

HELP YOUR CLIENTS FEEL MORE CONFIDENT IN RETIREMENT.

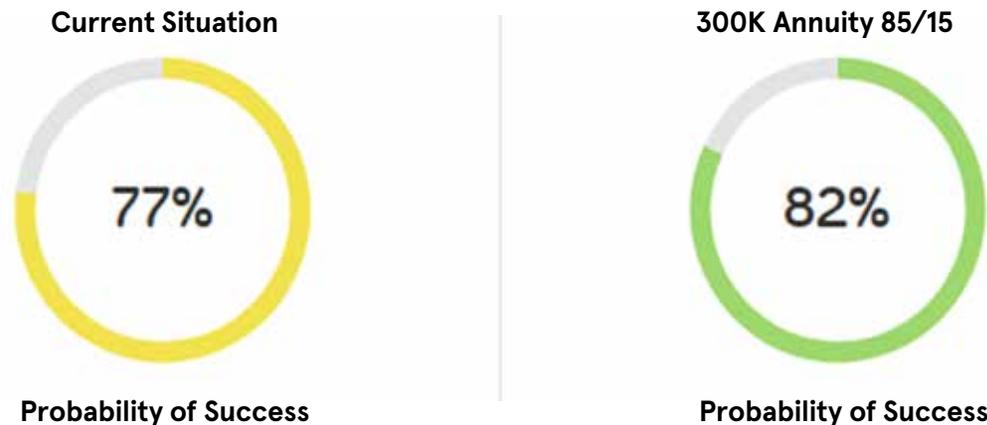
eMoney shows you results

eMoney features planning strategies that run the gamut from simple to sophisticated, depending on your clients' needs.

Advanced Planning Scenarios and Reports

Goal Planner – Monte Carlo Probability of Success

Investors often want to know, "How am I doing?" As a barometer to gauge confidence in a plan and answer this question, the most widely used metric in financial-planning software is the probability of success. Repositioning assets into a variable annuity with guaranteed income features can have a positive impact to a plan's success.



This Monte Carlo analysis illustrates the potential results of your financial plan using up to 1000 randomly generated market returns and volatility called trial runs. The trial runs produce a range of potential results and are one way of illustrating and evaluating the statistical probability of your planning strategies. See page 3 for important Monte Carlo disclosures.

What is a variable annuity?

Variable annuities are long-term, tax-deferred retirement investments, involve investment risks, and may lose value. Earnings are taxed 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 benefits are available for an extra charge in addition to the ongoing fees as expenses of the variable annuity. There is no guarantee that a variable annuity with an add-on living benefit will provide sufficient supplemental retirement income.

Jackson® is the marketing name for Jackson National Life Insurance Company®.

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

eMoney

 JACKSON®

To illustrate the connection between plan success and how that translates to individual experience, the output below shows expenses covered by guaranteed income.

Guaranteed Inflows vs. Expenses Base Facts

Having meaningful guaranteed inflow sources is one of the best ways to increase the likelihood of a successful retirement plan. Guaranteed inflows often include Social Security, deferred income such as pension plans, deferred annuities with living benefit guarantees, and annuitized and immediate annuity income. This report compares guaranteed inflows to total expenses. Note that any annuity guarantees are subject to the claims paying ability of the issuer.

Guaranteed inflow sources available during retirement include the following:

Shaun's Social Security	\$21,704 starting in 2028
Juliet's Social Security	\$14,760 starting in 2028

Total guaranteed inflows are expected to include **\$1,316,146** in Social Security, and **\$0** in other guaranteed income.

Total guaranteed inflows during retirement are projected to be **\$1,316,146**, funding **25%** of your total retirement expenses.

SUMMARY

Total Expenses	\$5,170,190
Guaranteed Inflows	\$1,316,146
Unfunded Expenses	\$3,854,044
Guaranteed Funding	25%

In this example, Social Security is the only source of guaranteed income; clients rely heavily on their portfolio to fund retirement expenses.

By repositioning a portion of their portfolio to an annuity that provides annual guaranteed withdrawals, clients see more of their expenses covered by reliable, predictable sources. This is a tangible way for clients to see the value an annuity strategy can have on their retirement lifestyle. With higher income stability, clients can feel more confident about retirement and achieving their goals.

Guaranteed Inflows vs. Expenses Annuity 1

Having meaningful guaranteed inflow sources is one of the best ways to increase the likelihood of a successful retirement plan. Guaranteed inflows often include Social Security, deferred income such as pension plans, deferred annuities with living benefit guarantees, and annuitized and immediate annuity income. This report compares guaranteed inflows to total expenses. Note that any annuity guarantees are subject to the claims paying ability of the issuer.

Guaranteed inflow sources available during retirement include the following:

Shaun's Social Security	\$21,704 starting in 2028
Juliet's Social Security	\$14,760 starting in 2028
Guaranteed Withdrawals	\$18,151 starting in 2028

Total guaranteed inflows are expected to include \$1,316,146 in Social Security, \$1,175,697 in guaranteed withdrawals, and \$0 in other guaranteed income.

Total guaranteed inflows during retirement are projected to be \$2,491,843, funding 47% of your total retirement expenses.

SUMMARY
Total Expenses \$5,254,615
Guaranteed Inflows \$2,491,843
Unfunded Expenses \$2,762,772
Guaranteed Funding 47%

IMPORTANT: The projections or other information generated by this Monte Carlo simulation regarding the likelihood of various investment outcomes are hypothetical in nature, do not reflect actual investment results and are not guarantees of future results. Results may vary with each use and over time. Calculations are based upon market index and growth rate assumptions in your financial plan. Other investments not considered might have characteristics similar or superior to those analyzed in this report.

Variable annuities are issued by Jackson National Life Insurance Company (Home Office: Lansing, Michigan) and distributed by Jackson National Life Distributors LLC, member FINRA. These products have limitations and restrictions. Contact Jackson for more information.