The concept of financial freedom encompasses a personal and distinct meaning for everyone. What does financial freedom mean to you? How would your clients answer that? Let’s work together to find out how you can help your clients pursue financial freedom for life.

PR3236 04/19

Annuities are issued by Jackson National Life Insurance Company (Home Office: Lansing, Michigan) and in New York, annuities are issued by Jackson National Life Insurance Company of New York (Home Office: Purchase, New York). Variable products are distributed by Jackson National Life Distributors LLC. May not be available in all states and state variations may apply. These products have limitations and restrictions. Contact the Company for more information.

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