

The Owner of this life insurance policy or annuity contract shall have the right to return the policy or contract within 30 days of the delivery of the contract or policy and receive a full refund of all premium paid, including any policy fees or charges. The refund amount for variable life insurance policies or variable annuity contracts will be the amount provided in the policy or contract plus any fees and other charges deducted from the gross premiums under such policy or contract.

A replacement may not be in your best interest, or your decision could be a good one. You should make a careful comparison of the costs and benefits of your existing policy or contract and the proposed policy or contract. One way to do this is to ask the company or agent that sold you your existing policy or contract to provide you with information concerning your existing policy or contract. This may include an illustration of how your existing policy or contract is working now and how it would perform in the future based on certain assumptions. Illustrations should not, however, be used as a sole basis to compare policies or contracts. You should discuss the following with your agent to determine whether replacement or financing your purchase makes sense:

PREMIUMS: Are they affordable?
 Could they change?
 You're older — are premiums higher for the proposed new policy?
 How long will you have to pay premiums on the new policy? On the old policy?

POLICY VALUES: New policies usually take longer to build cash values and to pay dividends.
 Acquisition costs for the old policy may have been paid, you will incur costs for the new one.
 What surrender charges do the policies have?
 What expense and sales charges will you pay on the new policy?
 Does the new policy provide more insurance coverage?

INSURABILITY: If your health has changed since you bought your old policy, the new one could cost you more, or you could be turned down.
 You may need a medical exam for a new policy.
 Claims on most new policies for up to the first two years can be denied based on inaccurate statements.
 Suicide limitations may begin anew on the new coverage.

IF YOU ARE KEEPING THE OLD POLICY AS WELL AS THE NEW POLICY:
 How are premiums for both policies being paid?
 How will the premiums on your existing policy be affected?
 Will a loan be deducted from death benefits?
 What values from the old policy are being used to pay premiums?

IF YOU ARE SURRENDERING AN ANNUITY OR INTEREST-SENSITIVE LIFE PRODUCT:
 Will you pay surrender charges on your old contract?
 What are the interest rate guarantees for the new contract?
 Have you compared the contract charges or other policy expenses?

OTHER ISSUES TO CONSIDER FOR ALL TRANSACTIONS:
 What are the tax consequences of buying the new policy?
 Is this a tax-free exchange? (See your tax advisor.)
 Is there a benefit from favorable "grandfathered" treatment of the old policy under the federal tax code?
 Will the existing insurer be willing to modify the old policy?
 How does the quality and financial stability of the new company compare with your existing company?

New Business Mailing Address and Contact Information							
	Non-Bank Broker/Dealer		Non-Bank Broker/Dealer or Deal Direct Producer			Bank or Financial Institution	
	Jackson Service Center						
Regular Mail	Attn: Variable Annuity PO Box 30314 Lansing MI 48909-7814 or PO Box 17240 Denver CO 80217-0240	Attn: Variable Life PO Box 30502 Lansing MI 48909-8002	Attn: Fixed Index Annuity and Target Select PO Box 24068 Lansing MI 48909-4068	Attn: Fixed Annuity PO Box 30421 Lansing MI 48909-7921	Attn: Non-Variable Life PO Box 30099 Lansing MI 48909-7599 (all distribution channels)	Attn: Variable Annuity PO Box 30392 Lansing MI 48909-7892	Attn: Non-Variable Annuity PO Box 30386 Lansing MI 48909-7886
Overnight Mail	1 Corporate Way Lansing MI 48951						
Customer Care	800-766-4683 8:00 a.m. to 8:00 p.m. ET (MF)		800-644-4565 8:00 a.m. to 8:00 p.m. ET (MF)			800-777-7779 8:00 a.m. to 8:00 p.m. ET (MF)	
Fax	800/943-6761	888/565-4748	517/706-5538	517/706-5529	888/565-4748	517/706-5540	517/706-5534
Email	contactus@jnli.com						

