

COVID-19 SHINES A LIGHT ON RETIREMENT READINESS

WHAT IS AN ANNUITY?

An annuity is a long-term, tax-deferred vehicle designed for retirement. Variable annuities involve investment risks and may lose value. The principal value of the variable annuity will fluctuate based on the performance of the underlying investment options 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 Earnings are taxable as ordinary income when distributed and may be subject to a 10% additional tax if withdrawn before age 59½.

FINANCIAL PROFESSIONALS REVEAL CLIENTS MAY RUN OUT OF SAVINGS WITHOUT BRINGING ANNUITIES INTO THE EQUATION

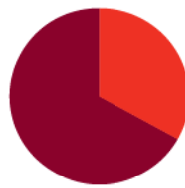
Jackson® and the Insured Retirement Institute (IRI) surveyed 200 financial professionals between April 8 and April 17, 2020.



Risk Amplified During the COVID-19 Pandemic

MORE THAN HALF

of financial professionals believe **25%** or more of their client base is at risk of **running out of money** during retirement.



2/3 OF FINANCIAL PROFESSIONALS

claim clients without annuities are more likely to allocate investments away from risk during **turbulent markets**, providing less opportunity for recovery in or near retirement.

Protection is Priority as Annuities Help Investors Brace for Impact Amid Market Volatility



LIFETIME FEATURES:
78% POSITIVE RATING



TAX DEFERRAL*:
72% POSITIVE RATING



PRINCIPAL PROTECTION:
71% POSITIVE RATING

FINANCIAL PROFESSIONALS GIVE THESE ANNUITY FEATURES HIGH RATINGS FOR HAVING A POSITIVE IMPACT WITH CLIENTS.

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

As COVID-19 Changes the World, Annuities are Changing the Conversation for Investors

NEARLY 2/3 OF FINANCIAL PROFESSIONALS

are having more frequent annuity conversations with clients due to

MARKET VOLATILITY.

68% of financial professionals

REPORT THEY ARE MORE LIKELY to discuss **ANNUITIES** with **CLIENTS** in the **FUTURE.**

77% OF FINANCIAL PROFESSIONALS

report their clients **ARE RECEPTIVE TO** discussions about **ANNUITIES.**

Survey results based on internet interviews of 200 financial professionals conducted between April 8 and April 17, 2020. Each respondent sold at least one annuity in the past year. Research sponsored by IRI and Jackson.

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Not a deposit • Not insured by any federal agency

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To learn more about annuities, and the protection they can offer now and beyond the pandemic, contact your financial professional today.

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 to obtain the prospectuses. Please read the prospectuses carefully before investing or sending money.

Guarantees are backed by the claims-paying ability of the issuing insurance company.

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