A new generation of annuities

Clarity for you—and your clients

The modernization of annuities

Advisory annuities designed for registered investment advisors (RIAs) and wealth managers

It is said that the only constant is change. So, when your clients made their retirement plans, life may have looked different than it does now. That's why it can be helpful to reevaluate clients' existing investments to make sure they're still helping your clients move toward the retirements they envision.

For example, your clients may have annuity contracts that no longer align with their financial goals. With the modernization of annuity products, however, there are opportunities to take advantage of features and benefits that were previously unavailable. Jackson's RIA consultants can provide a complimentary annuity analysis to ensure existing annuity contracts fit within the holistic financial plan you and your clients designed. Plus, you can add value by giving advice on the underlying investments. Some additional client benefits include:

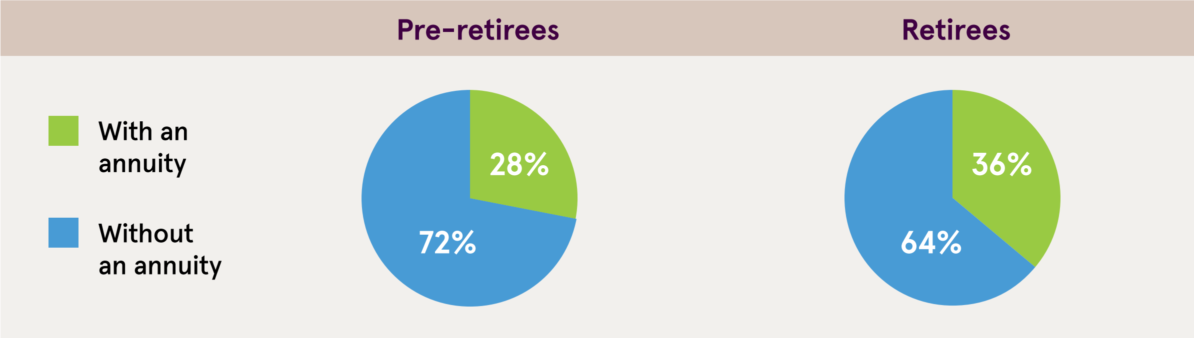
- Potential cost reduction
- Opportunity for tax-deferred* growth
- Customized, guaranteed† income options
- Add-on‡ return-of-premium death benefit

WHAT ARE ANNUITIES?
Annuities are long-term, tax-deferred vehicles designed for retirement. Variable and registered index-linked annuities 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.

The fiduciary importance of evaluating annuities as part of a financial plan

Because your clients already might have annuities, consider that:

- The average number of **pre-retirees** with an annuity with guaranteed lifetime income is 28%
- The average number of **retirees** with an annuity with guaranteed lifetime income is 36%



Source: Jackson study of pre-retirees (ages 50 to 75) and retirees (ages 60 to 80) with $250,000 or more in financial assets.

* Tax deferral offers no additional value if an IRA or a qualified plan, such as a 401(k), is used to fund an annuity 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 the issuing insurance company and do not apply to the principal amount or investment performance of the separate account or its underlying investments.

‡ Add-on 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.

Show your clients the diverse benefits of annuities

Annuities are designed to help clients pursue wealth accumulation and preservation, mitigate taxes, transfer wealth, generate income, and manage risk. They are scalable to integrate with your accounting, reporting, and holistic planning tools. Through preservation of principal, growth potential, and guarantees* to help provide income and legacy control, our annuities were specifically designed for fee-based financial professionals—with no commissions or withdrawal charges.† It's worth noting that fee-based, institutionally priced annuities have existed for more than a decade.

Let's look at different types of annuities and how they're commonly used in clients' financial plans

Annuity types

Fixed index (FIA)

Returns based on the performance of an index, and there is no return—or loss—when the index is negative.

Registered index-linked (RILA)

Greater potential returns in exchange for some protection when an index is negative.

Variable (VA)

Full market participation in exchange for absorbing loss due to market downturns.

Less risk / Less reward → **More risk / More reward**

CDs | **Bonds** | **Mutual funds** | **Stocks**

Investment types

This risk spectrum is for illustrative purposes only, is not intended as a complete comparison of all characteristics of the referenced investments, and does not showcase all potential differences and risks.

* Guarantees are backed by the claims-paying ability of the issuing insurance company and do not apply to the principal amount or investment performance of the separate account or its underlying investments.

† Withdrawals from fixed index annuities and registered index-linked annuities may be subject to market value adjustment and RILAs also may be subject to an interim value adjustment.

Offer additional value to your clients with advisory annuities

Modern advisory annuities are designed for fiduciary relationships like yours, with cost transparency and flexibility to discount advisory fees. These two attributes provide an opportunity for you to align your clients' goals and help deliver the best client experience possible. If retirees gain more value from increased cash flow, more tax deferral,* and greater portfolio and legacy protection, annuities could complement the overall financial plan and possibly improve client outcomes.

Some key considerations for advisory annuities are listed below.

- **Annuities are available in an advisory share class.** This means the investment advisor is paid a fee, not a commission. Because insurance companies aren't paying direct compensation to financial professionals, advisory annuities generally have lesser internal expenses than traditional variable annuities and higher caps for registered index-linked annuities and fixed index annuities.
- **No surrender charges, withdrawal charges, or contingent deferred sales charges.**[†] Your clients' money is not locked up because the insurance company doesn't have to recover commissions or penalize clients for ending the contract too soon.
- **Fully licensed concierge team.**[‡] A digital Client Needs Analysis experience is supported by a fully licensed and registered concierge team that completes the suitability/best-interest analysis and makes a product recommendation.
- **Integration with an advisor's practice.** The information you need can be centrally located on the system you know and already use. Our strategic alliances with technology platforms and providers make seamless data integration possible.

* Tax deferral offers no additional value if an IRA or a qualified plan, such as a 401(k), is used to fund an annuity 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.

† Withdrawals from fixed index annuities and registered index-linked annuities may be subject to market value adjustment and withdrawals from RILAs may also be subject to an interim value adjustment.

‡ The concierge team operates as part of Jackson National Life Distributors LLC ("JNLD"). JNLD is a wholly owned subsidiary of Jackson National Life Insurance Company (collectively, with its affiliates "Jackson") and distributes annuities issued by Jackson. JNLD's primary activities involve the distribution of annuities, insurance, and mutual funds issued by Jackson and its affiliates through financial intermediaries. JNLD offers limited brokerage services and makes recommendations to retail investors who are referred to it by fiduciaries such as trust companies and registered investment advisers. JNLD and its concierge team's financial professionals are not a fiduciary with respect to the recommendations and do not maintain a fiduciary relationship with your clients. JNLD does not make investment decisions for your clients or provide ongoing investment advice, monitor investments, or hold customer accounts or assets. JNLD forwards your client's product application to Jackson, the insurance carrier. Your client's investment is held direct by Jackson, not in an account at JNLD. Upon acceptance of the application by Jackson, JNLD's relationship with your client ends.

Reasons to consider annuities in a financial plan

Certain annuities may help bridge the financial gap between what your clients have and what they need. For example, annuities can:

- Lessen the impact of market volatility, inflation, and taxes
- Reduce the amount of withdrawals needed from retirement savings
- Provide protected income with tax advantages
- Help maximize wealth transfer

Tax management

Top marginal tax bracket on trust ordinary income is $15,201 Source: Rev. Proc. 2023-34	• Taxed as much as 40.8%. • By funding tax-deferred accounts in trusts, assets can grow more quickly than taxable assets, meaning, more money can accumulate for income and/or flow to future generations. • 1099s are issued only in years that distributions are taken from a trust-owned annuity.* • Fewer 1099s and K-1s reduce the complexity of 1041 filings each year. Tax deferral also allows clients to rebalance assets in their annuities without triggering taxes.
Unlimited tax-deferred accumulation	• Many trusts are eligible for tax deferral under IRC Section 72(u).† Jackson will treat annuity contracts owned by trusts that conform to the exception requirements of 72(u)† as tax deferred. Under 72(u), a trust will qualify for tax deferral if it is holding an annuity for the benefit of a natural person. This means that the trust beneficiaries must be living people, and not a non-natural entity such as a business or charity. To qualify for tax deferral, the trustee must indicate the trust meets the requirements under 72(u) on Jackson's Trustee Certification form. • Taxation only occurs in the event that the trustee requests a distribution, when the annuitant passes away, or there is a taxable event caused by retitling the account. • There is no cap on annual contributions. What's more there are no required minimum distribution (RMD) requirements, and any individual can stretch an inherited nonqualified annuity.‡

Only pay taxes when money is withdrawn*	• Trusts
	  ◦ Trust income distributions can reduce the size of the trust and can impose an added tax burden on the income beneficiary.
	  ◦ Unless money is retained in the trust, the individual who receives the distributions pays taxes, not at the trust tax level, but at their individual income tax bracket.
	• Tax deferral allows investments to grow without paying taxes on that growth year after year. Instead, taxes are paid when income is withdrawn. In other words, tax-deferred annuities allow clients to pay taxes when spending their money, not while they're earning it.§

Limit tax drag on investments	• Taxable income distributions and frequent turnover generate tax drag each year, reducing gains. • Tax-deferred accounts experiencing the same returns as a taxable account can grow more quickly as a result of reduced tax drag. • Because annuities owned by trusts may receive tax deferral, gains are not taxed unless distributions are taken.*

* Applicable if the trust qualifies for tax deferral under IRC Section 72(u).

† IRC 26 U.S. Code § 72(u), Annuities–Certain Proceeds of Endowment and Life Insurance Contracts.

‡ Subject to timely election of a stretch distribution by the beneficiary.

§ Tax deferral offers no additional value if an IRA or a qualified plan, such as a 401(k), is used to fund an annuity. It also may not be available if the annuity is owned by a legal entity such as a corporation or certain types of trusts.

WHAT IS A RILA?

A RILA is a long-term, tax-deferred vehicle designed for retirement. It is subject to investment risk, its value will fluctuate, and loss of principal is possible. A RILA, which is an insurance contract, allows you to choose how you want to prioritize growth opportunities while managing the amount of loss you may assume. 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. There is no guarantee that an annuity with an add-on living benefit will provide sufficient supplemental retirement income. Add-on living benefits are available for an extra charge in addition to the ongoing fees and expenses of the annuity and may be subject to conditions and limitations.

Buffer: Downside protection from loss up to a stated amount. Loss is incurred if the index declines more than the buffer percentage during the selected term. Jackson protects against loss within the buffer.

Floor: Downside protection from loss after a stated threshold. Loss can be incurred up to the stated floor percentage during the selected term. Jackson protects against losses below the floor.

Risk management

Longevity risk	• Longevity risk is defined as outliving your money. • An annuity transfers longevity risk from the client to Jackson. • The income from a living benefit which is available for an additional cost, means clients cannot outlive their money. This can be particularly beneficial for those who have longevity in their family or fear running out of money.
Sequence-of-returns risk	• Sequence-of-returns risk is defined as the risk of a down market when taking withdrawals from retirement accounts. • A down market five years before or after retirement may significantly reduce the longevity of retirement accounts. • The objective of the retirement income process is to build a portfolio that is less sensitive to the sequence of returns. • Guaranteed income from annuities gives steady income no matter how markets perform. • Annuities are the easiest and most efficient way to insure against sequence-of-returns risk.
Interest-rate risk	• Interest-rate risk is defined as the risk to the value of fixed income due to fluctuating interest rates. • Annuities with living benefits may act as a fixed-income replacement that provides guaranteed income while being invested in a mix of equity and fixed-income subaccounts. • Registered index-linked annuities (RILAs) can provide downside protection in the form of buffers and floors, and can offer greater upside potential than fixed-income products that are subject to interest-rate risk. However, RILAs are still subject to interest-rate risk and this should be considered prior to making a recommendation.

Wealth accumulation and preservation

Full and partial downside protection choices	• RILAs can help protect against market drawdowns using either a buffer or a floor.
	• Protection factors often come in two forms:
	  • A buffer protects from loss up to a stated percentage, 10% to 20%.
	  • A floor protects from loss beyond a stated percentage, -10% to -20%.
	• 1-year fixed account available.

Public index options, no proprietary formulas	Indices include*:
	  • S&P 500
	  • Russell 2000
	  • MSCI EAFE
	  • MSCI KLD 400 Social
	  • MSCI Emerging Markets

Allocation flexibility	• Clients are allowed to mix and match their percentage allocations between the various indices.

* All indexes are unmanaged and not available for direct investment. The payment of dividends is not reflected in the index return.
Not all crediting methods and/or protection options are available with all index account option terms.

Income from variable annuities

Guaranteed for life	• An annuity transfers longevity risk from the client to Jackson. • The income from a living benefit means clients cannot outlive their money.
Required minimum distributions (RMDs)	• All products are RMD friendly—meaning that RMDs may be taken without negatively impacting the contract.
No investment restrictions	• Jackson offers full investment freedom* on variable products, even when using an add-on benefit. • We allow clients to invest 100% into equities if they choose. • Because no two individuals have the same financial goals, our variable annuities offer a wide range of investment options that provide the freedom to build a portfolio that is customized for clients' individual priorities and preferences. * Select up to a maximum of 99 investments and adjust options or allocations up to 25 times each contract year without transfer fees. To prevent abusive trading practices, Jackson restricts the frequency of transfers among variable investment options, including trading out of and back into the same subaccount within a 15-day period.
License to spend	• 92% of investors aged 50 to 75 say a guaranteed stream of income would make them worry less about day-to-day expenses. • Studies show retirees spend more when they have guaranteed income (*License to Spend*[1] whitepaper, Blanchett & Finke).

Legacy planning/maximize wealth transfer

Preselected death benefits	• Preselected death benefits allow a Jackson contract owner to restrict beneficiaries' access to the proceeds. For example, the preselected death benefit can restrict beneficiaries to a stretch where they are only able to withdraw their RMD each year. The restriction can be lifted when the beneficiary reaches a certain age or when they've stretched for a predetermined number of years. • By not allowing the beneficiary to choose a distribution type—for example, lump sum—those amounts that remain invested can continue to grow tax deferred. • Beneficiaries may be able to stretch payments over their lifetimes or be subject to period certain annuitization options. • The stretch option is available for nonqualified annuities and beneficiaries of IRAs who are eligible designated beneficiaries. • Frequently, this is used by clients who do not want to set up a trust but want some control over the distribution of their assets.
Trusts	• Trusts can reduce or eliminate potential transfer tax liability, help assets avoid probate, protect against spendthrifts, and help create legacies. • To combat the greatly compressed tax rates that apply to some trusts, financial advisors implement strategies such as tax-efficient investing, distributing income, and the creation of grantor trusts—wherein the grantor pays the taxes for the trust. • Nonqualified annuities may be positioned in trusts for tax deferral and titled to allow for multigenerational tax deferral.
Spousal lifetime access trusts (SLATs)	• SLATs provide a way for a spouse to fund a trust for the benefit of their spouse and the subsequent generation. • The grantor or owner removes assets from their taxable estate and provides the beneficiary spouse with access to the SLAT assets.
Intentionally defective grantor trusts	• Intentionally defective grantor trusts (IDGTs) are designed to remove trust assets from the grantor's estate while maintaining the grantor's ability to pay taxes on trust income. This avoids greatly compressed tax rates, and reduces tax drag on trust assets.
Dynasty	• Any amounts accumulated in the trust are free of additional generation-skipping transfer tax. • The IRS issued a Private Letter Ruling (PLR) allowing for the passing of an annuity in kind (which means there is no exchange of money) to the annuitant without a taxable event, which is utilized often in dynasty/generation-skipping trusts. (For example pass in kind may be a potential option, depending on the language governing the trust.)
Special needs trusts	• Special needs trusts (SNTs) provide control over assets for a person who may be receiving government benefits and who may not be able to invest or manage money responsibly. • Positioning an annuity within an SNT allows those assets to grow tax deferred. This is especially important within an SNT, in which sending all trust income to the beneficiary with special needs may disqualify them from receiving government benefits.
Nonqualified stretch*	• Jackson received a PLR in 2001 that allows individual beneficiaries to "stretch" distributions over their life expectancy based on IRS Table I. • If there are multiple beneficiaries, each can stretch based on their life expectancy, which can be far more efficient than receiving an annuity payout in a lump sum or taking distributions over five years.
Uninsurable clients	• For uninsurable clients, a nonqualified annuity may help to provide a legacy to beneficiaries through the use of enhanced death benefits.
Qualified charitable distributions	• Qualified charitable distributions (QCDs) can satisfy required minimum distributions without increasing tax liability and also can benefit a selected charity.† • Owner must be at least 70½ years old. • Maximum amount for QCD is $100,000 indexed for inflation, beginning in 2024. • A death benefit is often paired with this strategy to satisfy the RMDs to the charity through an RMD-friendly income benefit and leave behind a non-reducing death benefit to beneficiaries.‡

* Subject to timely election of a stretch distribution by the beneficiary.
† QCDs are reported as normal distributions.
‡ Non-reducing death benefits are not available in New York.
The IRS issued a private letter ruling ("PLR") holding that a non-grantor trust cannot use the IRC 72(q) exceptions for (1) reaching age 59½, (2) disability, or (3) SEPP payments. The ruling recognized a non-grantor trust may use the IRC 72(q) exception for death. (*See* PLR 202031008.)

Have a complex client scenario?

We can help. Financial advisors also have access to our teams of experts.

Advanced Strategies

Get support from our Advanced Strategies team, which includes attorneys for complex tax, trust, estate, charitable, and retirement planning issues. Our group consists of seasoned professionals who are intimately familiar with the disposition of retirement accounts and hold a variety of degrees, designations, and certifications—including Juris Doctor (JD), Chartered Financial Analyst® (CFA®); Certified Financial Planner™ (CFP®); Certified Fund Specialist® (CFS®); Chartered Life Underwriter® (CLU®); Chartered Financial Consultant® (ChFC®); Fellow, Life Management Institute® (FLMI); Fellow, Secure Retirement Institute (FSRI); and Retirement Income Certified Professional® (RICP®).

Investment Product Strategy

Find all the detailed information you need on capital markets and gain a deeper perspective of subaccounts. With a thorough understanding of fund mechanics, performance characteristics, and portfolio construction, our product strategists are a go-to resource for investment information to help your clients pursue their investment goals.

Advisory Integration Group

The Advisory Integration Group is your connection to implementing and integrating advisory products on various platforms and the industry's latest financial technology. This team draws from a broad range of experience partnering with back-office specialists and financial professionals to assist with illustrating annuity products and outcomes inside a financial plan.

Competitive Intelligence

A dedicated team of analysts provides intelligence on the current competitive landscape, including market analysis, current trends, and pricing information of annuity carriers. This intelligence is powered by third-party data—including Morningstar® and other platforms—to help financial professionals and their clients make educated decisions on the best annuity product.

Five easy steps to doing business

We believe in making things easy, so we developed a digital experience supported by a fully licensed and registered concierge team that completes the suitability/best-interest analysis, makes a product recommendation, and, if appropriate, places the business with Jackson®.

Needs analysis

After registering on jackson.com, you can quickly access a digital Client Needs Analysis.

Suitability/Best-interest review and product recommendation*

Based on the analysis of your client's needs and investment profile, our fully licensed and registered concierge team will make a recommendation regarding a Jackson National Life Insurance Company annuity if doing so is in your client's best interest.

Product review

You will have an opportunity to review the product suggestion for your client. You will confirm that the product recommendation fulfills your client's needs and objectives, and you will have an opportunity to provide additional information.

Application process

The concierge team completes the necessary application paperwork.

Electronic signatures

You and your client review all required forms and sign electronically.

Contract issuance

Jackson's new Business Operations team will process and issue the contract upon receipt of funds. You can then access, trade, and manage the contract online on behalf of your client.

* We recommend fixed, fixed index, variable annuities, and other registered insurance products. Our recommendations are limited to products sponsored by Jackson.

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So take a fresh look at annuities. See how they could suit your clients' retirement needs and your business needs.

Advisors can contact their RIA consultant for further assistance.

Dedicated RIA consultant

The advisor's RIA consultant can provide a complimentary annuity analysis to ensure existing annuity contracts are consistent with the holistic financial plan. The advisor's RIA consultant is an annuity expert, with experience including evaluating competitive intelligence on other carriers' products, as well as offering planning strategies to help improve outcomes in a client's financial plan. Your consultant is also your point of contact for broader Jackson expertise in Advanced Strategies, Investment Product Strategy, and the Advisory Integration Group.

Advisors can visit Jackson.com/RIA or contact your Jackson team to discuss how we can help

RIA and Wealth Managers: 800/711-7397
Insurance Platforms: 800/711-7305

Additional resources

Choose Jackson	view
Jackson financial strength	view
Delivering on our promise	view
Retirement blind spots	view
Tax Digital Playbook	view
The benefits of trust-owned annuities	view
Managing taxes and other retirement risks	view
Market volatility and high inflation	view
A blueprint for better retirement planning	view

[1] David Blanchett and Michael Finke, QMA/Prudential Financial, Inc., "Guaranteed Income: A License to Spend," June 28, 2021.

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VARIABLE ANNUITY DISCLOSURE

Before investing, investors should carefully consider the investment objectives, risks, charges, and expenses of the variable annuity and its underlying investment options. This and other important information are contained in the current contract prospectus and underlying fund prospectuses. Please read the prospectuses carefully before investing or sending money.

Add-on benefits are available for an extra charge in addition to the ongoing fees and expenses of the variable annuity. See prospectus for specific benefit availability. The long-term advantage of the add-on benefits will vary with the terms of the benefit option, the investment performance of the investment options selected, and the length of time the annuity is owned. As a result, in some circumstances, the cost of an option may exceed the actual benefit paid under the option.

Variable 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.

REGISTERED INDEX-LINKED ANNUITY DISCLOSURE

This material is authorized for use only when preceded or accompanied by the current contract prospectus. Before investing, investors should carefully consider the investment objectives and risks of the registered index-linked annuity. This and other important information are contained in the current contract prospectus at Jackson.com/ProspectusJMLP2 for Jackson Market Link Pro II or Jackson.com/ProspectusJMLPA2 for Jackson Market Link Pro Advisory II. Please read the prospectus carefully before investing or sending money.

Registered index-linked annuities are issued by Jackson National Life Insurance Company and distributed by Jackson National Life Distributors, member FINRA. Not available in all states and state variations may apply. These products have limitations and restrictions, including withdrawal charges or market value adjustments. Contact Jackson for more information.

FIXED INDEX ANNUITY DISCLOSURE

Fixed index annuities are also known as fixed annuities with index-linked interest.

Add-on benefits that provide income for the length of a covered life and/or lives may be available for additional charge. The amount of income that these benefits may provide can vary depending on age, when income is taken, and how many lives are covered when the benefit is elected. Certain state variations may also apply. The cost of these benefits may negatively impact the contract's cash value.

The design of these annuity contracts emphasizes the protection of credited interest rather than the maximization of interest rate crediting.

Fixed index annuities are issued by Jackson National Life Insurance Company. These products are fixed annuities that do not participate in any stock or equity investments and have limitations and restrictions. Not available in all states and state variations may apply. Contact Jackson for more information.

GENERAL ANNUITY DISCLOSURE

Annuities are long-term, tax-deferred vehicles designed for retirement and are insurance contracts. Variable annuities and registered index-linked annuities involve 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.

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Tax deferral offers no additional value if an IRA or a qualified plan, such as a 401(k), is used to fund an annuity 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.

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