Corporate Awards

2005 Boomer Market Advisor Readers' Choice Award

In conjunction with the *Boomer Market Advisor* 2005 Readers' Choice Awards, subscribers of *Boomer Market Advisor* magazine chose Jackson National as one of two financial services companies in the US that offer the most appropriate sub-account options for Boomer clients within their variable products. *Boomer Market Advisor* determines the winners of their Readers' Choice Awards based upon responses from their 84,000 readers, who are independent, captive or wirehouse advisers currently serving, or planning to serve, the Baby Boomer market.

2005 IFCA Awards

JNL's multimedia presentation entitled "But What If I Live? The American Retirement Crisis" was awarded the Best of Show at an international competition sponsored by The Insurance & Financial Communicators Association (IFCA). Other JNL award winners included the LifeGuard 5SM brochure and the LifeGuard 5 multimedia presentation, both of which received Awards of Excellence. JNL was also recognized for an article published in National Underwriter, "Psychoanalysis Has Met Investing – What Does It Mean For Advisors?", which received an Honorable Mention Award for overall writing. IFCA is the oldest and largest industry organization of its kind, dedicated to the ongoing professional development of its members in financial services communications. Founded in 1933, IFCA supports more than 125 life and financial services companies throughout North America, including most of the 50 largest companies. Each year, IFCA holds its Annual Awards Competition for sales promotion and marketing materials. Entries are judged on the following criteria: concept, writing, art direction, overall execution and effectiveness. This year's competition drew nearly 700 entries from some of the largest financial services companies in the industry, including Fidelity, New York Life, AIG, MetLife, Hartford and ING.

2005 Money Management Executive Fund Operations Award

JNL's registered investment adviser, Curian Capital, earned a 2005 Fund Operations Award from *Money Management Executive* magazine for the efficiency and performance of its Custom Style Portfolio program. Curian was selected from more than 30 entries for an award in the Efficiencies/Streamlining category. Curian's Custom Style Portfolio program is a Web-based, paperless platform that features online account openings with complete account funding within a matter of hours, instead of days or weeks. The customized portfolios allow for real-time asset allocation tailored to the client's investment objectives, risk tolerance and time horizon.

2004 Service Quality Measurement Awards

Jackson National Life® received two service awards through the Service Quality Measurement (SQM) Group's 2004 Contact Center Awards Program. JNL was one of only eight companies to earn a World Class Customer Satisfaction Award, and also received the Highest Customer Satisfaction by Industry Award for the financial services industry. SQM evaluated more than 200 leading North American contact centers between October 1, 2003 and September 30, 2004, and recognized the top performers by country and industry in 20 different award categories. The group performs its evaluations by surveying customers within 72 hours of their call to a company's contact center. To achieve World Class distinction, at least 80 percent of customers surveyed must rate their experience as very satisfied, the highest possible rating. Jackson National earned the Highest Financial Customer Satisfaction Award by receiving the highest overall customer satisfaction rating in the financial services industry. Customer satisfaction is judged using a minimum sample of 200 surveys taken from a random selection of calls that represent the types of calls each call center typically receives.

2004 VARDS® Awards

JNL was recognized by The Variable Annuity Research & Data Service (VARDS) with two awards for finishing among the top 10 companies for variable annuity sales and market share growth in 2003. Jackson National's VA market share increased by 36.6 percent in 2003, and the company climbed two notches to rank 15th in variable annuity sales and three spots to rank eighth in variable annuity net flow. JNL's 2003 VA sales totaled nearly \$3.2 billion – an increase of 55 percent over the prior year, which far outpaced the 11-percent rise in VA sales industrywide.

2003 DALBAR Award

In 2003, JNL received a DALBAR Crystal Pyramid award for its overall marketing support of broker-dealer firms among midsize variable annuity providers. The prestigious award recognized the firms that were most successful in supporting marketing managers in the front office. Despite added stress caused by prevailing market conditions, these firms demonstrated smooth and seamless coordination of the varying demands of each broker-dealer's marketing department. According to DALBAR, JNL rose to the challenge and was recognized by broker-dealer firms as the top provider in Ease of Doing Business, Understanding the Broker-Dealer's Business, Keeping the Broker-Dealer Informed, and many other factors important to the front office.