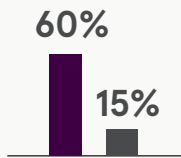


Why you may need to rethink how you fund your retirement

WHY NOW?

In the early 1980s, roughly 60% of private-sector workers in the United States had access to defined-benefit pension plans.¹



Today, that number is around 15%.²

Social Security could stop paying full benefits by 2033 if no policy action is taken.³ Even if paid in full, the average payout is about

\$23,700
PER YEAR.⁴

Life expectancy continues to increase, and now

50%

of 65-year-old couples will have one spouse live to age 90 or older.⁵



Currently, 16% of baby boomers have **less than \$25,000** saved for retirement.⁶

WHY VARIABLE ANNUITIES?

A variable annuity can help grow your income—and offer you benefits like

Guaranteed income for life.*

Problem of perception

81% of baby boomers say it is important to have a source of guaranteed lifetime income other than Social Security.

Yet, only **9%** say they would purchase an annuity that provides guaranteed income for life.⁷



69% of workers who will receive income from an annuity are confident their savings and investments will last throughout a 20-year retirement, as compared to 38% of retirees who will not receive income from an annuity.⁸

Variable annuities are long-term, tax-deferred investments designed for retirement, involve risks, and may lose value. Earnings are taxable as ordinary income when distributed. Individuals may be subject to a 10% additional tax for withdrawals before age 59½ unless an exception to the tax is met.

Fewer than 15% of retirees

make annuities a part of their retirement income plans.⁹

WHY JACKSON®?

#1

selling provider in the traditional variable annuity industry.¹⁰

\$338 Billion
of U.S. GAAP assets.¹¹

Assets totaled \$338 billion as of December 31, 2024. Jackson also has \$293.4 billion in policy-holder liabilities (as of December 31, 2024).¹¹

Highest-rated customer service

in the financial industry—**19 years running.**

Service Quality Measurement Group (SQM), 2006–2024.¹²



Award-winning financial education materials¹³.

Insurance marketing and communications.

* Guarantees are backed by the claims-paying ability of the issuing insurance company. Add-on living benefits are available for an extra charge in addition to the ongoing fees and expenses of the variable annuity and may be subject to conditions and limitations.

Jackson® is the marketing name for Jackson Financial Inc., Jackson National Life Insurance Company®, and Jackson National Life Insurance Company of New York®.

To learn more about why variable annuities can play an important role in retirement planning, contact your financial professional today.

¹ Jason J. Fichtner, "Americans Are Turning to Annuities, and Their Employers, in Search of Protection," 2021.

² Congressional Research Service, "Worker Participation in Employer-Sponsored Pensions: Data in Brief and Recent Trends," September 18, 2024.

³ Social Security Administration, Social Security and Medicare Boards of Trustees, "Status of the Social Security and Medicare Programs, a Summary of the 2024 Annual Reports," 2025.

⁴ Social Security Administration, "Fact Sheet: Social Security," 2025.

⁵ Social Security Administration, "When to Start Receiving Retirement Benefits," May 2024.

⁶ Transamerica Center for Retirement Studies, 24th Annual Retirement Survey of Workers, "The Multigenerational Workforce: Life, Work, & Retirement," June 2024.

⁷ Insured Retirement Institute, "July 2023 IRI Research Brief: Evolving Retirement Expectations Among American Workers and Retirees," June 29, 2023.

⁸ TIAA Institute, "TIAA 2021 Lifetime Income Survey Executive Summary," October 2021.

⁹ Jerry Golden, Kiplinger, "Annuity Payments Don't Make Your Retirement: They Make It Better," February 25, 2022.

¹⁰ LIMRA, Secure Retirement Institute®, U.S. Individual Annuity Participants Report 4Q YTD 2024. Based on traditional variable annuity sales out of 39 companies that reported sales. Jackson National Life Insurance Company sales are inclusive of sales by Jackson National Life Insurance Company and Jackson National Life Insurance Company of New York.

¹¹ Refers to GAAP-basis consolidated total assets of Jackson Financial Inc. (JFI), the ultimate parent company of Jackson National Life Insurance Company and Jackson National Life Insurance Company of New York, reported as of December 31, 2024. JFI also reported consolidated policyholder-related liabilities of \$293.4 billion as of December 31, 2024. Generally accepted accounting principles (GAAP or US GAAP) refer to a common set of accounting rules, standards, and procedures issued by the Financial Accounting Standards Board (FASB). The purpose of GAAP is to ensure that financial reporting is transparent and consistent from one organization to another. The U.S. Securities and Exchange Commission (SEC) requires publicly traded and regulated companies to follow GAAP for the purpose of financial reporting.

¹² SQM (Service Quality Measurement Group) Call Center Awards Program for 2004 and 2006–2024. (Criteria used for Call Center World Class FCR Certification is 80% or higher of customers getting their contact resolved on the first call to the call center (FCR) for 3 consecutive months or more.)

¹³ Financial Communications Society, "FCS Portfolio Awards 2024," 2024.

Before investing, investors should carefully consider the investment objectives, risks, charges and expenses of the variable annuity and its underlying investment options. The current contract prospectus and underlying fund prospectuses provide this and other important information. Please contact your financial professional to obtain the prospectuses. Please read the prospectuses carefully before investing or sending money.

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