

# Client Authorization for Variable Annuity

**USE DARK INK ONLY. PRINT OR TYPE.**

Jackson<sup>®</sup> Reference/Contract No.

Home Office: Lansing, Michigan  
**www.jackson.com**

Applicant's/Owner's Name (First)	(Middle)	(Last)	Date of Birth (mm/dd/yyyy)	SSN (include dashes)
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Joint Applicant's/Owner's Name (First)	(Middle)	(Last)	Date of Birth (mm/dd/yyyy)	SSN (include dashes)
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Service Provider Name			Service Provider Telephone Number (include area code)	
<input type="text"/>			<input type="text"/>	
Service Provider Payment Address (Number, Street)			(City, State, ZIP)	
<input type="text"/>			<input type="text"/>	

**Check One:**  New Application  Existing Policy

### Permissible Transactions

The Owner authorizes the Service Provider named above to direct Jackson National Life Insurance Company<sup>®</sup> ("Jackson<sup>®</sup>") to execute the following transactions and provide the following information upon request ("transaction and information requests") regarding the above policy:

- a) Provide Contract information, including
  - A copy of the Contract and any Endorsements and Riders
  - Copies of Confirmations provided pursuant to the Federal securities laws
  - Copies of Annual Statements provided pursuant to State insurance laws
- b) Transfer money between and among investment options either by phone call to Jackson, by making a trade on-line, or by inclusion on a written list transmitted by facsimile to Jackson.
- c) Change the premium allocations between and among the investment options of the Contract either by phone call to Jackson, by making a trade on-line, or by inclusion on a written list transmitted by facsimile to Jackson.
- d) Make withdrawals from the Contract covered by this authorization to pay the Service Provider's fees for advisory services related to such Contract only.

Owner agrees that Service Provider may submit such requests electronically, telephonically, or in writing.

### Payment of Fees

The Owner hereby authorizes Jackson to act upon written instructions from the Service Provider to pay from the Owner's policy the advisory fees charged by the Service Provider pursuant to a written advisory agreement between the Owner and the Service Provider, but Owner and Service Provider agree that Jackson is not required to honor any request from Service Provider to pay advisory fees for any transaction request involving the JNL/S&P portfolios (except JNL/S&P Competitive Advantage, JNL/S&P Dividend Income & Growth, JNL/S&P Intrinsic Value, JNL/S&P Total Yield), JNL Institutional Funds, JNL/Franklin Templeton Founding Strategy, JNL/MCM Index 5 Fund, JNL/MCM 10 x 10 and any future fund of fund portfolios. Service Provider agrees to make a good faith effort not to submit such a transaction request. Checks for these fees will be made payable to the Service

Provider.

In connection with withdrawals to pay the Service Provider fees, the Owner acknowledges the following:

- (1) The payment of such fees will be treated as a withdrawal under the terms of the policy.
- (2) Withdrawals from the Contract for the payment of Service Provider fees are subject to all contractual provisions and other restrictions and penalties otherwise applicable generally to such withdrawals including, but not limited to values associated with optional living benefits, minimum withdrawal requirements, surrender charges, recapture charges, early withdrawal tax penalties, and interest rate adjustments, and Jackson may be required to liquidate a larger dollar amount than the amount required to pay the Service Provider's fees.

Service Provider fees are not fees and charges under the Contract(s) and, if deducted from a contract that is issued in connection with a retirement plan that is not qualified under the Internal Revenue Code of 1986, as amended, will be processed as taxable distributions under the Owner's nonqualified Contract(s), for which the Owner will receive a Form 1099 from the Company.

### Federal Tax Status

The Owner must elect the appropriate box below:

**Internal Revenue Code Section 408(a) or 403(b) or 408 (b) Annuity**

Owner agrees that Jackson may process the Service Provider's advisory fee request by withdrawing the requested amount from the above policy.

**Nonqualified Annuity**

Owner agrees that Jackson may process the Service Provider's advisory fee request by withdrawing the requested amount from the above policy. The Owner acknowledges that under federal tax law, the payment of an investment adviser's fees from a non-tax-qualified annuity contract will be treated as a taxable distribution and may also be subject to the 10% premature distribution penalty applicable to withdrawals made prior to attaining age 59½.

**By signing this Authorization, Owner acknowledges that he or she has had an opportunity to consult with his or her own tax adviser regarding the tax treatment of the payment of the adviser's fees from the Contract.**



**Withholding/Nonqualified Annuity**

**Federal Tax Withholding** - The Owner must elect the appropriate box(es) below.

- No**, do not withhold federal income tax.
- Yes**, withhold 10% federal income tax from each payment.
- In addition to the 10% federal income tax withheld from each payment, please withhold an additional percentage:  %

**Depending on the laws of your state, state income tax withholding may be required if federal withholding is elected.**

**State Tax Withholding** - The Owner must elect the appropriate box below.

- No**, I elect not to have state income tax withheld.
- Yes**, withhold state income taxes from each payment at the following percentage:  %.

This withholding election will remain in effect and will apply to all subsequent payments made to you as part of this agreement until you change or revoke it. You may make, change or revoke an election at any time with regard to subsequent distributions by contacting Jackson and completing a new election.

**Acknowledgments**

The Owner has an agreement granting investment direction with the service provider, a Registered Investment Adviser.

The service provider as registered investment adviser has informed the Owner and the Owner understands that:

- 1) Jackson is not providing any advisory services to the Owner.
- 2) Jackson is neither responsible for the Owner's selection of the Service Provider nor the service provider's qualifications to render the services for

which the Owner has contracted.

- 3) Owner and Service Provider agree that Jackson has no responsibility to review the propriety or reasonableness of any transaction request and/or request for payment of advisory fees, and understands that Jackson will not undertake any such review. Owner and Service Provider release Jackson, its producers, agents, and employees, from all liability related in any way to its acting upon any transaction request and/or request for payment of advisory fees, whether submitted electronically, telephonically, or in writing.
- 4) Owner authorizes and directs Jackson to act on instructions given telephonically or electronically by Owner, Owner's registered representative, and Service Provider. Telephone/electronic transfers are subject to the terms and provisions of the Prospectus. Jackson reserves the right to terminate or modify the right to give instructions telephonically or electronically.
- 5) The Service Provider's transactions may be subject to additional limitations designed to protect the interests of other Contract Owners, including, but not limited to, that the Service Provider is limited in the number of transactions permissible on the Owner's behalf every 12 months.
- 6) Owner has received notice from the Service Provider that it has entered into an agreement with a solicitor and is paying the solicitor a fee in connection with the Owner's retention of the Service Provider.
- 7) Owner and Service Provider further understand and agree that Jackson reserves the right to institute additional procedures or take any further action, including but not limited to suspension or termination of Service Provider's authority, to the extent consistent with and in furtherance of its Identity Theft Prevention Program.
- 8) This Agreement shall remain in effect until Jackson receives written notice of termination from the Owner or Service Provider.

Applicant's/Owner's Signature

Date Signed (mm/dd/yyyy)

Joint Applicant's/Owner's Signature

Date Signed (mm/dd/yyyy)

Service Provider's Authorized Signature (include title)

Date Signed (mm/dd/yyyy)

<b>Jackson Service Center</b>	
<b>Regular Mail:</b>	P.O. Box 24068 , Lansing, MI 48909-4068
<b>Overnight Mail:</b>	1 Corporate Way, Lansing, MI 48951
<b>Customer Care:</b>	800-644-4565, 8:00 a.m. to 8:00 p.m. ET (M-F)
<b>Fax:</b>	303-846-3956, 800-701-0125 (Alternate)
<b>Email:</b>	contactus@jackson.com

