FOR IMMEDIATE RELEASE

Jackson enters the registered index-linked annuity market
New RILA product suite offers investors growth and protection opportunities

LANSING, Mich. — October 11, 2021 — Jackson National Life Insurance Company® (Jackson®), the main operating subsidiary of Jackson Financial Inc. (NYSE: JXN), today announced the launch of Jackson Market Link ProSM (JMLP) and Jackson Market Link Pro AdvisorySM (JMLPA), two new registered index-linked annuities (RILAs). JMLP (commission-based) and JMLPA (fee-based) offer consumers the opportunity to grow assets before and during retirement while offering different degrees of protection against unexpected market events.

“Registered index-linked annuities are one of the fastest growing segments of the annuities market and continue to gain momentum,” said Aimee DeCamillo, Jackson Chief Commercial Officer and President of Jackson National Life Distributors LLC (JNLD). “Jackson is thrilled to launch our suite of RILA products, providing choice and flexibility to investors who are seeking to mitigate risk as they plan for their financial futures. By leveraging one of the largest distribution teams in the country, we are excited to educate and work with our financial professional partners to empower clients to invest on their own terms. These new products complement Jackson’s existing annuities lineup, enabling consumers to grow and protect their retirement assets tax-deferred1.”

The Jackson Market Link Pro product suite includes the following features:

- **Multiple Index Options:** Five index options that can be allocated in any combination are available, including the S&P 500, Russell 2000, MSCI EAFE, MSCI KLD 400 Social (an Environmental, Social and Governance, or “ESG,” option) and MSCI Emerging Markets indexes. Jackson will not restrict which index options can be selected with each crediting method or protection option (described below), allowing consumers to invest in what matters most to them2.

- **Allocation Flexibility:** Two crediting methods offer ways to calculate and lock in potential index-linked returns in an effort to match clients’ market expectations. Contract holders may select one, or a combination, of the following methods:
  - A Cap Crediting Method provides the opportunity to receive a positive index adjustment up to a stated cap rate if the index return is positive at the end of the Index Account Option Term.

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1 Tax deferral offers no additional value if an annuity is used to fund a qualified plan, such as a 401(k) or IRA, and may not be available if the annuity is owned by a legal entity such as a corporation or certain types of trusts.

2 Investors are not buying shares of any stock or index and cannot invest directly in an index. The payment of dividends is not reflected in the index return.
A Performance Trigger Crediting Method provides the opportunity to receive a positive index adjustment equal to a stated Performance Trigger Rate if the index return is flat or positive at the end of the Index Account Option Term. These crediting methods provide the flexibility to change selections and allocations without penalty at the end of each Index Account Option Term (1-year or 6-year terms\(^3\) are available).

**Protection Options:** Clients may select from Buffer or Floor protection options to help guard their retirement assets against unforeseen market changes. The level of protection available depends on the crediting method selected.

- A Buffer protects investments from market loss up to a stated percentage (10% or 20%), helping to weather small bouts of volatility. A loss is incurred if the index declines more than the Buffer percentage during the selected term — Jackson protects against loss within the buffer.
- A Floor provides a specific maximum loss limit (10% or 20%) to protect assets from catastrophic market events\(^4\). Clients could incur a loss up to the stated Floor percentage, although they are protected from further loss beyond the floor.

**Legacy and Cost Control:** Through the built-in death benefit\(^5\) — available at no additional charge — investors can help protect their retirement assets against market downturns while providing a lasting legacy for beneficiaries. Additionally, with no annual contract fees\(^6\), more money remains in clients’ accounts.

“When preparing for retirement, we understand everyone’s needs are different,” said Alison Reed, Executive Vice President, Product Solutions Group, JNLD. “Jackson is committed to working with financial professionals to provide resources and useful tools to help illustrate the ways annuities can benefit client portfolios. Jackson’s Market Link Pro Suite Tool, powered by Halo Investing, allows clients to input personal details that generate hypothetical scenarios of our RILA products in action. This data-driven tool offers customizable options to reflect clients’ unique financial goals, helping to bring clarity and confidence to the retirement planning picture.”

Financial professionals who would like to learn more about Jackson’s RILA products can contact the company at 1-800-711-7397, connect with their local wholesaler or visit www.jackson.com/RILA.

### ABOUT JACKSON
Jackson\(^6\) (NYSE: JXN) is committed to helping clarify the complexity of retirement planning—for financial professionals and their clients. Our range of annuity products, financial know-how, history of award-winning service\(^*\) and streamlined experiences strive to reduce the confusion that complicates retirement plans. We take a balanced, long-term approach to responsibly serving all of our

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\(^3\) Not all crediting methods and/or protection options are available with all Index Account Option terms.

\(^4\) The Floor protection option is not available in Ohio.

\(^5\) If the oldest owner’s age when the contract is issued is between 0 and 75, the death benefit is equal to the greater of the current contract value or premiums paid into the contract adjusted for any withdrawals incurred since the issuance of the contract. If the oldest owner’s age is between 76 and 85 when the contract is issued, the death benefit is equal to the current contract value.

\(^6\) Withdrawals during the first six years are subject to a withdrawal charge or market value adjustment. Withdrawals before the end of a term are subject to an interim value adjustment which may have a positive or negative impact on the contract value at the end of the term and may be significant.
stakeholders, including customers, shareholders, distribution partners, employees, regulators and community partners. We believe by providing clarity for all today, we can help drive better outcomes for tomorrow. For more information, visit www.jackson.com.

*SQM (Service Quality Measurement Group) Contact Center Awards Program for 2004 and 2006-2020. (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).

Jackson National Life Insurance Company is a wholly owned subsidiary of Jackson Financial Inc. Jackson Financial Inc. is a publicly traded company. Prudential plc and Athene Life Re Ltd. each hold a minority economic interest in Jackson Financial Inc. Prudential plc has no relation to Newark, New Jersey-based Prudential Financial, Inc.


SAFE HARBOUR STATEMENT
This press release may contain certain statements, other than those relating to historical facts, that constitute “forward-looking statements.” Forward-looking statements can generally be identified by their use of terms such as “anticipate,” “estimate,” “believe,” “expect,” “could,” “forecast,” “may,” “intend,” “plan,” “predict,” “project” “will” or “would” and similar terms and phrases, including references to assumptions. Forward-looking statements are not guarantees of future performance, are subject to a number of assumptions, and are inherently susceptible to a number of risks and uncertainties, many of which are beyond our control, which could cause actual results to differ materially from such statements. Forward-looking statements include statements concerning plans, objectives, goals, strategies, future events or performance, and underlying assumptions. There can be no assurance that management’s expectations, beliefs or projections will result or be achieved or accomplished. Any forward-looking statements reflect Jackson’s views and assumptions as of the date of this press release and Jackson disclaims any obligation to update or revise any forward-looking information, whether as a result of new information, future events or otherwise, except as required by law.

This material is authorized for use only when preceded or accompanied by the current contract prospectus. Before investing, investors should carefully consider the investment objectives and risks of the registered index-linked annuity. This and other important information is contained in the current contract prospectus at Jackson.com/ProspectusJMLP for the Jackson Market Link Pro prospectus or Jackson.com/ProspectusJMLPA for the Jackson Market Link Pro Advisory prospectus. Please read the prospectus 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. You should rely on your own independent advisors as to any tax, accounting, or legal statements made herein.

Registered index-linked annuities are long-term, tax-deferred insurance contracts designed for retirement. They are subject to investment risk, the value will fluctuate, and loss of principal is possible. 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.

Guarantees, including those that underlie the buffer and floor options within Jackson’s registered index linked annuities, are backed by the claims-paying ability of Jackson National Life Insurance Company. They are not backed by the broker/dealer from which this annuity contract is purchased, by the insurance agency from which this annuity contract is purchased or any affiliates of those entities, and none makes any representations or guarantees regarding the claims-paying ability of Jackson National Life Insurance Company.

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Indexes are unmanaged and are unavailable for direct investment. The payment of dividends is not reflected in the index return.

Registered index-linked annuities (contract form numbers RILA280, RILA280-CB1, RILA282, RILA282-CB1, RILA285, RILA285-FB1, RILA287, RILA287-FB1) are issued by Jackson National Life Insurance Company (Home Office: Lansing, Michigan) and 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.

These products are not available in Nebraska, New York and Oregon. Firm and state variations may apply.

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