



JacksonSM Diversifies Product Offering with Launch of Retail Mutual Funds

Disciplined Investing Strategies Provide New Retirement Planning Options for Advisers

LANSING, Mich. – January 23, 2007 – Jackson National Life Insurance Company® (Jackson) today announced the launch of a series of mutual funds that will be available to advisers through Jackson National Life Distributors LLC (JNLD). The new funds are designed to address the long-term diversification and asset growth needs of investors as they plan for retirement.

“Jackson is committed to providing advisers with the products they need to help their clients achieve financial security in retirement,” said Clifford Jack, executive vice president and chief distribution officer for Jackson. “With more than \$10 trillion in assets, the retail mutual fund market continues to gain momentum, especially among Baby Boomers. The launch of the Jackson Funds enables us to diversify our product offering to advisers and capture a larger share of the retirement market.”

Each of the Jackson Funds features a distinct asset allocation strategy, which allows advisers to choose an appropriate investment option for their individual clients, depending on their unique financial objectives. The new funds include the Jackson Perspective 5 Fund, the Jackson Perspective Optimized 5 Fund, the Jackson Perspective Index 5 Fund, the Jackson Perspective 10x10 Fund and the Jackson Perspective Money Market Fund.

“Given the strength and success of Jackson’s disciplined investing strategies within the company’s existing products, creating a lineup of retail mutual funds based on some of the more popular strategies was the natural next step in our product development process,” said Steve Kluever, JNLD senior vice president, product and investment management. “Our mutual fund initiative is designed to expand Jackson’s customer base to include those individuals who may be focused on accumulating assets for retirement, yet may not be concerned with principal guarantees and death benefits.”

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Jackson's wholesaling team will provide educational and seminar support to advisers who are interested in adding the Jackson Funds to their product portfolios. To learn more about the Jackson Funds, independent advisers should call 800/711-JNLD (5653), financial institutions should call 800/777-7900 ext. 8195, and regional broker-dealer firms should call 800/340-5653 ext. 8195. Additional information can also be found at www.jnl.com.

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About Jackson National Life Insurance Company

With more than \$70 billion in assets (GAAP unaudited at 6/30/06), Jackson National Life Insurance Company (Jackson) is an industry leader in variable, fixed and fixed index annuities. The company also sells life insurance and institutional products. Jackson markets its products in 49 states and the District of Columbia through independent and regional broker-dealers, financial institutions and independent insurance agents. Jackson's subsidiary, Jackson National Life Insurance Company of New York®, markets annuity products in the state of New York. Through its affiliates and subsidiaries, Jackson also provides asset management, retail mutual funds and retail brokerage services. For more information, visit www.jnl.com.*

** Jackson also has \$63.1 billion in GAAP policy liabilities set aside to pay primarily future policyowner benefits (GAAP unaudited at 6/30/06).*

Annuities and life insurance products are issued by Jackson National Life Insurance Company (Home Office: Lansing, Michigan). Variable products are distributed by Jackson National Life Distributors LLC. May not be available in all states and state variations may apply. These contracts have limitations and restrictions, including possible withdrawal charges, recapture charges and excess interest adjustments. Contact your representative or the Company for more information.

Consider the investment objectives, risks, charges and expenses carefully before investing. For this and other information about Jackson Funds, please obtain a prospectus from your financial representative and read it carefully before investing.

Mutual funds are distributed by Jackson National Life Distributors LLC. Mutual funds involve investment risk and may lose value. Jackson National Asset Management, LLC® is the adviser for the Jackson Funds.

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