

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 [®] 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.

