

Grow your assets. Protect your future.

As the #1 selling annuity carrier¹ and a leader in customer service,² helping you pursue growth and protection for your retirement nest egg is important to us. The Jackson Market Link ProSM Suite of registered index-linked annuities was designed with our philosophy of simplicity, transparency, and flexibility in mind. While registered index-linked annuities have multiple points of differentiation, Jackson Market Link Pro Suite provides these that stand out among the rest:



ARRAY OF INDEX OPTIONS

Access to multiple indices* that allow you to invest in what matters most to you.

MSCI KLD 400 Social Index – Comprised of 400 equity securities issued by small-, mid-, and large-cap companies with outstanding Environmental, Social, and Governance (ESG) ratings and excludes companies whose products have negative social or environmental impacts.

S&P 500® Index – Comprised of equity securities issued by large-cap U.S. companies.

Russell 2000 Index – Comprised of 2000 equity securities of small-cap U.S. companies.

MSCI EAFE Index – Comprised of equity securities of large- and mid-cap companies. It is designed to measure the equity market performance of developed markets, including countries in Europe, Australasia, and the Far East.

MSCI Emerging Markets Index – Comprised of equity securities of large- and mid-cap companies across 26 emerging market countries.



NO ANNUAL FEES†

No annual fees means more of your money stays in your account.

* 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.

† Withdrawal charges or market value adjustments and the Interim Value calculation may apply.

‡ A buffer will protect from loss up to the stated percentage. During the Index Account Option term, if the index declines more than the stated buffer, you will incur a loss.

§ A floor will protect from loss after a stated percentage. During the Index Account Option term, you could incur a loss up to the stated floor percentage and are protected from further loss beyond the floor. The floor protection option is not available in Ohio.

** Not all crediting methods and/or protection options are available with all Index Account Option terms.

†† 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. Jackson® is the marketing name for Jackson Financial Inc. and Jackson National Life Insurance Company®.

Not for use in Nebraska or Oregon.

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



MULTIPLE CREDITING METHODS

Multiple crediting methods to match with your market expectations. Choose one or both:

Cap Rate – The stated maximum amount of potential gain, if the index return is positive, that could be credited for the selected term.

Performance Trigger – A stated rate of return, which may be greater than or less than the actual return of the index, that will be credited to the contract as long as the index return is not negative over the selected term.



PROTECTION FOR YOUR PORTFOLIO

Select from buffer or floor protection options to help keep your assets safe in the event of unforeseen market changes. While a buffer protects your investment up to a specified market loss,[‡] helping you weather the small bumps in the road, a floor is a specific maximum loss limit to protect from catastrophic market events.[§]



ALLOCATION FLEXIBILITY

No restrictions regarding which index options can be selected with each crediting method or protection option.** And, when your term expires, you can reallocate without unwanted tax consequences.††

What is a registered index-linked annuity?

A registered index-linked annuity is a long-term, tax-deferred vehicle designed for retirement. It is an insurance contract that is subject to investment risk, its 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.

Experience how the Jackson Market Link Pro Suite can impact your retirement [Jackson.com/RILA](https://www.jackson.com/RILA).

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](https://www.jackson.com/ProspectusJMLP) for the Jackson Market Link Pro prospectus or [Jackson.com/ProspectusJMLPA](https://www.jackson.com/ProspectusJMLPA) for the Jackson Market Link Pro Advisory prospectus. Please read the prospectus carefully before investing or sending money.

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¹ Source: LIMRA/Secure Retirement Institute, US Individual Annuity Participants Report Q4 YTD 2020. Jackson ranks #1 for total annuity sales out of 58 companies that reported sales to the LIMRA/Secure Retirement Institute in Q4 YTD 2020.

² Source: SQM (Service Quality Measurement Group) Contact Center Awards Program for 2020.

Impact of Withdrawals:

Withdrawals before the end of a term are subject to an interim value adjustment. The interim value adjustment may have a positive or negative impact on the contract value at the end of the term which may be significant.

For Jackson Market Link ProSM, withdrawal charges will apply to withdrawals during the first six years of the contract which will result in a reduced contract value. Withdrawal charges as a percentage of remaining premium.

The withdrawal charge schedule is **8%, 8%, 7%, 6%, 5%, 4%, 0%**.

For Jackson Market Link Pro Advisory, a market value adjustment (MVA) will be applied to certain amounts withdrawn or annuitized during the first six contract years. The MVA may result in an increase or decrease to amounts removed from the contract.

Owners could see a substantial loss during an index period if the index declines more than the level of downside protection. If an owner does see a substantial loss during an index period, the owner may not be able to participate fully in a subsequent market recovery due to the capped upside potential in subsequent index periods.

Guarantees 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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All rights in the Russell 2000 Index vest in the relevant LSE Group company which owns the Index. Russell[®] is a trade mark of relevant LSE Group company and are used by other LSE Group company license.

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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 distributed by Jackson National Life Distributors LLC, member FINRA. May not be available in all states and state variations may apply. These product have limitations and restrictions, including withdrawal charges or market value adjustments. Jackson issues other annuities with similar features, benefits, limitations, and charges. Discuss them with your financial professional or contact Jackson for more information.