

FACTS & FIGURES

Building trust for the long term.

For more than 50 years, Jackson® has offered an array of products designed to help you plan for your retirement and protect your loved ones. Jackson maintains a firm commitment to corporate integrity, superior products, and outstanding service. Whatever your financial goals, we're here to help you pursue them.

With \$297.6 billion in assets (IFRS)*, Jackson is an industry leader in annuities and also offers institutional products. Jackson is nationwide, offering products through independent and regional broker/dealers, financial institutions, and independent insurance agents. Jackson's subsidiary, Jackson National Life Insurance Company of New York®, similarly markets products in the state of New York. Jackson's affiliates also provide asset management services.

For more information, visit jackson.com.

Jackson is an industry leader, and our financial strength is reflected in the ratings from the major rating agencies.

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 08/13/2020.

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 has \$297.6 billion in total IFRS assets and \$269.5 billion in IFRS policy liabilities set aside to pay primarily future policyowner benefits (as of 12/31/19). 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 Standards Board in an effort to increase global comparability of financial statements and results. IFRS is used by Jackson's parent, Prudential plc (Group), to report the Group's financial results.

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.

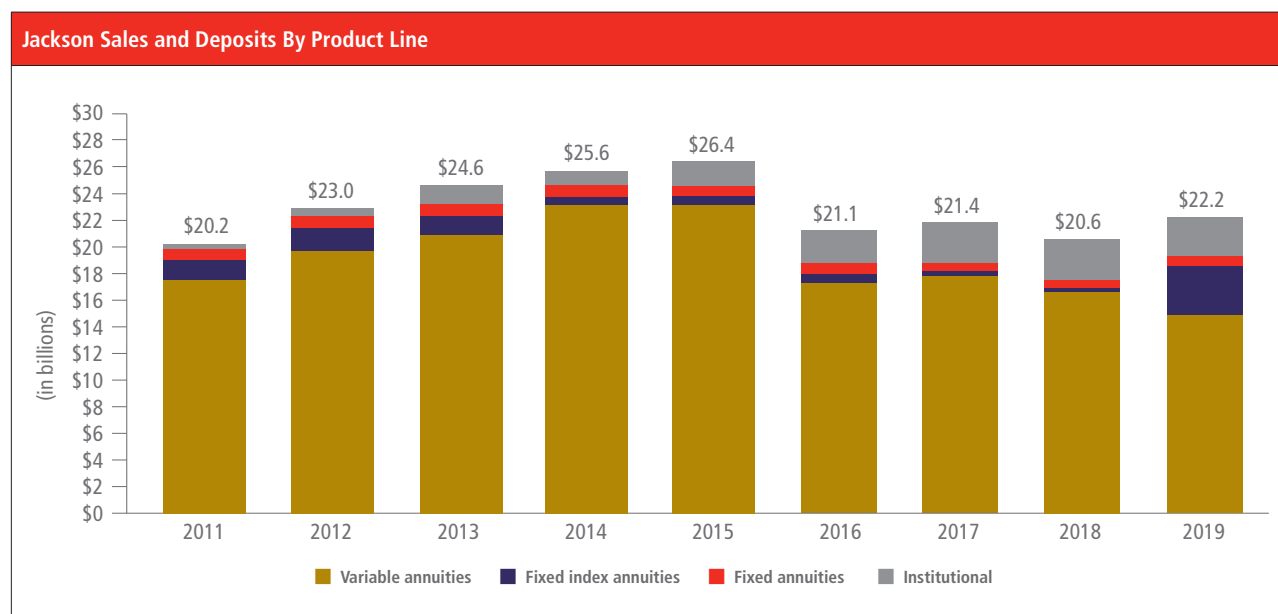
Jackson® is the marketing name for Jackson National Life Insurance Company® and Jackson National Life Insurance Company of New York®.

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

GROWTH & GAINS

In 2019, Jackson National Life Insurance Company had sales and deposits of \$22.2 billion¹, IFRS pretax income from operations of \$3.0 billion^{1,2} and had separate account assets under management of \$195.1 billion as of December 31, 2019.^{1,2}

- Jackson is the top seller of variable annuities in the U.S.³
- Jackson sold \$14.7 billion in variable annuities in 2019.
- Sales of fixed index annuities totaled \$3.8 billion in 2019.
- Jackson sold \$1.2 billion in fixed annuities in 2019.



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):

\$3,037.8	IFRS basis pretax income from operations
(3,903.6)	Net hedge results and change in value of derivatives, net of DAC amortization
171.2	Net realized investment gains, net of DAC amortization
(37.0)	Normalization of longer-term investment returns, net of DAC amortization
353.0	Income tax benefit
(378.6)	IFRS net loss
(86.2)	IFRS to US GAAP adjustments, net of tax
\$(464.8)	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 2019. Jackson ranks #1 for variable annuity sales out of 40 companies that reported sales to LIMRA/Secure Retirement Institute in 4Q YTD 2019.