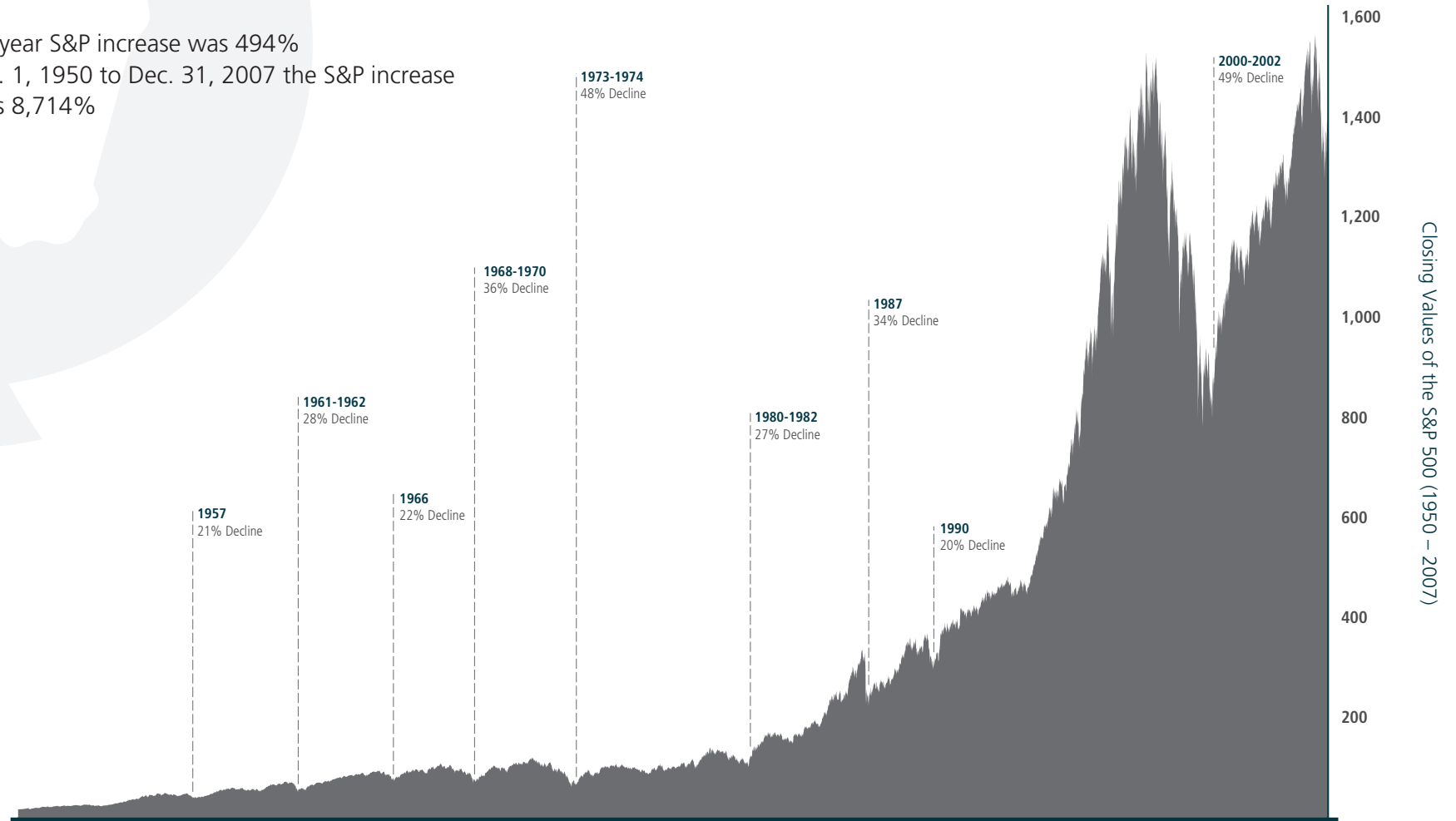


# BEAR MARKETS OR OPPORTUNITY?

Bear markets are a fact of life, but human behavior makes us worry when there's a crisis that affects our portfolios. When you take a long-term view however, you see that bear markets create opportunities that can help build wealth.

- 20-year S&P increase was 494%
- Jan. 1, 1950 to Dec. 31, 2007 the S&P increase was 8,714%



The S&P 500 is an unmanaged, broad-based index and is not available for direct investment. **Past performance is no guarantee of future results.**

Jackson is the marketing name for Jackson National Life Insurance Company® (Home Office: Lansing Michigan) and Jackson National Life Insurance Company of New York® (Home Office: Purchase, New York).

**Jackson National Life Distributors LLC.**

Not FDIC/NCUA insured • May lose value • Not bank/CU guaranteed • Not a deposit • Not insured by any federal agency

