

Financial freedom to last a lifetime.

Will you need lifetime income?

80% of investors want some level of protection in their retirement plans.¹

But only 40% have some source of protected lifetime income.²

Social Security and pensions are expected to provide **less than 1/2 of retirement income** for pre-retirees aged 55 and older.³

And **less than 1/3 of retirement income** for people aged 40 to 55.⁴

An annuity may help.

An annuity, **a contract between you and an insurance company**, may help you attain lifetime income.



It's **tax-deferred**,* so you may have more to put toward your retirement income.

An add-on living benefit may help provide for day-to-day essentials with **a guaranteed[†] payment each month.**



This may **bridge the gap** between what you have and what you need in retirement.

Make your financial freedom last a lifetime.

Jackson® lets you pursue the retirement you want and have the lifetime income to fuel it.



We work directly with your financial professional, so you can **invest your way, and on your terms.**

Let Jackson help you achieve Financial Freedom for Life® by contacting your financial professional today.

What is a variable annuity?

Variable annuities are long-term, tax-deferred investments designed for retirement, 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.

Add-on living benefits are available for an extra charge in addition to the ongoing fees and expenses of the variable annuity and may be subject to conditions and limitations. There is no guarantee that a variable annuity with an add-on living benefit will provide sufficient supplemental retirement income.

* 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.

† Guarantees are backed by the claims-paying ability of Jackson National Life Insurance Company or Jackson National Life Insurance Company of New York and do not apply to the principal amount or investment performance of a variable annuity's separate account or its underlying investments.

Jackson® is the marketing name for Jackson National Life Insurance Company® (Home Office: Lansing, Michigan) and Jackson National Life Insurance Company of New York® (Home Office: Purchase, New York).

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





¹ Jackson Investor Insights, "Research Findings on Financial Safety & Security," 2019.

² Alliance for Lifetime Income, 2020 Protected Lifetime Income Study and Segmentation Report, October 26, 2020.

³ LIMRA, Secure Retirement Institute, 2019, The Retirement Income Reference Book, 4th edition, based on 2017 population U.S. Census data.

⁴ Ibid.

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.

This material was prepared to support the promotion and marketing of Jackson annuities. Jackson, its distributors, and their respective representatives do not provide tax, accounting, or legal advice. Any tax statements contained herein were not intended or written to be used and cannot be used for the purpose of avoiding U.S. federal, state, or local tax penalties. Tax laws are complicated and subject to change. Tax results may depend on each taxpayer's individual set of facts and circumstances. You should rely on your own independent advisors as to any tax, accounting, or legal statements made herein.

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