

# RIA registration and contract access guide

## GETTING STARTED HAS NEVER BEEN EASIER

**Welcome to Jackson®.** We are pleased to serve you and your clients through our RIA and Wealth Managers platform. Registration is easy and allows you access to service existing commission- or advisory-based products. We also make it easy to access new fee-based products in a way that fits your chosen business model. Once you are registered, you have access to contract information, trading, billing, new-business referrals, and more. Our guide walks you through everything you need to get started.



Jackson® is the marketing name for Jackson Financial Inc., Jackson National Life Insurance Company®, and Jackson National Life Insurance Company of New York®.

Not FDIC/NCUA insured • May lose value • Not bank/CU guaranteed  
Not a deposit • Not insured by any federal agency



# Managing annuities as an independent RIA



**Jackson advisory annuities are designed to fit your unique business model. As your practice evolves and grows, our optimized products and services make incorporating annuities into your client's financial plans as easy as possible.**

Jackson's team of experts, user-friendly technology, simple processes, and advisory products are easy to use and integrate into your business.

You will have access to the entire suite of fee-based annuities including fixed index, registered index-linked, and variable annuities.

To learn more about the what's available to you, reach out to your Jackson representative.

## **DID YOU KNOW?**

Investment adviser representatives (IARs) can still provide advice on all Jackson products through the use of a client authorization form

What is an annuity? An annuity is a long-term, tax-deferred vehicle designed for retirement and is an insurance contract. 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.

# Managing and gaining access to your clients' existing annuities

In three easy steps, you and your RIA firm can gain access to existing commission and advisory contracts.

## 1. REGISTERING AS AN RIA

Before an IAR can be registered, the RIA firm must first register on jackson.com by requesting an RIA agreement. Select **Firms: Request RIA agreement**. The onboarding team will follow up with additional questions and next steps.

## 2. REGISTERING AS AN IAR

After the RIA agreement has been executed, IARs can register on jackson.com by selecting **Financial professionals: Register for access**. Once the registration is approved, a confirmation email will be sent by Customer Care with your Jackson ID.

## 3. TRANSFERRING AND GAINING ACCESS TO IN-FORCE ADVISORY AND COMMISSION-BASED ANNUITY CONTRACTS

Once advisor registration is complete, adding an RIA/IAR to a contract is established by completing the **Client Authorization Form**.

**Register with Jackson**

Get started here by simply entering the information below.

All fields are required.

**I want to**

☒ Firms: Request RIA agreement

☐ Financial professionals: Register for access

**Firm Information**

Firm's SEC CRD

**CONTINUE**

**Register with Jackson**

Get started here by simply entering the information below.

All fields are required.

**I want to**

☐ Firms: Request RIA agreement

☒ Financial professionals: Register for access

**Personal Information**

Last Name

Advisor CRD

**CONTINUE**

**Client Authorization for Registered Investment Advisor (RIA) Administration**

**JACKSON**

First Class Mail: 20th Street, Suite 100, Jackson, MS 39201

Overnight Mail: 10000 Hwy, Suite 100, Jackson, MS 39201

USE DARK INK ONLY (print or type)

Owner's Name (Print) (Last, First, Middle) (Last, First, Middle) Date of Birth (mm/dd/yyyy) Social Security Number

Owner's Name (Print) (Last, First, Middle) (Last, First, Middle) Date of Birth (mm/dd/yyyy) Social Security Number

John Owner's Name (Print) (Last, First, Middle) (Last, First, Middle) Date of Birth (mm/dd/yyyy) Social Security Number

RIA's Name

RIA's Address (number and street) City State ZIP Code

I hereby authorize Jackson to (check one):

☐ Add (default) - add the below listed Investment Advisor Representative(s) (IAR) to your Contract while maintaining your current Servicing Financial Professional.

☐ Replace - replace your current Servicing Financial Professional on your Contract with the below listed (IAR).

Note: Each IAR and their affiliated firm must have an established relationship with Jackson National Life Insurance Company ("Jackson") for this request to be processed.

RIA's Name (Print) (Last, First, Middle) (Last, First, Middle) Jackson Assigned ID

RIA's Name (Print) (Last, First, Middle) (Last, First, Middle) Jackson Assigned ID

**Authorization for Account Access**

The Owner authorizes Jackson to provide access to and information about their Contract to the RIA and IAR(s) named below, and any IAR authorized by the RIA, including:

- \* A copy of the Contract and any Endorsements or Riders
- \* Copies of Correspondence provided pursuant to the Federal Securities Laws
- \* Copies of Statements provided pursuant to the State Insurance Laws

Additionally, the Owner authorizes Jackson to respond to phone inquiries, faxes, secure emails, and other electronic data submissions from RIA and IAR and to use such information to the RIA with administration of the Contract.



## Servicing commissionable and advisory contracts on jackson.com

- If you don't have a login through jackson.com, click **Sign In** on the home page and then choose **Register Now**.
- If an account already exists from a previous broker/dealer appointment, the username and password will remain the same.
- If you had a previous jackson.com login but cannot remember the username and/or password, you can reset those directly on the sign-in page. If you no longer have access to the email address that was attached to the login, our service team can update that information.

**Note:** For those who have current Jackson registrations with both a broker/dealer and an RIA, only one online account is needed. All business—both commissionable and advisory—appear in the **Book of Business** tab.

I am a: ☐ Contract Owner ☒ Financial Professional ☐ Financial Professional Assistant

**Financial Professional Registration**

Step 1: Enter Personal Information | Step 2: Create Username and Password | Step 3: Enter Security Question and Answer | Confirmation

**Step 1: Enter your Personal Information**

*All fields are required*

First Name

Last Name

Jackson Advisor Number

SSN/TIN

Email

**Continue**

**Sign In**

**Welcome**

*All fields are required*

Username  Password

☐ Remember my username  
Do not check if this is a public or shared device.

**Continue**

→ [Forgot Username](#) → [Sign in to Beneficiary Access Account](#)  
→ [Forgot Password](#)

## Setting up fee billing

- Log on to [jackson.com](https://jackson.com) to establish fee billing for eligible contracts. Under the **Fee Billing** tab, all advisory contracts that allow for direct billing will appear. Follow the prompts presented to **Review** and **Confirm**.

Note that some RIAs may not allow for IAR-level billing. Refer to your back office if the **Fee Billing** tab is not available.

- For electronic payment, submit an Electronic Funds Transfer (EFT) form to [customercare@jackson.com](mailto:customercare@jackson.com), otherwise advisory fees are sent via check. Fees are sent directly to the RIA, and the information needed on the EFT form is for the firm only.



Contract List										
3 contract(s) still need to be assigned to receive fee payment. <a href="#">View and assign them now &gt;&gt;</a>										
7 Contract(s)					Billing Statements		2023	Oct	EXPORT	
Owner	Contract Number	Product	Fee Source	Billable Assets	Max Fee	Fee Amount	Billing Frequency	Last Cycle	Change History	Clear Fee
<input type="checkbox"/> Primary & Joint Testcasetwo	→ <a href="#">1061627231</a>	MarketProtector Advisory	Pro rata	\$50,173.31	1.50%	1.25%	Quarterly	11/03/2023		
<input type="checkbox"/> Bob Test Trust	→ <a href="#">1621012014</a>	Perspective Advisory II	Pro rata	\$47,959.28	1.50%	--	--	10/07/2023		--
<input type="checkbox"/> Sunshiner, Sally	→ <a href="#">2315200002</a>	MarketProtector Advisory	Pro rata	\$102,729.84	1.50%	1.50%	Quarterly	10/07/2023		
<input type="checkbox"/> Mpacasene, Testcase	→ <a href="#">1603264003</a>	MarketProtector Advisory	Pro rata	\$412,239.21	1.50%	1.00%	Quarterly	10/07/2023		
<input type="checkbox"/> Policytestthree, Ria	→ <a href="#">1603263002</a>	Perspective Advisory II	Pro rata	\$132,238.82	1.50%	1.00%	Quarterly	10/07/2023		

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## Trades and reallocations

- Conducting trades and reallocations can be done online at [jackson.com](https://jackson.com) or over the phone with our Customer Care team. Please check with your RIA to determine whether this is allowed at the advisor level.
- Our mass-trading feature enables trades to be conducted for individual contracts or multiple contracts.

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## Access to a fully licensed concierge team

Jackson's annuity concierge team act as a dedicated resource that helps RIAs gain access to new advisory annuities. The team is fully licensed and complies with applicable FINRA and state insurance regulations and SEC Regulation Best Interest to write new contracts for clients. Once the contract is issued, the RIA/IAR has access to manage it.

Jackson also partners with third-party outsourced insurance desks that offer similar services.



## LET'S GET STARTED

Before you know it, you'll be up and running

### HAVE QUESTIONS OR NEED HELP?

Contact the RIA Business Development team at  
[riabusinessdevelopment@jackson.com](mailto:riabusinessdevelopment@jackson.com)

**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.**

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.

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. The concierge team's financial professionals will review a client's investment profile and may make a recommendation regarding a Jackson annuity if doing so is in the client's best interest. If a client wants the annuity, JNLD then serves as the broker/dealer of record and insurance agency for the transaction. JNLD's recommendations are limited to products sponsored by Jackson. 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.

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. Discuss them with your clients or contact Jackson for more information.

