

The strength and know-how to help clarify your retirement plan.

Planning for retirement can make some feel uncertain of the future. That's why Jackson® is committed to helping clarify retirement's complexity. Our 60 years of service, best-selling annuity products,* and financial strength ratings may help you gain confidence in your retirement plan.

Take a closer look at our strength and knowledge. We may help inform more confident choices today—and better outcomes tomorrow.

Financial Strength Ratings —

- **A (Excellent)** – A.M. Best financial strength rating, the third highest of 13 rating categories
- **A (Strong)** – Fitch Insurer financial strength rating, the sixth highest of 19 rating categories
- **A (Strong)** – Standard & Poor's Insurer financial strength rating, the sixth highest of 20 rating categories
- **A2 (Good)** – Moody's Investors Service, Inc. Insurance financial strength rating, the sixth highest of 21 rating categories

Ratings current as of 03/03/2021.

Financial strength ratings do not apply to the principal amount or investment performance of the separate account or underlying investments of variable annuities.

While ratings can be objective indicators of an insurance company's financial strength and can provide a relative measure to help select among insurance companies, they are not guarantees of the future financial strength and/or claims-paying ability of a company and do not apply to any underlying variable investment options. The broker/dealer from which an annuity is purchased, the insurance agency from which an annuity is purchased, and any affiliates of these entities make no representations regarding the quality of the analysis conducted by the rating agencies. The rating agencies are not affiliated with the broker/dealer from which an annuity is purchased, the insurance agency from which an annuity is purchased and any affiliates of these entities, nor were they involved in any rating agency's analysis of the insurance companies.

* Jackson ranks #1 for total annuity sales out of 58 companies that reported sales to the LIMRA/Secure Retirement Institute in 2020.

Annuities are issued by Jackson National Life Insurance Company (Home Office: Lansing, Michigan) and in New York by Jackson National Life Insurance Company of New York (Home Office: Purchase, New York). Variable annuities are distributed by Jackson National Life Distributors LLC, member FINRA. May not be available in all states and state variations may apply. These products have limitations and restrictions. Contact Jackson for more information.

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

Our strength in numbers.

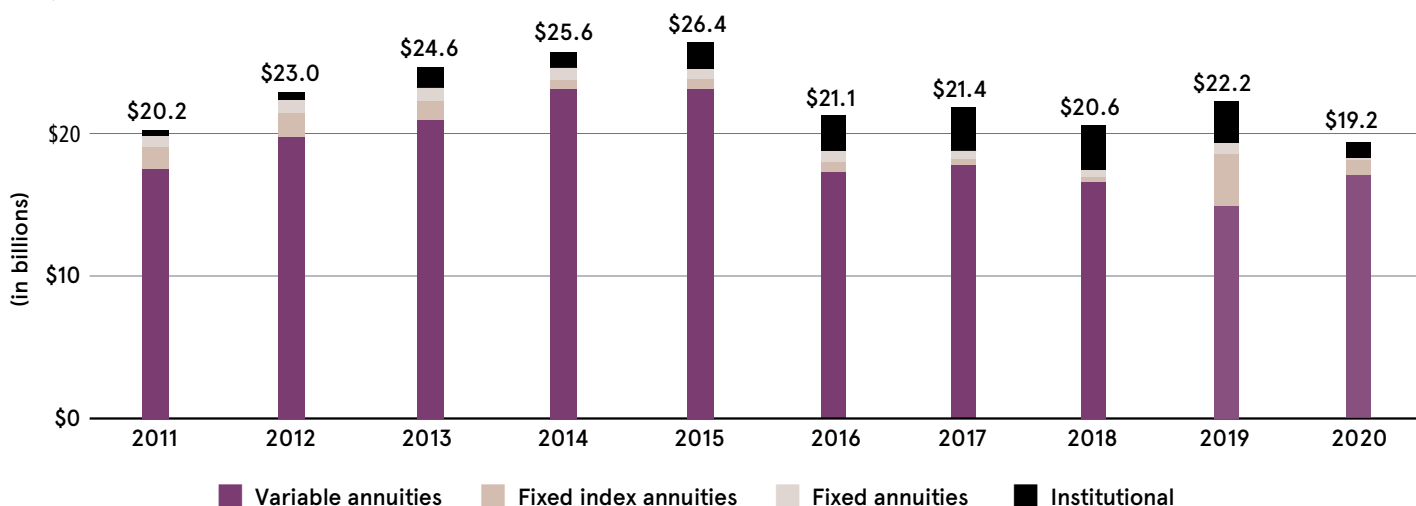
In 2020, Jackson National Life Insurance Company had sales and deposits of \$19.2 billion¹, IFRS pretax income from operations of \$2.8 billion^{1,2} and had separate account assets under management of \$219.1 billion as of December 31, 2020.^{1,2}

These numbers express our continuing commitment to serving your needs through the complex landscape of retirement.

Jackson is the top seller of variable annuities in the U.S.³

- Jackson sold \$16.6 billion in variable annuities in 2020.
- Sales of fixed index annuities totaled \$1.0 billion in 2020.
- Jackson sold \$0.3 billion in fixed annuities in 2020.

Jackson Sales and Deposits By Product Line¹



EXPLORE HOW WE CAN HELP CLARIFY YOUR RETIREMENT PLANNING AT [JACKSON.COM](https://www.jackson.com).

Fixed index annuities are also known as fixed annuities with index-linked interest.

¹ Financial results from Jackson National Life Insurance Company and its subsidiaries, have been included in Jackson's financial results. Jackson results exclude its separately managed account business as new deposits have been discontinued effective July 31, 2015. Fixed index annuities, life insurance, and institutional products are not sold in New York. Jackson discontinued sales of life insurance in all other states in August 2012.

² International Financial Reporting Standards (IFRS) is a principles-based set of international accounting standards indicating how transactions and other events should be reported in financial statements. IFRS is issued by the International Accounting Standards Board in an effort to increase global comparability of financial statements and results. Jackson's parent, Prudential plc (Group), uses IFRS to report the Group's financial results. IFRS pretax operating income is based on longer-term investment returns. It excludes short-term fluctuations in investment returns, hedge results, and change in value of derivatives. A reconciliation to both IFRS net income as well as net income based on US generally accepted accounting principles (US GAAP) is as follows (amounts in millions):

\$1,267.1	IFRS basis pre-tax income from operations
(2,264.9)	Net hedge results and change in value of derivatives, net of DAC amortization
846.0	Impact from Athene transaction
189.1	Net realized investment gains, net of DAC amortization and non-controlling interest
(160.4)	Normalization of longer-term investment returns, net of DAC amortization
114.6	Income tax benefit
(8.5)	IFRS net loss
(10.4)	IFRS to US GAAP adjustments, net of tax
\$(18.9)	US GAAP basis net loss attributable to Jackson

Jackson's net loss was impacted by hedging losses incurred due to movements in interest rates and equity markets, which were not fully offset by the release of accounting reserves. IFRS accounting for variable annuity liabilities is not necessarily consistent with the economic value of these liabilities. Jackson continues to manage its hedge program on an economic basis and is willing to accept the accounting volatility that results.

³ LIMRA/Secure Retirement Institute, US Individual Annuity Participants Report 4Q YTD 2020. Jackson ranks #1 for variable annuity sales out of 41 companies that reported sales to LIMRA/Secure Retirement Institute in 4Q YTD 2020.