



Jackson.com Withdraw Funds Guide

Jackson® is the marketing name for Jackson Financial Inc., Jackson National Life Insurance Company®, and Jackson National Life Insurance Company of New York®. Firm and state variations may apply.

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

Contents

Introduction..... 3

Eligibility requirements..... 3

Accessing the withdrawal tool..... 4

Steps to withdraw funds..... 5

After submitting a withdrawal.....12

Introduction

Thank you for using our online withdrawal tool to complete your partial withdrawal on Jackson.com.

No need to submit paperwork — submitting your request online is easy and can be completed in a few simple steps. If you need assistance, the information below offers step-by-step instructions for completing the process.

Note: This guide is only meant to serve as instructions for using the online tool and does not provide detailed information on how a withdrawal may impact your existing contract. It is important to read all online acknowledgements carefully and consult your tax advisor and/or financial professional prior to making your elections and submitting a request.

Eligibility requirements

Who can complete a withdrawal on Jackson.com?

Our online withdrawal tool is only available to customers when logged into Jackson.com. While it is part of our future vision, currently financial professionals do not have the ability to submit a withdrawal on our website.

When completing your withdrawal request online it must meet the following criteria:

Contract type	Fixed, Fixed-Index, Variable, or Registered Index-Linked annuities
Issue company	Jackson (JNL) or Jackson of New York (JNY)
Contract ownership	Single, natural ownership (non-entity)
Contract qualification	All qualifications are eligible except 403b/Tax-Sheltered Annuities (TSA)
Withdrawal amount	Gross/Net amount of: <ul style="list-style-type: none"> • Minimum - \$100 • Maximum - \$90,000 or no more than 90% of current contract value Must be pro rata. Fund specific withdrawals are not supported at this time.
Delivery of funds	Check sent to address of record or direct deposit (ACH)
Note: The button to access the online withdrawal tool will not appear if the criteria for contract type and/or ownership are not met.	
Note: Direct deposit (ACH) will be rolled out by issue state.	

Additionally, some clients may not be eligible for an online withdrawal request if the contract:

- was issued under Brooke Life Company (BLC), Life of Georgia (LOG), or Security Life of Denver (SLD)
- contains an irrevocable beneficiary
- is set up on an irrevocable systematic withdrawal
- is owned by a minor
- contains a collateral assignment
- has been annuitized
- is in a pending death claim status

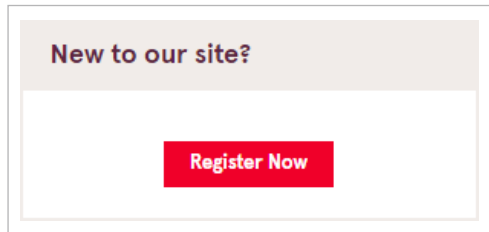
In these cases, when attempting to submit a withdrawal, the system will display an error message stating a specific reason the contract is not eligible for online withdrawals. In any of the scenarios mentioned above, the request can alternatively be submitted using the appropriate partial withdrawal form.

Accessing the withdrawal tool

First-time users will need to register on Jackson.com to access account information.

Registration provides online access to your Jackson® account. To register, click the Sign In button in the upper-right corner of the Homepage, then click the Register Now button to the right of the welcome screen.

[Click here](#) to access the Frequently asked questions section of our website for additional information on how to register on Jackson.com



SIGN IN

Once you have registered, click the Sign In button and enter your username and password. Do not click Remember my username if viewing on a public or shared device. You may be prompted to authenticate using MFA depending on your account settings.

ACCESS YOUR CONTRACT

From your Dashboard, click the Withdrawal Funds button to begin a withdrawal.

Retirement Latitudes Policy # [REDACTED]			
Policy Number:	→ [REDACTED]	Policy Status:	In Force
Accumulated Value:	\$23,474.32	Product Name:	→ Retirement Latitudes
Total Deposits:	\$250,000.00	Issue Date:	02/05/2009
Qualification Type:	Roth IRA	Maturity/Income Date:	02/05/2046
			WITHDRAW FUNDS

If there are more than 3 contracts, click on the policy number to see the Withdrawal Funds button in the Additional Details area of the policy.

Additional Details	
Total Deposits: \$100,000.00	Total Death Benefit: \$295,839.29
Accumulated Value: \$295,839.29	Surrender Charge Amount: \$0.00
Surrender Free Amount Available ¹ : \$195,839.29	Excess Interest Adjustment: \$0.00
Total Withdrawals: \$1,055.56	Cash Surrender Value: \$295,722.04
<p><small>1. Surrender Free Amount does not include premiums that are no longer subject to a surrender charge.</small></p> <p>Note: For Required Minimum Distributions (RMD), the Fair Market Value (FMV) of an annuity includes the actuarial value of any additional benefits that the annuity provides, including enhanced death benefits, living benefits, and income guarantees.</p>	
WITHDRAW FUNDS	

Steps to withdraw funds

The online withdrawal tool contains four to five steps, depending on what is required for your contract. The steps in the process include:

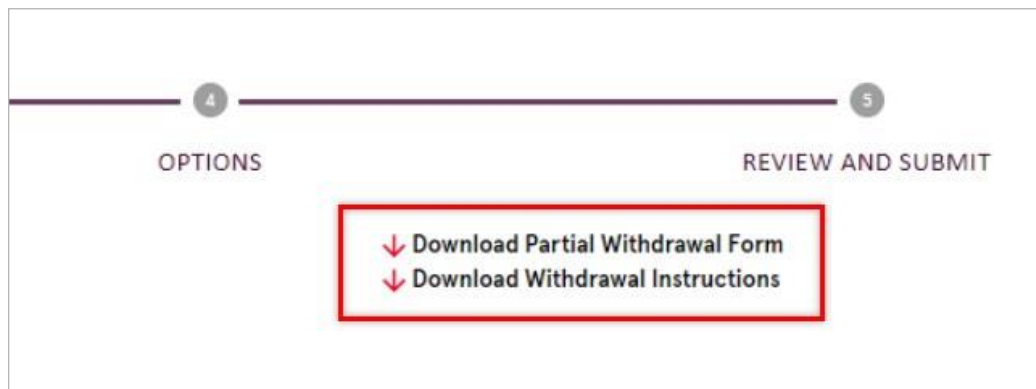
1. Delivery method selection
2. Withdrawal type request
3. Tax-withholding preference
4. Contract specific withdrawal options (if applicable)
5. Review and submit

Please note the following, prior to beginning your withdrawal:

- At this time, online withdrawals are limited to a check mailed to your address of record and direct deposit (ACH).
 - If you would like to send your request to an alternative address or prefer a different delivery method, please submit your request in writing by filling out the appropriate Partial Withdrawal Form.
 - If you have recently changed your address of record with us, please submit your request in writing to avoid potential follow-up requirements put in place for your policy information protection.

HELPFUL RESOURCES

This instruction guide can be accessed throughout each step of the withdrawal journey by clicking the link to download. If you need to alternatively submit your request in writing, a link is also provided for the partial withdrawal form specific to your contract type.



JOURNEY BAR

The journey bar tracks your progress as you complete your online withdrawal request.

The screenshot shows the JACKSON Withdraw Funds page. At the top is a dark purple header with the JACKSON logo and navigation links: Dashboard, Contracts, Resources, Tools, Inbox, Profile, Help, and a red SIGN OUT button. Below the header is a breadcrumb trail: Dashboard > Withdraw Funds. The main heading is "Withdraw Funds". To the right of the heading are two fields: "CONTRACT" and "ACCUMULATED VALUE", both with blurred content. Below these is a horizontal journey bar with five steps: 1. DELIVERY METHOD, 2. WITHDRAWAL TYPE, 3. WITHHOLDING, 4. OPTIONS, and 5. REVIEW AND SUBMIT. Step 1 is highlighted with a red circle and a red line segment.

TOOL TIPS

For tips on completing a specific field, look for the question mark icons  and hover over to reveal tips with additional details.

The screenshot shows the "Withdrawal Type" section. It has a heading "Withdrawal Type" and a sub-heading "Dollar Amount". Below the sub-heading is a text prompt: "Select 'Gross' if you want the full amount sent for the requested amount minus any taxes or applicable charges. Contract value is reduced only by the amount requested. Select 'Net' if you want the amount sent for the requested amount minus any taxes or applicable charges. Contract value is reduced only by the amount requested. The minimum withdrawal amount allowed is \$100." There are two radio buttons: "Gross" (selected) and "Net". Both radio buttons have a blue question mark icon next to them. Below the radio buttons is a text input field with the value "\$ 10,000".

DELIVERY METHOD


At this step, you will choose your preferred delivery method. We offer a check to address of record or direct deposit (ACH). This step defaults to Send Funds Via Direct Deposit or you can choose Send Funds Via Check.

Direct Deposit (ACH)


Direct Deposit (ACH) is the default delivery method. Enter the checking or savings account and routing numbers. Click Verify Account Information to run a validation of your bank information.


Delivery Method


☒ **Send Funds Via Direct Deposit (ACH)**

 For account safety, this method requires an additional authentication code sent to you when you request the withdrawal.

☐ Checking ☒ Savings

Routing number 

Account number 



VERIFY ACCOUNT INFORMATION

☐ **Send Funds Via Check**

SAMPLE CHECK

101

DATE

PAY TO THE ORDER OF \$

DOLLARS

MEMO

SIGNATURE

999888777

000123456789

0101

ROUTING #

ACCOUNT #

CHECK #

DO NOT ENTER

A message will appear above the delivery method with the results of the validation and any required actions.



Thank you for submitting your banking information. A Jackson representative will contact you or your advisor if additional information is needed.

Check

When selected, this field defaults to send the check by regular mail to the address of record we have on our administrative system. Please verify your address is correct. You can select overnight delivery for an additional \$10 fee by checking the box for this option. Click Next to move to the next step.


1

2

3

4

DELIVERY METHODWITHDRAWAL TYPEWITHHOLDINGOPTIONS



Partial withdrawal requests can be submitted online any time before 9 PM ET Sunday through Thursday and any time Friday and Saturday. If your request is submitted after our cutoff time, it will not be accepted. We apologize for any inconvenience this may cause. If you wish to submit after 9 PM ET you can do so by submitting the [Partial Withdrawal Form](#).

Delivery Method

☐ Send Funds Via Direct Deposit (ACH)

☒ Send Funds Via Check

Smith, John
1113 Shade Tree Ln
Allen, TX 75013

*Not available to PO boxes

☐ Overnight Delivery (Additional \$10 Fee)*

NEXT

Note:

- Overnight Delivery is not available to a PO Box or Rural Route (RR).
- Please complete the Partial Withdrawal Form and submit your request in writing if your current address does not match our records.

WITHDRAWAL TYPE

Withdrawal types display based on contract eligibility. Select a withdrawal type from the options available and read the related information carefully.

When requesting a specific dollar amount, indicate a gross or net withdrawal, then enter the desired dollar amount. The amount entered:

- must meet the minimum/maximum requirements:
 - Minimum - \$100
 - Maximum - \$90,000 or no more than 90% of current contract value

Withdrawal Type	Description
Gross	The amount sent is for the requested amount minus taxes and any applicable charges. Contract value is reduced by only the amount requested.
Net	The amount sent is for the specified dollar amount. Contract value is reduced by the amount requested plus taxes and any applicable charges.

✓

DELIVERY METHOD

Address on Record

2

WITHDRAWAL TYPE

3

WITHHOLDING

4

REVIEW AND SUBMIT

Withdrawal Type

☐ Dollar Amount

Select "Gross" or "Net" from the options below, and define a dollar amount.
The minimum withdrawal amount allowed is \$100.

☐ Gross ⓘ
 ☐ Net ⓘ

\$

☒ Required Minimum Distribution (RMD): \$ ⓘ

This contract is tax qualified and you have reached the age, or will reach such age within the next year, where the IRS requires RMDs (Required Minimum Distributions).

☐ Add-On Benefit Allowable Amount: \$

Source of Funds

Your withdrawal amount will be taken proportionately from all active investment options and fixed accounts within your contract. If you would like to withdraw from specific funds, please submit the request in writing by filling out our [Partial Withdrawal Form](#).

Download Partial Withdrawal Form

Download Withdrawal Instructions

WITHHOLDING

Options in the tax withholding section must be selected for both federal and state tax withholding. It is important to read all online acknowledgements carefully and consult your tax advisor and/or financial professional prior to making your elections and submitting a request.

Federal Tax Withholding

This field defaults to the standard 10% tax withholding. There are other options to enter a different percentage, dollar amount or elect to not withhold federal taxes.

Note: If you do not have any withholding applied, or if you do not have enough withheld, you may be responsible for payment of estimated tax, and you may incur penalties under the estimated tax rules.

State Tax Withholding

This field defaults to the state required tax withholding. To determine your state's required tax withholding visit your state's department of treasury or revenue website. There are other options to enter a specific percentage, dollar amount or elect to not withhold state taxes.

Note: Depending upon the laws in your state, state income tax withholding may be required. If no withholding is chosen and your state has additional requirements, the amount withheld will be updated to reflect your state's minimum withholding rate.

1

2

3

WITHDRAWAL TYPE

Type: Gross Dollar Amount

Amount: \$10,000.00

Source of Funds: Proportionally Allocated

Tax Withholding CANNOT be refunded by Jackson

Federal Tax Withholding

☒ Federal Standard Withholding: 10%

☐ Specific Percentage

☐ Specific Dollar Amount

☐ No Withholding

State Tax Withholding

☒ State Required Withholding

☐ Specific Percentage

☐ Specific Dollar Amount

☐ No Withholding

PREVIOUS

NEXT

OPTIONS

This section does not apply to all contracts and will only appear if your contract contains options impacted by withdrawals. Complete the required actions, then click Next to move to the next step.

Note: Action required varies based on the options specific to your contract. It is important to read all online acknowledgements carefully and consult your tax advisor and/or financial professional prior to making your elections and submitting a request.

Withdraw Funds

CONTRACT
[REDACTED]

ACCUMULATED VALUE
[REDACTED]

1

✓

DELIVERY METHOD
Address on Record

✓

WITHDRAWAL TYPE
Type: Gross Dollar Amount
Amount: \$10,000.00
Source of Funds: Proportionally Allocated

✓

WITHHOLDING
Federal: Standard 10%
State: Required Minimum

4

OPTIONS

5

REVIEW AND SUBMIT

Download Partial Withdrawal Form

Download Withdrawal Instructions

Guaranteed Withdrawal Benefit Automatic Withdrawals (GAWA)

Your contract is currently on an automatic withdrawal for your Guaranteed Annual Withdrawal Amount allowed under the terms of your contract. Select how you would like the automatic withdrawal to be impacted by your partial withdrawal.

☐ Recalculate the GAWA after this partial withdrawal to prevent exceeding the GAWA and continue automatic payments.

Consult with your advisor before selecting an alternative:

☐ Stop automatic withdrawal payments.

☐ Continue automatic withdrawals without considering this partial withdrawal, which may result in exceeding the GAWA.

PREVIOUS

NEXT

REVIEW AND SUBMIT

The final step is to review and submit your withdrawal request. Review each section of the provided summary for accuracy. Click Edit next to any section to return to it and make changes as needed.

If errors are returned on the summary page, read the information carefully and follow the instructions to resolve the error.

Note: Some contracts may contain an elected optional living benefit that allows you to receive a portion of any applicable earnings above and beyond your requested withdrawal amount, called the Earnings Sensitive Adjustment (ESA). If you indicated you would like this additional amount withdrawn from the contract (if available), the Final Check Amount in the summary will not reflect the ESA adjustment (if applicable) but will be available the following business day on both the confirmation statement as well as under Online Transaction History.

After reviewing the summary and U.S. Tax Certification Acknowledgement, check the box to certify that all statements listed above are true. When you are ready, click Request Withdrawal to complete the process.

✓

DELIVERY METHOD
Address on Record

✓

WITHDRAWAL TYPE
Type: Gross Dollar Amount
Amount: \$10,000.00
Source of Funds: Proportionally Allocated

✓

WITHHOLDING
Federal: Standard 10%
State: Required Minimum

✓

OPTIONS
GAWA/LAIP: RECALCULATE
ESA: ADDITIONAL

5

REVIEW AND SUBMIT

Review and Submit

[Download Partial Withdrawal Form](#)
[Download Withdrawal Instructions](#)

Confirm the summary below and click the "REQUEST WITHDRAWAL" button to submit.

<div>Delivery Method Edit</div> <div>Address on Record</div> <div>Additional Overnight Fee: \$0.00 Receiving check: Regular mail</div>	<div>Withdrawal Type Edit</div> <div>Gross Dollar Amount Amount Requested: \$10,000.00 Surrender Charge: \$0.00 Source of Funds: Withdrawn in Equal Portions</div>
<div>Withholding Edit</div> <div>Taxable Amount: \$10,000.00 Federal (Standard 10%): \$1,000.00 State (Required Minimum): \$425.00</div>	<div>Final Check Amount</div> <div>Amount Being Sent: \$8,575.00</div>
<div>Additional Options Edit</div> <div>ESA: ADDITIONAL in withdrawal amount GAWA/LAIP: RECALCULATE</div>	

U.S. Tax Certifications Acknowledgement

Under penalties of perjury, I certify that:

- My Social Security Number or Tax ID Number associated with my Jackson contract is my correct tax identification number. (Please reference your contract documents if you need to review this information.)
- I am not subject to backup withholding. (If you believe you are subject to backup withholding, please submit your withdrawal request via paper by using our [Partial Withdrawal Form](#).)
- I am a U.S. citizen or other U.S. person (including a U.S. Resident Alien)
- I am exempt from Foreign Account Tax Compliance Act (FATCA) reporting

*For items 3 and 4, if you are not U.S. citizen, U.S. resident alien or other U.S. person, please submit the application [IRS Form W-8](#) to certify your foreign status and, if applicable, claim treaty benefits. You may proceed with your withdrawal request.

☒ Check box to certify the above statements are true

PREVIOUS

REQUEST WITHDRAWAL


AUTHENTICATION

You may be prompted to enter your credentials and go through Multifactor Authentication (MFA) once you request the withdrawal to keep your account as secure as possible. This will follow the same steps as MFA when you sign into your account.

MFA Confirmation

Confirm Multi-Factor Authentication Access

Enter your authentication code and click Verify. If your MFA is successful, you will be signed-in to Jackson.com. For enhanced security, all future visits to Jackson.com will require you to use multi-factor authentication to sign-in.



Enter your Authentication Code:

I did not receive the notification on my device.

Note: If it has been less than 30 seconds since you tried sending the code, **Resend** will be temporarily disabled. Wait until Resend is enabled before trying again.

After submitting your withdrawal

A confirmation screen will generate after your request has been successfully submitted.

A message will appear with your unique Confirmation ID. Click the Online Transaction History link on the right-hand side to view your submission and track progress of the transaction.

Confirmation

✓

Request Submitted! Your Confirmation ID is G24XSLEX3RJ. Current processing times are 1-3 Business Days. Once your request is determined to be in good order and processed, funds will leave Jackson the next business day. If additional requirements are needed, a Jackson representative will contact you or your advisor.

i

Please note – you have selected to have your Partial Withdrawal increased by your Earnings Sensitive Adjustment Amount (ESA). The total check amount shown does not show your ESA as this will be calculated after market close. You will be able to see your total withdrawal amount, including the ESA, the following business day on your confirmation statement.

Download Partial Withdrawal Form

To view the progress of this transaction or any previous transactions, visit your Online Transaction History.

Online Transaction History

Check status in Online Transaction History.

If you’ve navigated away from the confirmation screen you can access your transaction history anytime by clicking Online Transaction History in the top navigation.

Resources

Electronic Filing Cabinet

Online Transaction History

SIGN OUT

Dashboard

Profile

Help

Processing times vary based on the type of contract you have. Use the chart below to locate the processing time for your contract type.

Contract type	Processing Times
Variable Annuity	Same Day (must be submitted by 4:00 PM (ET))
Fixed Annuity	1-3 business days
Fixed Index Annuity	1-3 business days



SELECT TRANSACTION TYPE

Your Online Transaction History allows you to view all your online activity or search a specific transaction type. To view withdrawal activity, select Withdrawal from the Transaction Type drop-down.

Online Transaction History

Select Transaction Type

Use this screen to see all of your online activity. Use the Transaction Type drop-down list to refine your search.

To expand or collapse information in the list, click the  /  icons. To view transaction details for a particular transaction, click the red confirmation number.

Clicking a **Cancel** link cancels one transaction; clicking a **Cancel All** link cancels all of the transactions associated with that nickname.

Transaction Type:

SEARCH

You can leave this section blank to search all your contracts or narrow your search to a particular contract by entering it in the Policy Number field. This will give additional options of date range and confirmation number if you wish to narrow your search further. Once you have all your information entered, click Search. If you want to clear the search criteria and start over, click Reset Search & Filters.

Search

Policy Number

Start Date

End Date

Confirm Number

RESET SEARCH & FILTERS

SEARCH

RESULTS

Results will show all withdrawal requests submitted online, displaying the most recent first. Information displayed includes:

- Date = date withdrawal was requested
- Confirm # = unique transaction confirmation number
- Policy # = contract associated with the withdrawal
- Amount = final check amount (will match what was listed in the review summary)
- Status = current withdrawal status
- Submitted By = person who completed the online withdrawal request

Filter Your Results

Status

All Statuses

RESET FILTERS

FILTER

Total Number of Withdrawal Transactions: 14

<<

<

1

2

10

per page

>

>>

Date	Confirm #	Policy #	Amount	Status	Submitted By
12/06/2021			606.34	In Process	
12/03/2021			1000.0	Complete	

Total Number of Withdrawal Transactions: 14

<<

<

1

2

10

per page

>

>>

You can filter your results based on Status by choosing the desired status from the drop-down and clicking Filter. If you have multiple pages, navigate the list by clicking the page number or using the left and right arrows.

Status	Description
In Process	The withdrawal has been submitted
Error	The withdrawal is not in good order for processing
Cancelled	The withdrawal was canceled by the owner
Complete	The withdrawal has been completed and funds have been released



Contact Us

Customer Service – 800/644-4565

Email – customercare@jackson.com

Contact your financial professional if you have questions about how withdrawals may impact your contract.

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. Clients should rely on their 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. May not be available in all states and state variations may apply. These products have limitations and restrictions. Contact Jackson for more information.