

# Jackson Retirement Investment Annuity<sup>SM</sup>

## Investment Lineup

Jackson Retirement Investment Annuity Variable and Fixed Annuity, offered by Jackson®, has more than 100 available investment options—over 30 of which are exclusive ✨ to Jackson. Choose individual Variable Investment Options, leverage the guidance provided through Asset Allocation Portfolios, or use a combination of both.

Equity Investments	Morningstar®* Category Name	Expense Ratio (as of 08/16/2021)	
		Gross	Net†
<b>U.S. Equity</b>			
JNL/American Funds® Growth	Large Growth	1.09%	0.64%
JNL/BlackRock® Large Cap Select Growth	Large Growth	0.56%	0.56%
JNL/ClearBridge Large Cap Growth	Large Growth	0.64%	0.64%
JNL/T. Rowe Price Established Growth	Large Growth	0.53%	0.53%
JNL S&P 500® Index	Large Blend	0.33%	0.10%
JNL/American Funds® Growth-Income	Large Blend	0.94%	0.64%
JNL/AQR Large Cap Defensive Style	Large Blend	0.57%	0.57%
JNL/DFA U.S. Core Equity	Large Blend	0.50%	0.45%
JNL/Mellon MSCI KLD 400 Social Index	Large Blend	0.46%	0.41%
JNL/Morningstar Wide Moat Index	Large Blend	0.47%	0.47%
JNL/American Funds® Washington Mutual Investors	Large Value	1.10%	0.64%
✨ JNL/DoubleLine® Shiller Enhanced CAPE®	Large Value	0.72%	0.72%
✨ JNL/Goldman Sachs 4	Large Value	0.39%	0.39%
JNL/Invesco Diversified Dividend	Large Value	0.69%	0.69%
JNL/JPMorgan U.S. Value	Large Value	0.60%	0.60%
✨ JNL/Mellon Equity Income	Large Value	0.60%	0.60%
✨ JNL/RAFI® Multi-Factor U.S. Equity	Large Value	0.37%	0.37%
JNL/T. Rowe Price Value	Large Value	0.57%	0.57%
JNL/WMC Equity Income	Large Value	0.59%	0.59%
JNL/WMC Value	Large Value	0.48%	0.48%
JNL/JPMorgan MidCap Growth	Mid-Cap Growth	0.60%	0.60%
JNL/T. Rowe Price Mid-Cap Growth	Mid-Cap Growth	0.69%	0.69%
JNL Mid Cap Index	TBD	0.22%	0.10%
✨ JNL Multi-Manager Mid Cap	Mid-Cap Blend	0.79%	0.79%

### What is a variable annuity?

Variable annuities are long-term, tax-deferred investments designed for retirement, 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 living benefits are available for an extra charge in addition to the ongoing fees and expenses of the variable annuity.

### ✨ Indicates subaccounts in the variable annuity industry that are available exclusively at Jackson as of 08/16/2021.

\* © 2021 Morningstar, Inc. All rights reserved. Morningstar category names as of 12/31/2020. 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.

† Net expense ratios reflect portfolio expenses minus fee waivers and/or portfolio reimbursements. Performance returns would be lower without the fee waivers. There can be no assurance that the adviser will continue to waive any of these fees following the period ending one year from the issue date of the current prospectus.

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

Equity Investments (Continued)	Morningstar®* Category Name	Expense Ratio (as of 08/16/2021)	
		Gross	Net†
<b>U.S. Equity</b>			
JNL/MFS Mid Cap Value	Mid-Cap Value	0.66%	0.66%
✱ JNL Multi-Manager Small Cap Growth	Small Growth	0.68%	0.68%
JNL/Invesco Small Cap Growth	Small Growth	0.76%	0.76%
JNL Small Cap Index	TBD	0.22%	0.10%
✱ JNL Multi-Manager Small Cap Value	Small Blend	0.79%	0.79%
JNL/DFA U.S. Small Cap	Small Blend	0.72%	0.67%
✱ JNL/RAFI® Fundamental U.S. Small Cap	Small Value	0.37%	0.32%
<b>International/Global Equity</b>			
JNL/American Funds® International	Foreign Large Growth	1.38%	0.88%
JNL/Baillie Gifford International Growth	Foreign Large Growth	0.68%	0.68%
JNL/Invesco International Growth	Foreign Large Growth	0.69%	0.69%
✱ JNL/WCM Focused International Equity	Foreign Large Growth	0.83%	0.83%
JNL International Index	TBD	0.21%	0.10%
JNL/BlackRock® Advantage International	Foreign Large Blend	0.70%	0.70%
JNL/DFA International Core Equity	Foreign Large Blend	0.61%	0.56%
✱ JNL/Lazard International Strategic Equity	Foreign Large Blend	0.87%	0.87%
✱ JNL/Causeway International Value Select	Foreign Large Value	0.67%	0.67%
✱ JNL Multi-Manager International Small Cap	Foreign Small/Mid Blend	0.91%	0.91%
JNL Emerging Markets Index	TBD	0.22%	0.16%
✱ JNL Multi-Manager Emerging Markets Equity	Diversified Emerging Mkts	0.94%	0.94%
JNL/American Funds® New World	Diversified Emerging Mkts	1.81%	0.98%
JNL/GQG Emerging Markets Equity	Diversified Emerging Mkts	1.06%	1.06%
JNL/American Funds® Global Growth	World Large Stock	1.32%	0.82%
✱ JNL/Harris Oakmark Global Equity	World Large Stock	0.84%	0.84%
JNL/Invesco Global Growth	World Large Stock	0.65%	0.65%
JNL/Loomis Sayles Global Growth	World Large Stock	0.71%	0.71%
JNL/American Funds® Global Small Capitalization	World Small/Mid Stock	1.49%	0.99%
<b>Sector Equity</b>			
JNL/Mellon Communication Services Sector	Communications	0.37%	0.32%
JNL/Mellon Consumer Discretionary Sector	Consumer Cyclical	0.34%	0.29%
JNL/Mellon Consumer Staples Sector	Consumer Defensive	0.37%	0.32%
JNL/Mellon Energy Sector	Equity Energy	0.35%	0.30%
JNL/Mellon Financial Sector	Financial	0.34%	0.29%
JNL/WMC Global Real Estate	Global Real Estate	0.73%	0.73%
JNL/Mellon Healthcare Sector	Health	0.33%	0.28%
JNL/Mellon Industrials Sector	Industrials	0.40%	0.35%
JNL/Mellon Materials Sector	Natural Resources	0.40%	0.35%
✱ JNL/Heitman U.S. Focused Real Estate	Real Estate	0.80%	0.80%
JNL/Mellon Real Estate Sector	Real Estate	0.39%	0.34%
JNL/Mellon Information Technology Sector	Technology	0.33%	0.28%
JNL/Mellon Utilities Sector	Utilities	0.36%	0.31%

Alternative	Morningstar®* Category Name	Expense Ratio (as of 08/16/2021)	
		Gross	Net†
✱ JNL/First Sentier Global Infrastructure	Infrastructure	0.85%	0.85%
✱ JNL Multi-Manager Alternative	Multialternative	1.81%	1.81%
✱ JNL/Westchester Capital Event Driven	Multialternative	1.39%	1.39%
JNL/BlackRock® Global Natural Resources	Natural Resources	0.71%	0.71%
JNL/JPMorgan Hedged Equity	Options-based	0.67%	0.67%

Fixed Income	Morningstar®* Category Name	Expense Ratio (as of 08/16/2021)	
		Gross	Net†
✳ JNL/PPM America Floating Rate Income	Bank Loan	0.64%	0.64%
JNL/PIMCO Investment Grade Credit Bond	Corporate Bond	0.44%	0.44%
✳ JNL/DoubleLine® Emerging Markets Fixed Income	Emerging Markets Bond	0.79%	0.79%
✳ JNL/PPM America High Yield Bond	High Yield Bond	0.45%	0.45%
JNL/T. Rowe Price U.S. High Yield	High Yield Bond	0.69%	0.69%
JNL/PIMCO Real Return	Inflation-Protected Bond	0.65%	0.65%
JNL Bond Index	TBD	0.20%	0.07%
JNL/American Funds® Bond Fund of America	TBD	0.90%	0.51%
JNL/DoubleLine® Core Fixed Income	Intermediate Core-Plus Bond	0.47%	0.47%
✳ JNL/DoubleLine® Total Return	Intermediate Core-Plus Bond	0.53%	0.53%
JNL/Fidelity Institutional Asset Management® Total Bond	Intermediate Core-Plus Bond	0.50%	0.50%
✳ JNL/PPM America Total Return	Intermediate Core-Plus Bond	0.49%	0.49%
JNL/JPMorgan U.S. Government & Quality Bond	Intermediate Government	0.39%	0.39%
JNL/WMC Government Money Market‡	Money Market – Taxable§	0.26%	0.15%
✳ JNL/Neuberger Berman Strategic Income	Multisector Bond	0.64%	0.64%
JNL/PIMCO Income	Multisector Bond	0.64%	0.64%
JNL/Franklin Templeton Global Multisector Bond	Nontraditional Bond	0.78%	0.78%
JNL/Lord Abbett® Short Duration Income	Short-Term Bond	0.52%	0.52%
JNL/T. Rowe Price Short-Term Bond	Short-Term Bond	0.41%	0.41%
JNL/American Funds® Capital World Bond	World Bond	1.28%	0.75%

Asset Allocation Portfolios	Morningstar®* Category Name	Expense Ratio (as of 08/16/2021)	
		Gross	Net†
✳ JNL Conservative Allocation	Allocation—15% to 30% Equity	0.84%	0.84%
✳ JNL iShares Tactical Moderate	Allocation—30% to 50% Equity	0.50%	0.50%
✳ JNL Moderate Allocation	Allocation—30% to 50% Equity	0.85%	0.85%
JNL/Franklin Templeton Income	Allocation—30% to 50% Equity	0.64%	0.64%
✳ JNL/Vanguard® Moderate ETF Allocation	Allocation—30% to 50% Equity	0.42%	0.29%
✳ JNL iShares Tactical Moderate Growth	Allocation—50% to 70% Equity	0.53%	0.53%
✳ JNL Moderate Growth Allocation	Allocation—50% to 70% Equity	0.87%	0.87%
JNL/American Funds® Balanced	Allocation—50% to 70% Equity	0.92%	0.62%
✳ JNL/American Funds® Moderate Growth Allocation	Allocation—50% to 70% Equity	0.74%	0.74%
JNL/T. Rowe Price Balanced	Allocation—50% to 70% Equity	0.71%	0.71%
JNL/T. Rowe Price Capital Appreciation	Allocation—50% to 70% Equity	0.67%	0.67%
✳ JNL/Vanguard® Moderate Growth ETF Allocation	Allocation—50% to 70% Equity	0.42%	0.30%
✳ JNL/WMC Balanced	Allocation—50% to 70% Equity	0.43%	0.43%
✳ JNL Aggressive Growth Allocation	Allocation—70% to 85% Equity	0.91%	0.91%
✳ JNL Growth Allocation	Allocation—70% to 85% Equity	0.89%	0.89%
✳ JNL iShares Tactical Growth	Allocation—70% to 85% Equity	0.58%	0.58%
✳ JNL/American Funds® Growth Allocation	Allocation—70% to 85% Equity	0.76%	0.76%
JNL/Franklin Templeton Growth Allocation	Allocation—70% to 85% Equity	0.73%	0.73%
✳ JNL/Vanguard® Growth ETF Allocation	Allocation—70% to 85% Equity	0.41%	0.29%
JNL/American Funds® Capital Income Builder	World Allocation	1.16%	0.66%
JNL/BlackRock® Global Allocation	World Allocation	0.76%	0.76%
JNL/JPMorgan Global Allocation	World Allocation	0.79%	0.79%

✳ Indicates subaccounts in the variable annuity industry that are available exclusively at Jackson as of 08/16/2021.

\* © 2021 Morningstar, Inc. All rights reserved. Morningstar Category Names as of 12/31/2020. 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.

† Net expense ratios reflect portfolio expenses minus fee waivers and/or portfolio reimbursements. Performance returns would be lower without the fee waivers. There can be no assurance that the adviser will continue to waive any of these fees following the period ending one year from the issue date of the current prospectus.

‡ You could lose money by investing in the Fund. Although the Fund seeks to preserve the value of your investment at \$1.00 per share, it cannot guarantee it will do so. An investment in the Fund is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. The Fund's sponsor has no legal obligation to provide financial support to the Fund, and you should not expect that the sponsor will provide financial support to the Fund at any time.

§ This subaccount is not taxable within the structure of a variable annuity.

## Explore investment options and performance at [Jackson.com/JRIInvest](https://www.jackson.com/JRIInvest).

### Contact Us

Financial professionals – 800/711-7397

email – [wealthmanagers@jackson.com](mailto:wealthmanagers@jackson.com)

web – [Jackson.com/RIA](https://www.jackson.com/RIA)

Customer Service – 800/644-4565

**This material is authorized for use only when preceded or accompanied by the current contract prospectus and underlying fund prospectuses, which are contained in the same document. 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.**

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.

The S&P 500/S&P MidCap 400 (the "Index") is a product of S&P Dow Jones Indices LLC (SPDJI), and has been licensed for use by Jackson. Standard & Poor's<sup>®</sup>, S&P<sup>®</sup> and S&P 500<sup>®</sup>/S&P MidCap 400<sup>®</sup> are registered trademarks of Standard & Poor's Financial Services LLC ("S&P"); Dow Jones<sup>®</sup> is a registered trademark of Dow Jones Trademark Holdings LLC ("Dow Jones"); and these trademarks have been licensed for use by SPDJI and sublicensed for certain purposes by Jackson. Jackson's Products are not sponsored, endorsed, sold or promoted by SPDJI, Dow Jones, S&P, their respective affiliates, and none of such parties make any representation regarding the advisability of investing in such products nor do they have any liability for any errors, omissions, or interruptions of the index.

The "Dow Jones Industrial Average" is a product of S&P Dow Jones Indices LLC ("SPDJI"), and has been licensed for use by Jackson National Life Insurance Company. Standard & Poor's<sup>®</sup> and S&P<sup>®</sup> are registered trademarks of Standard & Poor's Financial Services LLC ("S&P"); DJIA<sup>®</sup>, The Dow<sup>®</sup>, Dow Jones<sup>®</sup> and Dow Jones Industrial Average<sup>™</sup> are trademarks of Dow Jones Trademark Holdings LLC ("Dow Jones"); and these trademarks have been licensed for use by SPDJI and sublicensed for certain purposes by Jackson National Life Insurance Company. Jackson National Life Insurance Company's products are not sponsored, endorsed, sold or promoted by SPDJI, Dow Jones, S&P, their respective affiliates, and none of such parties make any representation regarding the advisability of investing in such products nor do they have any liability for any errors, omissions, or interruptions of the Dow Jones Industrial Average.

PPM America, Inc. is a registered investment adviser and affiliate of Jackson National Life Distributors LLC.

PPM America, Inc. is an indirect wholly owned subsidiary of Jackson Financial Inc., which is a subsidiary of Prudential plc (UK Parent), a publicly held company founded in 1848 that, together with its affiliates, constitute one of the world's leading insurance and financial services groups. The UK Parent is not affiliated in any manner with Prudential Financial, Inc., a company whose principal place of business is in the United States of America, or with the

Prudential Assurance Company, a subsidiary of M&G plc, a company incorporated in the United Kingdom.

"Nasdaq<sup>®</sup>" is a registered trademark of The Nasdaq Stock Market, Inc. and has been licensed for use by Jackson National Life Insurance Company. JNL/MELLON NASDAQ 100 INDEX IS NOT ISSUED, ENDORSED, SPONSORED, MANAGED, SOLD OR PROMOTED BY NASDAQ OR ITS AFFILIATES (COLLECTIVELY, THE "CORPORATIONS") AND THE CORPORATIONS MAKE NO WARRANTIES AND BEAR NO LIABILITY WITH RESPECT TO THE PORTFOLIO.

RAFI<sup>®</sup> is a trademark owned by Research Affiliates, LLC and is used by RAFI Indices, LLC under license. The RAFI<sup>®</sup> Index Series is calculated by RAFI Indices, LLC ("RAFI"). RAFI does not sponsor, offer, or sell this product and is not in any way connected to it and does not accept any liability to any person purchasing a product that uses or incorporates a product based on the Index in relation to its issue, operation and trading. Any intellectual property rights in the index values and constituent list are the intellectual property of RAFI. Fundamental Index<sup>®</sup> and RAFI<sup>®</sup> trade names are the exclusive property of Research Affiliates<sup>®</sup>, LLC.

iShares<sup>®</sup> and BlackRock<sup>®</sup> are registered trademarks of BlackRock, Inc. and its affiliates ("BlackRock") and are used under license. BlackRock makes no representations or warranties regarding the advisability of investing in any product or service offered by Jackson National Life Insurance Company ("Jackson"). BlackRock has no obligation or liability in connection with the operation, marketing, trading or sale of any product or service offered by Jackson National Life Insurance Company ("Jackson").

Morningstar<sup>®</sup> and Wide Moat Focus<sup>SM</sup> Index are service marks of Morningstar, Inc. and have been licensed for use for certain purposes by Jackson National Asset Management, LLC. Jackson National Asset Management's products are not sponsored, endorsed, sold or promoted by Morningstar, and Morningstar makes no representation regarding the advisability of investing in the JNL/Morningstar Wide Moat Index Fund.

Fidelity Institutional Asset Management and the Fidelity Investments Logo are registered service marks of FMR LLC. Used with permission.

All indices referenced herein are unmanaged and not available for direct investment.

Jackson National Asset Management, LLC<sup>®</sup> ("JNAM") is an investment adviser registered with the U.S. Securities and Exchange Commission and is the investment adviser 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.

Jackson Retirement Investment Annuity<sup>SM</sup> 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 (contract form numbers VA730NY, VA730NY-FB1) 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 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.

Firm and state variations may apply.

CMV25831 06/21

