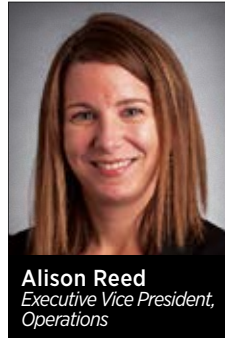


Facing Retirement with Confidence – And a Lifetime Check

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

Many people understand the value annuities 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. As Jackson continues to simplify the language used in retirement planning



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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.

At Jackson, we understand investment options are only as good as the freedom to use them. Rather than restricting investment freedom through managed volatility strategies — which can hinder performance and result in lower rates of return while also limiting how much can be lost — Jackson has variable annuities that are designed to protect income and grow assets, allowing advisors to custom-build portfolios based on clients' unique priorities, timelines and sensitivity to market risk.

Need for Education Underscores New Resources

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/dash).

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. ■

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

JACKSON[®]
FINANCIAL FREEDOM FOR LIFESM

An annuity is a long-term, tax-deferred vehicle designed for retirement. Variable annuities involve investment risks and may lose value. Earnings, such as the Lifetime Check, are taxable as ordinary income when distributed and may be subject to a 10% additional tax if withdrawn before age 59½.

*Optional benefits are available for an extra charge in addition to the ongoing fees and expenses of the variable annuity. Guarantees are backed by the claims paying ability of the issuing insurance company.

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 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.

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AN INDUSTRY LEADER

- » No. 1 in **variable annuity sales** in the U.S. during 2018¹
- » Ranked No. 1 by **financial advisors** looking to invest client assets in variable annuities²
- » For advisor satisfaction, ranked first in brand equity, market penetration, **purchase intent and advisor loyalty**²
- » Received **five awards** for excellence in customer service,³ including:
 - Contact Center of the Year finalist
 - Contact Center World Class CX certification
- » Highest-possible **customer service rating**³ from 94 percent of advisors who called the contact center
- » **Financial strength rating from independent rating agencies:**⁴
 - **A+ (Superior)** — A.M. Best financial strength rating, the second-highest of 13 rating categories
 - **AA- (Very Strong)** — Fitch Ratings insurer financial strength rating, the fourth-highest of 19 rating categories
 - **AA- (Very Strong)** — Standard & Poor's insurer financial strength rating, the fourth-highest of 20 rating categories
 - **A1 (Good)** — Moody's Investors Service Inc. insurance financial strength rating, the fifth-highest of 21 rating categories

1. LIMRA/Secure Retirement Institute, US Individual Annuity Participants Report 4Q YTD 2018. Jackson ranks #1 for total variable annuity sales out of 40 companies that reported sales to the LIMRA/Secure Retirement Institute in 4Q YTD 2018.

2. Source: Market Strategies International. Cogent Reports™. Advisor Brandscape®, December 2018.

3. SQM, Contact Center of the Year finalist, 2018; Contact Center World Class CX certification, 2018; Highest Customer Service for Financial Industry, 2018; World Class Employee Satisfaction, 2018; Highest Work From Home Employee Satisfaction, 2018.

4. Ratings are accurate as of 3/31/2019. Financial strength ratings do not apply to the principal amount or investment performance of the separate account or underlying investments of variable products.