

Start addressing your financial concerns during concerning economic times

See how financial professionals and investors are dealing with economic uncertainty, and what you can do to seek greater protection.



Market volatility and inflation contribute to the economic uncertainty we see today.



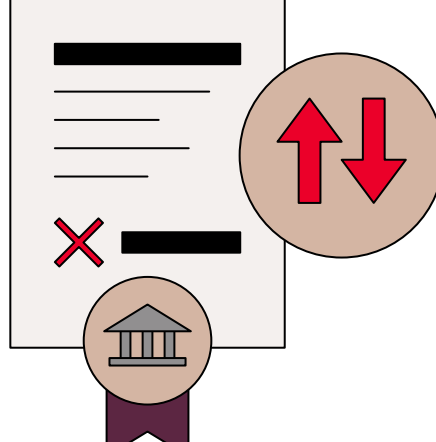
Consumer Price Index for year ending June 2022¹

STUBBORN INFLATION

Inflation reached a 40-year high in June last year² and has remained above the 2% range considered normal³

BOND VOLATILITY

Often considered attractive when stocks plunge, bonds have swung wildly after experiencing their worst year ever in 2022⁴



BEAR TERRITORY

In 2022, 3 major market indexes fell at least 20% from their peak⁵

Yet some economic indicators remain strong, including unemployment that reached its lowest level in 50 years⁶

So we asked investors and financial professionals how they're managing through these challenging market conditions.⁷



INVESTORS

2/3

are working with a financial professional

70%

are checking investments at least a few times per month



FINANCIAL PROFESSIONALS

NEARLY 50%

say they're frequently fielding client concerns about inflation and market volatility

93%

are proactively providing investment guidance to clients

What did we learn?

Protecting your nest egg and guaranteed income may be more important than ever.

NEARLY

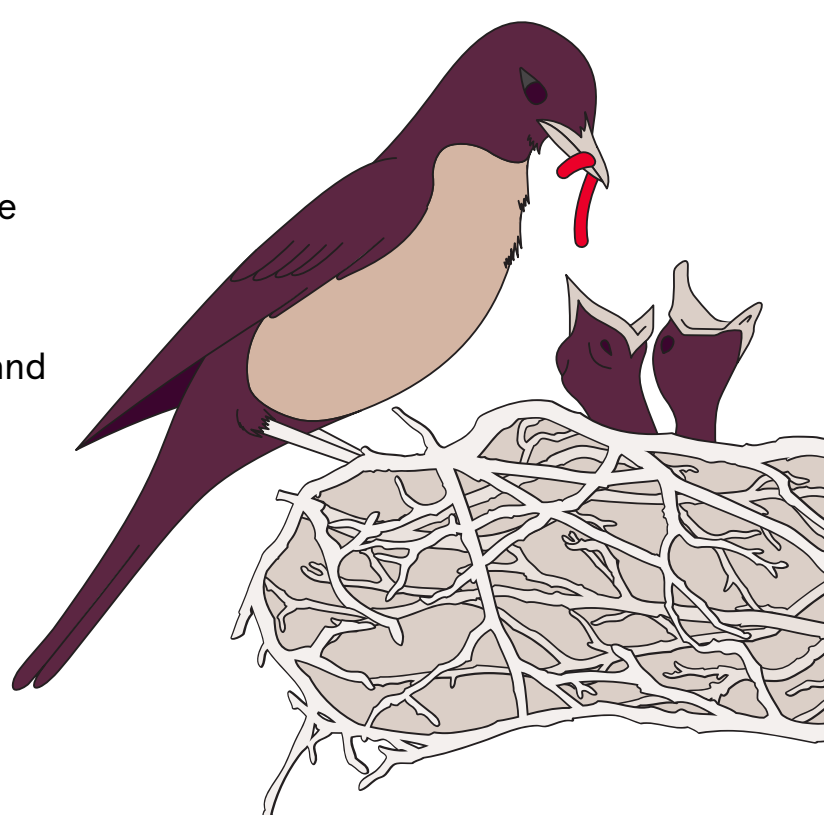
1/2

of financial professionals find annuities more appealing than in the past decade⁸

\$310.6 BILLION

in annuity sales is the record set in 2022, largely by investors seeking protection and guaranteed growth⁹

Investors who do not own an annuity are more likely to believe there is significant risk to preserving past investment gains and ensuring sufficient retirement income.¹⁰



Contact your financial professional to see how an annuity may help provide downside protection and growth opportunities in retirement.

¹ Lucy Bayly and Alicia Wallace, CNN Business, "US inflation hit 40-year high in June, driven by record gas prices," July 13, 2022.

² Ibid.

³ Board of Governors of the Federal Reserve System, "Why does the Federal Reserve aim for inflation of 2 percent over the longer run?" August 27, 2020.

⁴ Greg Iacurci, CNBC, "2022 was the worst-ever year for U.S. bonds. How to position your portfolio for 2023," January 7, 2023.

⁵ Caitlin Ostroff, The Wall Street Journal, "The Dow Is Officially in a Bear Market. Here's What to Know," September 26, 2022.

⁶ Eric Wallerstein, The Wall Street Journal, "Robust Jobs Market Poses Threat to Stocks' Rally," June 1, 2023.

⁷ Jackson's Perspectives on Economic Uncertainty study, conducted in partnership with Advanis.^{*}

⁸ Ibid.

⁹ LIMRA, "LIMRA: 2022 U.S. Retail Annuity Sales Shatter Annual Sales Records Set in 2008," January 26, 2023.

¹⁰ Jackson's Perspectives on Economic Uncertainty study, conducted in partnership with Advanis.^{*}

^{*} Surveyed 253 investors between 50 and 80 years of age, retired or within 10 years of retiring, with investable assets of at least \$200,000, familiarity with financial products, and retirement income in addition to Social Security. Additionally, 150 financial professionals with two or more years of experience at a firm with at least \$25 million in assets under management were surveyed. Surveys were conducted online from Oct. 13 to Nov. 1, 2022.

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. Individuals may be subject to a 10% additional tax for withdrawals before age 59½ unless an exception to the tax is met.

Guarantees are backed by the claims-paying ability of Jackson National Life Insurance Company (Home Office: Lansing, Michigan) or Jackson National Life Insurance Company of New York (Home Office: Purchase, New York) and do not apply to the investment performance of the separate account or its underlying investments.

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