

# 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](https://jackson.com), advisors 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 makes 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'll 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 processes and issues the contract upon receipt of funds. Advisors then can access, trade, and manage contracts online on behalf of clients.

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

Jackson® is the marketing name for Jackson Financial Inc., 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

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Advisors can contact your Jackson team to discuss how we can help.

**CONTACT US**

**Financial Advisors:** 800/711-7397

**Email:** [wealthmanagers@jackson.com](mailto:wealthmanagers@jackson.com)

**Web:** [Jackson.com/RIA](http://Jackson.com/RIA)

**Customer Service:** 800/644-4565

**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 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.**

**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.**

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 directly by Jackson, not in an account at JNLD. Upon acceptance of the application by Jackson, JNLD's relationship with your client ends.

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

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.

Firm and state variations may apply.

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