

**AUTHORIZATION**

Applicant/Owner (first, middle initial, and last name)		DOB (mm/dd/yyyy)	Social Security No. (Include dashes)
(Check one box only) New Application                      Existing Contract		JNL <sup>®</sup> Reference/Contract No.	
Service Provider (name, payment address, and telephone number)			

**Permissible Transactions**

Jackson National Life Insurance Company, please be advised that the service provider is authorized to execute all permissible transactions:

- (A) Receiving contract information.
- (B) Transferring money between and among investment options either by phone call to JNL, by making trade on-line, or by inclusion on a written list transmitted by facsimile to JNL.
- (C) Changing the premium allocations between and among the investment options of the contract either by phone call to JNL, by making a trade on-line, or by inclusion on a written list transmitted by facsimile to JNL.
- (D) Making withdrawals from the contract covered by this authorization to pay the service provider's fees for advisory services related to such contract only.

**Payment of Fees**

The owner hereby authorizes JNL to act upon written instructions from the service provider to pay from the owner's contract the advisory fees charged by the service provider pursuant to a written advisory agreement between the owner and the service provider, but all the parties agree that the service provider is restricted from charging fees on instructions involving the JNL/S&P Managed Portfolios. Checks for these fees will be made payable to the service provider.

In connection with withdrawals to pay the service provider fees, the owner acknowledges the following:

- (1) The payment of such fees will be treated as a withdrawal under the terms of the contract.
- (2) Withdrawals from the contract for the payment of service provider fees are subject to all contractual provisions and other restrictions and penalties otherwise applicable generally to such withdrawals, including but not limited to values associated with optional living benefits, minimum withdrawal amount requirements, surrender charges, recapture charges,

early withdrawal tax penalties, and interest rate adjustments, and JNL may be required to liquidate a larger dollar amount than the amount required to pay the service provider's fees.

Service provider fees are not fees and charges under the contract(s) and, if deducted from a contract that is issued in connection with a retirement plan that is not qualified under the Internal Revenue Code of 1986, as amended, will be processed as taxable distributions under the owner's nonqualified contract(s), for which the owner will receive a Form 1099 from the company.

**Federal Tax Status**

The owner must elect the appropriate box below:

**Internal Revenue Code Section 408(a) or 403(b) or 408(b) Annuity**

The owner declares that the contract is solely responsible for the service provider's fees.

**Nonqualified Annuity**

The owner declares that the contract is solely responsible for the service provider's fees. The owner acknowledges that under federal tax law, the payment of an investment advisor's fees from a non-tax-qualified annuity contract will be treated as a taxable distribution and may also be subject to the 10% premature distribution penalty applicable to withdrawals made prior to attaining age 59 1/2.

**The owner has consulted with his or her own tax advisor regarding the tax treatment of the payment of advisor's fees from the contract.**

**Withholding/Non qualified Annuity**

**Federal Tax Withholding** – The owner must elect the appropriate box(es) below.

**No**, do not withhold federal income tax.

- Yes**, withhold 10% federal income tax from each payment.
- In addition to the 10% federal income tax withheld from each payment, please withhold an additional percentage \_\_\_\_\_ %.

**Depending on the laws of your state, state income tax withholding may be required if federal withholding is elected.**

**State Tax Withholding** – The owner must elect the appropriate box below.

- No**, I elect not to have state income tax withheld.
- Yes**, withhold state income taxes from each payment at the following percentage \_\_\_\_\_ %.

This withholding election will remain in effect and will apply to all subsequent payments made to you as part of this agreement until you change or revoke it. You may make, change or revoke an election at any time with regard to subsequent distributions by contacting us and completing a new election.

**Acknowledgements**

The owner has an agreement with the service provider, a registered investment adviser.

The service provider as registered investment adviser has informed the owner and the owner understands that:

- (1) JNL is not providing any advisory services to the owner.
- (2) JNL is neither responsible for the owner’s selection of the service provider nor the service provider’s qualifications to render the services for which the owner has contracted.
- (3) JNL is not responsible for: reviewing the decisions made by the service provider when executing transactions on the owner’s behalf; the quality of the service provider’s services; or for determining the reasonableness of the fees that the owner has authorized JNL to remit to the service provider.
- (4) The service provider’s transactions may be subject to additional limitations designed to protect the interests of other contract owners, including that the service provider is limited in the number of transactions permissible on the owner’s behalf every 12 months.
- (5) Owner has received notice from the service provider that it has entered into an agreement with a solicitor and is paying the solicitor a fee in connection with the owner’s retention of service provider.
- (6) Owner and service provider further understand and agree that JNL reserves the right to institute additional procedures or take any further action, including but not limited to suspension or termination of service provider’s authority, to the extent consistent with and in furtherance of its Identity Theft Prevention Program.

Owner's Signature	Date (mm/dd/yyyy)	Service Provider Name	
Co-Owner's Signature	Date (mm/dd/yyyy)	Authorized Signature	Date (mm/dd/yyyy)