

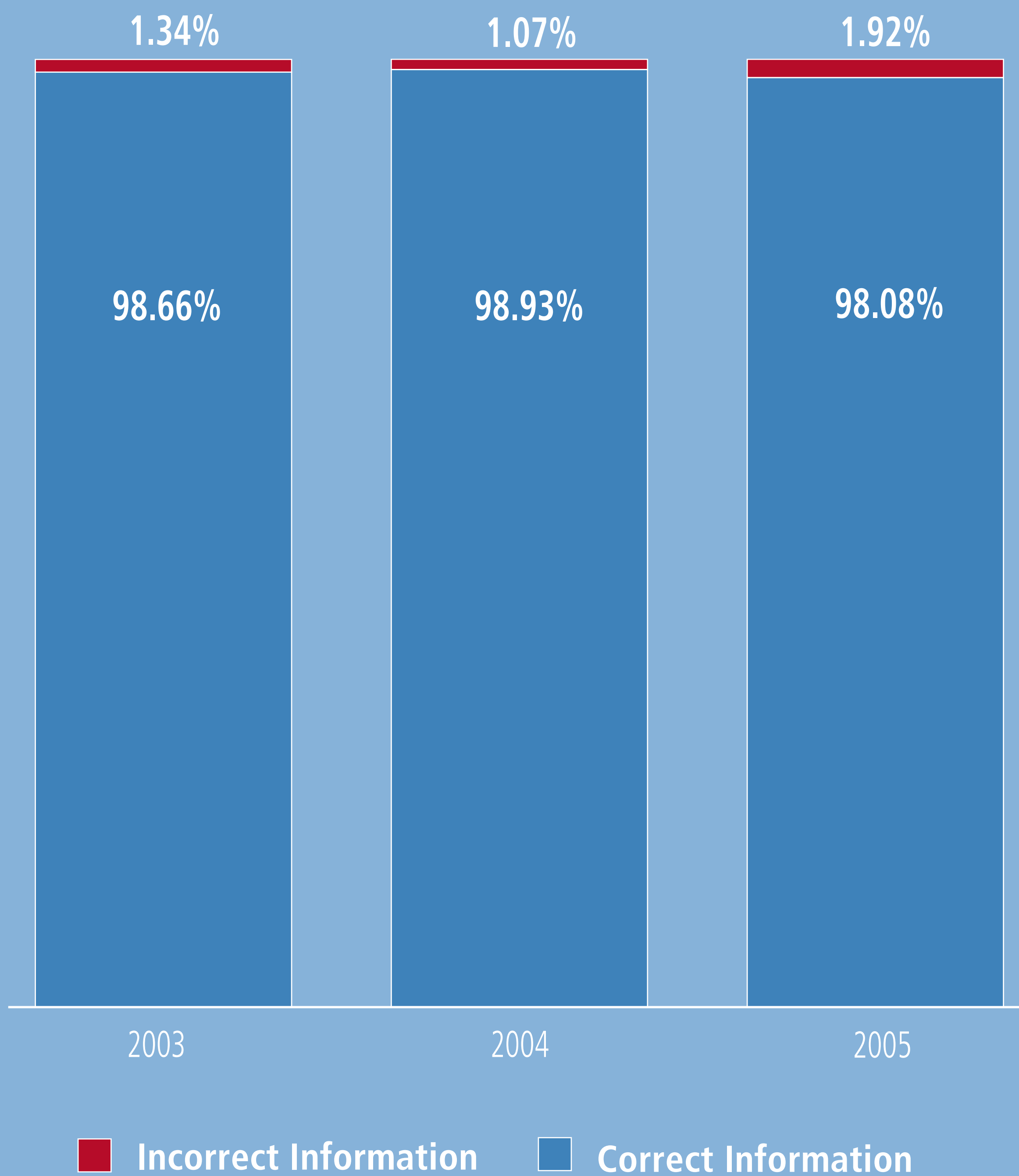
World Class Service

2004 World Class
Customer Satisfaction
by Contact Center
and
2004 World Class
Customer Satisfaction
by Industry



Recognized

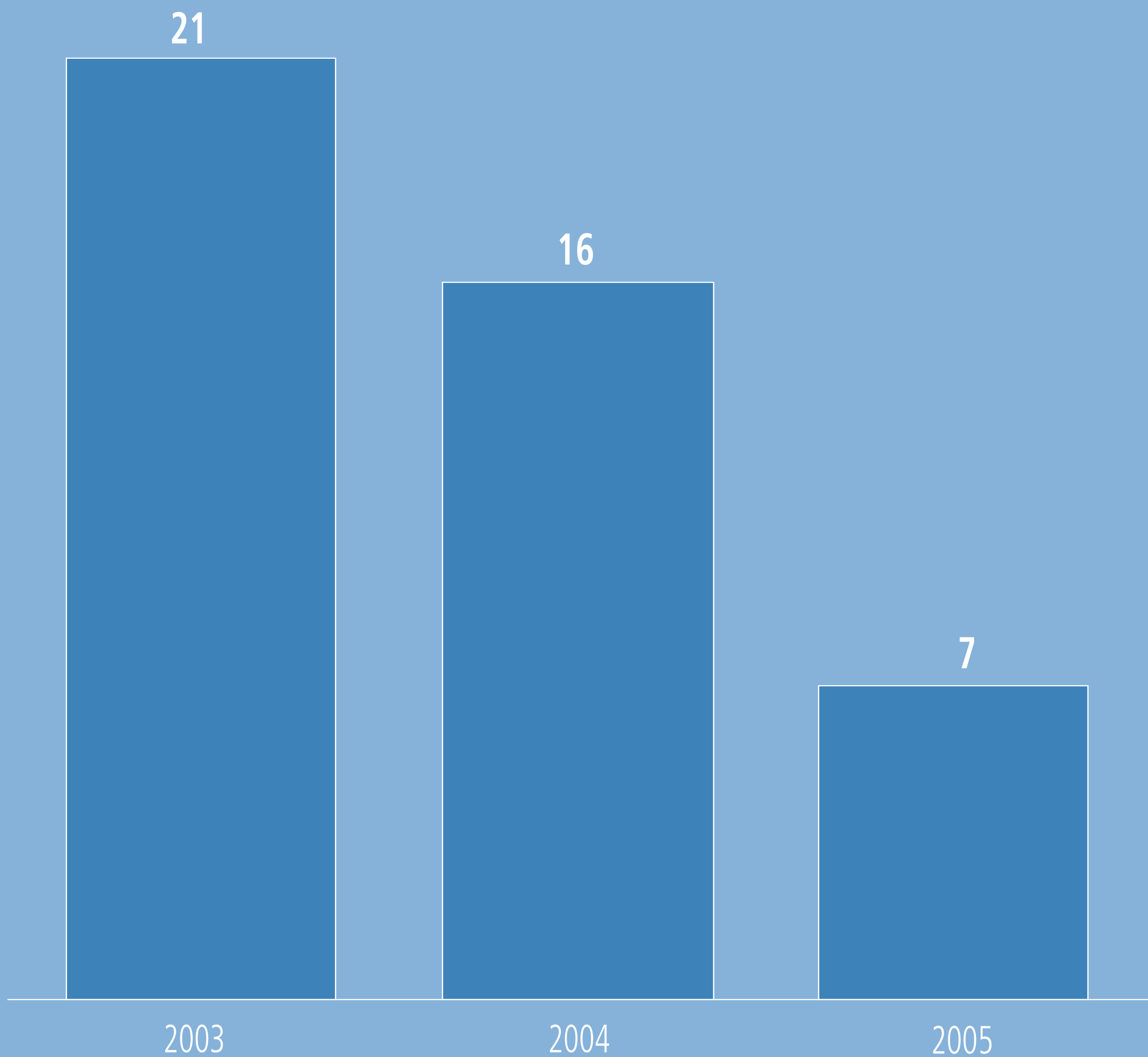
Telephone Service Representatives Deliver Accurate Information Over 98% of the Time



Skilled

Excellent Service Translates to Low Complaints

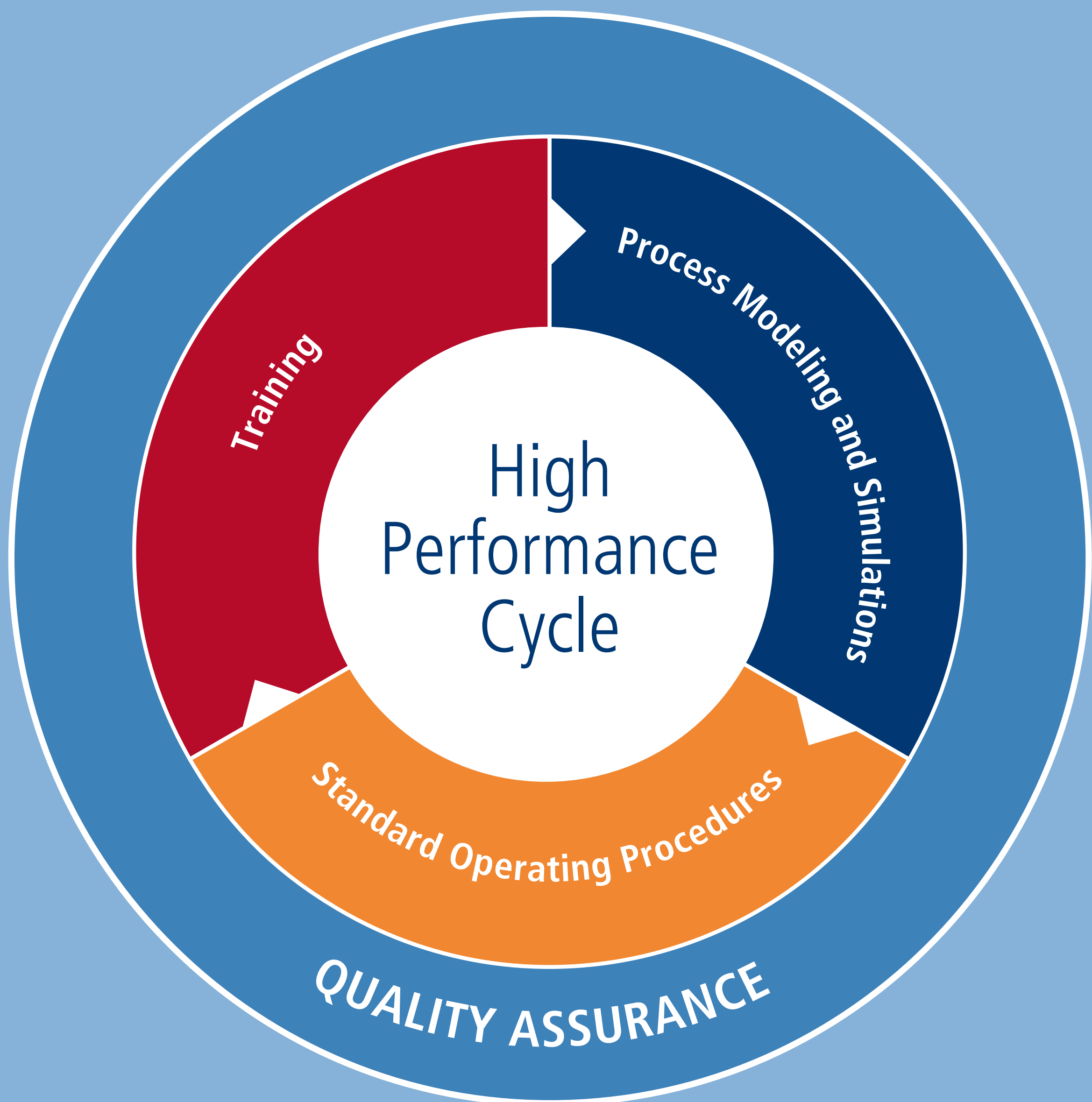
Service Complaints per 100,000
Inforce Policies



Declining Complaints Year After Year

Quality

Processing Modeling Simulations Drives Training

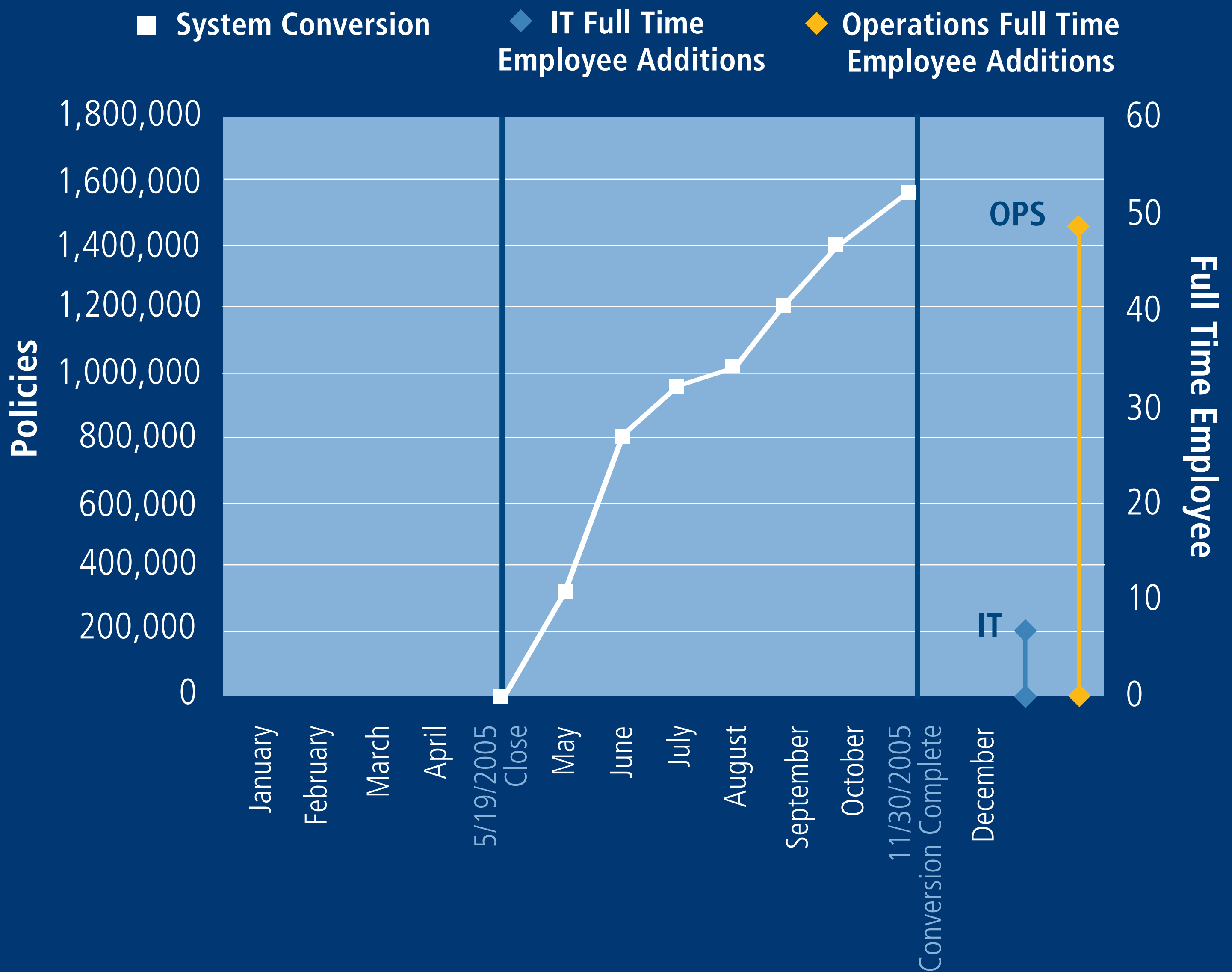


Educated

Built
for
Growth

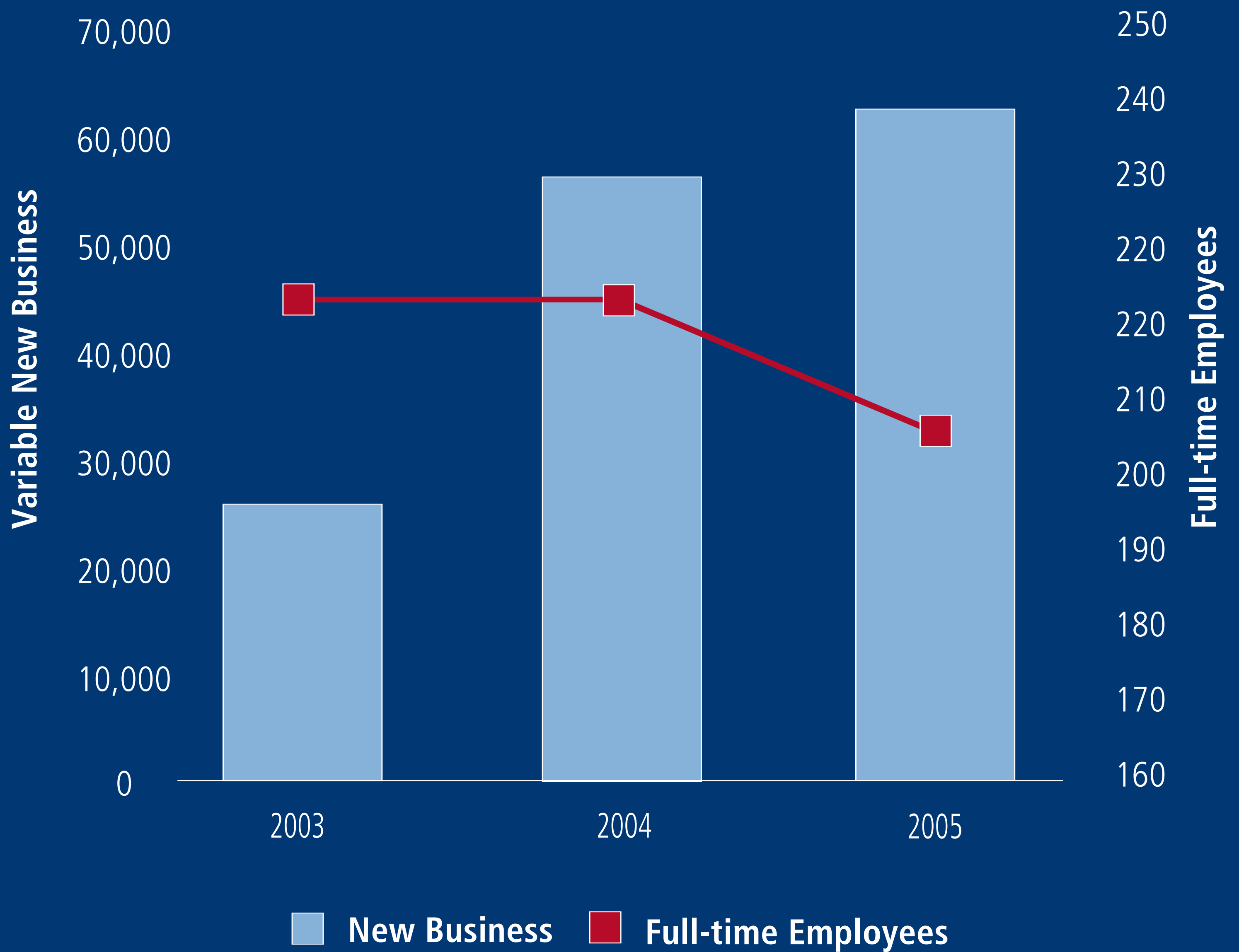
Converted 1.5 Million Policies in Five Months

Added Only
57 Full-time Employees
for Ongoing Maintenance



Ambitious

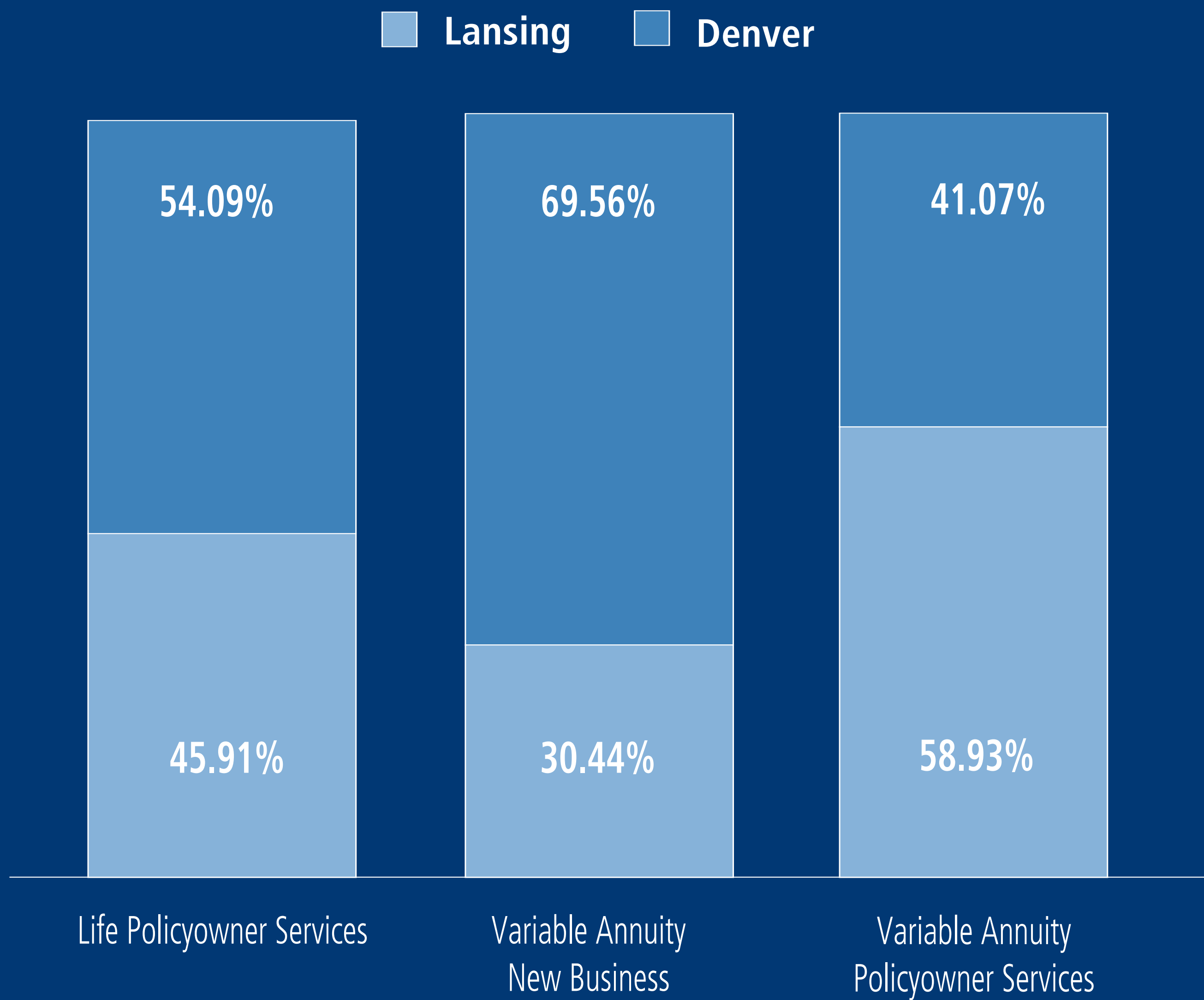
Extremely Scalable Growth with Low Incremental Cost



Business Growth of 25%
without Adding Staff

Flexible Approach

Dual Service Centers Provide the Ability to Easily Balance Overall Workload

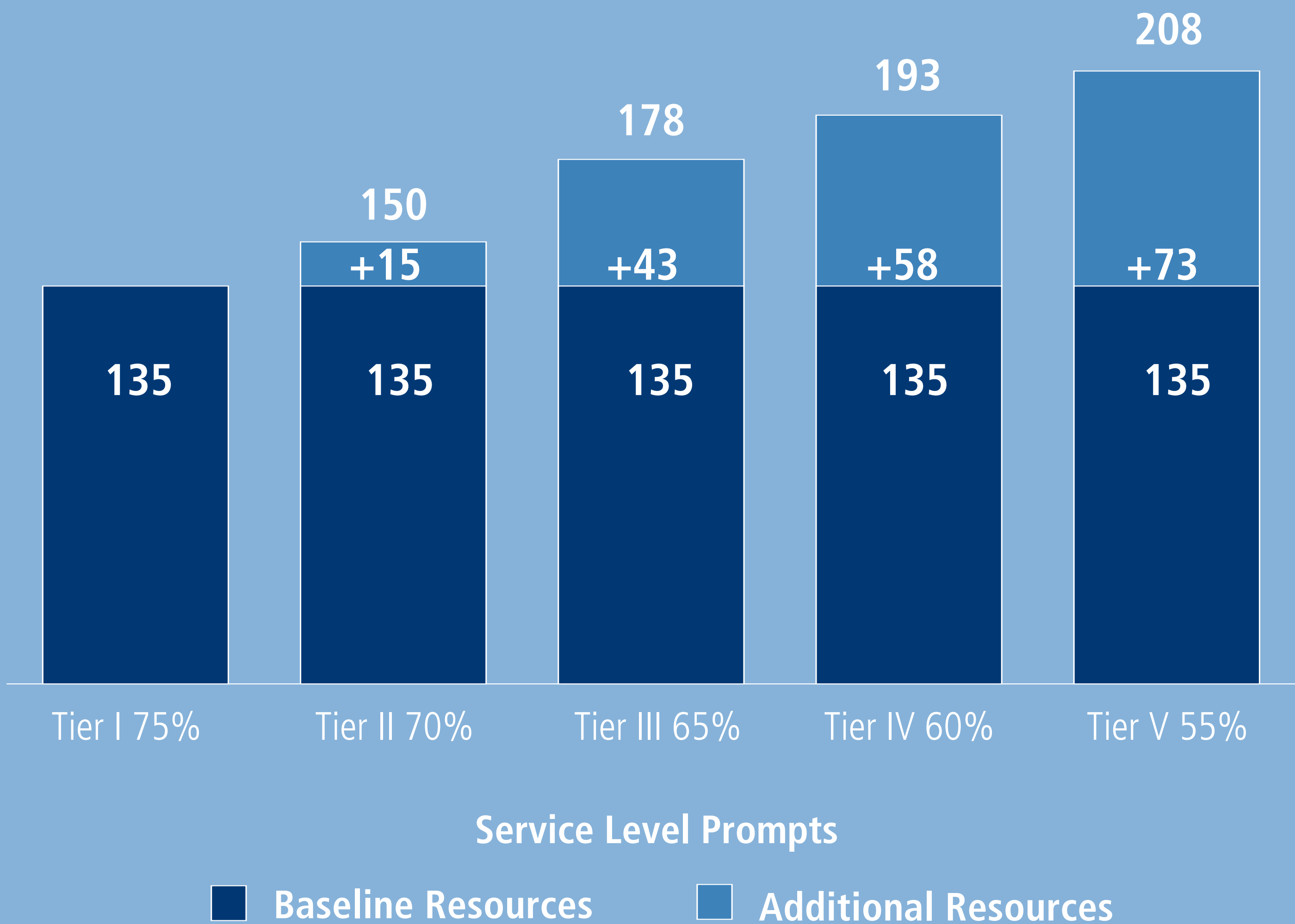


Average Daily Percent of Work Allocations
Handled By Respective Service Center Location

Business Continuity

Efficiency
and
Productivity
Through
Innovation

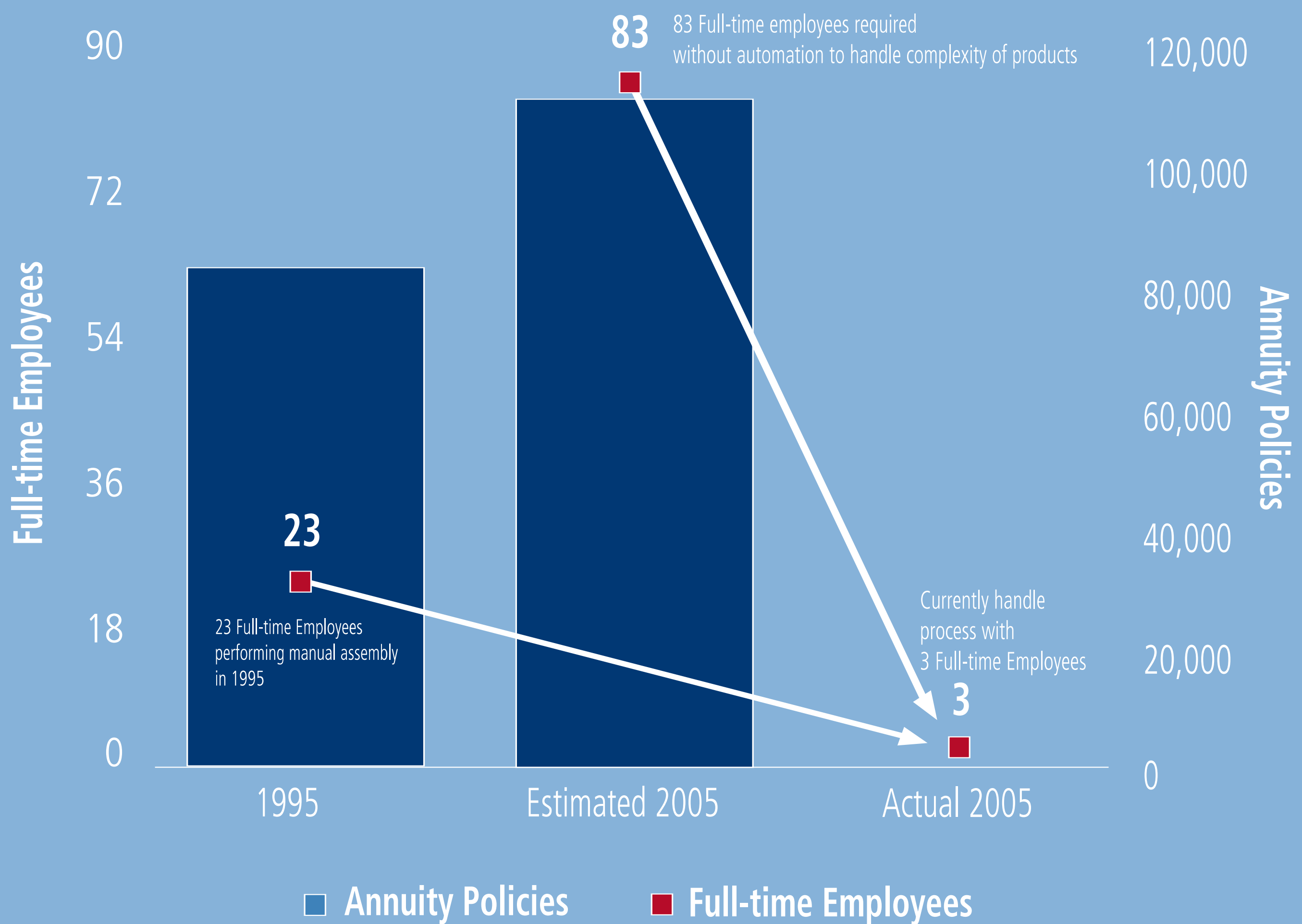
Pre-staged Resource Allocation To Effortlessly Absorb Business Spikes



Skilled Associates Easily Added For Absorption of Increased Volumes

Optimized

Productivity Gained Through Innovation

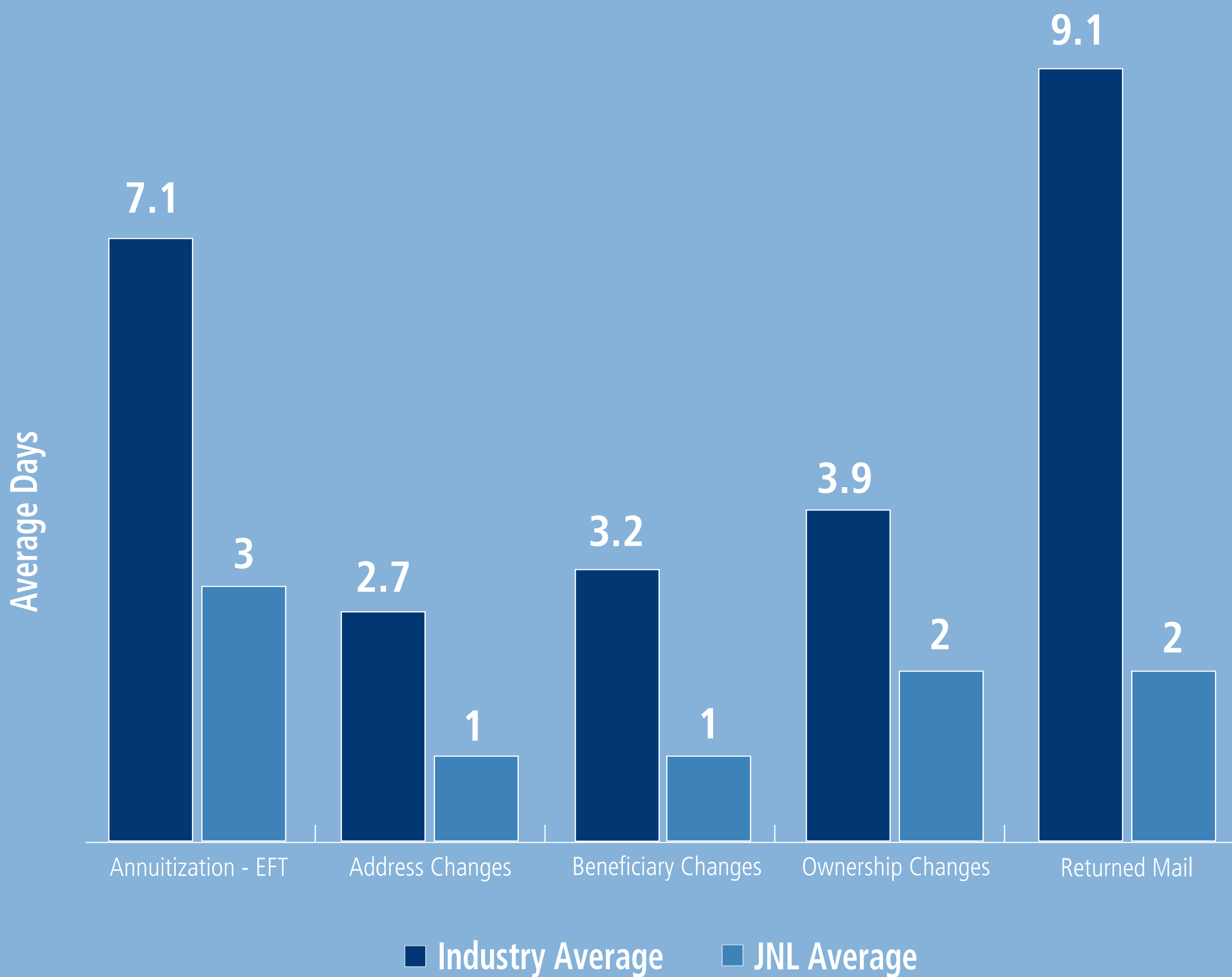


Without Automation-83 Full-time Employees
...With Automation-3 Full-time Employees!!

With Complexity of Products, Policy Page
Variations, Increased from
9,500 in 1995 to 34,500 since 2005

Automation

Jackson National Life Service Turnaround Exceeds Industry Average



Information Gathered by 2004 LOMA Survey - Representative Examples

Efficient