



FOR IMMEDIATE RELEASE

Jackson introduces new retirement investment annuity *Fee-based product designed for the independent RIA channel*

NASHVILLE, Tenn. — August 16, 2021 — [Jackson National Life Insurance Company](#)[®] (Jackson[®]) today announced the launch of [Jackson Retirement Investment Annuity](#)SM (JRIA), a fee-based variable annuity designed for independent registered investment advisors (IRIAs) to specifically address their annuity concerns. JRIA offers consumers the opportunity to grow their assets tax-deferred¹ while generating protected income and preserving their legacy.

“Through our research and direct feedback from the growing population of independent RIAs, we have developed a product that provides choice and flexibility, helping to address clients’ unique needs and the goal to deliver better outcomes for their financial futures,” said Aimee DeCamillo, Chief Commercial Officer and President of Jackson National Life Distributors LLC. “While the IRIA audience has traditionally underutilized annuities, we know this segment of the market may be looking to add protected lifetime income products to clients’ portfolios. Jackson continues to explore opportunities to expand and diversify our distribution efforts, including through the IRIA channel.”

Jackson Retirement Investment Annuity’s product features include the following:

- **Cost Control:** With a core contract charge on JRIA of 0.40%, optional add-on living and death benefits (described below) are available for an additional charge.
- **Tax Deferral:** Clients who purchase JRIA will experience the tax benefits of an annuity, enabling invested assets the opportunity to grow without tax implications until withdrawals begin.
- **Jackson +ProtectSM Living Benefit:** This low-cost benefit is available for an additional charge of only 0.30% during the deferral period and 0.75% during the withdrawal period². Jackson +Protect can provide income, regardless of market performance, to help clients maintain their retirement lifestyle and potentially increase their assets.
- **Investment Freedom:** JRIA offers 110 institutionally managed and priced subaccount options, providing flexibility when selecting investment options. The wide variety of investments can lead to portfolio growth and the potential to increase the amount of protected lifetime income throughout the contract period³.
- **Legacy Protection:** Through JRIA’s Return of Premium death benefit (available for an additional charge), investors

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 be found at a lower cost in other investment products. It also may not be available if the annuity is owned by a legal entity such as a corporation or other types of trusts.

² The Deferral Period Guaranteed Minimum Withdrawal Benefit (GMWB) Charge will be charged at the end of each contract quarter when no withdrawals have been taken since the effective date of the benefit. The Withdrawal Period GMWB Charge will be charged at the end of each contract quarter immediately following the contract quarter in which the first withdrawal, even a one-time withdrawal, is taken.

³ 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.

can protect their assets against market downturns while providing a lasting legacy for beneficiaries.

“Planning for retirement is often met with an overwhelming amount of uncertainty and complexity,” said Alison Reed, Executive Vice President, Product Solutions Group, Jackson National Life Distributors LLC. “Jackson is committed to working with financial professionals to illustrate the ways annuities can benefit client portfolios while providing protected lifetime income. The launch of JRIA is just one example of how we are working to deliver on our brand promise of Clarity for a Confident Future. We look forward to pursuing more opportunities to improve the level of transparency in our industry while shaping positive experiences for our partners and customers when they interact with Jackson.”

Jackson is committed to providing education, service support and digital tools to increase the ease of doing business through a new product offering. Financial professionals who are approved to sell JRIA and would like to learn more about the product can contact the company at 1-800-711-7397 or email wealthmanagers@jackson.com. More information can be found online at <https://www.jackson.com/ria-and-wealth-managers.html>.

###

ABOUT JACKSON

Jackson® is committed to helping clarify the complexity of retirement planning—for you and your clients. Our range of annuity products, financial know-how, history of award-winning service* and streamlined experiences strive to reduce the confusion that complicates your clients’ plans. 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 is the marketing name for Jackson National Life Insurance Company® (Home Office: Lansing, Michigan) and Jackson National Life Insurance Company of New York® (Home Office: Purchase, New York). Jackson National Life Distributors LLC.

Before investing, investors should carefully consider the investment objectives, risks, charges, and expenses of the variable annuity and its underlying investment options. This and other important information is contained in the current contract prospectus and underlying fund prospectuses. Please read the prospectuses carefully before investing or sending money.

Variable annuities are long-term, tax-deferred investments designed for retirement. The principal value of the variable annuity will fluctuate based on the performance of the underlying investment options 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 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. There is no guarantee that a variable annuity with an add-on living benefit will provide sufficient supplemental retirement income.

Guarantees are backed by the claims-paying ability of Jackson National Life Insurance Company or Jackson National Life Insurance Company of New York and do not apply to the principal amount or investment performance of a variable annuity’s separate account or its underlying investments. 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.

The latest income date allowed is age 95, which is the required age to annuitize or take a lump sum. Please see the prospectus for important information regarding the annuitization of a contract.

Jackson Retirement Investment AnnuitySM Variable and Fixed Annuity (contract form numbers VA730, VA730-FB1, ICC20 VA730, ICC20 VA730-FB1) is 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) (contract form numbers VA730NY, VA730NY-FB1) and distributed by Jackson National Life Distributors LLC, member FINRA. These contracts have limitations and restrictions. Jackson issues other annuities with similar features, benefits, limitations, and charges. Discuss them with your financial professional or contact Jackson for more information.

Jackson +Protect is not available in New York. Firm and state variations may apply.

###

PR3353 05/21