Clarity you and your clients deserve

CHOOSE JACKSON®.
You work hard to build confidence in your clients, and better outcomes for their future. And in your fast-paced—and often complicated—business, clearing up the confusion can be half the battle.

Choose a provider with the financial know-how, superior service, and streamlined experiences that strives to reduce the confusion that complicates retirement planning. With Jackson, you get expertise you can depend on, and a partner that will help you do right by your clients, by doing right by you.

That’s clarity for a confident future.
Expertise you can depend on

Financial professionals have relied on Jackson to support their client needs for more than 60 years. Join the 130,000 financial professionals who choose Jackson today for leading industry knowledge, dependable business practices, and a disciplined approach to providing annuity products and value-add offerings to support your business.

1961 — Jackson National Life Insurance Company is founded in Jackson, Michigan
1970 — Jackson starts selling products through independent agents
1986 — Jackson is acquired by London-based insurer, Prudential plc.
1995 — Jackson introduces variable annuities and forms Jackson National Life Distributors (JNLD)
1996 — Jackson begins marketing fixed index annuities
2002 — Perspective II, Jackson’s unbundled variable annuity is launched
2004 — Jackson awarded its first Highest Customer Service in the Financial Services Industry award
2006 — Jackson exceeds $10 billion in sales*
2007 — Jackson announces corporate philanthropy program, Jackson in Action.
2009 — Jackson reaches $15 billion in sales*
2011 — Jackson launches Elite Access variable annuity investment platform
2012 — Jackson surpasses $25 billion in sales*
2013 — Jackson becomes national leader in variable annuity sales
2019 — Jackson reaches $1 billion in advisory product sales and offers products to RIAs for the first time.
2020 — Jackson tops $353 billion in total assets†
2021 — Jackson becomes an independent, public company and enters the registered index-linked annuity (RILA) market

* Financial results from Jackson Life Insurance Company and its subsidiaries have been included in Jackson’s financial results. Jackson results exclude separately managed account businesses, 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.
† 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, 2021. JFI also reported consolidated policyholder related liabilities of $326 billion as of December 31, 2021. Generally accepted accounting principles (GAAP or U.S. 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.
Reliable performance

You deserve a partner that demonstrates strength and stability. As a FORTUNE 500 company and leading annuity seller in the U.S., we are uniquely positioned in our markets because of our differentiated products and well-respected brand among distributors and financial professionals. Our market leadership is supported by our efficient and scalable operating platform and industry-leading distribution network.

We’ve earned the following financial strength ratings from independent rating agencies:

<table>
<thead>
<tr>
<th>Rating</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>A (Excellent)</td>
<td>A.M. Best financial strength rating, the third highest of 13 rating categories</td>
</tr>
<tr>
<td>A (Strong)</td>
<td>Standard &amp; Poor’s insurer financial strength rating, the sixth highest of 20 rating categories</td>
</tr>
<tr>
<td>A2 (Good)</td>
<td>Moody’s Investors Service, Inc. insurance financial strength rating, the sixth highest of 21 rating categories</td>
</tr>
<tr>
<td>Fitch Ratings</td>
<td>Insurer financial strength rating, the sixth highest of 19 rating categories</td>
</tr>
</tbody>
</table>

Ratings are accurate as of March 4, 2022. Financial strength ratings do not apply to the principal amount or investment performance of the separate account or underlying investments of variable products. A securities rating is not a recommendation to buy, sell, or hold securities and may be subject to revision or withdrawal at any time.

Asset rankings

Out of the 50 largest individual U.S. life insurance companies ranked by total statutory assets, Jackson ranks as the:

- **7th largest U.S. life insurance company** ranked by total statutory assets¹
- **19th largest U.S. life insurance company** ranked by general account assets¹
- **18th largest U.S. life insurance company** ranked by statutory surplus plus asset valuation reserve and interest maintenance reserve¹

Sales rankings

- **26th largest seller of fixed-rate deferred annuities** in the U.S. during 2021²
- **Ranked #1 in variable annuity sales** in the U.S. during 2021³
- **31st largest seller of fixed index annuities** in the U.S. during 2021⁴

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¹ Statutory financial data per SNL Financial; rankings as of 12/31/2021. The 50 largest companies are a subset of 669 operating individual life insurance companies sourced from SNL Financial. Latest rankings are available.
³ © 2022 Morningstar, Inc. All Rights Reserved. The information contained herein: (1) is proprietary to Morningstar and/or its content providers; (2) may not be copied or distributed; and (3) is not warranted to be accurate, complete or timely. Neither Morningstar nor its content providers are responsible for any damages or losses arising from any use of this information. Past performance is no guarantee of future results. Morningstar www.AnnuityIntel.com. Total variable annuity Sales by Company Q4 YTD 2021. Jackson ranks #1 for total variable annuity sales out of 32 companies with reported sales to Morningstar’s quarterly sales survey as of Q4 YTD 2021. Jackson sales are inclusive of sales by Jackson National Life Insurance Company only.
Your clients depend on you to serve their best interests. And that’s what you should expect from your business partners. That’s why we strive to be allies in your success, by keeping the health of your practice and the financial well-being of your clients at the core of every decision we make.

**Shared interest**

**Offerings to help meet your clients’ needs**

With fewer employer-sponsored retirement plans available, helping your clients fund the retirement they want means finding more strategies to grow and protect their hard-earned assets. Our annuities allow you to focus on one area, or many areas of retirement planning at the same time.

- **Income protection**
- **Growth potential**
- **Tax and risk management**
- **Legacy benefits and wealth transfer**

Similar to traditional investments, different types of annuities offer trade-offs that can help balance growth potential and protection opportunities. Plus, adding an annuity to a financial plan may provide an income stream when your clients need it.

**What is an annuity?**

Annuities are long-term, tax-deferred vehicles designed for retirement and are insurance contracts. Variable annuities and registered index-linked annuities involve investment 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.

Add-on 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. There is no guarantee that a variable annuity with an add-on living benefit will provide sufficient supplemental retirement income.
Help balance risk and reward

**ANNUITY TYPES**

<table>
<thead>
<tr>
<th>More risk / More reward</th>
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</thead>
<tbody>
<tr>
<td>Stocks</td>
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</table>

<table>
<thead>
<tr>
<th>Variable</th>
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</thead>
<tbody>
<tr>
<td>Full market participation in exchange for absorbing loss due to market downturns.</td>
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</tbody>
</table>

<table>
<thead>
<tr>
<th>Registered index-linked (RILA)</th>
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</thead>
<tbody>
<tr>
<td>Even greater potential returns in exchange for some protection when an index is negative.</td>
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</tbody>
</table>

<table>
<thead>
<tr>
<th>Fixed index</th>
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</thead>
<tbody>
<tr>
<td>Greater potential returns based on the performance of an index, and there is no return—nor loss—when the index is negative.</td>
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</table>

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</thead>
<tbody>
<tr>
<td>Some guaranteed returns over a specified period with no risk of principal loss due to market downturns.</td>
</tr>
</tbody>
</table>

**INVESTMENT TYPES**

<table>
<thead>
<tr>
<th>More risk / More reward</th>
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</thead>
<tbody>
<tr>
<td>Mutual funds</td>
</tr>
</tbody>
</table>

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<th>Less risk / Less reward</th>
</tr>
</thead>
<tbody>
<tr>
<td>Bonds</td>
</tr>
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<table>
<thead>
<tr>
<th>Less risk / Less reward</th>
</tr>
</thead>
<tbody>
<tr>
<td>CDs</td>
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</table>

This risk spectrum is for illustrative purposes only, is not intended as a complete comparison of all characteristics of the referenced investments, and does not showcase all potential differences and risks.
**Freedom to invest your way**

**JACKSON INVESTMENT FREEDOM®**

Unlike other providers, Jackson’s variable annuity offerings have no investment allocation restrictions or asset class requirements, even when selecting an optional benefit. Jackson Investment Freedom allows you to help your clients allocate their annuity based on a customized model, select investment options that fit their personal style, or a combination of both.

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**Well-recognized names in investment management**

**Expertise within a wide array of asset classes**

**Exclusive managers and subaccount investment options only available at Jackson**

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**Investment due diligence**

**JACKSON NATIONAL ASSET MANAGEMENT, LLC®**

The Investment Management team at Jackson National Asset Management, LLC (JNAM) selects and monitors external investment managers for the variable annuity fund lineups we offer our customers. Their rigorous PROOF (Performance, Repeatability, Operations, Oversight, and Fit) process seeks to ensure subadvisors are capable of delivering consistent and repeatable results to help customers achieve their investment goals.

- **Performance**: Thoroughly analyze sources of risk and performance
- **Repeatability**: Identify systematic elements that foster consistent results
- **Operations**: Review integrity of operational and reporting functions
- **Oversight**: Ongoing oversight of all elements of a subadvisor
- **Fit**: Ensure compatibility with principles of diversification and investment freedom

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**Content to keep you sharp**

Expand your knowledge, stay at the forefront of the industry, and help keep your clients informed on financial implications of economic changes, important trends, and breakthrough research.

- **Proprietary research**: Get insights from exclusive studies that help you and your clients navigate the latest industry trends and topics.
- **Jackson LIVE**: Leading-edge webinars offering fresh perspectives from industry experts such as well-recognized portfolio managers, fintech partners, and our very own subject matter experts.
- **Advanced Planning Insights**: Get monthly publications from Jackson professionals that can help your clients navigate tax, trust, estate, charitable, and other retirement planning situations.

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* Diversification does not assure a profit or protect against loss in a declining market.

1 Select up to a maximum of 99 investments and adjust options or allocations up to 25 times each contract year without transfer fees. To prevent abusive trading practices, Jackson restricts the frequency of transfers among Variable Investment Options, including trading out of and back into the same subaccount within a 15-day period.

Jackson National Asset Management, LLC (JNAM) is an investment adviser registered with the U.S. Securities and Exchange Commission and is the investment advisor to the “Funds,” which are investment companies (subaccounts) that underlie the Jackson variable products. Nothing contained herein is investment advice nor a solicitation for investment advisory services. JNAM is an affiliate of Jackson National Life Distributors LLC and Jackson National Life Insurance Company.
Well-positioned to meet your needs

Jackson’s teams of specialized experts are here to support you as you navigate a variety of complex retirement planning scenarios to meet the unique needs of your clients.

ADVANCED STRATEGIES

- Help your clients navigate tax, trust, estate, charitable, and other retirement planning situations.
- Consult with our seasoned professionals who hold a variety of degrees, designations, and certifications, including JD, MBA, CFP®, CFS®, CLU®, ChFC®, FLMI, FSRI, CFA, and RICP®.

PORTFOLIO STRATEGISTS

- Get detailed information on capital markets and a deeper perspective of subaccounts.
- Explore subaccount mechanics, performance characteristics, and portfolio construction to help your clients pursue their investment goals.

ADVISORY INTEGRATION GROUP

- Get help integrating advisory products on the platforms you’re using now with the industry’s latest financial technology.
- Aggregate annuities and other investments into your portfolio-management and financial planning tools on Jackson.com.
Innovative tools to enhance your practice

From planning your client’s first steps toward retirement to making adjustments as needs and priorities shift, our tools are designed to help you guide your clients each step of the way.

### RETIREMENT EXPENSE & INCOME CALCULATOR

Project your clients’ expenses in retirement using factors such as current income, retirement age, and retirement state. Plus, identify and address important gaps between essential expenses and guaranteed income to help them find a solution.

### SOCIAL SECURITY CALCULATOR

Help clients identify when to start collecting monthly benefits. Then use this information as part of their larger retirement expense and income plan.

### CLIENT ASSESSMENT TOOLS

Continue building stronger conversations around retirement with client assessment tools designed to provide everything you need to kickstart meaningful dialogue—all in one place.
Self-service capabilities at your fingertips

Retirement planning is made simpler for you and your clients when you have easy-to-use self-service and e-delivery capabilities at your fingertips. You can leverage Jackson.com to access a host of self-service capabilities and resources that make the work you do for your clients easier.

- Access contract documents
- Track product performance
- View your book of business

Exemplary service for you and your clients

When it comes to answering questions and offering assistance with care, our Customer Care Center is one of the best in the business.

- **Call Center of the Year Finalist**
  Among a field of 500 leading international contact centers across all industries
  Highest combined customer First Call Resolution (FCR) and employee overall “very satisfied” rating. Jackson also won Call Center of the Year in 2019 and 2020.

- **World Class* First Call Resolution (FCR) certification**
  At least 80% of customers’ issues are resolved on the first call.

- **Highest Customer Service – Financial Industry Award**
  Highest first call response rating in each specific industry/sector.

- **World Class Employee Experience Award**
  At least 50% of employees rate their work in the Customer Care Center as “very satisfying.”

* SQM (Service Quality Measurement Group) Contact Center Awards Program for 2004 and 2006-2021. (To achieve world-class certification, 80% or more of call-center customers surveyed must have rated their experience as very satisfied, the highest rating possible.)
The choice for Americans seeking clarity in retirement planning

Business partners throughout the industry, their financial professionals, and their clients have put their trust in Jackson. We take this responsibility seriously, and strive to deliver the transparency, integrity, and award-winning service that you and your clients deserve.

Approximately 580 business partners

More than 130,000 financial professionals

Millions of policyholders

Our unique channel-specific distribution network includes:

- INDEPENDENT BROKER/DEALERS
- WIREHOUSES, REGIONAL BROKER/DEALERS
- BANKS
- INDEPENDENT REGISTERED INVESTMENT ADVISORS
- THIRD-PARTY PLATFORMS
- INSURANCE AGENTS
Standing for positive change

A good partnership relies on mutual respect and common values. And we know that being a good partner to you means being an advocate for responsible business practices, as well as the well-being of our associates, communities, and environment.

Valuing our people and communities

• Our thoughtful approach to Diversity and Inclusion helps attract and retain highly talented people and cultivates an environment where we are encouraged to bring our best selves to work every day.

Safeguarding your trust in us

• We adhere to rigorous governance policies and practices, and information security protocols that help ensure your information is as safe as possible.

• Our disciplined risk management framework is focused on identifying, assessing, managing, monitoring, and reporting material risks to our business.

Protecting our environment

• Our compost and recycling programs diverted approximately 60% of waste from landfills from October 2020 to September 2021.

• We’ve built an on-site solar farm at our home office in Lansing, Michigan, to generate renewable energy.

Jackson’s community impact totals more than $5.5 million annually

$75+ million given between 2007 and 2021

$2.19+ million contributed in 2021 through our associate matching program

244 charities in our local communities supported annually through our grantmaking and sponsorship program

950+ charities across the country supported through our associate giving programs

82 nonprofit boards served in 2021 by 81 Jackson associates (as of January 2022)

$43,000+ donated in 2021 to nonprofits in in-kind services and materials

267,500 estimated individual beneficiaries impacted by our community investments through nonprofit direct-service programs
Choose with clarity. Choose with confidence.

Choose Jackson.

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 or the Company to obtain the prospectuses. Please read the prospectuses carefully before investing or sending money.

Jackson, its distributors, and their respective representatives do not provide tax, accounting, or legal advice. Any tax statements contained herein were not intended or written to be used and cannot be used for the purpose of avoiding U.S. federal, state, or local tax penalties. Tax laws are complicated and subject to change. Tax results may depend on each taxpayer's individual set of facts and circumstances. Clients should rely on their own independent advisors as to any tax, accounting, or legal statements made herein.

Guarantees are backed by the claims-paying ability of the issuing insurance company.

Fixed index annuities are also referred to as fixed annuities with index-linked interest in the contract.

Annuities are long-term, tax-deferred vehicles designed for retirement and are insurance contracts. Variable annuities and registered index-linked annuities involve investment 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.

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. These products have limitations and restrictions. Discuss with your financial professional or contact Jackson for more information.
Contact your Jackson team or visit Jackson.com for more information.

Bank and Financial Institution Representatives:
800/777-7900; in New York: 888/464-7779

Independent and Non-Bank Broker/Dealer Representatives:
800/711-JNLD (5653)

Wirehouse/Regional Representatives:
800/340-JNLD (5653)

RIA and Wealth Managers:
800/711-7397

Insurance Platforms:
800/711-7305