

Why Jackson Annuities?

Focused on lifetime income and built to support a holistic planning process, Jackson® partners with like-minded financial professionals to help clients secure their financial futures. Jackson offers superior back-office support as well as an extensive menu of tools and resources to grow and protect your business.

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

Not FDIC/NCUA insured • May lose value • Not bank/CU guaranteed
Not a deposit • Not insured by any federal agency



JACKSON®
FINANCIAL FREEDOM FOR LIFE®



At Jackson, we focus on helping people with their financial future

We are the annuities provider of choice for a select group of financial professionals who share our belief that financial planning isn't a one-size-fits-all proposition but one that requires strategy, effort, and trusted partnerships to lead to long-term success.

As part of that strategy, Jackson has been a leader in shifting the perspective on annuities. We believe every American has the right to live well without worrying about running out of income. We partner with financial professionals to elevate their clients' understanding of the role variable annuities can play in achieving these lifestyle and financial ambitions.

We understand that the benefits of annuities have sometimes been overshadowed by investment products that clients are more familiar with. Through thought leadership and independent research, Jackson stands at the forefront of the campaign to reframe annuities within the retirement-planning conversation.

Jackson provides flexible allocation models that honor your independence as an a financial professional, so you're free to personalize your clients' retirement strategy. We give you the autonomy you deserve while offering the tools, structure, and shared values to enhance your professional confidence.

What is an annuity?

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 Earnings are taxable as ordinary income when distributed and may be subject to a 10% additional tax if withdrawn before age 59½.



The Value of Jackson as Your Provider

Freedom – At Jackson, freedom is the cornerstone of our model. Whether your client wants to purchase an add-on benefit* for guaranteed income† or explore a range of investment options, we aim not to limit you with restrictive models. Instead, we provide a flexible allocation model and the ability for financial professionals to create tailored retirement plans that match their clients' aspirations.

Our range of commission and fee-based plans includes variable annuities and products designed to offer clients a range of opportunities to pursue their financial goals.

Investment Performance – At Jackson, we're proud of our record and of how our wide range of investments have performed in the market. We're committed to offering your clients high-quality investment products from reputable money managers.

Financial Strength – The guarantees a company can offer are only as strong as the company itself. Jackson consistently strives for strong financial ratings from independent ratings agencies. Please visit [Jackson.com](https://www.jackson.com) for the most recent ratings and rankings information.

Dedicated Service and Advanced Support: Our People Make the Difference

Relationships You Can Count On – Jackson has one of the largest sales teams in the industry. As a financial-services company focused on annuities, we believe it is important to provide financial professionals with the experienced, sales-friendly, one-to-one attention that your business deserves.

A Wealth of Knowledge – Our Advanced Strategies group‡ is a dedicated resource of experts who specialize in collaborating with financial professionals to implement solutions that stay ahead of the pace of current market practices.

Confident Client Interactions – Our Investment Product Strategy‡ develops in-depth knowledge about each of the investments we offer. Armed with these informed insights, financial professionals can engage with assurance when it comes to more advanced investment conversations.

Seminars Made Simple – The market is constantly evolving, and Jackson's Seminar Systems Unit helps you present the latest developments in the industry and offers a robust variety of seminar topics that will be of value to clients and prospects.

* Add-on 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 Jackson National Life Insurance Company or Jackson National Life Insurance Company of New York.

‡ Advanced Strategies and Investment Product Strategy communications are intended only to alert you to strategies that may be appropriate for the circumstances described. Clients should consult with a lawyer and/or tax specialist before adopting or rejecting any strategy that these groups suggest. Only a lawyer and/or tax specialist, after thorough consultation, can recommend a strategy suited to anyone's unique needs.

Professional Tools: Robust Resources at Your Fingertips

Jackson's technology platform provides flexibility and support by facilitating tracking and reporting, portfolio reviews, marketing, and other essential workflow processes. These tools are integrated to streamline administrative processes, enabling you to spend more valuable time with your clients. The following features are only a few of the benefits of our platform:

Book of Business – This one-stop portal enables financial professionals to conveniently access all of their Jackson client data (contracts and policy information) and perform a variety of administrative functions (contract and policy maintenance, portfolio overview generation, individual contract research as well as trades) from one centralized and accessible online location.

Trading – Jackson's trading platform has been designed with convenience in mind. The previously painstaking trading process has become quick and simple. It is specifically designed to enable financial professionals to make multiple trades at once or group similar client contracts in a single execution via the Mass Trade and Investment Profile functions.

Electronic Filing Cabinet – Designed for the increasingly paperless working environment, this electronic tool centralizes all client correspondence and enables financial professionals to stay on top of servicing client contracts and policies.

Portfolio Construction Tool – Financial professionals are able to quickly and easily build diversified portfolios with the aid of insightful

investment research and analysis, powered by Morningstar® data. The tool also allows financial professionals to explore marketing material and product information at a subaccount level and to generate customized portfolio summaries that can be saved, printed, and shared with clients.

Portfolio Review Tool – The provision of regular performance reports is a prerequisite of good client service. This tool instantly creates detailed and easily understood client reports for the variable annuities in your book of business.

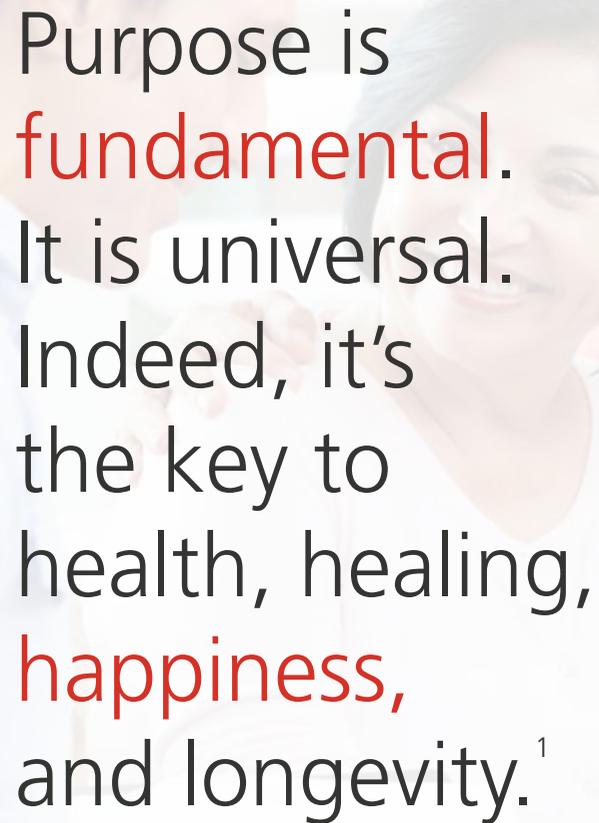
Product Illustration System – Save time with the Jackson Architect Product Illustration System, a tool that generates fast, intuitive, and customized illustrations for client contracts. It allows seamless navigation, saves and reloads information, and is easily accessible through multiple web browsers.

Tax Deferral Illustrator – Show clients the power of tax-deferred* investing with cutting-edge data reports powered by Morningstar®. The visual tool can generate client-specific data, customize asset-allocation percentages, calculate various tax treatments, and create professionally designed reports.

Advisor Marketing Center – Creating a marketing strategy can take your business from where it is today to where you envision it in the future. Our online resource enables you to customize your brand by tapping into the marketing power of Jackson. The Advisor Marketing Center helps financial professionals reach out to their clients and prospects with sales literature, thought-leadership material, customizable campaigns, and cutting-edge seminars.

* Tax deferral offers no additional value if an annuity is used to fund a qualified plan, such as a 401(k) or IRA, and may be found at a lower cost in other investment products. It also may not be available if the annuity is owned by a legal entity such as a corporation or certain types of trusts.





“ Purpose is fundamental. It is universal. Indeed, it’s the key to health, healing, happiness, and longevity.¹ ”

- Richard Leider, Author, Purpose Expert and Executive Life Coach

Retiring on Purpose

At Jackson, we provide financial professionals with tools to help clients identify their purpose in retirement and find the most suitable products to help turn their clients’ dreams for the future into retirement realities.

According to purpose expert Richard Leider, purpose is an evolutionary impulse to make things better—it’s in our DNA as humans.¹ At Jackson, we realize that purpose is not a luxury but a fundamental need to enable a fulfilling existence.

There is no greater time to consider the question of purpose than when considering retirement—a time when the daily distraction of a nine-to-five, five-days-a-week existence no longer applies.

Retirement was once a term associated with withdrawal—to retire to one’s bed at the end of the evening; to sleep. The perspective on retirement is changing, however, and more retirees are looking for greater purpose in their retirement years.

The extension in life expectancy across developed economies means retirement can now last for 20 to 30 years. The majority of successful retirees, says Leider, are the ones who prioritize purpose. Health is critical, as is money, but so is meaning. He urges retirees to find a reason to get out of bed every day and to give their time and effort in support of something they truly care about.²

This purpose need not be one single, profound choice but may be made up of several distinct moments. It may lead to redefining one’s idea of “the good life,” a thought typically drawn into sharper focus in retirement. As individuals contemplate the life they would like to lead in these years, they must consider how these lifestyle choices can be funded.

This is where Jackson can help. In addition to longer life expectancy, Americans are navigating the shift from defined benefits to defined contributions in the context of greater market uncertainty. This uncertainty can undermine client confidence in their plans and those advising them.

The financial freedom that can come from incorporating Jackson annuities into a retirement portfolio gives clients the confidence to spend less time worrying about outliving their income and more time seizing the opportunity to live with purpose in retirement.

And isn’t that what retirement planning is all about?

¹ Richard Leider, The Financial Freedom Studio, “Answering the Call: Seven Frequently Asked Questions on the Power of Purpose,” February 20, 2018.

² Richard Leider, The Financial Freedom Studio, “Repacking for Retirement,” January 4, 2018.

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 financial professional or the Company to obtain the prospectuses. Please read the prospectuses carefully before investing or sending money.

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