

Find It Fast! Using Annuity Tools Effectively and Efficiently

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Investment-only Variable Annuities

A potential high-tax environment and large capital gains exposures have revived clients' need for tax deferral on their dollars. Investment-only variable annuities provide a simple solution, and the array of options are expanding quickly. Utilize this guide to help determine which solution may be a strong fit for your client situations.

						Available on AdvisorEnterprise SM	
							
Product	Elite Access	Pacific Choice	Investor Series	Investment Edge		Monument Advisor*	America's marketFLEX
Total Annual Expense (B-share)	1.00% under \$1M	1.20%	1.00%	1.20%		N/A	1.25%**
Annual Contract Fee	\$50 waived at \$50k	\$50 waived at \$50k	\$35 waived at \$100k	\$50 waivable		\$20 / month	\$0
Max Issue Age	85	85	85	85 NQ/75Q		95	85
Optional Death Benefit	No	Yes	Yes	No		No	Yes
# of Subaccounts	107	72	73	124		406	168
Subaccount Fee Range	0.57-4.19%	0.28-2.20%	0.35-1.75%	0.63%-1.78%		0.00-2.66%	0.69-2.66%
Highlights	Access to exclusive fund managers, alternatives and hedge funds in a low-cost contract	Diverse, low-cost subaccount platform including multidiscipline asset allocation options	Flexible and customized subaccount features with allocation adjustment program option available	World-class investment managers combined with non-lifetime tax-efficient distribution option		Low-cost, flat-fee contract with extensive subaccount offerings available on AdvisorEnterprise	High-quality traditional and non-traditional asset classes, packaged portfolios or third-party investment advisor availability

Contact Advisory & Investment Services Consulting at 800-880-0080, Ext. 6750 or aisconsulting@nfp.com for more information.

*The Monument Advisor annuity from Jefferson National is only available on the AdvisorEnterprise platform.

**Advisory share class expense is .45%

Quick Look: Variable Annuities

The variable annuity environment changes often and it may be difficult to keep up. Use this guide when determining which carrier may fit your client's needs.

Income Early (before 65)				
Income Later (age 65)				
Death Benefit Only Option				
Combination Income & Death Benefit				
Low Cost Options				
10-year Money Back Feature				
Extended "Roll Up" Period				
Available on AdvisorEnterprise SM				

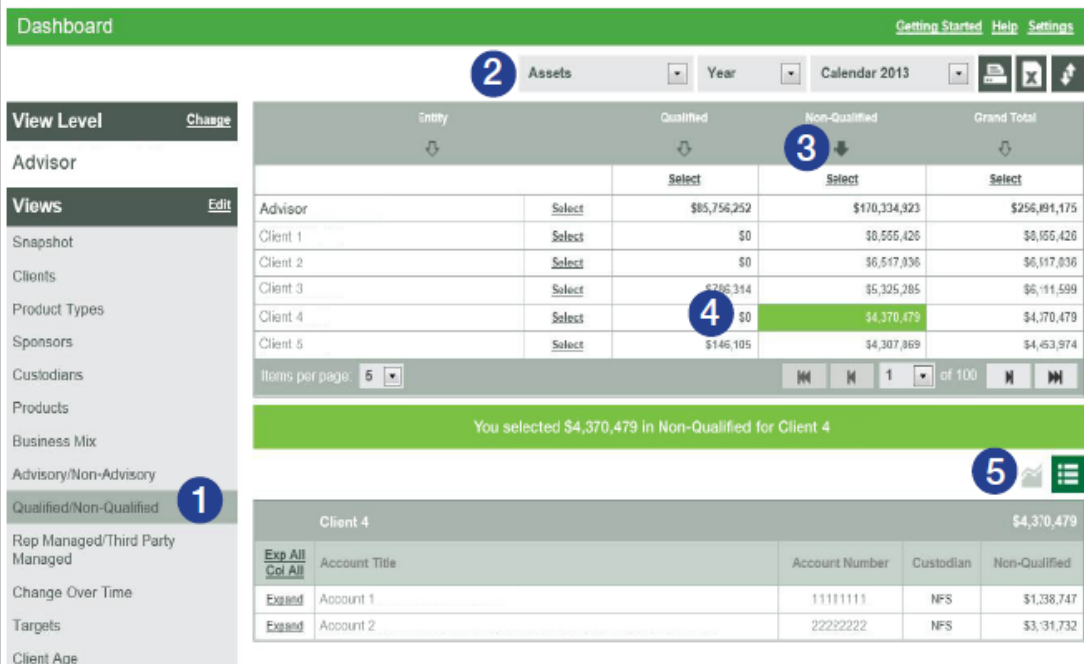
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Tax Deferral Planning with Variable Annuities

Tax-deferred growth can have a major impact on your client's invested dollars, consider a variable annuity as a solution for the potential rising tax environment. Follow these steps to identify large nonqualified assets in your book of business to begin the conversation of future tax planning with your clients.

Select "Dashboard" under "My Business" on the home screen of AdvisorCompleteSM

1. Click "Qualified/Non-Qualified" on the left side.
2. Be sure that "Assets," "Year" and "Calendar 2013" are selected at the top.
3. Sort "Non-Qualified" assets in descending order by clicking the arrow.
4. Select a cell with a dollar value, and the assets will be detailed at the bottom of the page.
5. Check for annuity under carrier "Custodian." If none shown, then this is an opportunity to move some of these assets into a tax-deferred annuity product.



Dashboard [Getting Started](#) [Help](#) [Settings](#)

2 Assets Year Calendar 2013

View Level [Change](#)

Advisor

Views [Edit](#)

- Snapshot
- Clients
- Product Types
- Sponsors
- Custodians
- Products
- Business Mix
- Advisory/Non-Advisory
- Qualified/Non-Qualified **1**
- Rep Managed/Third Party Managed
- Change Over Time
- Targets
- Client Age

Entity	Qualified	Non-Qualified	Grand Total
	Select	Select	Select
Advisor	\$85,756,252	\$170,334,923	\$256,091,175
Client 1	\$0	\$8,555,426	\$8,555,426
Client 2	\$0	\$6,517,036	\$6,517,036
Client 3	\$286,314	\$5,325,285	\$5,611,599
Client 4	\$0	\$4,370,479	\$4,370,479
Client 5	\$146,105	\$4,307,869	\$4,453,974

Items per page: 5 of 100

You selected \$4,370,479 in Non-Qualified for Client 4

5

Client 4		\$4,370,479		
Exp All	Account Title	Account Number	Custodian	Non-Qualified
Expand	Account 1	11111111	NFS	\$1,38,747
Expand	Account 2	22222222	NFS	\$3,31,732

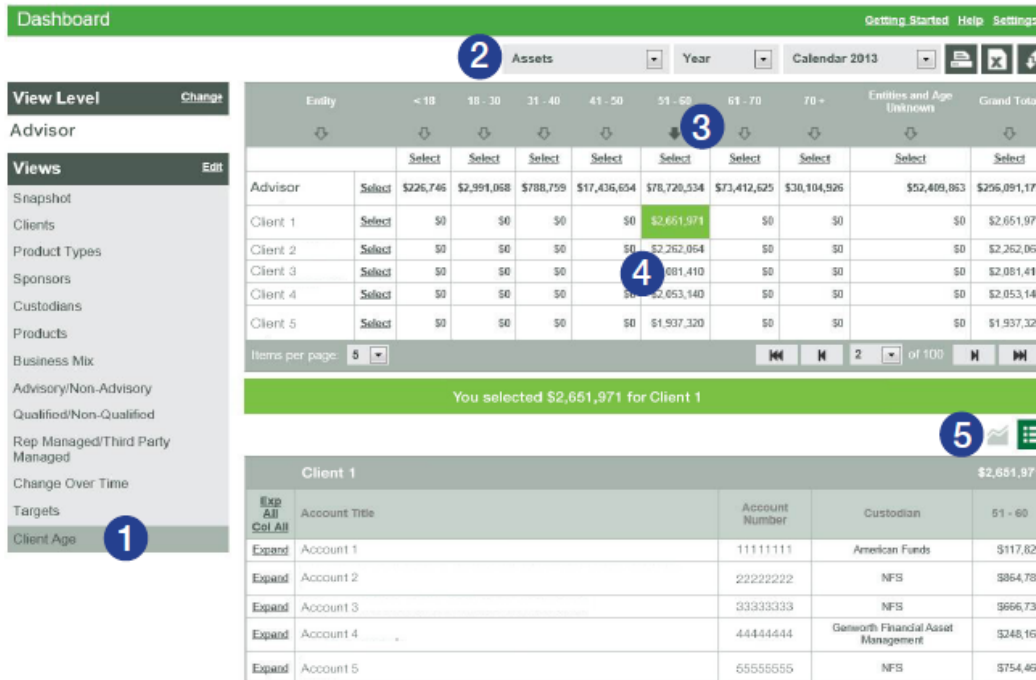
Once you have reviewed the account detail and identified nonqualified dollars not currently in an annuity, contact the AIS Consulting Desk at 800-880-0080, Ext. 6750, to discuss the potential solutions available for your client.

Income Planning for Retirement

Planning for retirement income begins years in advance, often among clients who are 10–15 years away from retirement. Variable annuities have features designed to plan for these circumstances. Follow the steps below to identify clients in a specified age range who need to begin the planning process.

Select “Dashboard” under “My Business” on the home screen of AdvisorCompleteSM

1. Click “Client Age” on the left side.
2. Be sure that “Assets,” “Year” and “Calendar 2013” are selected at the top.
3. Click arrow under ages “51–60” to sort by assets.
4. Select a cell with a dollar value, and the assets will be detailed at the bottom of the page.
5. Click “View Details” and check for annuity carrier under “Custodian.” If none, this is an opportunity to discuss with this client income planning for retirement with the use of a variable annuity that can provide lifetime income payments.



Dashboard Getting Started Help Settings

2 Assets Year Calendar 2013

View Level Change

Advisor

Views Edit

- Snapshot
- Clients
- Product Types
- Sponsors
- Custodians
- Products
- Business Mix
- Advisory/Non-Advisory
- Qualified/Non-Qualified
- Rep Managed/Third Party Managed
- Change Over Time
- Targets
- Client Age** 1

Entity	< 18	18 - 30	31 - 40	41 - 50	51 - 60	61 - 70	70 +	Entities and Age Unknown	Grand Total
Advisor	Select \$226,746	Select \$2,991,068	Select \$788,759	Select \$17,436,654	Select \$78,720,534	Select \$73,412,625	Select \$30,104,596	Select \$52,409,863	Select \$296,091,175
Client 1	Select \$0	Select \$0	Select \$0	Select \$0	Select \$2,651,971	Select \$0	Select \$0	Select \$0	Select \$2,651,971
Client 2	Select \$0	Select \$0	Select \$0	Select \$0	Select \$2,262,054	Select \$0	Select \$0	Select \$0	Select \$2,262,054
Client 3	Select \$0	Select \$0	Select \$0	Select \$0	Select \$81,410	Select \$0	Select \$0	Select \$0	Select \$81,410
Client 4	Select \$0	Select \$0	Select \$0	Select \$0	Select \$2,653,140	Select \$0	Select \$0	Select \$0	Select \$2,653,140
Client 5	Select \$0	Select \$0	Select \$0	Select \$0	Select \$1,937,320	Select \$0	Select \$0	Select \$0	Select \$1,937,320

Items per page: 5 of 100

You selected \$2,651,971 for Client 1

5

Client 1 \$2,651,971

Exp All Col All	Account Title	Account Number	Custodian	51 - 60
Expand	Account 1	11111111	American Funds	\$117,829
Expand	Account 2	22222222	NFS	\$864,781
Expand	Account 3	33333333	NFS	\$666,734
Expand	Account 4	44444444	Genworth Financial Asset Management	\$248,161
Expand	Account 5	55555555	NFS	\$754,466

Once you have identified clients who might benefit from retirement income planning, contact the AIS Consulting Desk at 800-880-0080, Ext. 6750, to discuss the potential solutions for your client.

Morningstar Annuity Intelligence Orientation Webcast

John McCarthy, Product Manager

MORNINGSTAR[®]

Today's Agenda

- × What is Morningstar Annuity Intelligence (MAI)?
- × How Are Advisors Using MAI?
- × Online Demo
- × Best Practices
- × Questions and Answers

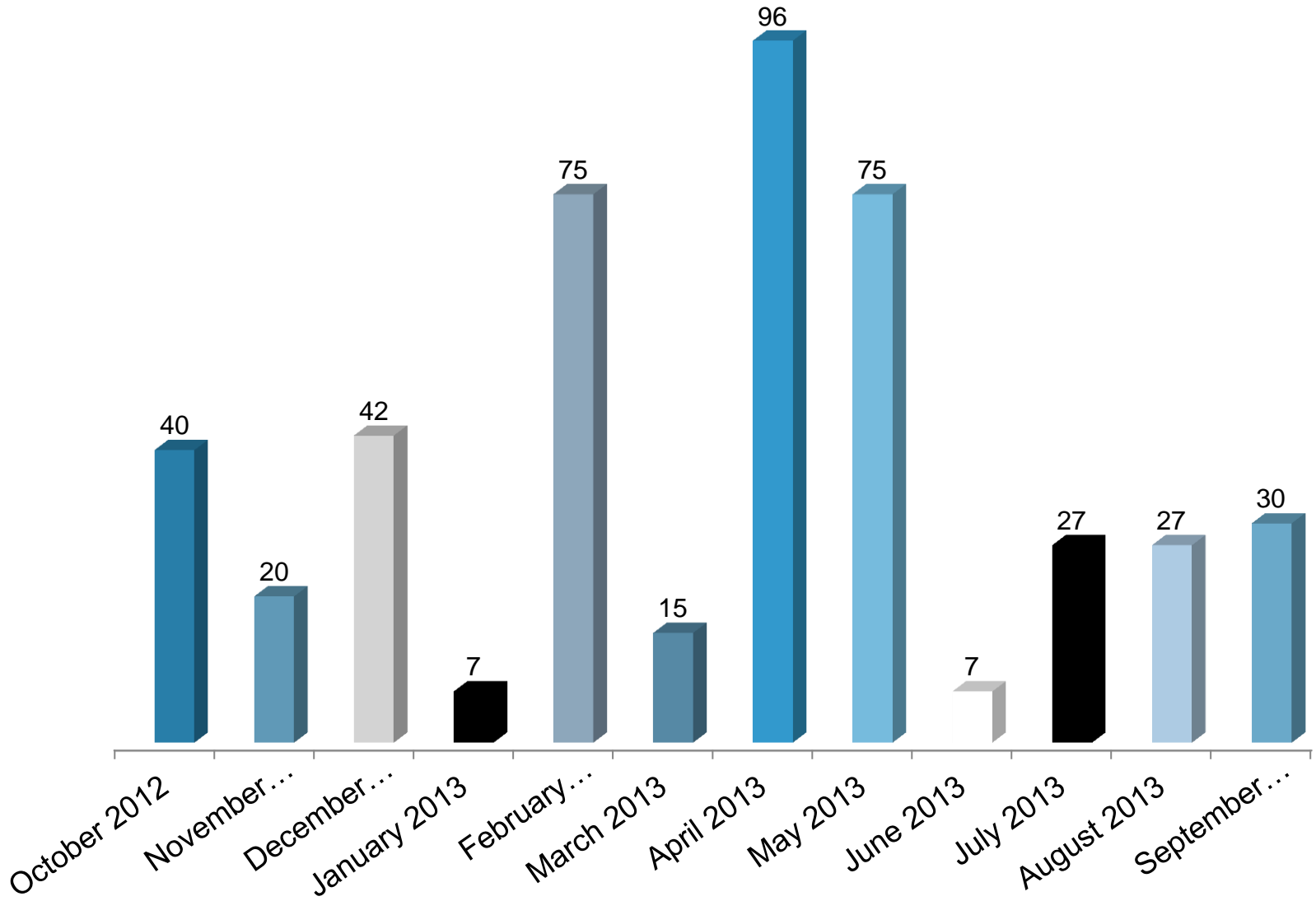
What Is Morningstar Annuity Intelligence?

- × An easy-to-use research tool that offers key information on variable annuity contracts
- × Comprehensive info in a user-friendly format
- × A technical, compliance, education and sales tool all in one
- × Independent, third-party resource

Quick Facts

- × The industry standard for VA information
- × 180 partner firms
- × 190,000 Registered Reps
- × 500+ active contracts
- × 1,600+ historical contracts
- × Side-by-side comparisons, screeners
- × Compliance tools

VA Product Changes From Oct. '12 to Sep. '13



Morningstar Annuity Intelligence Makes Variable Annuities . . .

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How Are Advisors Using MAI?

- × Advisors:
 - × Improve knowledge of VAs
 - × Use during client meetings to increase sales
 - × Improve productivity, accuracy, suitability
- × Marketing/Product:
 - × Reduce time spent tracking updates
 - × Improve service to advisors
 - × Screen and benchmark carriers
 - × Enhance communication
- × Compliance
 - × Improve productivity, accuracy
 - × Support suitability of replacements
 - × Reduce risk of contract titling errors

Report generated 1-31-2012 Page 1 of 12

Jackson National Life Insurance Company
 Perspective II (7-year CDSC)

Annuity Profile Report

Contract Information

Share Class B
 Prospectus Date 05-01-2010
 Supplement Date N/A
 Date of Last Update 05-01-2010
 AM Best Rating A+ (as of 05-01-2010)
 Website www.jackson.com
 Phone Number (800) 873-5654
 State Availability Available in all states except New York. LDC share surrender schedule options are also available with this contract.

Expenses and Fees

Mortality and Expense Risk (MER) 1.10%*
 Administrative Charge 0.15%
 Distribution Charge 0.00%
 Total Annual Expense 1.25%
 Annual Policy Fee \$20*
 Anniversary Contract Fee Waived at \$50,000
*For contract issued prior to 6/30/2009, the Mortality and Expense fee was 1.95%. **Max annual policy fee is \$50.

Surrender Schedule

Duration (Years) 7*
 Surrender Charge Schedule (%) 8.5, 8, 7, 6, 5, 4, 2
 Free Withdrawals Greater of earnings or 10% of purchase payments. Optional 20% feature available for 0.30% annual charge.

Premium Based Charges

Low Breakpoint \$	High Breakpoint \$	Charge %
0	69,999	0.70
50,000	99,999	0.60
100,000	999,999	0.50
500,000	999,999	0.40
1,000,000	-	0.30

A quarterly charge, based on the total purchase payments in the contract, is assessed on each purchase payment for seven years. The charge is not a withdrawal for purposes of determining the free withdrawal amount, CDSC or living benefit.

Contract Operation

Controlling Life Owner

Owner	Joint Owner	Annuitant	At Death of	Contract Pays to
Husband	Wife	Husband	Husband	Joint Owner
Husband	Wife	Husband	Wife	Joint Owner
Husband	Wife	Husband	Husband	Primary Beneficiary
Husband	Wife	Wife	Husband	No Payout
Trust	Husband	Husband	Husband	*

*JNL pays a death claim on the death of the beneficial owner of the trust, consult a JNL representative for specific details.

Spousal Benefits and Continuation

Can either spouse trigger the Guaranteed Death Benefit? Yes*
 If spousally continued is death benefit credited? Yes**
 If spousally continued is CDSC waived? No
If jointly owned, only upon the older spouse's death. *Not applicable. Spousal beneficiaries who are not named joint owners must be 18 or younger to continue the contract.

Simple Titling for Obtaining Spousal Benefits on a Non-Qualified Contract

Owner	Joint Owner	Annuitant	Joint Annuitant	Primary Beneficiary	Secondary Beneficiary
Husband	Wife	Husband/Wife	—	Anybody	Anybody

Death benefit is only paid upon death of older owner.

Issue Ages and Contributions

Plan Type	Min-Max Age	Lifelines	Initial	Subsequent
Qualified	0-90	Owner & Annuitant	\$5,000	\$500
Non-Qualified	0-90	Owner & Annuitant	\$2,000	\$500

\$50 minimum subsequent automatic payments. Posthume payments in first only for contracts issued in OH or with 5% bonus, or first 90 days only when DMAB is elected.

Subaccount Information

Number of Subaccounts	Subaccount Fee Range	Free Transfers Per Year	Transfer Fee
99	0.57 - 2.41%	15	\$25

Investors must choose between two investment programs that are available. Further restrictions may apply depending on the benefits elected. *Jackson has a disruptive transfer policy and can restrict transfers. Company reserves the right to charge up to \$5 for transfers exceeding 12 in a contract year (not applicable for contracts issued in CT).

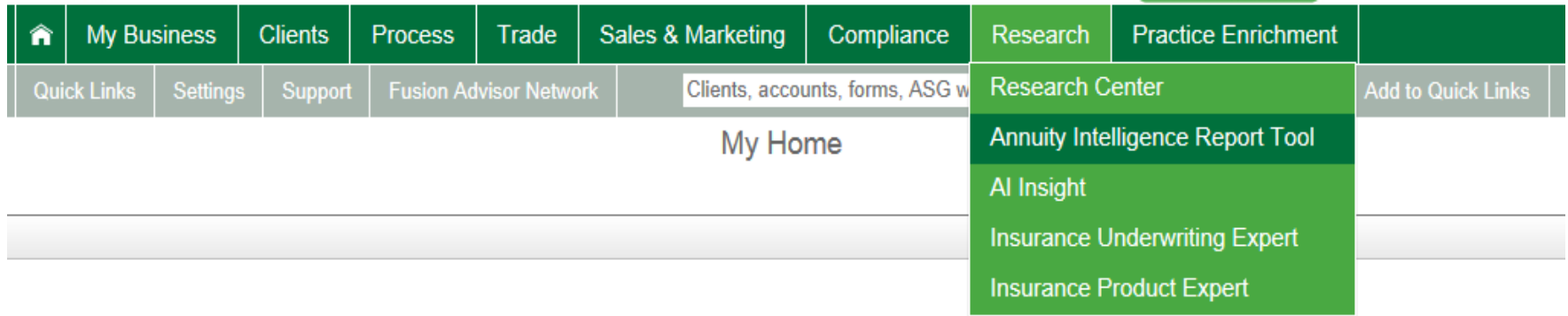
Plan Availability Non-Qualified, 401k, 403b, 457 Deferred Compensation, IRA, Roth IRA, HIRA/Koaqg, IRA Rollover

Surrender Charge Waivers Death, Nursing Home, Hospitalization, Long term Care

Annuity Intelligence Report versus Morningstar Annuity Intelligence

- × “Best of” version
- × New interface “look and feel,” newly designed reports
- × Enhanced “screener” functions:
 - × All on one screen: view a list, filter, select a short list
 - × All on one screen: sort for contracts, benefits, subaccounts
- × New features:
 - × Lifetime Income Calculator
 - × Expense Analyzer
 - × Side-by-side benefit comparison
- × Additional data: subaccount performance, annuitization options

Where to Find Morningstar Annuity Intelligence . . .



From AdvisorComplete:

- × Mouse over “Research” tab
- × Click on “Annuity Intelligence Report Tool”

Where to Find Morningstar Annuity Intelligence . . .

From NFP ASG Home Page:

- × Advisory & Investments
- × Annuities
- × Variable Annuities
- × Variable Annuity Search

Online Demo

Best Practices

Using Morningstar Annuity Intelligence

- × Use During Client Presentations:
 - × Keep a copy of the AI Report on your desk during client meetings. Increases confidence and offers quick, plain-English answers to questions.
- × Serves as a 1035-Exchanges Aide:
 - × Run a side-by-side of an old v. a new contract. Makes switch process more suitable, more accurate, and faster.
- × File as Hardcopy Validation:
 - × Drop a hardcopy of the AI Report into the client's file at time of sale. Gives a snapshot of what was sold at that time.

Top 5 Ways AI Report Can Help With Compliance

- × Enhances Knowledge of VAs
 - × Get the AI Report into the hands of advisors, principal reviewers, compliance professionals, and marketing professionals to increase suitable sales
- × Improves Sales to Seniors
 - × Each benefit page covers “issues with older ages.” This alerts the advisor to milestone dates and other nuts and bolts that will improve sales to seniors.
- × Avoids Titling Disasters
 - × The AI Report offers contract titling and spousal continuation guidance. This gives the advisor a resource to avoid titling mistakes and unexpected consequences.
- × Makes Replacements More Suitable
 - × The side-by-side comparison is an easy-to-use source for product intelligence. The automated switch letter makes 1035 replacements more efficient and suitable.
- × Provides Historical Contract Info Instantly
 - × The automated replacement form pulls historical contract info dating back to the 1960s, so 1035 replacement paperwork is streamlined.

Summary

- × Tap Into a Valuable Tool For Education, Compliance, Technical Details, Sales
- × Functions
 - × Run a report on a single contract
 - × Compare up to 3 contracts side by side
 - × Filter contracts using selector screens
- × Three Best Practices
 - × Aide during face-to-face meetings
 - × 1035 exchange support
 - × Snapshot at point of sale

Questions?

Thank You!

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