

Helping Representatives Navigate The Crowded Retirement Landscape

The U.S. retirement marketplace is crowded with products designed to help Americans accumulate retirement savings, take retirement income and plan a legacy.

Cerulli Associates
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RETIREMENT CONTINUUM PRODUCTS AT-A-GLANCE

Highlighted products can be used across the retirement continuum.

From The Cerulli Edge—Advisor Edition

RETIREMENT ACCUMULATION METHODS							
	Wrapper	Description	Use/Benefits	Appropriate Business Entity	Cost	Complexity	
DB Plans	Conventional	Employer/employee contribute in employment; employee receives payments in retirement	Fixed benefit based on years of service, compensation, & age	Any	High	Medium to high	
	412(i)	Funded solely by fixed annuities & life insurance; benefits guaranteed by the insurer at retirement	Employers contribute substantial amount in a relatively short period of time; also gives participants opportunity to buy life insurance with tax-deductible dollars	Partnerships, S-corporations, and self-employed firms that are financially sound with 15 or fewer employees	Low	Low to medium	
	Keogh	Sponsored by unincorporated business or self-employed individuals	Employees can save for retirement with pre-tax dollars		Sole proprietorships, partnerships, limited liability companies (LLCs)	Low to medium	Low to medium
	Solo DB	Funded by business owner based upon a predetermined target benefit	Participants and spouses can save substantial amount (up to \$170,000/year)		Sole proprietorships & individuals	Medium to high	Medium
DC Plans	401(k)	Profit sharing or stock bonus plans containing cash or deferred arrangements whereby employee may choose to have compensation paid in cash or contributed by employer to plan on pre-tax basis	Employees save for retirement with pre-tax dollars on tax-deferred basis with ability to offer loan provisions	Corporations, partnerships, LLCs	Low to high (depends upon plan complexity)	Low to high	
	Safe harbor 401(k)	Profit-sharing or stock bonus plans containing cash or deferred arrangement whereby employer makes minimum level nonselective contribution or matching contribution to plan on behalf of employee	Employees can offer 401(k) plan without hassle of nondiscrimination testing requirements	Sole proprietorships, corporations, partnerships, LLCs	Medium to high	Low to high	
	SIMPLE 401(k)	Employees elect to contribute & employer is required to make limited matching or nonselective contribution	Little administrative paperwork & lower contribution requirements		Sole proprietorships, corporations, partnerships, or LLCs with less than 100 employees	Low to medium	Medium to high
	Solo 401(k)	For self-employed individuals & spouses; they can make contributions as both employer & employee	Allow for highest amount of contributions across all DC plans (in most cases)		Sole proprietorships that only have owner and spouse employees	Low	Low to medium
	403(b)	For schools & certain nonprofits; employees make pre-tax contributions that grow tax-deferred; employers often match; can only invest in annuities or mutual funds	Provides employees with ability to supplement pension benefits		Public school systems or tax-exempt charitable organizations	Medium to high	Low to medium
	457	Nonqualified plans allow state & federal gov't & agency employees to defer compensation on pre-tax basis through payroll deduction	Employees can save for retirement & avoid income taxes until withdrawal		State and local government entities or tax-exempt organizations	Medium to high	Low to medium
	Keogh	Sponsored by unincorporated business or self-employed individuals	Employees have ability to save for retirement with pre-tax dollars		Sole proprietorships, partnerships, LLCs	Low to medium	Low to medium
	Conventional profit sharing	Employer has discretionary control over annual employee contributions	Employer can be flexible with amount & frequency of contributions		Sole proprietorships, corporations, partnerships, LLCs	Low to high	Low to high
	Cross-tested profit sharing	Employer determines contribution percentage (may vary by employee, subject to certain nondiscrimination rules)	Employer can contribute significant amounts to certain employees (typically owners) & minimal amounts to others (typically nonowners)		Sole proprietorships, corporations, partnerships, LLCs	Low to high	Low to high
	Money purchase	Employer must make predetermined annual contributions, even if they earn no profit	Allows employees to know worth of their benefit (as percentage of compensation)		Tax changes in 2001 (EGTRRA) made conventional profit-sharing plans more attractive, so few entities employ these plans now	Low to high	Low to high
	Target benefit	Employer contributions intended to deliver stated benefit for employee at retirement	Allows employees to know the amount of their intended total retirement benefit		Sole proprietorships, corporations, partnerships, LLCs	Medium to high	Low to high
	ESOP	Stock bonus plans which invest primarily in the sponsoring employer's stock	Qualify for additional contribution limitations for employer & deduction limitations for employee		Incorporated business (must have stock)	Low	Low to medium
Workplace IRA	SEP IRA	Employer's annual contribution is discretionary (only employer contributions are permitted)	Allows employer to be flexible with contributions	Small businesses with no or few nonowner employees	Low	Low	
	SAR-SEP	Employers can make pre-tax elective deferrals, but are subject to nondiscrimination testing	For employers with a SEP, but who also want a 401(k)-like vehicle for employees to make their own contributions	Only those who established them prior to Jan. 1, 1997 (replaced by SIMPLE IRAs)	High	High	
	SIMPLE IRA	Employees can contribute and employer must make limited matching or nonselective contributions	Salary reduction plan with little administrative paperwork	Small businesses with less than 100 employees and no other retirement plan offering	Low	Low	
	Traditional IRA	Retirement savings accounts allowing tax-deferred growth of contributions	Allows individuals to have complete sponsorship, ownership, & control over the account	Any	Low	Low	
Personal Savings Accounts	Roth IRA	Tax-favored retirement savings accounts, limited to after-tax contributions; qualified withdrawals are income tax free	Allows individuals to have complete sponsorship, ownership, & control over the account	Any	Low	Low	
	Deferred annuities	Tax-deferred growth of earnings; can provide income & death benefit protection	Allows individuals to have complete sponsorship, ownership, & control over the account	Employees who have maxed out other qualified retirement contributions	Medium to high	Medium to high	

RETIREMENT INCOME METHODS						
	Wrapper/Product	Description	Use/Benefits	Appropriate Clients	Cost	Complexity
Income Solutions	Social Security	Gov't-facilitated retirement benefits based on individuals' birth, retirement age, & salary during employment	Guaranteed income to individuals & their spouses for life	All	N/A	Low
	DB plans	Employer pays the retiree monthly benefits determined by individuals' salary, age, & tenure	Guaranteed income to employees (and possibly their spouses) for life	All	N/A	Low
	DC plans	Employer & employee may contribute & retiree's benefit is value of the account & not fixed amount	Assets grow tax-deferred & can provide an income stream through various distribution options	All	Medium	Low
	IRAs	Retirement savings account allowing tax-deferred growth of contributions	Assets grow tax-deferred & can provide an income stream	All	Low	Low
	Fixed income securities	Securities providing fixed stream of income—either periodically or at maturity	Generates steady income stream, even in volatile equity markets	All	Low	Low
	Immediate annuities	Immediate stream of income guaranteed for life and/or term of years; payments guaranteed by the insurer	Guaranteed income to individuals (and possibly their spouses) for life	Low- to moderate-net-worth	Low	Medium to high
	Reverse mortgages	Home-equity loan; homeowner doesn't need to repay until they move, sell home, or die	Equity locked in a home provides income while homeowner continues to reside in & own it	Lower-net-worth	Medium	Medium
Asset Management	Stretch IRAs	Tax-deferred benefits are extended to beneficiaries who receive income distributions	Assets grow tax-deferred & can provide income stream for account holder & other beneficiaries	Moderate- to higher-net-worth	Medium to high	High
	Mutual funds	Pool of professionally managed individual securities; individuals participate by purchasing shares	Asset growth & relatively cheaper portfolio diversification	All	Low	Low
	Individual securities	A portion of the ownership of a company	Asset growth & an income stream (if they are dividend-paying or preferred stocks)	All	Low	Low
	Managed accounts	Accounts that have a professional management overlay	Asset growth, portfolio diversification, & tax efficiency in distribution phase	Moderate- to higher-net-worth	Medium to high	Medium to high
	ETFs	Passively managed funds that mirror an index	Asset growth & portfolio diversification with low fees	All	Low	Low
	Hedge funds	Employs leverage & other speculative investments to provide positive returns in all economic environments	Asset growth & portfolio diversification	Higher-net-worth	Medium to high	Medium to high
	REITs	Invest in a portfolio of real estate	Asset growth & portfolio diversification	Higher-net-worth	Medium to high	Medium to high
	Closed-end funds	Issues a fixed number of shares and generally trades below NAV	Asset growth & portfolio diversification	Higher-net-worth	Medium to high	Medium to high
	Limited partnerships	Partnerships into which assets are contributed in exchange for the return generated by some endeavor	Create diversification & limit liability	Higher-net-worth	High	High
	Lifecycle funds	Asset allocation funds are based on pre-determined risk characteristics	Reallocate assets automatically to maximize return or consistency as shareholders approach retirement	All	Low	Low
Asset Protection	Cash	Cash	Provides liquidity	All	N/A	N/A
	Money market funds	Invest in short-term fixed securities	Safe returns with relatively low risk	All	Low	Low
	CDs	Bank-issued debt instruments	Provide returns with limited guarantees & relatively low risk	All	Low	Low
	Deferred variable annuities	Tax-deferred growth of earnings; also can provide income & death benefit protection	Optional riders guarantee principal in lump sum, via systematic withdrawals, or annuitization	Moderate-net-worth	Medium to high	Medium to high
	Deferred fixed annuities	Pay a fixed rate of return; earnings grow tax-deferred	Guaranteed minimum returns with relatively low risk	Lower- to moderate-net-worth	Low	Low to medium
	Principal-protected funds	Funds that guarantee return on principal investment for a period of years	Guaranteed minimum returns	Lower-net-worth	Medium	Medium
	Stable-value funds	Guarantee a return on the principal investment by only investing in high-quality bonds & GICs	Guaranteed minimum returns	Lower-net-worth	Medium	Medium
	Long-term care insurance	Covers expenses related to home health or nursing home care	Covers expenses associated with debilitating illnesses	Moderate-net-worth	High	High
Life insurance	Pays beneficiaries a dollar amount upon death of insured	Can provide additional retirement income through withdrawals, surrenders, or loans from policy's cash value	All	High	High	

WEALTH TRANSFER METHODS						
	Wrapper/Product	Description	Use/Benefits	Appropriate Clients	Cost	Complexity
To Heirs	Gift exclusions	Annual amount that can be passed tax-free to beneficiaries (\$11,000 in 2005)	Used to pass assets that do not reduce the lifetime gift exclusion	All	Low	Low
	Life insurance	Pays beneficiaries a dollar amount upon death of insured	Used to transfer assets income & (ideally) estate tax-free to beneficiaries	All	High	High
	Annuities	Earnings grow tax-deferred, may be switched to income stream backed by insurance company	Use annualized life payments to fund a life insurance policy that is put into an ILIT, avoids probate	Moderate- to high-net-worth	Low to high	High
	Private annuities	Beneficiaries pay their donors a lifetime income stream out of funds gifted to beneficiaries by donors	Transfer assets outside of donor's taxable estate	All	Medium to high	High
	Property designations	Designations attached to securities, retirement accounts, & bank accounts	Pass these assets outside of probate	All	Low	Low
	Joint tenancies	Designations attached to accounts or real property	Give rights of survivorship to named joint tenants	All	Low	Low
	Education Savings Accounts (ESAs)	Accounts used to finance education expenses	Save for children's education	Lower-net-worth	Low	Low
	529 savings plans	Accounts used to finance post-secondary education expenses	Save for children's (or other beneficiaries) college tuitions	All	Low	Low
	Educational trusts	Fund any expenses associated with education	Finance many generations of beneficiaries' education	High-net-worth	High	High
	Irrevocable Life Insurance Trusts (ILITs)	Contain a life insurance policy to allow proceeds to not be considered part of insured's taxable estate	Used to move life insurance policy outside of the insured's estate; severs incidents of ownership by the insured	All, typically high-net-worth	High	High
	Spendthrift trusts	Limit the beneficiary's access to trust assets	Used if trust beneficiary is not capable of handling their own financial situation	All	High	High
	Marital deduction and bypass trusts	Allow use of both spouse's estate tax exemptions	Used if the total estate of spouses will exceed total estate tax & gift exemptions	Moderate- to high-net-worth	High	High
	Qualified Terminable Interest in Property (QTIP) trusts	Give surviving spouse lifetime interest in assets that then pass to beneficiary named by decedent	Used when decedent wants to support a spouse, but does not want that spouse to determine the ultimate recipient of the assets	High-net-worth	High	High
	Grantor-Retained Annuity Trusts (GRATs)	Allow grantor to receive income for a set number of years with remainder left to named beneficiary	Provide retirement income for grantor & save taxes by moving assets into the trust prior to anticipated appreciation	Moderate- to high-net-worth	High	High
	Crummey trusts	Grantor can fund with the \$11,000 annual gift exclusion	Transfer assets outside of the estate without eroding the grantor's \$1 million lifetime gift exclusion	Moderate- to high-net-worth	High	High
	Trusts for minors	For minor beneficiaries who cannot access funds until majority	Used to take advantage of minor's lower income tax bracket & give away assets prior to anticipated appreciation	Higher-net-worth	High	High
	Generation Skipping Trusts (GSTs)	Allow for distributions to many generations	Used to avoid multiple iterations of the generation-skipping transfer tax (GSTT)	Higher-net-worth	High	High
	Packaged trusts	Funds that are simplistic versions of customized trust products	Used for clients whose wealth does not justify the hassle and cost of creating a customized trust	Moderate-net-worth	Medium to high	Medium
Stretch IRAs	IRA accounts used to transfer assets to spouse & nonspouse beneficiaries while allowing tax-deferred growth to continue	Used to increase the amount of funds paid out by the original IRA to numerous beneficiaries	Moderate- to high-net-worth	Medium to high	High	
To Charities	IRAs with trust beneficiaries	Allow tax-deferred growth to continue while having the trustee control distributions	Used to avoid paying multiple levels of income taxes by beneficiaries	Moderate- to high-net-worth	High	High
	Family Limited Partnerships (FLPs)	Created to facilitate transfer of assets from parents to children	Used if there are indivisible assets in the parent's estate	Moderate- to high-net-worth	High	High
	Charitable deductions	Amount that can be passed tax-free onto charities (limited to a percentage of AGI)	Pass assets annually or upon death tax-free	All	Low	Low
	Donor-advised funds	Professionally managed funds that annually gift assets to charities	Make tax-deductible charitable contributions	Lower-net-worth	Low	Low
	Charitable gift annuities	Charities pay their donors a lifetime income stream out of funds gifted to charity by donor	Used to make tax-deductible charitable contributions while ensuring income is received during life	Lower-net-worth	Medium to high	High
	Charitable Remainder Trusts (CRTs)	Pay income to grantor leaving the remainder to a charity	Used if grantor has assets that have appreciated & they want to make a charitable donation	Moderate- to high-net-worth	High	High
	Charitable Lead Trusts (CLTs)	Pay income to a charity leaving remainder to beneficiary named by grantor	Used if the grantor has assets they anticipate will appreciate & they want to make a charitable donation	Moderate- to high-net-worth	High	High
Private foundations	Created to promote philanthropic causes	Encourage philanthropy by younger generations	High-net-worth	High	High	

JNL is positioned to meet the retirement challenge by knowing our target audience, understanding their needs, providing the right solutions, and offering world-class support to our producers and their clients.

Helping Representatives Secure Larger Cases— Advanced Markets

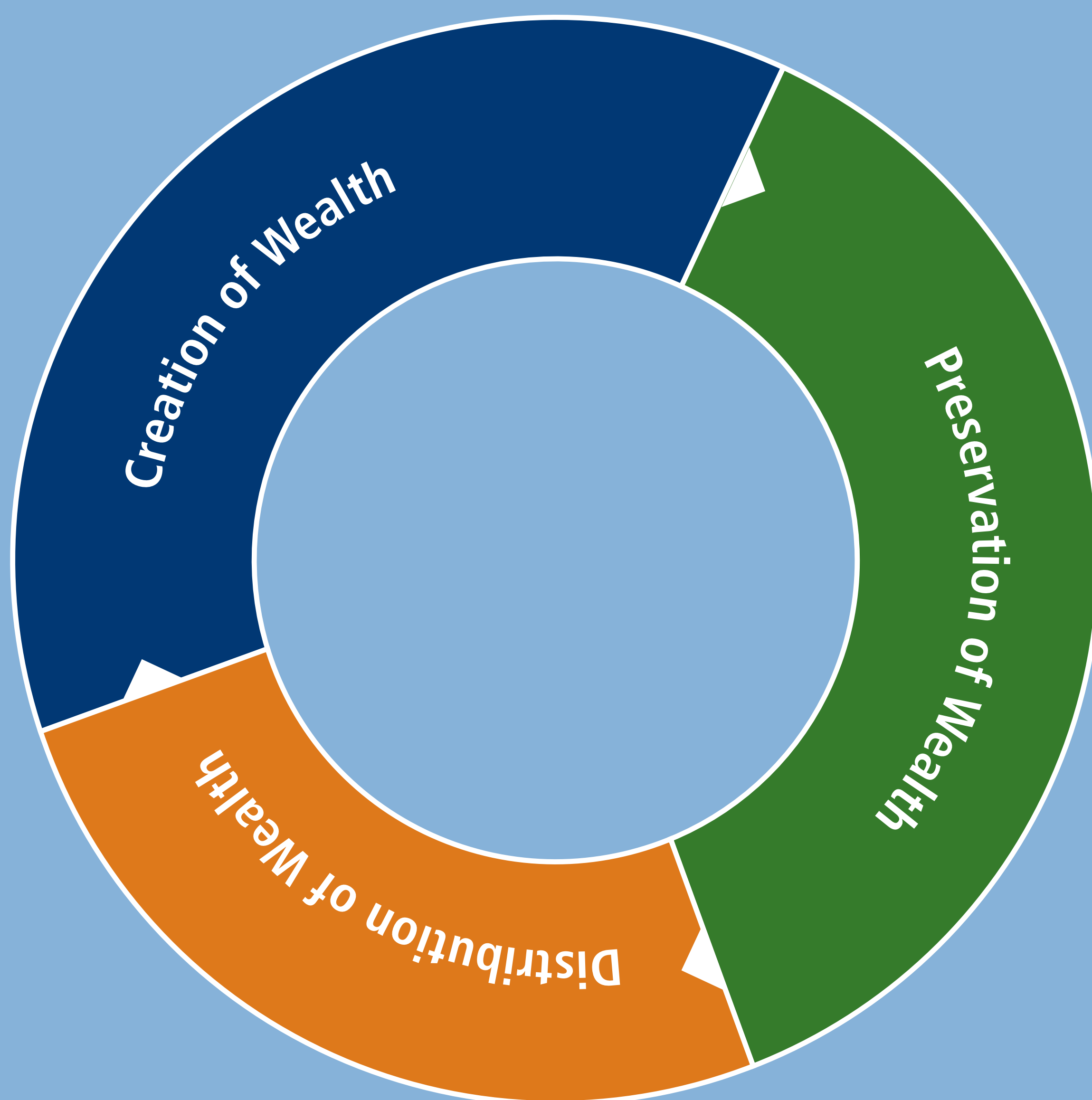
A select team of attorneys, CFP®'s, CLUs and ChFCs, with a simple focus—to provide the resources needed to guide clients toward success.

Creation of Wealth.

- Retirement Planning
- Qualified Plan Rollovers
- Executive Benefit Plans

Preservation of Wealth.

- Trusts
- Estate Planning and Conservation
- Business Continuity Planning



Distribution of Wealth.

- Beneficiary Designations
- Required Minimum Distributions
- Stretch IRAs
- Nonqualified Stretch
- Charitable Remainder Trust/Wealth Replacement Trusts
- Credit Shelter Trusts

Using sophisticated technologies and an understanding of intricate tax, legal and planning issues, Advanced Markets develops powerful planning solutions.

A Proven System For Turning Prospects Into Clients— The Seminar Systems Unit

A turn-key system that reduces the operational and logistical burden of planning and conducting successful seminars.

Checklist for Conducting A Successful Seminar

Pre-Seminar Logistics					
60 Days prior to seminar <ul style="list-style-type: none"> <input type="checkbox"/> Call your SSU representative <input type="checkbox"/> Determine date, time and location of seminar <input type="checkbox"/> Identify ZIP codes that contain desired demographics <input type="checkbox"/> Conduct site visit of seminar location 	50 Days prior to seminar <ul style="list-style-type: none"> <input type="radio"/> Address compliance issues <input type="radio"/> B/D compliance/disclosure message <input type="radio"/> Send seminar materials to B/D compliance review <input type="radio"/> Cannot proceed without compliance approval <input type="checkbox"/> Confirm ZIP codes to target households <input type="checkbox"/> Reserve restaurant for specified dates <input type="radio"/> Create invitation 	30 Days prior to seminar <ul style="list-style-type: none"> <input type="radio"/> Customization of marketing materials <input type="checkbox"/> Walk through customized materials 	15 – 30 Days prior to seminar <ul style="list-style-type: none"> <input type="radio"/> Invitations mailed <input type="radio"/> RSVP tracking begins <input type="radio"/> Monitor invitation responses <input type="checkbox"/> SSU-walk through of seminar day logistics <input type="checkbox"/> Practice introduction, close and table talk scripts 	7 Days prior to seminar <ul style="list-style-type: none"> <input type="checkbox"/> Marketing materials arrive <input type="checkbox"/> Visit seminar location to check equipment and set-up <input type="radio"/> Address any last minute questions <input type="checkbox"/> Confirm number of attendees and meal arrangements with restaurant <input type="checkbox"/> Organize marketing kits for attendees 	1 Day prior to seminar <ul style="list-style-type: none"> <input type="checkbox"/> Rehearse seminar and logistics <input type="checkbox"/> Review seminar materials <input type="checkbox"/> Introduction calls to RSVPs <input type="checkbox"/> Create name tags for attendees <input type="checkbox"/> Pre-fill appointment cards

Seminar Days			
Two hours prior to seminar <ul style="list-style-type: none"> <input type="checkbox"/> Adviser, assistant, wholesaler and/or SSU personnel arrive at seminar location <input type="checkbox"/> Confirm arrangements with restaurant manager and staff <ul style="list-style-type: none"> <input type="checkbox"/> Registration table <input type="checkbox"/> Equipment <input type="checkbox"/> Room set-up <input type="checkbox"/> Meal timing 	Registration of the attendees <ul style="list-style-type: none"> <input type="checkbox"/> Be ready for early attendees <input type="checkbox"/> Personally meet and greet each attendee <ul style="list-style-type: none"> <input type="checkbox"/> Confirm arrivals and contact info <input type="checkbox"/> Distribute kits to each buying unit (each couple) 	The Seminar <ul style="list-style-type: none"> <input type="checkbox"/> Adviser Opening <ul style="list-style-type: none"> <input type="checkbox"/> Introduction of self <input type="checkbox"/> Timeline of night's events <input type="checkbox"/> Introduction of speaker <input type="checkbox"/> Transition to speaker <input type="checkbox"/> Speaker presentation <ul style="list-style-type: none"> <input type="checkbox"/> Speaker transition to adviser <input type="checkbox"/> Adviser close <ul style="list-style-type: none"> <input type="checkbox"/> Thank speaker for time <input type="checkbox"/> Inform audience that adviser will be answering questions during meal and confirming appointments <input type="checkbox"/> Set appointments 	The Meal <ul style="list-style-type: none"> <input type="checkbox"/> Visit each table introducing self <input type="checkbox"/> Answer questions <input type="checkbox"/> Position the free consultation <input type="checkbox"/> Convert attendees to consultations <input type="checkbox"/> Close and thank you

Post-Seminar	
Two days after seminar <ul style="list-style-type: none"> <input type="checkbox"/> Call all attendees <ul style="list-style-type: none"> <input type="checkbox"/> Thank them for attending <input type="checkbox"/> Confirm appointments <input type="checkbox"/> Set appointments for those who did not attend seminar <input type="checkbox"/> Mail thank you postcard <input type="checkbox"/> Fax in attendance roster <input type="checkbox"/> Adviser task 	10-30 days after seminar <ul style="list-style-type: none"> <input type="radio"/> SSU post-seminar follow up call

High Quality Seminars



At this seminar you will learn about:

- Minimizing the effect of taxes on your estate
- Maximizing your loved ones' inheritance
- Protecting your hard earned money to create a lasting legacy

[Restaurant Logo]

Robert Davidson,
This is a special dinner invitation for you.
Seating is limited. Call today to RSVP!

Retirement and Estate Planning

Dear Robert,
You are cordially invited to attend a **FREE DINNER SEMINAR**. Would you like to learn benefits, strategies and techniques that can protect your hard earned money in the event of your death? Are you interested in minimizing estate expenses and maximizing your family's inheritance? If so, now might be an appropriate time to review where you stand financially and decide where to go from here.

The "Retirement & Estate Planning" Seminar is hosted by [rep's name].
Please select the seminar that best fits your schedule:

DINNER DATE TIME	OR	DINNER DATE TIME	OR	DINNER DATE TIME
RESTAURANT ADDRESS 1 ADDRESS		RESTAURANT ADDRESS 1 ADDRESS		RESTAURANT ADDRESS 1 ADDRESS

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Please call (000) 123-4567 to RSVP

VADN12394 VADN12394 03/05 [Insert B/D Disclosure]



Relationship-Driven Strategy

JNL's relationship-driven wholesaling strategy is the cornerstone of our sales success. Our producers see us more often, hear from us more frequently, and buy more from us.

JNL YTD 2005 Wholesaling Activity

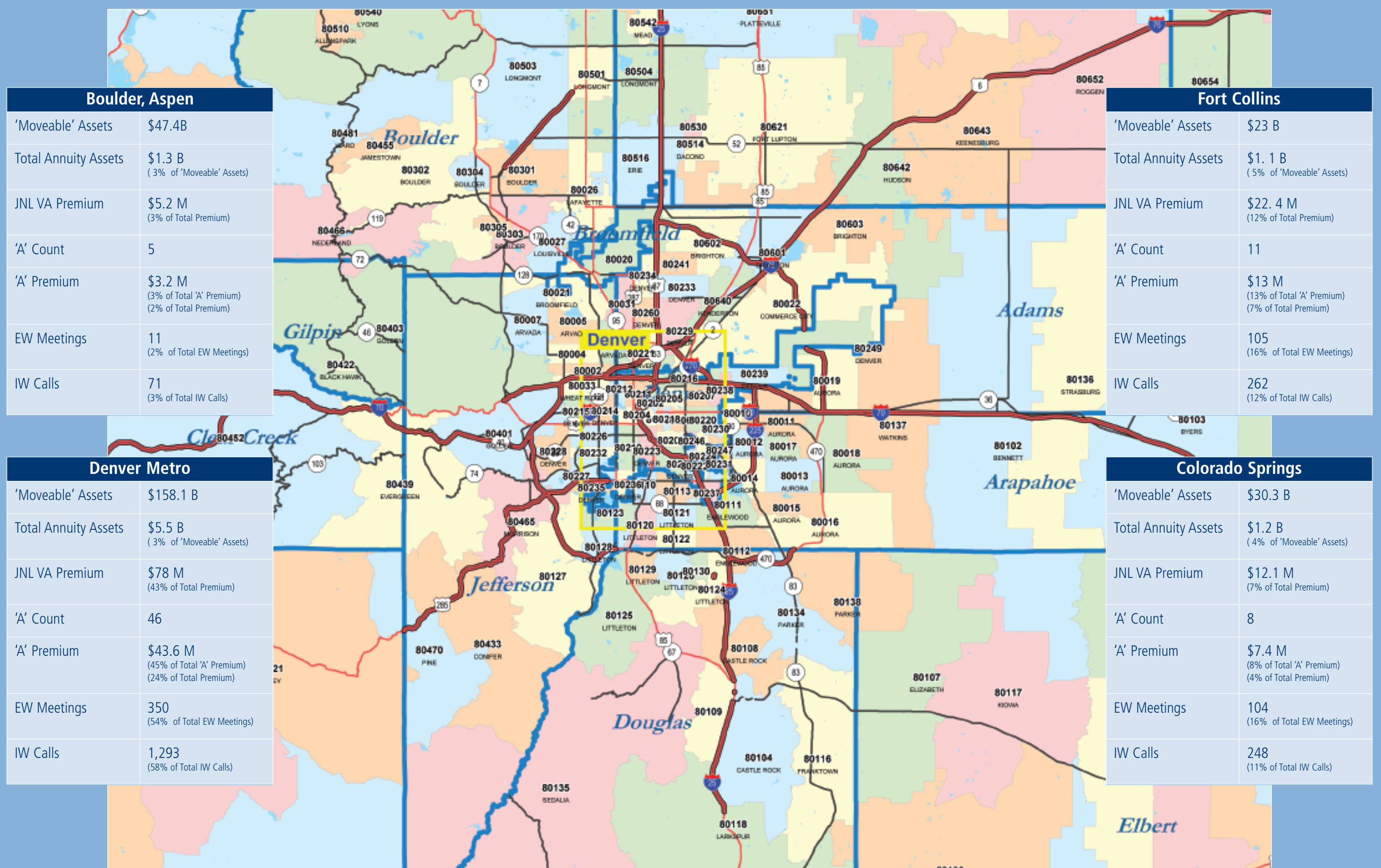
	External Wholesalers (E/Ws)					Internal Wholesalers (I/Ws)		
	Number of E/Ws	Total Meetings	Average Meetings per Week per E/W	Total Contacts	Average Contacts per Week per E/W	Number of I/Ws	Total Number of Calls	Average Calls per Day per I/W
Guaranteed	30	14,096	19	26,528	38	34	107,707	24
Registered	38	17,265	20	34,784	40	37	125,559	25
Regional Broker Dealer (RBD)	16	5,473	15	17,728	50	13	20,670	18
Institutional Marketing Group (IMG)	17	4,918	13	23,463	62	10	48,998	33
Curian	15	4,081	12	12,791	36	10	37,008	26
JNL Totals	116	45,833	17	115,294	44	104	339,942	25

Annually		70,000 Meetings		175,000 Contacts		Over 500,000 Calls	
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With 70,000 face-to-face visits and more than 500,000 phone calls to producers and prospects this year; JNL has built some of the strongest relationships in the business.

Process-Driven Culture

A disciplined, systematic approach to territory management allows wholesalers to conduct more frequent, higher-quality appointments with producers and prospects.



Date	Week	Monday	Tuesday	Wednesday	Thursday	Friday
1/3-1/7	Week 1	Office Day	National Sales Meeting	National Sales Meeting	National Sales Meeting	National Sales Meeting
1/10-1/14	Week 2	DTC, Englewood (1A)	Cherry Creek (1B)	Cherry Creek (1B)	West Side (1C)	West Side (1C)
1/17-1/21	Week 3	Wichita (4A)	Topeka (4B)	SW Kansas (4C)	SW Kansas (4C)	SW Kansas (4C)
1/24-1/28	Week 4	DTC, Englewood (1A)	Cherry Creek (1B)	Cherry Creek (1B)	West Side (1C)	West Side (1C)
1/31-2/4	Week 5	Greeley (2A)	Emporia (4E)	Ft. Scott (4F)	Colorado Remote (8)	Colorado Remote (8)
2/7-2/11	Week 6	Albuquerque (6A)	Albuquerque (6A)	Santa Fe (6B)	Santa Fe (6B)	Santa Fe (6B)
2/14-2/18	Week 7	DTC, Englewood (1A)	Cherry Creek (1B)	Cherry Creek (1B)	West Side (1C)	West Side (1C)
2/21-2/25	Week 8	West Side (1D)	Colorado Springs (3A)	Cherry Creek (1B)	West Side (1C)	West Side (1C)
2/28-3/4	Week 9	Boulder/Longmont (5A)	Mountains (5B)	Grand Junction (5C)	Durango (5D)	Durango (5D)
3/7-3/11	Week 10	DTC, Englewood (1A)	Cherry Creek (1B)	Cherry Creek (1B)	West Side (1C)	West Side (1C)
3/14-3/18	Week 11	Colorado Remote (8)	Kansas Remote (8)	Colorado Remote (8)	Pueblo (3B)	Pueblo (3B)
3/21-3/25	Week 12	DTC, Englewood (1A)	Cherry Creek (1B)	Cherry Creek (1B)	West Side (1C)	West Side (1C)
3/28-4/1	Week 13	Wichita (4A)	Topeka (4B)	SW Kansas (4C)	SW Kansas (4C)	SW Kansas (4C)
4/4-4/8	Week 14	DTC, Englewood (1A)	Cherry Creek (1B)	Cherry Creek (1B)	West Side (1C)	West Side (1C)
4/11-4/15	Week 15	Greeley (2A)	Emporia (4E)	Ft. Scott (4F)	Colorado Remote (8)	Colorado Remote (8)
4/18-4/22	Week 16	DTC, Englewood (1A)	Cherry Creek (1B)	Cherry Creek (1B)	West Side (1C)	West Side (1C)

11/7-11/11	Week 45	Greeley (2A)	Emporia (4E)	Ft. Scott (4F)	Colorado Remote (8)	Colorado Remote (8)
11/14-11/18	Week 46	DTC, Englewood (1A)	Cherry Creek (1B)	Cherry Creek (1B)	West Side (1C)	West Side (1C)
11/21-11/25	Week 47	West Side (1D)	Colorado Springs (3A)	Cherry Creek (1B)	Thanksgiving Day	West Side (1C)
11/28-12/2	Week 48	Albuquerque (6A)	Albuquerque (6A)	Santa Fe (6B)	Santa Fe (6B)	Santa Fe (6B)
12/5-12/9	Week 49	Boulder/Longmont (5A)	Mountains (5B)	Grand Junction (5C)	Durango (5D)	Durango (5D)
12/12-12/16	Week 50	DTC, Englewood (1A)	Cherry Creek (1B)	Cherry Creek (1B)	West Side (1C)	West Side (1C)

Sales territories are "zoned" by opportunity, not just geography.

Home-Grown Talent

JNL's sales success is supported by hiring the best people and training them to thrive in our culture. Our wholesalers are continually trained to have the best product knowledge, presentation abilities and sales skills in the industry.

Product Training	
Date	Subject
9/2	New Hire Product Training
9/5	Fixed Annuity Training
9/6	Variable Annuity Training
9/8	Competitive Intelligence Training
9/9	New Hire Product Training
9/12	Fixed and Fixed Index Annuity Training
9/13	Variable Annuity Training
9/14	Mellon Capital Management Training
9/16	Product Training
9/19	Fixed Annuity Training
9/20	Variable Annuity Training
9/22	Competitive Intelligence Training
9/23	New Hire Product Training
9/26	Fixed and Fixed Index Annuity Training
9/27	Variable Annuity Training
9/28	Lazard Asset Management Training
9/29	Disciplined Investing Training

Presentation Training	
Date	Subject
9/2	"Smack Down" Presentation Challenge
9/8	JNL Two Minute Drill
9/9	"Smack Down" Presentation Challenge
9/15	JNL Two Minute Drill
9/16	"Smack Down" Presentation Challenge
9/20	"Annuities & Estate Planning" Training
9/22	"But, What If I Live? The American Retirement Crisis" Training
9/29	Presentation Training With Greg Salsbury

Sales Training	
Date	Subject
9/5	JNL Internal Wholesaler "Boot Camp"
9/8	Five Components of the Sales Model
9/9	Telephone Sales Skills
9/14	Value-Added Wholesaling
9/21	5-Minute Whiteboard Stories
9/23	Territory Management
9/27	Leveraging Technology

