

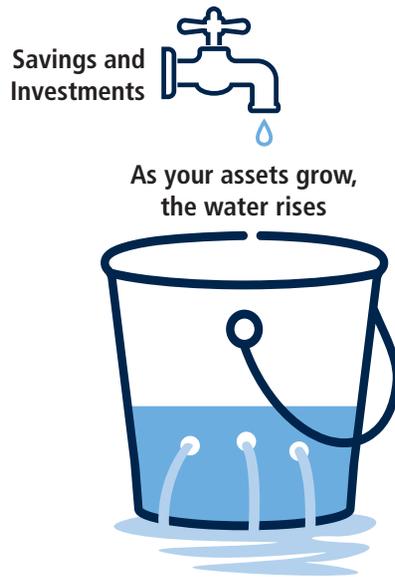
# PLUG THE HOLES IN YOUR RETIREMENT BUCKET

Investment gains in taxable accounts often trigger taxes that must be paid annually. Tax-deferred\* variable annuities, on the other hand, can help your money grow more quickly because you do not pay taxes each year on any investment earnings you receive. Instead, you pay taxes on those gains when you take withdrawals.

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 Earnings are taxable as ordinary income when distributed and may be subject to a 10% additional tax if withdrawn before age 59½.

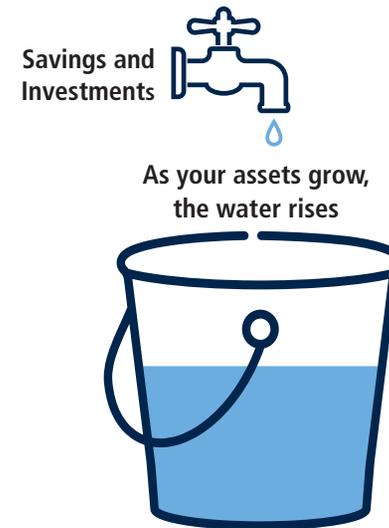
Add-on living benefits are available for an extra charge in addition to the ongoing fees and expenses of the variable annuity.

## Taxable Account



**Annual taxes on investment gains from capital gains, dividends, and interest are like holes in your accumulation bucket.**

## Tax-deferred Variable Annuity



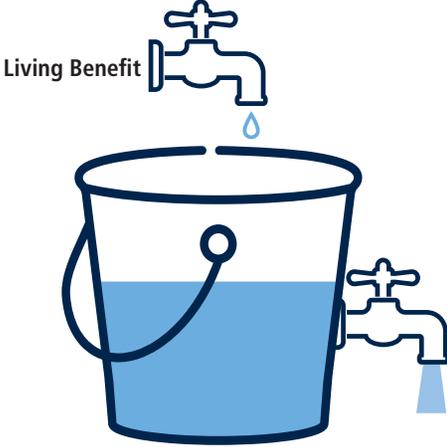
**Any earnings you receive in this bucket accumulate as tax deferred; there are no tax holes to slow the rising water. The absence of holes means that the water can rise more quickly.**

\* 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.

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

# TURNING ON THE INCOME STREAM

Generally, withdrawals from your tax-deferred variable annuities are taxed as ordinary income. Your ordinary income rate in retirement may be lower than in your peak earning years.

Taxable Account	Tax-deferred Variable Annuity
<p>As the income tap flows, the water line lowers.</p> <p>The income stream only lasts as long as there is "water in the bucket."</p> 	<p>Living Benefit</p>  <p>A higher starting water line means the income stream may last longer.</p> <p>An add-on living benefit can guarantee<sup>†</sup> that income stream for life, so the bucket doesn't run dry.</p>

<sup>†</sup>Guarantees are backed by the claims-paying ability of Jackson National Life Insurance Company<sup>®</sup> or Jackson National Life Insurance Company of New York<sup>®</sup> and do not apply to the principal amount or investment performance of the separate account or its underlying investments.

To discover more about how a Jackson<sup>®</sup> variable annuity can help your clients pursue their retirement goals, contact your financial professional.

**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 variable 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. Please consult your own independent advisor as to any tax, accounting, or legal statements made herein.**

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

The latest income date allowed on variable annuity contracts is age 95, which is the required age to annuitize or take a lump sum. Please see the prospectus for important information regarding the annuitization of a contract.

On the contract anniversary on or immediately following the designated life's attained age 59½, the for-life guarantee becomes effective provided: 1) the contract value is greater than zero and 2) the contract has not been annuitized. If the designated life is age 59½ on the effective date of the endorsement, then the for-life guarantee becomes effective on that date.

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<sup>®</sup> is the marketing name for Jackson National Life Insurance Company<sup>®</sup> and Jackson National Life Insurance Company of New York<sup>®</sup>. Jackson National Life Distributors LLC.

