



STANDING FOR POSITIVE CHANGE

# Corporate responsibility report

2025

Jackson® is the marketing name for Jackson Financial Inc., 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.

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## A message from our CEO

Jackson's corporate responsibility efforts over the last year reflect our commitment to positive practices that promote the resilience of our business and a more confident future for all of us. Our disciplined, long-term smart approach, combined with our innovative product suite, industry-leading distribution network, exceptional service and strong asset management capabilities provide a strong foundation for our future. Jackson's core values—Respect, Empower, Create and Execute—serve as guiding principles for how we interact with each other and our many stakeholders every day.

Our 2025 Corporate Responsibility Report highlights our commitment to four core areas: safeguarding customer trust, valuing our people and communities, protecting our environment, and upholding strong governance and business practices. Jackson's Board of Directors oversees the strategy for our corporate responsibility efforts, holding us accountable for the betterment of our business, communities and partners.

Key highlights from 2025 include:


- **Societal value of our products:** Our differentiated product offerings, combined with our superior customer support and educational resources, can help financial professionals and their clients feel more confident about achieving financial security in retirement. Through enhancements to our digital experience, we've continued to release new features and tools to help retirement savers better understand how our products can meet their financial needs.
- **Strong risk management culture:** Helping Americans achieve financial freedom for life requires a steadfast organization that operates dependably in our ever-changing world. Our business continuity program provides a reliable approach to identifying possible threats, assessing impacts and maintaining our ability to meet the needs of our stakeholders under adverse circumstances. Every business unit at Jackson has a custom Business Continuity Plan, empowering all associates to maintain our culture of trust and resilience.
- **Philanthropic commitment:** Jackson's philanthropic efforts are associate-led, driven by our shared commitment to make a meaningful difference in the communities we call home. Volunteer participation grew to 52% in 2025, which included 73 team volunteer projects. More than one-quarter of associates contributed financially to nonprofits, and these donations were matched at least dollar-for-dollar by Jackson. With the support of our associates, Jackson and its charitable partners provided free financial literacy programs to thousands of people in our community.
- **Associate engagement:** We place a large emphasis on investing in our talent, introducing new programs to drive professional growth and development at Jackson. In 2025, we held Career Development Expos in our Lansing and Nashville offices, enabling associates to network and learn more about career opportunities available across the company. We also launched the Skills Marketplace, a platform providing a full view of the skills, capabilities and experiences of our associates, designed to redefine how we help them develop and thrive in their careers at Jackson.
- **Environmental stewardship:** ENERGY STAR ratings were again achieved in 2025 for our Lansing-based buildings, placing them in the top 25% for efficiency when compared with similar buildings across the country. Additionally, we surpassed our water usage reduction goal for the year by half a million gallons, after making targeted repairs and improvements to our irrigation systems.

On behalf of the executive committee, I extend our appreciation to all stakeholders for your valuable insights and ongoing collaboration as we review our corporate responsibility program annually. We remain dedicated to identifying new opportunities and purposefully evolving our initiatives to make a lasting impact within our industry, workforce and the communities we serve.

I encourage you to review this report to learn more about how we are paving the way for a sustainable future.

**Laura Prieskorn**

President and Chief Executive Officer  
Jackson®



Jackson's corporate responsibility efforts over the last year reflect our commitment to positive practices that **promote the resilience of our business and a more confident future for all of us.**



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# About Jackson

We're committed to helping clarify the complexity of retirement planning—for financial professionals and their clients. Through our range of annuity products, financial know-how, history of award-winning service\* and streamlined experiences, we strive to reduce the confusion that complicates retirement planning. We take a balanced, long-term approach to responsibly serving all our stakeholders, including customers, shareholders, distribution partners, associates, regulators and community partners.

We believe by providing clarity for all today, we can help drive better outcomes for tomorrow.

**FOUNDED IN 1961**

**HEADQUARTERED IN LANSING, MICHIGAN**

**OFFICE LOCATIONS IN CHICAGO, ILLINOIS;  
FRANKLIN, TENNESSEE; AND LANSING, MICHIGAN**

**EMPLOYING APPROXIMATELY 3,890  
PEOPLE NATIONALLY**

\* SQM (Service Quality Measurement Group) Call Center Awards Program for 2004 and 2006-2025. (Criteria used for Call Center World Class FCR Certification is 80% or higher of customers getting their contact resolved on the first call to the call center (FCR) for three consecutive months or more.)

## Our values

### RESPECT

We build relationships. With each interaction, we strive to build strong and lasting relationships. By listening to and supporting all of our stakeholders and each other, we make a lasting impression and positive impact. We respect each other by working together. We value differences, and our unique perspectives and capabilities make us strong.

### EMPOWER

We think like owners. Our associates are empowered to make decisions that impact the company. We consistently seek to expand our knowledge and share with others. We are accountable to exercise sound judgment and take ownership of our actions. Integrity guides what we do—and we are committed to serving our clients, advisors and colleagues.

### CREATE

We inspire change. We are not afraid to challenge the status quo in search of a better, smarter or faster solution. Through calculated risk-taking and forward thinking, our associates team up to create innovative solutions. We value learning and challenge ourselves and motivate others.

### EXECUTE

We set the pace. Working smart is the company trademark. We drive results. Our work is challenging—but rewarding. We don't put off to tomorrow what can be done today. Frankly, we're setting the bar.

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## Our financial results

**No. 1** traditional variable annuity sales<sup>1</sup>

**\$19.7 billion**  
in retail annuity sales in 2025<sup>2</sup>

**\$351 billion**  
in total assets under management<sup>3</sup>

**\$5.5 billion**  
statutory total adjusted capital<sup>4</sup>

## Financial strength ratings<sup>5</sup>

**A** (EXCELLENT)  
by A.M. Best, the third highest of 13 rating categories

**A** (STRONG)  
by Fitch Ratings, the sixth highest of 19 rating categories

**A** (STRONG)  
by Standard & Poor's, the sixth highest of 20 rating categories

**A3** (GOOD)  
by Moody's Ratings, the seventh highest of 21 rating categories

<sup>1</sup> LIMRA, Secure Retirement Institute®, U.S. Individual Annuity Participants Report 4Q YTD 2025. Ranking is for Jackson National Life Insurance Company. Based on traditional variable annuity sales out of 37 companies that reported sales. Jackson National Life Insurance Company sales include sales by Jackson National Life Insurance Company and Jackson National Life Insurance Company of New York.

<sup>2</sup> Total retail annuity sales of Jackson Financial Inc. (JFI), the ultimate parent company of Jackson National Life Insurance Company and Jackson National Life Insurance Company of New York. Fixed index annuities and institutional products are not sold in New York.

<sup>3</sup> AUM as of 12/31/2025. AUM includes investment assets that are managed by Jackson Financial Inc.'s (JFI's) subsidiaries and includes: (i) assets managed by PPM America, Inc. (PPM), including our investment portfolio (but excludes assets held in funds withheld accounts for reinsurance transactions), (ii) third-party assets (including JFI's former parent and its affiliates) and (iii) the separate account assets of our retail annuities managed and administered by Jackson National Asset Management LLC (JNAM).

<sup>4</sup> Reflects statutory adjusted capital for Jackson National Life Insurance Company as of December 31, 2025.

<sup>5</sup> Jackson National Life Insurance Company and Jackson National Life Insurance Company of New York ratings are from independent ratings agencies. Ratings are accurate as of February 18, 2026. 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.

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## Company timeline

**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)

**2007**

Jackson announces corporate philanthropy program, Jackson in Action

**2009**

Jackson launches Green Delivery® program, allowing customers and financial professionals to receive correspondence electronically

[Learn more on page 49](#)

**2010**

Company assets exceed \$100 billion

**2011**

Jackson establishes regional headquarters in Franklin, Tennessee, which now employs more than 600 associates

**2013**

Jackson opens The Zone in East Lansing, Michigan, providing part-time job opportunities to college students

**2014**

Jackson Board Corps program launches to help associates grow their professional and community leadership skills

[Learn more on page 44](#)

**2015**

Jackson launches \$100 million expansion in Lansing, including an additional corporate HQ building and conference center, providing capacity for more than 1,200 new jobs; both of the company's Lansing office facilities have earned ENERGY STAR® certifications

[Learn more on page 47](#)

**2018**

Jackson launches its *Ignite by Jackson* career exploration program and establishes its Advisory Council to identify opportunities for advancing our workplace culture of respect

[Learn more on page 32 \(Ignite\)](#)

[Learn more on page 28 \(Advisory Council\)](#)

**2021**

Jackson becomes an independent, public company listed on the New York Stock Exchange (NYSE: JXN) and forms its first independent Board of Directors

[Learn more on page 53](#)

**2022**

Jackson publishes its inaugural Corporate Responsibility Report

Jackson completes the solar farm construction at its corporate HQ to generate renewable energy and reduce the need for traditional power generation

[Learn more on page 47](#)

**2024**

Jackson's Artificial Intelligence (AI) Working Group publishes a corporate-wide AI Risk Management Policy and related standards to establish the company's AI inventory and ensure AI uses are assessed for risks, ethical considerations and compliance with relevant regulations

[Learn more on page 57](#)

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## 2025 corporate responsibility highlights

We had many accomplishments over the last year. But we are most proud of our commitment to stand unified with you, our stakeholders, on universally important causes: integrity, positive change and supporting initiatives that help our communities and environment.

## Take a look at our progress in 2025:

### TRUST

- Our Customer Care Center once again earned recognition from Service Quality Measurement Group, Inc. (SQM), including the Highest Customer Service – Financial Industry and Call Center World Class FCR Certification awards.
- The Jackson Suitability Support Kit was expanded to include additional resources on reasonable alternatives and replacements.
- We launched a dedicated financial professional site on jackson.com to help financial professionals engage with value-added services and connect with their sales support team.

[Learn more on page 12](#)

### PEOPLE AND COMMUNITIES

- With the support of our associates, Jackson and its charitable partners provided free financial education for nearly 34,000 people.
- We launched the Skills Marketplace, an internal talent warehouse that showcases the various skills across the company and provides ways for associates to identify and develop new skills to advance in their careers.
- Our Business Resource Associate Groups (BRAGs) came together for the 2025 BRAG Leader Summit to collaborate and plan for the future.
- Fifty-two percent of our associates volunteered their time and talents in our communities.

[Learn more on page 26](#)

### ENVIRONMENTAL

- Total irrigation usage dropped from 8 million to 6 million gallons, surpassing our reduction goal for the year by half a million gallons.
- We achieved ENERGY STAR certification in 2025 for our corporate offices in Lansing, Michigan, ranking them in the top 25% for efficiency when compared with similar buildings across the country.
- Our 500kW solar farm supplied 31% of the power needed at our 8 Corporate Way building.

[Learn more on page 45](#)

### GOVERNANCE

- Jackson launched the Act with Integrity training campaign to enhance the annual Code of Conduct Program, helping associates understand how to apply our standards to their specific roles.
- We continue to enhance our business continuity program, providing a structured and proactive approach to identifying and assessing potential threats and maintaining the ability to operate under adverse conditions.
- We actively engaged with the investment community, hosting 30 meetings with investors who represent approximately 30% of our outstanding shares. Discussions addressed a range of financial, strategic, governance and sustainability topics.

[Learn more on page 52](#)

# Oversight and priorities

The Jackson Corporate Responsibility Working Group is a multidisciplinary representation of key leadership that consults with a variety of stakeholders and third parties to help inform our sustainability efforts through research and engagement. Our Corporate Responsibility Working Group supports our long-term commitment to have a sustainable business and to serve all our stakeholders responsibly, including our shareholders, business partners, regulators, customers, associates and communities.

## Corporate Responsibility Working Group members

Our working group is led by senior management with oversight by the Nominating and Governance Committee of our Board of Directors.

### CORPORATE RESPONSIBILITY WORKING GROUP CHAIR

**Dev Ganguly**, Executive Vice President, Chief Innovation and Technology Officer

### CORPORATE RESPONSIBILITY WORKING GROUP MEMBERS

**Dennis Blue**, Vice President, Corporate Support Services

**Scott Golde**, Chief Ethics & Compliance Officer

**Andrea Goodrich**, Senior Vice President, Corporate Law and Corporate Secretary

**William Harding**, Chief Investment Officer, Jackson National Asset Management LLC

**Brian Manczak**, Executive Vice President, Chief Investment Officer, Jackson National Life Insurance Company

**Dana Rapier**, Chief Human Resources Officer

**Courtney Roberts**, Director, Corporate Communications

**Jennifer Schneider**, Assistant Vice President, Internal Controls

**Dan Sutter**, Director, Enterprise Risk Management

**Byron Thompson**, Assistant Vice President, Information Security

**Elizabeth Werner**, Senior Vice President, Investor Relations

**Richard White**, Senior Vice President, Government Relations

The Nominating and Governance Committee of our independent Board of Directors has direct oversight of our corporate responsibility efforts. It receives regular reports on our corporate responsibility program from the Corporate Responsibility Working Group. See more on our oversight structure in the **Governance and business practices** section of this report.

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The Corporate Responsibility Working Group has identified the following priorities based on their materiality to our business and stakeholders. We will continually evaluate these topics for future initiatives and reporting.

**SAFEGUARDING YOUR TRUST IN US**

Trust is the cornerstone in helping our clients make clear and confident choices in retirement planning. To uphold that trust, Jackson is committed to customer-focused products, superior customer support, comprehensive information security and maintaining investment practices that consider risks and rewards.

**PROTECTING OUR ENVIRONMENT**

The health of our planet is vital to our future and the loved ones we protect. Jackson is thoughtful in how we consume energy more efficiently and use natural resources in innovative and impactful ways.

**VALUING OUR PEOPLE AND COMMUNITIES**

Our strength lies in our people and the communities in which we live and work. Jackson’s four corporate values—respect, empower, create and execute—guide our employment practices and community investments. Our philanthropic efforts are multiplied by the generous giving of our associates.

**STRONG GOVERNANCE AND BUSINESS PRACTICES**

Honesty and integrity are at the core of everything we do. That’s why we are devoted to upholding the highest standards of governance policies and practices. Our independent board and experienced management team set the tone for our culture of accountability, sound risk management and thoughtful vendor relationships.



## Ongoing stakeholder engagement

As part of our longstanding commitment to serve all our stakeholders responsibly, we regularly engage with—and value the input of—our shareholders, business partners and customers, associates, regulators, community partners and vendors.

### SHAREHOLDERS

Shareholder engagement throughout the year supports transparency and accountability on topics including succession planning, executive compensation, corporate governance, business strategies, data privacy, cybersecurity and risk oversight.

### BUSINESS PARTNERS AND CUSTOMERS

Through direct conversations across our unique channel-specific distribution network, we can connect with business partners and customers on topics such as sustainability approach, product education, business ethics and corporate philanthropy. Doing right by our customers is fundamental to our sustainability and the impact we can have on Americans' lives.

### ASSOCIATES

We prioritize clear, two-way communication between associates and management on topics including strategic priorities, financial performance, career development, compensation, benefits, sustainability, culture and community engagement. Organizational surveys and our anonymous "Speak Out" reporting channel help us collect feedback on associate concerns.

### REGULATORS

We seek to build trust, educate and engage with regulators on matters that impact our business operations through ongoing meetings, audits and site visits. Topics include cybersecurity, risk oversight and corporate responsibility practices, including corporate governance.

### COMMUNITY PARTNERS

We foster a culture of philanthropy and drive positive social impact through charitable donations, employee volunteerism and ongoing discussions with local community organizations, including partnership meetings, site visits and surveys. Topics include critical issues such as access to financial education, nonprofit board service, employee engagement and wellness, and community needs.

### VENDORS

Knowing the significant impacts our procurement decisions can have, we partner with vendors that share our values and high standards. Our expectations of vendors are discussed and upheld through meetings, surveys and site visits and include topics such as business ethics, sustainability and workplace culture.



## Reporting guidelines

We have carefully considered the **Sustainability Accounting Standards Board (SASB) standards** to help guide our reporting and offer industry-specific consistency to our sustainability disclosure. We are reporting to the Financials Sector standards most closely aligned with our business: insurance. All data is current as of December 31, 2025, unless otherwise noted.

# Safeguarding your trust in us

Trust is the cornerstone in helping our customers make clear and confident choices in retirement planning. That's why we are devoted to investing responsibly and upholding the highest standards in our customer engagement and information security. We have a strong history of transparency, integrity and award-winning customer support relied on by millions of Americans. We implement comprehensive cybersecurity programs to safeguard your information. Our asset manager responsible for managing our general account, PPM America, Inc., maintains investment practices aligned to Jackson's values while assessing risks and rewards.

Customer-focused products,  
communication and service →

Data protection and privacy →

Investment practices →



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# Customer-focused products, communication and service

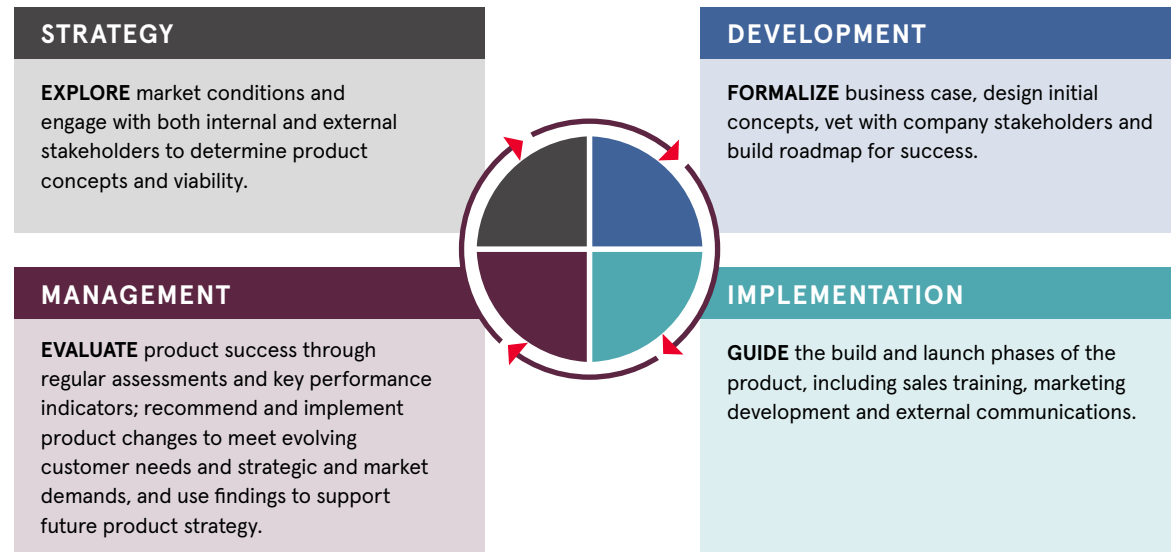
Our customers deserve a positive experience every time they interact with us—and that’s what they should expect. Our award-winning Customer Care Center, commitment to financial security and tailor-made annuity products help drive clarity, transparency and protection for all our stakeholders.

- Delivering value to our customers
- Access to finance
- Consumer financial protection
- Award-winning customer support

## Delivering value to our customers

Doing right by our customers is fundamental to our work and the impact we can have on Americans’ lives. Nowhere is that more critical than in the products we offer and the communications we deliver in support of them.

- Our product design process follows a four-stage journey through strategy, development, implementation and management, focused on providing clear and reliable retirement solutions for our customers.



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## Delivering value to our customers (cont.)

- We continually monitor our product features, benefits and services to make adjustments to meet evolving standards, provide unique value to our customers and help ensure our products are in line with expected profitability and risk standards. In this regard, we also account for:
  - » Regulatory considerations: Identify potential upcoming regulatory developments that may impact products and services.
  - » Risks: Identify quantitative and qualitative risks associated with, but not limited to, insurance risks, investment-related risks and operational risks.
- Jackson maintains and updates disclosure guides with statements that address and educate audiences about potential risks or considerations associated with its products and services.
- Our ongoing monitoring includes a service quality ratio, which is comprised of several factors, including first call resolutions, average speed of answer, number of calls per day and same-day servicing.
- Our variable annuity offerings feature investment freedom for clients to choose investments aligned to their values and goals.
- Customers can also access an online digital experience that helps clients and their financial professionals select product features to address their unique needs. This is just one of a collection of interactive tools and calculators designed to help financial professionals and their clients move forward with certainty on retirement plans.
- Jackson.com offers simple navigation built on user-based designs that are regularly evaluated and upgraded to help meet WCAG2.1 AA accessibility guidelines as a target standard.
- We work hard to deliver meaningful and accurate communications to financial professionals, customers and all our stakeholders. Our messaging undergoes a rigorous creative development and review process to ensure we uphold our communication principles: say what we mean, ground in our audience's experience and encourage action. Through these principles, our communications meet high standards of understandability, engagement and compliance.



### RECOGNIZING JACKSON'S AWARD-WINNING ENGAGEMENT

**American Business Awards, Stevie Award, Gold:  
Communications Campaign of the Year Category,**  
100 is the new 70

**Public Relations Society of America, Central Michigan  
Chapter, PACE Awards:**

1. Security in Retirement Series, Healthcare Risk
2. Jackson Gives associate donation campaign
3. Pets of Jackson calendar

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## Delivering value to our customers (cont.)

### ASSOCIATE TRAINING ON CUSTOMER ENGAGEMENT

We seek to ensure there is concrete understanding of the products and services we offer through training and ongoing engagement. While internal product trainings are available to a broad set of stakeholders, in this context they are primarily focused on the following groups:

- **Marketing:** A deep understanding of product features and mechanics is important to ensure accurate and fair positioning to external audiences.
- **Strategic Relationships:** Our products are primarily supported through third-party distributors, such as broker/dealers and banks. Training for our Strategic Relationships group, which works as an intermediary with our third-party distributors, is required to best position our products relative to other offerings as well as respond to questions or issues.
- **Wholesalers:** Jackson supports an extensive sales force that interacts with financial professionals on a daily basis. Wholesalers are required to complete ongoing product training to ensure they are describing and positioning our products accurately and fairly.
- **Customer support:** Product training is a key element in maintaining the high level of service we are committed to providing customers. Our customer care associates' technical knowledge enables them to resolve issues on the first call.

### PROVIDING FULL AND CLEAR INFORMATION FOR CUSTOMERS

Customers can expect us to be upfront and accurate, offering comprehensive information in all areas, including:

- The benefits, material risks and costs of our financial products.
- Timely and accurate transaction confirmations, account statements and other communications, with the customer's choice of paper or electronic delivery for the majority of materials.
- Details of costs associated with our services and the costs related to individual transactions, including any applicable withdrawal charges and/or transaction fees.
- Descriptions of our policies and practices for the collection, use and safeguarding of customers' nonpublic personal information.
- Information about any significant conflicts of interest related to the financial relationship between the customer and Jackson or their financial advisor.

### RESPONSIBLE ADVOCACY AND PUBLIC POLICY

Given the impact laws and regulations have on the annuity industry and consumers' access to our products, it is essential for Jackson to be engaged with our regulators and elected officials. As an industry leader, we speak out on issues that affect our business, our products and our customers' abilities to achieve financial freedom in retirement. We work with insurance and industry stakeholder groups, such as the American Council of Life Insurers (ACLI), the Insured Retirement Institute and the Committee of Annuity Insurers. Plus, we've established a Political Action Committee (PAC) funded by contributions from eligible associates and governed by an Advisory Board. The PAC has established criteria to guide its political giving that considers alignment with Jackson's core values and a candidate's engagement on policies that help Americans more easily save for retirement and increase access to guaranteed lifetime income products. Learn more in [Jackson's Political Contributions Disclosure](#).

Jackson again sponsored the ACLI Corporate Challenge in 2025, with a member of our Government Relations team running in the race. The event supports and raises awareness for Junior Achievement, advancing their mission to promote financial education, empowerment and entrepreneurship for young people in communities across the country.

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## Access to finance

We believe everyone should have access to financial products that help them live the lives they want. We are focused on making our offerings more accessible through product features and customer support, an enhanced digital experience, and education.

### DEDICATED TO SUPPORTING FINANCIAL PROFESSIONALS IN THEIR EFFORTS TO RECOMMEND PRODUCTS THAT MOST CLOSELY ALIGN WITH CLIENT NEEDS

We believe clarity and financial advice are critical components for a well-designed financial plan. To support this belief, we are focused on educating industry decision-makers to ensure our products are properly understood and valued, while also increasing access to annuities by making it easier for our distribution partners to do business with us.

- Many Jackson leaders serve on trade association boards and committees to inform the work we do and engage in opportunities to influence dialogue on key issues. We strive to be a thought leader and educate those responsible for creating and enforcing industry rules, so we can continue to grow, innovate and positively impact retirement products.
- The Jackson Suitability Support Kit launched in 2024 to help financial professionals understand the expectations of best interest standards for their business and clients. This resource helps financial professionals and their clients understand when annuities can be appropriate, based on a client's goals (i.e., when an annuity may be in the client's best interest). In 2025, the Suitability Support Kit was expanded to include additional resources on reasonable alternatives and replacements.
- In 2025, Jackson hosted its fourth annual Supervision Executive Council session with representatives from many of our largest distributors to gain a better understanding of the issues our partners experience when reviewing an annuity transaction. By continuing these ongoing discussions with our business partners, we can deepen our relationships and further improve the annuity experience and access for customers.



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## Access to finance (cont.)

### PRODUCT FEATURES AND CUSTOMER SUPPORT

- Jackson offers a variety of financial products, with and without guarantees\*, designed to meet the unique needs of customers at different stages of life.
- To help ensure broad access to annuities, many of our products are available for an initial premium as low as \$2,000 and provide the ability to apply additional premium over time. This enables customers with varied financial backgrounds to access our retirement products.
- We offer extended customer support hours by phone and are investing in website capabilities, including more self-service options, so customers can interact with us when and how it works best for them.
- We offer translation services for non-English speaking customers, for both phone and email.
- We have money laundering and fraud prevention controls and training to help protect our clients from elder abuse and other financial crimes.

### ENHANCED DIGITAL EXPERIENCE

- Jackson has a long history of investing in technology, which we believe has contributed to our competitive cost structure and the delivery of exceptional service for financial professionals and their clients. Our current strategy has intentionally focused on enhancing the digital experience for financial professionals and consumers to strengthen their understanding of an annuity's value for a confident and secure retirement.
- We are a leader in digital connectivity through data exchanges and powerful integrations within the annuity industry ecosystem. This allows us to connect to an advisor's platform of choice, making annuities more accessible for financial professionals and their clients, and making it easier to do business with us.
- With a variety of educational tools and information, jackson.com offers a dedicated platform for financial professionals to learn how annuities support their clients' retirement needs, optimize annuities in their current books of business and help clients more easily plan their journeys toward financial freedom. Our dedicated financial professional experience enables advisors to easily engage with value-added services to build their practices and quickly connect with their sales support team.

### 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.

\* Guarantees are backed by the claims-paying ability of Jackson National Life Insurance Company (Home Office: Lansing, Michigan) or Jackson National Life Insurance Company of New York (Home Office: Purchase, New York).

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## Access to finance (cont.)

- We have also enhanced the capabilities within our registered index-linked annuity (RILA) Digital Ecosystem—a one-stop platform for financial professionals. This digital experience, initially available for our RILA products, allows advisors to illustrate how a RILA could fit within a client’s portfolio to meet their needs, based on different market scenarios. We have seen substantial growth in activity for this platform, and the success of our RILA Digital Ecosystem experience has led to stronger sales lead generation, contributed to new advisor relationships and furthered our sales momentum.
- Following the launch of Jackson’s new fixed index annuity (FIA), Jackson Income Assurance, the digital experience was expanded to offer financial professionals an easy way to calculate an annual income amount or premium needed. This tool aims to grow awareness of the product and generate new sales leads.
- Jackson also plays a leadership role in the Insured Retirement Institute’s Digital First for Annuities initiative, helping to establish industry-wide data standards and embracing innovation to ensure financial professionals and clients experience a streamlined and modern approach to retirement planning.

### FINANCIAL ADVICE FOR WOMEN: AWARENESS AND ACCESS REMAIN A PRIORITY

Women in the U.S. control about \$18 trillion in assets—growing from 31% to 34% of the country’s assets under management—and this figure is expected to nearly double to \$34 trillion by 2030.<sup>1</sup> Today, 52% of women are single and managing their finances independently, whether by choice, divorce, separation or widowhood.<sup>2</sup>

To better support the unique personal and family situations women face, Jackson launched the “Investing in you” educational platform in 2022, with an enhanced campaign during Women’s History Month in March 2025. The initiative equips financial professionals to effectively engage women clients and better address their unique financial challenges that make planning for a secure future a priority.

Jackson also examined the women’s market through ongoing proprietary research focused on the psychology of successful retirement planning. One survey of more than 1,600 financial decision-makers ages 35-75—with investable assets or household income of at least \$100,000—explored gender differences in financial decision making, planning habits and attitudes toward risk. The study also looked at how women interact with financial professionals and their preferences regarding insurance and investment products.

Findings like women’s heightened concern about saving enough for the long term underscore the importance of personalized planning. Financial professionals who address these concerns directly are more likely to build trust and stronger client relationships.

To deliver these insights, Jackson developed a research-based whitepaper in 2025: “Empowering women: A financial professional’s essential guide.” Distributed widely across Jackson’s sales channels, the piece saw strong engagement, including thousands of views driven by digital advertising and email response. Jackson launched a new platform in 2026 called “Women + Wealth,” again to align with Women’s History Month.

<sup>1</sup> McKinsey & Company. The new face of wealth: The rise of the female investor. May 8, 2025.

<sup>2</sup> Wells Fargo Economics Group. Party of one: How single women stack up in the U.S. economy. Special commentary, March 8, 2023.

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**OUR COMMITMENT TO FINANCIAL SECURITY IN RETIREMENT**

Jackson is committed to ensuring more Americans in or nearing retirement can benefit from greater clarity and confidence in their financial futures.

To support this goal, we launched Jackson’s Security in Retirement Series in partnership with the Center for Retirement Research at Boston College. This multi-phase research effort explores a range of potential threats to financial security with the goal of helping financial professionals and investors more effectively identify and manage these risks.

To date, the series has released findings related to the following topics:

- Longevity Risk (November 2023)
- Inflation Risk (May 2024)
- Healthcare Risk (January 2025)
- Market Risk (August 2025)

**Security in Retirement**  
SERIES

in partnership with  
**CENTER for RETIREMENT RESEARCH**  
at BOSTON COLLEGE

“Jackson’s partnership with the Center for Retirement Research at Boston College aims to help retirement investors and financial professionals better navigate financial challenges in this unprecedented era. Thus far, our findings related to longevity, inflation, healthcare and market risk have sparked significant engagement from external parties, serving our objective to help those nearing or in retirement become more aware of the significant risks associated with their financial futures. Through this research initiative, we hope more Americans are able to get on the path to successfully achieving financial security in retirement.” – Glen Franklin, Assistant Vice President of Research, RIA and Lead Generation Strategy, JNLD



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Notable insights from the Healthcare and Market Risk studies, both launched in 2025, include:

- Nearly half of workers surveyed predict their healthcare expenses will be well below industry estimates, significantly underestimating the cost of in-home care, assisted living or nursing home care.
- Twenty-five percent of investors surveyed believe they will need long-term care at some point, whereas on average, 70% will actually need care.
- More than 60% of investors surveyed may be comfortable with a Medicaid spend-down as a long-term care funding solution, seemingly not understanding the major lifestyle implications and loss of financial control this would entail.
- Investors who describe themselves as risk-averse may be more vulnerable to market risk, as overly conservative financial behaviors can increase exposure to the risk of low long-term returns.
- Working with a financial professional is more common among investors least vulnerable to market risk, and this practice was often linked to more confident planning behaviors.

Educational resources and key learnings from our Security in Retirement Series are available at: [www.jackson.com/researchcenter](http://www.jackson.com/researchcenter).

Parts five and six of Jackson's Security in Retirement Series will focus on Policy and Family Risk, with findings planned for release throughout 2026.

### SECURING AGAINST FINANCIAL CRIMES

Jackson has a robust financial crimes education program, which includes Anti-Money Laundering (AML) and Anti-Fraud policies. Easily found on the company intranet, these policies align with regulatory requirements and outline several topics related to AML and anti-fraud activity, including red flags associated with financial crimes.

A variety of internal tools, reports and sophisticated technologies are used daily in an effort to mitigate the risk of financial crimes. Referrals of clients experiencing fraud and exploitation are thoroughly investigated in a timely manner by the Compliance department. These investigations most often involve 1:1 client interaction in an effort to stop the threat and seek a positive outcome for both the client and firm. Situations of potential money laundering events are reviewed by Compliance and escalated to management and the AML Officer, as appropriate.

As part of the AML and anti-fraud programs, associates working in a high-risk role receive in-depth financial crimes prevention training to ensure their understanding of AML and anti-fraud concepts, red flags, regulations and reporting requirements.

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**COVERAGE FOR HIGH-RISK GROUPS**

Jackson offers insurance products and services—primarily annuities—to all American consumers. The pricing of our products is based on relevant anticipated experience and does not consider credit scores, marital status, sexual orientation, race or education level in pricing decisions. High-risk groups, including the elderly and the disabled, are eligible to purchase our products.

Due to the structure of annuities, age is a consideration in Jackson’s product offerings. The minimum and maximum issue ages for certain benefits are described within the contract and are designed to serve the best interests of consumers, ensuring the selected benefits are suitable for clients’ unique financial situations. Additionally, as a benefit to clients, withdrawal charges may be waived for certain situations, such as terminal illness or extended care. These parameters are also outlined in the contract.

Although Jackson discontinued sales of new life insurance policies in August 2012, the company still services policies issued before this time. The underwriting practices for these policies are based only on factors related to risk and premiums are based on relevant actuarial assumptions. Some current policyholders may belong to high-risk groups.

**Award-winning customer support**

Everyone has questions about retirement. Our Customer Care Center’s ability to answer those questions with care and clarity is what makes them the best in the business.

**CUSTOMER CARE CENTER RECOGNITION**

Each year, we partner with Service Quality Measurement Group, Inc. (SQM) to assess the strength of our Customer Care Center. We are beyond proud to say that again in 2025, Jackson earned the designation of Call Center of the Year Finalist, which is based on receiving the highest ratings in customer and employee experience, among a field of 500 leading international contact centers across all industries.

- Jackson also received the award for Highest Customer Service—Financial Industry.
- Jackson was awarded the Call Center World Class First Call Resolution Certification, which recognizes an 80% or higher rate of solving customers’ issues on the first call.
- Jackson has been recognized by SQM for 21 years (2004 and 2006–2025).



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# Data protection and privacy

Jackson recognizes information security is an important issue and is key to maintaining the trust of our customers and financial professionals. Our focus is ensuring the right controls are in place to keep information secure. As the methods of compromising data evolve, Jackson is committed to advancing its security to keep client and financial professional information safe.

- Comprehensive data protection and privacy

## Comprehensive data protection and privacy

### ABOUT OUR INFORMATION SECURITY AND PRIVACY PROGRAM

#### Comprehensive data protection and privacy:

- In-house 24/7 Security Operations Center (SOC) monitors for threats and protects systems and customer data
- Disciplines include privacy, data protection, identity and access management, security engineering, ethical hacking, application security, threat and vulnerability management, and incident response
- Incident response plans guide actions for cybersecurity incidents, including when to convene the Cyber Crisis Management Team and notify the Board of Directors

#### Leadership and board engagement:

- Chief Information Security Officer (CISO) is a Certified Information Systems Security Professional (CISSP) with 25 years of industry experience
- CISO is part of the senior leadership team and provides formal updates to the board on cyber threats and ongoing programs
- Regular sessions held with risk committees and company leaders to review and address cyber risks

#### Experienced Information Security and Privacy team:

- More than 70 full-time team members with private- and public-sector experience
- At least 50% of team members maintain relevant and rigorous industry certifications

### DATA PROTECTION AND PRIVACY GOVERNANCE

Our information security and privacy policies and standards undergo annual review to ensure alignment with industry requirements, such as the NIST Cybersecurity Framework, ISO27001, SEC and state insurance regulations, including those in Michigan and New York. We routinely conduct internal and external assessments, benchmarking our program against these standards. External audits also encompass information security within our financial reporting controls.

## Comprehensive data protection and privacy (cont.)

The JFI Board approves our information security and privacy policies. Oversight is provided by the Finance and Risk Committee, which regularly evaluates major risks, reviews cybersecurity status reports and meets annually with our CISO to assess cybersecurity challenges and responses.

### DATA PROTECTION AND PRIVACY PRACTICES

We are honored to be trusted by our clients and business partners to protect the data they share with us, and we do not take this responsibility lightly. We publish clear privacy practices and policies on [jackson.com](https://jackson.com). Site visitors can submit privacy rights requests or manage personal data directly. Key safeguards include:

- Multi-factor authentication (MFA) for account access and high-risk transactions, such as certain financial transactions
- Advanced technology to monitor for abnormal activity and prevent fraud
- Ongoing assessments of third-party vendors with system or data access
- Cookie banners for transparency and user-consent management
- Security resources and awareness campaigns for customers and partners via our Be SAFE (security awareness for everyone) program

### ASSOCIATE AWARENESS AND EDUCATION

Associates play a key role in protecting our customer and company data, which is why we are committed to educating them on these important issues. All members of staff, including temporary associates and contractors, are required to complete information security training within 30 days of onboarding and at least annually thereafter. Training topics are selected based on organizational needs and relevant threats, such as artificial intelligence. Targeted security training is also assigned to specific teams with elevated access, such as our software developers, who are assigned application security training to ensure code within our environment is developed securely.

Beyond formal training, we promote continuous awareness through enterprise-wide campaigns, educational events and virtual programming throughout the year. These efforts are designed to strengthen secure behaviors, increase risk awareness and embed cybersecurity and data protection into daily business practices.



## Comprehensive data protection and privacy (cont.)

Our Technology and Security Ambassador Program supports responsible technology and security practices by engaging representatives from across the organization early in new initiatives. Ambassadors provide business perspectives, identify potential impacts and help coordinate rollouts across departments. They receive targeted communications to promote awareness, reinforce best practices and assist their teams as changes are introduced.

### PREPAREDNESS

A number of preventative measures are in place, including robust endpoint security, encryption, data loss prevention, malware detection and vulnerability scanning; however, Jackson must still be prepared in the event of an unforeseen cyberattack. We hold table-top exercises to test our ability to respond to an attack with a skilled, practiced and multi-disciplined team. Regular, scenario-based testing helps confirm the effectiveness of our plans and provides assurance we are prepared for such risks. Regular, independent, third-party assessments and penetration tests are conducted to validate controls and help ensure our cybersecurity maturity level stays ahead of industry trends. We conduct regular phishing simulations to train our associates to recognize, avoid and report potential threats, such as social engineering attempts. Program metrics, designed to measure the strength of our security controls, are generated at least monthly to help us monitor, evaluate, respond and adapt to potential security risks.

### THIRD-PARTY RISK MANAGEMENT

Jackson evaluates new, third-party vendors based on access to Jackson systems and data—and the risk of such access—via a multi-point assessment process, which includes an architecture review, security review and control and privacy assessment. Risks identified during the third-party assessment process are documented, and mitigating controls are implemented where needed and enforced via contractual terms. Existing vendors are subject to ongoing monitoring and reassessment to ensure controls are maintained to expectations.

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# Investment practices

All our businesses operate under a common purpose and set of values. That includes our investment advisory teams at Jackson National Asset Management LLC® (JNAM) and PPM America, Inc. (PPM). JNAM selects, monitors and oversees the investment advisors that manage the funds we offer within our variable annuities. PPM manages the majority of our general account investment portfolio and provides investment management services to other third parties. Each company works to ensure sustainability factors are considered in investment processes where deemed appropriate, to align our investment strategies with our shared values and responsible business practices across the company.

- Assessment of risks and rewards
- Robust due diligence of third-party managers

## Assessment of risks and rewards

PPM’s investment teams consider sustainability factors and whether these factors may have a material impact on the long-term risk and return of our investments.

### OVERSIGHT

The PPM Responsible Investment Working Group, chaired by PPM’s Chief Investment Officer, is comprised of members of senior management from across PPM. This working group provides oversight and governance on investment strategies that help to refine PPM’s approach to responsible investing. This work includes reviewing initiatives and requirements across PPM’s investment activities; providing analysis, reporting and recommendations to stakeholders; and engaging with leadership on important topics related to responsible investing. For more information on PPM and its responsible investment framework, visit [ppmamerica.com](https://ppmamerica.com).

## Robust due diligence process for third-party managers

Our JNAM team selects and monitors external investment managers for the variable annuity fund lineups we offer our customers. Their due diligence process includes evaluating how investment managers integrate sustainability and governance factors into the investment options we offer. They also have access to sustainability ratings and metrics provided by leading third-party vendors that help inform their evaluation.

### RESPONSIBLE INVESTMENT OPTIONS FOR OUR CUSTOMERS:

- Jackson offers clients freedom to select the investments that best suit their objectives.
- We provide access to an Environmental, Social and Governance (ESG) Index Fund through our variable annuities that seeks to favor companies with relatively higher ESG ratings and excludes companies whose products have negative social or environmental impacts.

# Valuing our people and communities

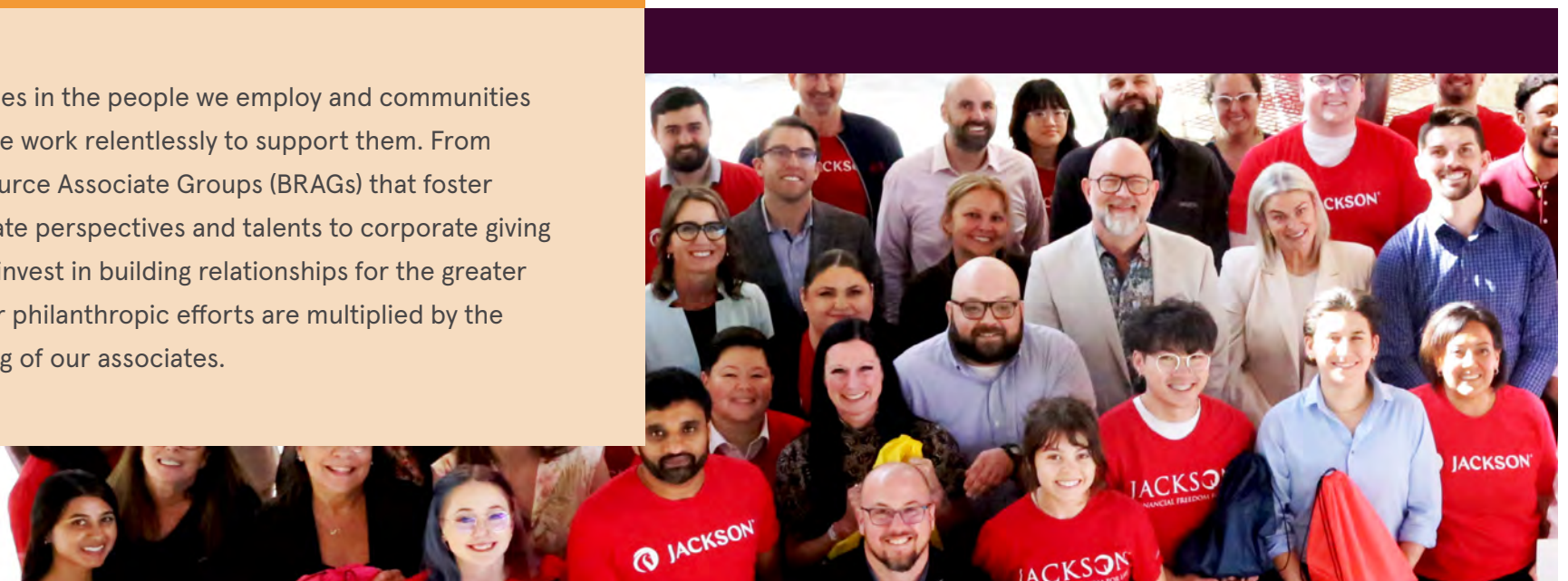
Our strength lies in the people we employ and communities we serve, so we work relentlessly to support them. From Business Resource Associate Groups (BRAGs) that foster unique associate perspectives and talents to corporate giving programs, we invest in building relationships for the greater good. Plus, our philanthropic efforts are multiplied by the generous giving of our associates.

Engaged culture →

Talent development and rewards →

Associate well-being →

Corporate philanthropy →



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# Engaged culture

Our growth and longevity as a company depend on a culture of respect and a belief that varying perspectives enable us to innovate, execute and grow. This culture is fundamental to the long-term well-being of our associates, customers, shareholders and the communities where we live.

Through many efforts, we cultivate a sense of belonging at Jackson by actively appreciating and respecting each other for our unique backgrounds. This allows us to best serve our customers through collaborative partnerships.

- Culture of respect
- Attracting, developing and retaining high-potential talent

## Culture of respect

To maintain our organizational culture, which is built upon collaborative teamwork, respect, strong execution and a commitment to employee professional growth and career advancement, we have the following strategic approach:

**ENSURE AN ENGAGED WORKFORCE:** Foster a culture where associates can build meaningful relationships, unlock their full potential and celebrate each other’s successes.

**DEVELOP A ROBUST TALENT POOL:** Welcome unique perspectives and capabilities across the business by attracting a robust pipeline of talent for development and succession planning.

**LEVERAGE PARTNERSHIPS:** Partner with external organizations that support our mission and add value and resources to the work we are doing internally.

**EVALUATE OUR ACHIEVEMENTS:** Execute on culture and engagement objectives and communicate our achievements.



**Engaged culture**

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**Attracting, developing and retaining high-potential talent**

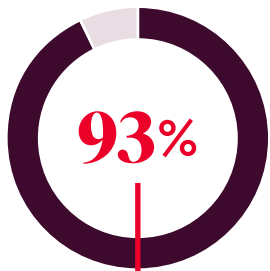
We regularly review and make improvements to our recruiting process, including how we approach job postings, develop position requirements and conduct interviews. Through partnerships, we are building our recruiting pipeline and are developing stronger leaders who encourage innovative thought and promote a supportive, results-oriented culture.

**ADVISORY COUNCIL**

Our Advisory Council, established in 2018, identifies opportunities for advancing our workplace culture, aligned with Jackson’s values. The Council consists of a cross-functional group of leaders who share meaningful insights and recommendations, backed by the strong support of executives and the Human Resources team.

**BUSINESS RESOURCE ASSOCIATE GROUPS (BRAGS)**

Our workplace culture comes to life through our voluntary, associate-led resource groups. Supported by executive leadership and aligned with our mission and core values, our BRAGs provide opportunities to empower all associates to share their unique talents with each other.



of our associates participated in culture and engagement-related programs and training in 2025



of our associates sought out BRAG information or attended a BRAG event in 2025



**RECOGNIZING OUR AWARD-WINNING CULTURE**

- America’s Best Employers 2025, midsize category, Forbes
- America’s Greatest Workplaces for Parents and Families in 2025, Newsweek
- America’s Greatest Workplaces in 2025, 4.5 out of 5 star rating, Newsweek
- America’s Best Companies to Work for in 2025, U.S. News & World Report
- JNAM and PPM were listed on Pensions & Investments’ 2025 Best Places to Work in Money Management list

**TALENT AMBASSADORS PROGRAM**

In 2025, our BRAGs continued to collaborate with our Talent Acquisition team to expand Jackson’s reach to more candidates by leveraging associates’ professional and community networks.

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**Attracting, developing and retaining high-potential talent (cont.)**

**THE DISABILITY INDEX**

Our Enable BRAG led the company’s participation in the Disability Index, which is a joint initiative of Disability:IN and the American Association of People with Disabilities (AAPD). This benchmarking tool helps companies build a roadmap of actions to achieve a welcoming environment for people with disabilities and drive business success.

**BRAG LEADER SUMMIT**

Our third annual BRAG Leader Summit focused on using business agility to help BRAGs make achievable short- and long-term plans—while aligning their goals to Jackson’s business execution themes.

BRAG leaders used the Agile methodology in their planning sessions, which culminated in presentations to a panel of Executive Sponsors and members of the Advisory Council. BRAG leaders will use feedback from the sessions to execute on strategic projects over the coming year.

“It was such a pleasure participating in Jackson’s third BRAG Summit! Our panel topic of ‘cultivating success, from seed to harvest’ is one that touches every one of us as leaders, as associates, and most importantly, as human beings. We each have an opportunity to find our joy and meaning and to use Jackson and our BRAGs as a platform for improving the lives of our associates while delivering on our altruistic mission of helping our customers achieve financial freedom in retirement. The BRAG Summit is an amazing forum for learning best practices in how to do this through the power of a community that shares this common belief.” — Mike Hicks, SVP, Chief Information Officer



# Talent development and rewards

We care about our associates and their futures. That's why we make it our priority to offer opportunities for personal growth, skill development and rewarding career paths for all our Jackson team members.

Through learning and development programs, transparent succession and talent management processes, and competitive rewards and recognition, our high-performing associates with unique perspectives and capabilities are empowered to innovate and challenge one another to be their best selves.

- Talent development
- Performance management and succession
- Listening to our associates
- Fair pay, pay-for-performance and competitive benefits

## Talent development

Associates are supported in their ambitious career goals by our learning and development approach and career development resources, which support and prepare our talent to achieve high-quality results.

### GROWING WITH JACKSON

Growing with Jackson is our comprehensive framework for all development-focused initiatives, reflecting our commitment to continuous learning and professional growth for associates at every stage—from entry level through executive leadership. Guided by a skills-forward approach, we prioritize internal talent, transparency in career pathways and meaningful opportunities for advancement.

Through a mix of in-person, virtual and asynchronous workshops aligned with annual learning themes, we equip our teams for current and future success. In 2025, the theme "Connecting Through Conversations" highlights the importance of open dialogue—using feedback, networking, personal branding and goal setting—to strengthen relationships and enhance skills. This year, our HR team also introduced newly developed content for associates and refreshed programs for managers and executives, ensuring *Growing with Jackson* continues to drive sustained success and innovation across the organization.

### SKILLS MARKETPLACE

In 2025, we launched our Skills Marketplace, an internal talent warehouse that provides insight into skills that exist internally for open roles and future needs, allowing us to source, develop and deploy talent where we need it most—future-proofing the organization. It gives associates the ability to document, track and assess all their unique skills to personalize and enhance their career development and opportunities for growth. Associates can explore and select training based on the skills they want to develop to drive their career aspirations.

As part of the launch, we asked associates to build a skills profile as the first step in unlocking all the platform has to offer. In the future, associates will be able to see how their skills align with open roles and future career paths to support their development journey at every stage of their careers.

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**Talent development (cont.)**

**ONBOARDING EXPERIENCE**

A cross-functional team redesigned Jackson’s onboarding program to deliver a more welcoming and engaging experience from offer acceptance through a new associate’s first month. Key enhancements include a dedicated technology team, a balanced mix of classroom learning, team integration and Jackson knowledge sessions, and the expansion of the Welcome Ambassador program to provide every new hire with a dedicated Ambassador beginning on day one.

In 2026, efforts will extend to the first 90 days, focusing on deepening cultural connection, strengthening associate engagement and reinforcing the value and impact of each role. Through these efforts, Jackson continues to invest in an onboarding experience that reflects our values, fosters belonging and sets the foundation for long-term engagement and success.

**STRATEGIC SUPPORT PROGRAM**

Jackson’s Strategic Support Program (SSP) cultivates a multi-skilled and adaptable talent pipeline for entry-level positions through robust professional and career development programs. The SSP provides a flexible, on-demand workforce for business units across Jackson, helping the company manage workforce costs and address fluctuating business needs.

In 2025, 899 associates participated in the SSP, including 530 students. Jackson realized nearly \$10 million in cost savings in 2025 through the program, and 49% of SSP participants with interest in full-time opportunities transitioned to full-time roles.

**TUITION REIMBURSEMENT**

Reimbursement is offered to full-time associates pursuing approved degrees from accredited colleges and universities. Additionally, we offer dependent tuition reimbursement for our associates’ children. In 2025, 219 associates benefited from our tuition reimbursement programs.

**REQUIRED TRAINING**

This training ensures all associates possess the necessary skills and knowledge to effectively perform their roles.

Required training includes:

- Information security and privacy
- Regulation
- Compliance
- Role-specific skill development
- Other risk management topics tailored to individual roles

99.9% of associates completed mandatory training.

On average, associates receive 6.9 hours of mandatory training annually.

**SELF-DIRECTED PROFESSIONAL DEVELOPMENT TRAINING**

We offer opportunities for associates to participate in elective, self-directed training.

- 89.2% of Jackson associates did self-directed professional development training in 2025.

Year	Percentage of employees receiving training	Average annual training hours per employee
2024	99.95%	41
2025	99.90%	44

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## Talent development (cont.)

### IGNITE BY JACKSON

Ignite by Jackson is a premier career exploration program designed to help young professionals learn about opportunities within the financial services industry.

This program continues to be an impactful talent pipeline for Jackson with a 107% increase in participants within our Financial Services Career Development Program in 2025.

A total of 330 associates have completed an Ignite program since its inception, and 62% of them have moved into full-time roles at Jackson or within the industry.

### PATHWAYS

Jackson's Pathways program supports associates in achieving their career aspirations across a number of areas, including wholesaling, marketing, sales desk leadership, strategic relationships, product solutions and—new in 2025—investment management.

Since its inception in 2023, the Pathways program has included 87 participants, 48 of whom have earned promotions into new areas of interest.

In 2025, we also launched a "Pathways to Wholesaling" training in Lansing and Nashville to directly target both current associates and college students interested in a wholesaling career.

### JACKSON UNIVERSITY

Jackson University provides a dynamic platform for our associates to enhance their skills, expand their knowledge and advance their careers with content that supports various learning styles and preferences in multiple formats, including eLearning courses, books, audiobooks, interactive tutorials and more.

Associates spent 172,319 hours in both online and in-person training in 2025.



### AMERICA'S GREATEST WORKPLACES IN 2025

Jackson is proud to be named one of America's Greatest Workplaces, as ranked by Newsweek, earning 4.5 out of 5 stars.

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**Performance management and succession**

Our associates are the heart of our company—and we achieve our goals thanks to their performance. That’s why we value ongoing performance management through transparency, goal setting and succession planning.

- Targeted, multi-source feedback
- Quarterly development discussions
- Year-end reflection process

We remain focused on the future by ensuring we have a pipeline of talented emerging leaders to achieve strong continuity in our business. These efforts include monitoring opportunities for succession through ongoing conversations with leadership and providing in-depth training and development opportunities for our high-performing associates.

In 2025, several leaders completed a customized Korn Ferry 360 feedback program, allowing them and their leaders to gain a deeper understanding of their strengths and development needs. Succession and development plans are discussed with the CEO, and the succession of Section 16 officers is reviewed with the board, ensuring sustainability of key roles within the company.

**RETAINING TALENT**

Jackson continues to have a lower turnover rate compared to industry peers across our full-time workforce. We help build long and meaningful careers by retaining our associates and their skills. Nearly half (49%) of our associates have six or more years of tenure with the organization.

In 2025, Jackson hosted its first Career Development Expos in our Lansing and Nashville offices. More than 1,200 associates attended these events, enabling them to network and learn more about career opportunities available across the company.



## Listening to our associates

Creating a culture of transparency, personal accomplishment and belonging is a two-way street. That's why we encourage our associates to share their feedback and suggestions. Their voices help to make Jackson a better place to work.

- Jackson has a long history of soliciting feedback from associates across various stages of their careers. For example, based on feedback collected during our 2024 organization-wide employee survey, we implemented several new programs that emphasize the importance of fostering strong connections during the recruitment, onboarding and new hire experience.
- In 2025, this led us to redesign our new hire survey program to collect feedback at two weeks and 90 days post-hire. Looking across their new hire experience, 99% of respondents had a positive experience with their recruiter, 94% indicated the recruiting process provided them with a realistic preview of their work, and 96% were satisfied with their onboarding experience. At the 90-day mark, 98% of respondents believed Jackson is a great place to work, 87% felt integrated into their team, and 87% intended to stay at Jackson for the foreseeable future.
- Our organization-wide surveys are facilitated by an outside vendor and conducted every 18-24 months. The results include verbatim comments and analysis of responses on a confidential basis. The aggregate results are then shared with management and the board to help ensure continuous improvement and demonstrate to associates how valued their feedback is.

### SPEAK OUT CONFIDENTIAL REPORTING

Our associates are encouraged to report employment concerns directly to management or by using our Speak Out confidential reporting system. Our board's Audit Committee has oversight of the Speak Out program, and our Whistleblower Policy covers protections for associates who report.

### COMMUNICATION TRAINING

As part of our ongoing commitment to fostering a welcoming and engaging workplace culture, Jackson launched a new training program designed to equip associates with the tools and insights needed to communicate intentionally and effectively. Training content explored the impact of communication on team dynamics, emphasizing the neuroscience behind interactions and providing practical strategies to promote belonging and respect in every conversation. The program built upon previous training initiatives to help promote continuous learning and transparency among associates and leadership. We are proud to report a 93% completion rate, demonstrating our associates' strong engagement and shared commitment to creating a culture where every voice is valued.

## Fair pay, pay-for-performance and competitive benefits

Our associates work hard every day to drive success for our company and customers. We value the contributions they make to our future by offering competitive compensation and rewarding benefits.

### FAIR PAY

Fair, impartial pay is a must. We are committed to compensation policies that promote a fair pay environment. Jackson does not consider candidates' compensation history when hiring, and we take a market-data-based approach to creating pay ranges and recommendations for our roles. The studies we periodically conduct with a third-party consultant help us ensure our associates are paid fairly regardless of race or gender, and our compensation practices effectively avoid disparities—and we intend to keep it that way. We pay associates based on individual performance, proficiency and contributions while providing a strong framework to support appropriate recruitment and promotion practices.

### PAY-FOR-PERFORMANCE

Associates receive competitive compensation—based on their job performance—that attracts, motivates and retains high-performing talent. All regular employees, both officer and non-officer, are eligible for an annual bonus. Our comprehensive associate reflection process helps ensure associates are rewarded based on their performances and exceptional contributions are appropriately recognized. Our rigorous governance processes ensure we avoid problematic pay practices, reinforce strong risk management and maintain independent oversight of our executive compensation. We are transparent with our executive compensation programs and provide detail on those programs in our annual proxy statement.

### COMPETITIVE BENEFITS

Jackson's benefits package reflects our commitment to support and enhance the professional and personal well-being of our associates. We offer a comprehensive and market-competitive benefits package that fosters an engaged and productive workforce to best serve our customers. Benefits include medical, dental and vision insurance, and paid time off. As part of our benefits package, in 2025, associates were also offered:

- 401(k) retirement plan with 1:1 company matching up to 6% and profit sharing
- Matching gifts for charitable contributions and volunteerism

## Fair pay, pay for performance and competitive benefits (cont.)

- Supportive parental leave benefits
- Adoption assistance
- Tuition reimbursement for associates
- Tuition reimbursement for dependent children

We regularly monitor external market trends and seek feedback from associates to ensure we are responsive to their evolving needs and to facilitate attraction, engagement and retention of exceptional talent.

### BENEFITS THAT SUPPORT DEPENDENT CARE AND SPECIAL LEAVE

- **Paid time off (PTO):** bank of PTO that increases with additional years of service. PTO can be used to meet varying needs such as vacation, illness, taking care of personal business, etc.
- **Childcare:** on-site childcare at Jackson's headquarters and childcare discounts at other locations
- **Childcare and elder care referrals:** offered as part of our Employee Assistance Program (EAP)
- **Adoption reimbursement benefit:** up to \$20,000 per adoption
- **Paid parental leave:** up to four weeks of bonding time following the birth of an associate's child, or the placement of a child in connection with adoption or foster care
- **Paid time off to volunteer:** up to eight hours for each associate dedicated to volunteering
- **Pregnancy and birth-related supplemental short-term disability:** pays eligible birth mothers 100% of their base salary during the period they are deemed disabled
- **Dependent care flexible spending account:** allows for reimbursement of eligible dependent care services with pre-tax dollars
- **Bereavement pay:** covers loss of spouse, child (including spontaneous loss of unborn child), parents, grandparents, brother, sister and in-laws
- **Jury duty/witness pay:** covers paid time off to serve as a juror or witness
- **Maternity and newborn care program:** supports medical plan subscribers and their covered spouses from pregnancy to postpartum, newborn care and return to work
- **Menopause and midlife health program:** provides holistic and specialized support to medical plan subscribers and their covered spouses, including symptom management, as well as lifestyle and career support, through all stages of menopause

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# Associate well-being

We respect and acknowledge the hard work and contributions our associates bring to the office every day—and the personal needs they carry with them. Our Living Life Well program is designed to provide support for associates, both at work and at home, through resources that cultivate personal and professional well-being.

- Emotional well-being
- Financial wellness
- Health and safety

## Emotional well-being

We recognize emotional well-being is an integral part of overall health and resilience and the demands of personal and professional life can be overwhelming. We are here for our associates as they cope with life challenges and, in 2025, offered an array of interventions to support mental well-being for them and their family members.

### EMPLOYEE ASSISTANCE PROGRAM (EAP)

Our EAP program offers associates 24/7 phone access to work/life specialists. If more specialized help is needed, associates or family members are connected with an appropriate, qualified counselor. Self-service resources are also available, including webinars, checklists and digital cognitive behavioral therapy (dCBT) tools.

### HEADSPACE

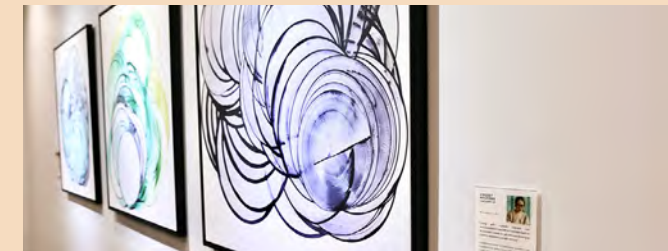
This app and online tool offer our associates unlimited access to hundreds of exercises for meditation, rest and movement to support mental health, improved focus and better sleep.

### CALM HEALTH

Calm Health is a digital mental well-being program available to medical plan subscribers and their covered dependents ages 13 and older. It offers evidence-based tools and guided programs designed to help manage stress, anxiety and other mental health concerns.

### OFFICE ART WITH A CAUSE

In 2023, Jackson began a partnership with ArtLifting, a social enterprise that champions artists impacted by disabilities and housing insecurity through the sale and celebration of their artwork. Through ArtLifting’s Rental Rotation Program, the art pieces are displayed inside our office building for associates to experience and appreciate, then donated to local nonprofits. To learn more about the talented artists and their artwork, please visit [ArtLifting.com](https://www.artlifting.com).



## Emotional well-being (cont.)

### BEHAVIORAL HEALTH VISITS

Coverage and access are provided for telehealth counseling resources and in-person visits on an outpatient or inpatient basis as needed. These resources are available to medical plan subscribers and their covered dependents ages 13 and older.

## Financial wellness

The financial health of our associates is an equally important part of their well-being, and we offer a variety of programs and educational tools to support them in this area. These efforts help our associates build a more confident future for themselves, as well as for the long-term success of our company.

### COMPETITIVE RETIREMENT PLAN/401(K) BENEFITS

In 2025, associates had access to our competitive 401(k) retirement plan that included immediate 1:1 company matching contributions up to 6% of eligible compensation, and eligibility for annual profit sharing (non-matching) contributions. 95% of full-time, regular associates contributed to their 401(k)s from November 1, 2024 to September 30, 2025.

### FIDELITY INVESTMENTS

Through our partnership with Fidelity Investments, our associates can better manage their financial futures with access to online tools and calculators, educational materials, voluntary workshops, webinars, one-on-one counseling and more. 97% of active participants engaged with Fidelity for assistance from November 1, 2024 to September 30, 2025.

### ASSOCIATE PRODUCT PURCHASES

Associates can purchase Jackson financial products free of advisor fees, and some product minimums are waived.

- Engaged culture
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- Associate well-being**
- Corporate philanthropy

## Health and safety

The health and safety of our associates is a top priority. We offer 24 regulated and best-practice Occupational Safety and Health Administration (OSHA)-related programs that help our associates work safely, stay healthy and improve their fitness. These workplace health and safety trainings and programs are designed to meet OSHA and American National Standards Institute standards.

### JACKSON STATE OF FITNESS

Our associates can achieve their personal fitness, nutritional and lifestyle goals with the help of highly qualified experts and physical training. The program and on-site facilities are managed and maintained by State of Fitness, mid-Michigan’s leader in results-based fitness, sports performance and healthy lifestyle guidance.

### OCCUPATIONAL HEALTH AND SAFETY TRAINING

Jackson provides ongoing occupational health and safety training to associates in the Corporate Support Services department. Associates are trained in Mobile Elevating Work Platforms, electrical safety, hazard communication, bloodborne pathogens, safe lifting, heat and cold stress, ladder safety, defensive driving, hearing conservation, personal protective equipment, emergency action planning and lockout tagout.

### NATIONAL PREPAREDNESS MONTH ACTIVITIES

Being prepared is of the utmost importance when it comes to health and safety. Jackson’s Business Continuity and Environmental Health and Safety teams annually host a month of free educational trainings for all associates, including the following topics:

- Home fire safety
- Pet safety in emergencies
- CPR instruction
- Preparing for severe weather and community-wide emergencies
- Do1Thing: developing a home emergency response plan

### ERGONOMICS IN THE WORKPLACE

As we support a healthy working environment, ergonomics and proper body mechanics are critical. We offer ergonomic evaluations by trained professionals, as well as department-wide trainings to promote physical wellness and improve comfort while at work.

### RECOGNIZING OUR AWARD-WINNING ASSOCIATES



**Mike Hicks**, HMG Leadership Institute Award



**Joy Harrison**, InvestmentNews Wholesaler of the Year Excellence Awardee



**Chardae Hawley Sumerall**, Nashville Business Journal’s 40 Under 40 Winner



**Ivan Parker**, ACLI Rising Leaders Program

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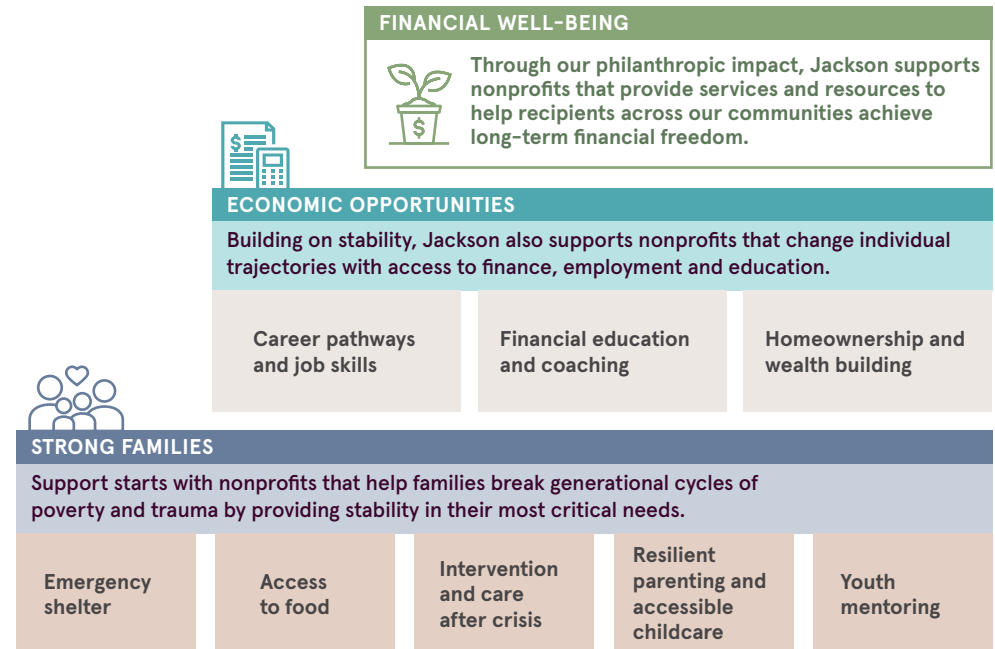
# Corporate philanthropy

We engage our associates in the community to strengthen the impact we can have on Americans’ lives. Jackson’s philanthropic strategy aligns with its business objectives and vision to build the foundation for financial freedom for all. Jackson’s Corporate Philanthropy Policy governs all its charitable donations.

- Strategy and approach to giving
- Corporate philanthropy, by-the-numbers
- Increasing access to financial well-being
- Robust, multifaceted partnerships

## Strategy and approach to giving

In year three of our five-year strategic plan, the Corporate Philanthropy team executed engagement and giving efforts in line with the plan objectives. As part of those goals, adjustments were made to the nonprofit portfolio to achieve 44% of nonprofits with fully multifaceted relationships, an increase of 10% from last year. This increase is primarily attributed to more engagement from associates.



- Engaged culture
- Talent development and rewards
- Associate well-being

**Corporate philanthropy**

**CASE STUDIES**

At Jackson, we form meaningful, long-term partnerships with nonprofits that build the foundation for helping people achieve financial freedom for life. The case studies below are a representation of the many volunteer projects and investments from 2025’s philanthropic programming.



**FINANCIAL WELL-BEING**

Through our philanthropic impact, Jackson supports nonprofits that provide services and resources to help recipients across our communities achieve long-term financial freedom.



**ECONOMIC OPPORTUNITIES**

**Building on stability, Jackson also supports nonprofits that change individual trajectories with access to financial knowledge, employment and education.**

**CAREER PATHWAYS AND JOB SKILLS**

This year, Jackson offered office visits for 203 students to explore careers in financial services and practice job skills. 125 associates led workshops and panels, volunteering for 273 hours with eight nonprofits.

**FINANCIAL EDUCATION AND COACHING**

Jackson donated \$50,000 to the RESET nonprofit collaborative for the third year, providing economic security programming to older adults in Nashville. In 2025, RESET partners hosted 447 financial counseling sessions and processed 4,445 benefit applications for older adults valued at \$2.8 million.

**HOMEOWNERSHIP AND WEALTH BUILDING**

Jackson received match funds from the Community Multiplier Grant Program at Federal Home Loan Bank of Indianapolis to support homebuyer education and housing assistance initiatives. Jackson has supported the grantees Habitat for Humanity Capital Region and Haven House for over a decade, and this unique grant provided a total of \$150,000 to each nonprofit.



**STRONG FAMILIES**

**Support starts with nonprofits that help families break generational cycles of poverty and trauma by providing stability for their most critical needs.**

**EMERGENCY SHELTER**

Continuing our 15 years of partnership, Child and Family Charities was a recipient of Jackson’s holiday giving campaign in Lansing, which provided Thanksgiving meals and holiday gifts to 26 young people receiving shelter. Child and Families Charities also received a \$20,000 grant for operational support for the shelter.

**ACCESS TO FOOD**

Jackson became the largest private funder of the Greater Lansing Food Bank’s Senior Kit Program with an investment of \$105,000. In our 14th year of partnership, Jackson was proud to expand our support and fund a program that will triple the number of low-income older adults served.

**INTERVENTION AND CARE AFTER CRISIS**

Jackson celebrated its 20th year sponsoring and hosting the Ele’s Race 5K at its Lansing headquarters in support of Ele’s Place. The event generated more than \$123,000 benefiting grieving children and families, with 250 associates participating alongside family and friends.

**RESILIENT PARENTING AND ACCESSIBLE CHILDCARE**

For 12 years, Jackson has supported Fannie Battle Day Home for Children’s sliding scale, high-quality early childhood education for families through grants, sponsorships and in-kind donations. In 2025, Franklin associates purchased gifts for their students during the holiday season.

**YOUTH MENTORING**

29 associates volunteered weekly with students from Talcott Fine Arts and Museum Academy, supporting Working in the Schools (WITS). Since 2017, Jackson associates have volunteered to be paired with elementary students as reading partners, creating a positive adult relationship and improving literacy.

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## Corporate philanthropy, by-the-numbers

VOLUNTEERISM	2025
Total associate hours	20,886
% of associates volunteering	52%
Total Jackson Board Corps graduates	22
Total Jackson associates on nonprofit boards	88

INVESTMENT	2025
Cash contributions	\$5,546,742
Volunteer time*	\$726,615
In-kind giving	\$109,831
Management overhead	\$877,155
<b>Total investment</b>	<b>\$7,260,343</b>

RESULTS FROM GRANTS 6-MONTH PROGRESS REPORTS (CYCLE B 2024 AND CYCLE A 2025)	Number of individuals receiving:
<b>ECONOMIC OPPORTUNITIES</b>	<b>5,123</b>
Job training and career pathways	1,433
Financial education or coaching	2,870
Homeownership	820
<b>STRONG FAMILIES</b>	<b>8,179</b>
Emergency shelter	786
Access to food	2,293
Care after crisis	1,908
Parenting support	1,589
Accessible childcare	1,122
Youth mentorship	481

\* Converted to dollar amount based on the Independent Sector report calculating \$34.79 as the value of a volunteer hour.

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**Increasing access to financial well-being**

**EXPANDING FINANCIAL COACHING SUPPORT**

As part of our ongoing commitment to financial coaching as a critical component of financial wellness, Jackson added a program with Capital Area Housing Partnership to its Strategic Investments grant portfolio. This initiative offers one-on-one training with counselors certified by Housing and Urban Development in the Greater Lansing community. Strategic Investments focus on increasing savings, reducing non-mortgage debt and providing individual sessions for clients served by funded nonprofits.

Jackson invested \$390,000 with nonprofits conducting direct financial coaching programs. The results from this investment created a meaningful cumulative impact: 2,407 clients experienced a combined \$615,093 increase in savings and \$1,384,578 reduction in non-mortgage debt.

**INVESTMENTS IN FINANCIAL EDUCATION**

Supporting financial education had a meaningful impact on our local communities this year. By investing \$625,500 in 23 financial education programs through sponsorships and grants—including Strategic Investments—we impacted an estimated 8,227 adults and 25,469 students.

Jackson associates invested their own time and skills in the financial wellness of our communities, with 100 volunteers contributing 477 hours at 18 nonprofits. This included projects with in-school teaching programs like “JA in a Day” and budget simulations like JA Finance Park with local affiliates of Junior Achievement USA.

**A CULTURE OF SERVICE**

Associates in Nashville supported charitable causes in the community through the Sales Desk Community Champions program, where designated team leaders in Jackson’s sales organization encouraged competitive participation in philanthropic activities. Jackson is pleased that the program achieved an unprecedented 70% volunteer engagement in its third year, an increase of 39% from the previous year.



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## Robust, multifaceted partnerships

### JACKSON GIVES

The 2025 Jackson Gives campaign raised funds for Jackson’s 24 signature nonprofits in Chicago, Lansing and Nashville. More than 540 associates pledged over \$266,500, and with Jackson’s two-to-one match, total pledged contributions reached \$799,500.

Jackson received a PACE Award from the Public Relations Society of America’s Central Michigan chapter for the outstanding Jackson Gives campaign. Our signature partners were selected based on associate engagement, contributions and board service—ensuring our support reflected both the causes most meaningful to associates and Jackson’s broader community priorities.

Benefiting nonprofits reported the following outcomes were made possible with these donations:

- 272 children received weekly basic needs supplies from Cradles to Crayons.
- 105 youth received grief support for nearly a year from Ele’s Place.
- 26 students received equipment for a skilled-trade career from Lansing Promise.
- 16,608 meals were provided to food-insecure neighbors by the Nashville Food Project.

### NONPROFIT BOARD SERVICE

In its eleventh year, Jackson Board Corps trained 22 associates from the Lansing, Chicago and Nashville offices through a nine-hour virtual program on nonprofit board leadership. This program ensures Jackson cultivates multifaceted partnerships—equipping associates to serve as thoughtful board members who strengthen collaboration and deepen community engagement. As of 2025, 317 associates graduated from the program, with 36% of the 2025 class placed on nonprofit boards by year-end.

### RONALD MCDONALD HOUSE INVESTMENT

In 2025, Jackson associates celebrated the completion of the Ronald McDonald House kitchen remodel in Chicago—a project supported by a \$100,000 Jackson investment and 235 volunteer hours from associates in support of Ronald McDonald House Chicagoland & Northwest Indiana’s mission. The renovation transformed the residential-style kitchen into a modern, industrial facility, enabling the House to efficiently serve meals to over 300 families daily and advancing Jackson’s commitment to families in need.



# Protecting our environment

The sustainability of our business is vital to Jackson's future. That's why we're taking thoughtful steps to reduce our carbon footprint, increase energy efficiency and use natural resources in innovative and impactful ways. We're also generating renewable energy from our on-site solar farm at our home office in Lansing, Michigan, which reduces our need for traditional power generation.

Sustainability →

Waste and recycling →

Ecology →



# Sustainability

We're continuing to take meaningful steps toward increasing energy efficiency and reducing our carbon footprint, helping ensure a sustainable future for the world we live in.

- Smart energy use
- Pollution prevention

## Smart energy use

Through a variety of energy-saving initiatives, we take proactive steps toward using energy wisely and reducing the amount of energy consumed across our business.

JACKSON'S ENERGY CONSUMPTION TOTALS IN MWh (2024 Q4 - 2025 Q3)

	MWh from renewable sources	MWh from non-renewable sources	Total (renewable and non-renewable) MWh
Consumption of fuel (excluding feedstock)	N/A	7,815	7,815
Consumption of purchased or acquired electricity	N/A	27,055	27,055
Consumption of self-generated non-fuel renewable energy	647	N/A	647
Total energy consumption	647	34,870	35,517

TOTAL COMPANY GREENHOUSE GAS EMISSIONS IN METRIC TONNES OF CO2e (2024 Q4 - 2025 Q3)

Scope 1	3,131
Scope 2	15,655
Scope 1 and 2 total	18,786
Emissions intensity by sq. ft.	0.018
Emissions intensity by headcount	4.84

## Smart energy use (cont.)

### SOLAR FARM

Our 500kW solar farm supplied 31% of the power needed at the 8 Corporate Way building throughout the year, with 646.83 MWh of renewable energy produced (2% of our total portfolio).

### ENERGY STAR® CERTIFICATION

ENERGY STAR certification is a key metric to validate the efficiency of our buildings. Our Lansing-based buildings achieved ENERGY STAR certification once again in 2025, placing their operations in the top 25% of similar buildings in the country. With the certification, our buildings are proven to conserve energy, save money and help protect the environment by generating fewer GHG emissions than similar buildings.



## Pollution prevention

For more than 20 years, we've proactively managed the pollution produced by the facilities we own and occupy. We implement a variety of initiatives to ensure we meet environmental standards.

### STORMWATER CONTROL PROGRAM

To manage stormwater runoff, we have installed bioswales in our parking lots to remove debris and filter stormwater. Additionally, our "stepped" retention ponds provide natural filtration of parking lot runoff before entering waterways.

### STORAGE TANK PROGRAM

Storage tanks on our property, which provide fuel for back-up generators in the event of utility power loss, are maintained in compliance with our Spill Prevention Control and Countermeasures Plan and Pollution Incident Prevention Plan, which are designed to prevent fires, leaks and spills.

### REFRIGERANT MANAGEMENT PROGRAM

The refrigerants used in our facilities' cooling and refrigeration equipment comply with provisions in the Clean Air Act. We work with skilled HVAC technicians trained in the proper use, tracking, recycling, recovery and disposal of refrigerants.

# Waste and recycling

Reducing the amount of waste we produce extends our pollution prevention efforts and can positively impact the sustainability of our environment. We are implementing company-wide programs that help us reduce, recycle or compost our waste. We also work closely with our waste vendors to report actual weights for our solid waste streams when possible or use industry-standard estimations otherwise.

- Electronic delivery of documents
- Recycling and composting

## Electronic delivery of documents

For more than a decade, we’ve offered paperless options for customers and financial professionals, reducing paper consumption as well as mail delivery. E-delivery also gives clients the benefit of secure, online document delivery.

Jackson facilitates e-delivery enrollment and automatically “opts in” all financial professionals who provide a valid email address. We recently enhanced our registration process on jackson.com—and our communication efforts—to encourage and simplify e-delivery enrollment.

- Around 24% of Jackson customers and 63% of our financial professionals use e-delivery
- Total 2025 cost avoidance from paper and postage reductions: \$10,636,444

Many legacy—and some new—state and federal regulations applicable to the insurance industry still favor paper over e-delivery. We are using our collective voice as an industry leader to influence change through several industry groups to help simplify the e-delivery enrollment process for customers and ultimately increase enrollment over the next several years. Our Government Relations team supports policies intended to modernize and enhance the digital experience across the annuity lifecycle, while reducing the adverse impact paper documents and mailing can have on the environment.

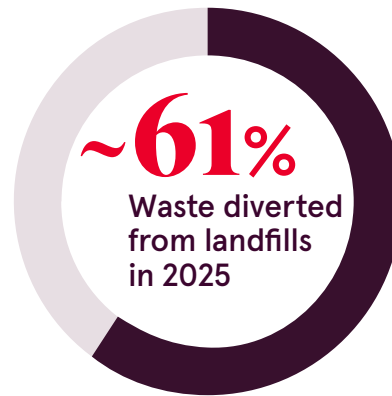
### 2025 E-DELIVERY PAPER SAVINGS ESTIMATES



\*This metric is variable; it is derived from industry statistics showing the average tree of a species used to produce paper is 45 feet tall, has an 8-inch diameter and would produce roughly 10,000 sheets of paper.

## Recycling and composting

We work with local compost and recycling organizations to ensure our compostable and recyclable materials are properly removed in a safe and environmentally responsible manner. Our compost and recycling programs diverted 61% of waste from landfills in 2025.



### DINING SERVICES BIODEGRADABLES

Our innovative recycling and composting program, Smart Cycle, not only diverts waste from company breakrooms but also reduces waste from our Lansing and Franklin dining centers by using containers and utensils made of biodegradable materials. All plasticware and disposable products in our company dining centers and breakrooms are compostable—made from annually renewable plant materials.

In 2024, we converted our Chicago office to compostable products in breakrooms and partnered with a local compost organization to remove the waste product.

### UNIVERSAL WASTE HANDLING

We comply with the EPA’s universal waste regulations, including the recycling of materials such as batteries and lamps, unused pesticides and aerosol cans, and electronic devices such as computers and televisions.

### BEEHIVE COLONIES

Our Corporate Way campus in Lansing is home to approximately 30 beehive colonies, underscoring our dedication to fostering biodiversity and supporting the health of our local ecosystems. Bees play a crucial role in pollinating plants, which is essential for the growth of flowers, fruits and vegetables. With these colonies, we aim to bolster the local bee population that has been facing significant challenges in recent years. Our collaboration with Michigan State University’s Pollinator Performance Center and their experts ensures that these hives will be managed responsibly and sustainably, furthering our mission to protect and nurture the natural habitats that surround our workplace.



# Ecology

To better protect the habitats surrounding our workplace, we care for the natural resources and wildlife that inhabit it. We practice stewardship focused on supporting the growth and protection of naturally thriving habitats and ecosystems where we live and work. The company continually collaborates with state and local authorities on projects with the potential to positively affect the areas surrounding our headquarters. During the original building construction in 2000, all wetlands around the building were protected and still remain intact to provide a habitat for ducks, cranes, deer and other types of wildlife. We have planted more than 400 new trees around the site to enhance our campus. In 2015, with the expansion of our headquarters in Lansing, we also expanded the protected wetland area, providing more diversification for wildlife.

- Water conservation
- Green roofs

## Water conservation

At Jackson, we continue to advance our commitment to environmental stewardship through smarter water management.

Since 2022, our highest annual irrigation usage reached 8 million gallons in Lansing and 1.7 million gallons in Nashville. With minimal capital investment and a focused effort by our local Facilities teams, we implemented targeted repairs and system improvements that delivered major water savings—without compromising plant health or landscape aesthetics.

As a result, total irrigation usage dropped to just 6 million gallons in 2025, surpassing our reduction goal for the year by half a million gallons. This success demonstrates how operational diligence and sustainable practices can go hand in hand to preserve resources and enhance efficiency.

IRRIGATION USE			
	Lansing	Nashville	Total
2025 goal	5.0M gallons	1.5M gallons	6.5M gallons
2025 actual	4.99M gallons	980,000 gallons	5.97M gallons


<b>TOTAL WATER USE (2024 Q4–2025 Q3)</b> <i>For owned building properties</i>	(kgal)
<b>Municipal water use</b>	<b>14,328</b>

## Green roofs

Two green roofs were installed at our Lansing headquarters in 2014. They reduce thermal heat gain, provide UV protection, save on utility costs, aid in stormwater retention and filtration, and reduce the heat island effect caused by the sun’s reflection.

# Strong governance and business practices

Honesty and integrity are at the core of our business approach. Our experienced leadership team is devoted to upholding the highest standards of governance policies and practices. We conduct ourselves ethically, complying with the laws and regulations wherever we operate. And we hold ourselves and each other accountable for our conduct for the betterment of our business, our stakeholders and our customers.

Experienced board and management team 

Disciplined risk management framework 

Purchasing practices and vendor partners 

Sound business ethics 



Disciplined risk management framework

Purchasing practices and vendor partners

Sound business ethics

# Experienced board and management team

The corporate governance policies and practices we implement are critical to safeguarding the trust our stakeholders place in us. That’s why our Board of Directors (board), led by our independent board chair, oversees our governance efforts and ensures they appropriately support and best serve the interests of the company and our shareholders.

- Leadership development and retention
- Board oversight of corporate responsibility matters
- Independent board structure

## Leadership development and retention

We develop leadership and talent by building on the varied skills, accomplishments and goals of our associates. Our executive management team has an average tenure of more than 20 years with the company, while still making room for new experience, with two executive committee leaders joining the firm less than seven years ago.

We continue to cultivate a workplace of respect where different ideas and opinions are heard and valued—from our newest hires to our longest-tenured executives.

The board recognizes the importance of continuity of management and identifies recruitment, development, promotion and retention of top talent as a key priority for the company. It has delegated to the Nominating and Governance Committee primary oversight responsibility for management development and leadership succession planning.

Our board seeks directors with a broad range of attributes, skills, experience and backgrounds, and who support our commitment to integrity and positive business outcomes. Our board membership includes 33% women and 22% underrepresented minorities.

The Nominating and Governance Committee is responsible for evaluating director nominees, which involves consideration of the skills and experience necessary to provide independent and effective oversight of management.

**20+**  
years of average  
company tenure  
for our executive  
management team

Disciplined risk management framework

Purchasing practices and vendor partners

Sound business ethics

## Board oversight of corporate responsibility matters

The Nominating and Governance Committee has primary oversight of corporate responsibility matters. The board and each of its committees also review and discuss throughout the year various corporate responsibility-related subjects, including board governance, human capital, compensation, risk, oversight of artificial intelligence, information governance and other matters. We believe this strong focus on corporate responsibility governance supports the sustainability of our business.

## Independent board structure

The board embodies our corporate values and acts as the steward of the company, promoting the long-term value and health of Jackson in the interests of our shareholders and other stakeholders, consistent with good corporate citizenship.

Our board is committed to strong governance practices and has adopted Corporate Governance Guidelines to provide the board with a framework within which it fulfills its duties and responsibilities. Our board, led by an independent chair, is comprised of nine directors, eight of whom are independent. Director independence is assessed annually under the New York Stock Exchange's independence standards, which are adopted by our Corporate Governance Guidelines.

Through its Nominating and Governance Committee, the board receives regular reports on our corporate responsibility program, generated by our management-led Corporate Responsibility Working Group.

Disciplined risk management framework

Purchasing practices and vendor partners

Sound business ethics

## Independent board structure (cont.)

The Nominating and Governance Committee has primary oversight for the following corporate responsibility matters:

- The company's corporate governance program, including annual review of the board and committee structure, composition and recruitment
- Identifying director nominees and making recommendations for the selection of new director criteria, including risk awareness and management expertise
- Reviewing and recommending changes and enhancements to our board governance
- Determining director independence and expertise
- Providing oversight of corporate responsibility policies and practices; succession planning for the chairs of the board and its committees, the CEO and certain senior executives; and human capital matters, including our human capital strategy

The Compensation Committee establishes the company's general compensation philosophy, reviews and approves compensation for executive officers other than the CEO, and recommends compensation arrangements for the CEO for approval by the independent directors of the board. The committee's responsibilities also include oversight of management's efforts to ensure the company's compensation programs do not encourage excessive or inappropriate risk taking.

The Audit Committee has oversight of the company's accounting, financial reporting, disclosure and control processes, the performance of our internal audit function, and audits of financial statements by an outside independent auditor. This committee coordinates with our Finance and Risk Committee to review the management of business and financial risks, as well as compliance with significant, applicable legal, ethical and regulatory requirements.

The Finance and Risk Committee oversees our risk framework and the top financial and non-financial risks identified by management, including information security, privacy and cybersecurity. The committee annually reviews the company's risk appetite and risk limits, and the effectiveness of the risk management function. It also reviews and discusses risks related to financial management matters.

● **Disciplined risk management framework**

Purchasing practices and vendor partners

Sound business ethics

# Disciplined risk management framework

Our disciplined risk management framework is reviewed on an annual basis and contributes to building and maintaining the trust of all our stakeholders, including customers, shareholders, distribution partners, associates, regulators and community partners.

- Managing current and emerging risks
- Business continuity program

## Managing current and emerging risks

Jackson’s risk management framework is organized around the six core components illustrated below, which are designed to provide clear direction and embed risk management in day-to-day decision making.



Experienced board and management team

**Disciplined risk management framework**

Purchasing practices and vendor partners

Sound business ethics

**Managing current and emerging risks (cont.)**

Our Board of Directors oversees the risk framework and delegates risk oversight responsibilities to board-level committees, management forums and executive management.

Our risk framework supports effective risk management using the three lines model outlined to the right.

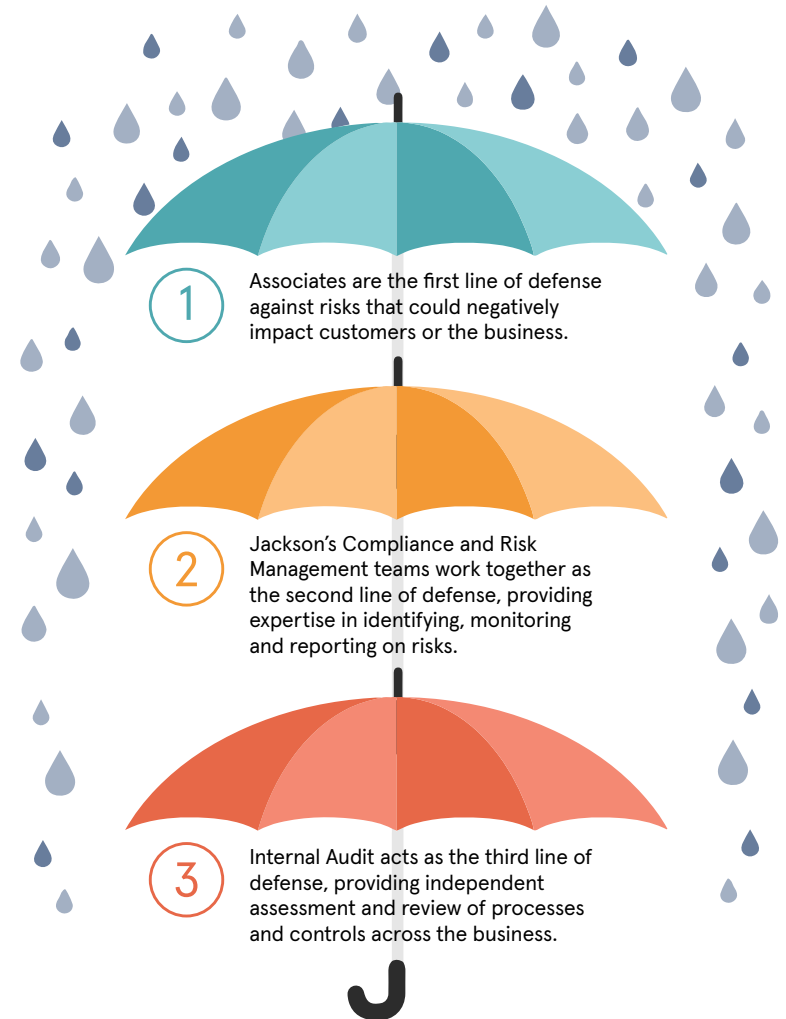
We manage our business under a board-approved risk appetite, which articulates the risk we are willing to accept in pursuit of our objectives to ensure adequate protection of policyholder and stakeholder interests while generating shareholder value.

Our enterprise-wide risk identification and risk and control self-assessment process provides a holistic view of the material risks we face and our control environment. This process covers both financial (e.g., market, credit and counterparty, and liquidity) and non-financial (e.g., operational, regulatory and information security) risks.

We monitor the external environment for emerging risks that could negatively impact our company in the future but are less understood or may seem like remote possibilities today. Examples of emerging risks we consider include technological, societal, economic and geopolitical risks that could lead to deterioration of critical infrastructure or economic outlook.

**INTEGRATING ARTIFICIAL INTELLIGENCE RESPONSIBLY**

Jackson has created a multi-disciplinary AI Oversight Working Group, consisting of members from our Technology, Information Security, Compliance and Risk teams, among others, to support the growing opportunities of AI in our workplace. The group was formed to govern and oversee the use of AI—including maintaining our AI Risk Management Policy and related standards, establishing and maintaining the company AI inventory, and ensuring AI uses are appropriately assessed for risks, ethical considerations and compliance with relevant regulations.



**Disciplined risk management framework**

Purchasing practices and vendor partners

Sound business ethics

## Business continuity program

At Jackson, helping Americans achieve financial freedom for life is our core purpose—but delivering on that promise means more than offering leading annuity products. It requires a resilient and steadfast organization that operates dependably amid change, uncertainty and unexpected events. That’s why business continuity and crisis management are central to how we fulfill our responsibilities to clients, policyholders, associates and partners.

Jackson’s business continuity program provides a structured and proactive approach to identifying potential threats, assessing impacts and maintaining the ability to operate under adverse conditions. Anchored in industry best practices and aligned with ISO 22301 standards, the program is overseen at the enterprise level, governed by formal policy and guided by executive leadership.

Every business unit at Jackson has a tailored Business Continuity Plan (BCP) that aligns with our enterprise standards. These plans outline critical business processes, essential personnel, recovery time objectives and dependencies on internal operations, technology and external partners. Each BCP is reviewed and updated annually, and we conduct scenario-based exercises to validate readiness. This disciplined approach ensures our operations are resilient and we can recover quickly if disruptions occur.

In addition to day-to-day continuity, our Crisis Management Team (CMT) stands ready to coordinate our response to significant events. The CMT brings together leaders from across the organization to ensure a unified, enterprise-wide response to cyber threats, natural disasters or other potential operational disruptions. The team administers crisis management protocols that are regularly tested and refined through tabletop exercises. In alignment with our business continuity plans, these crisis management plans are reviewed and updated annually to ensure they remain effective and responsive to evolving risks as well as departmental changes.

### AT JACKSON, RESILIENCE IS NOT JUST A SYSTEM; IT’S A CONTINUOUS LEARNING PROCESS.

Through regular simulations and exercises, we assess our readiness for a variety of scenarios. After each event, we apply a structured lessons-learned review to identify areas for refinement and reinforce strong practices. This commitment to continuous improvement ensures our program evolves alongside changing risks while also strengthening our operations over time.

Moreover, we believe resilience is part of Jackson’s culture. We empower associates at all levels to understand how their role contributes to preserving the stability of our company—and the trust our clients place in us. Through ongoing communication, leadership engagement and a shared commitment to preparedness, we foster an environment where associates feel confident collaborating, raising concerns and adapting as situations change.

# Purchasing practices and vendor partners

We recognize our procurement decisions can have significant impacts in the communities we serve and beyond. And we expect all business partners and their respective personnel to conduct themselves with honesty and integrity in their business activities undertaken for Jackson.

- Vendor code of business conduct policy
- Investing in staff to improve supplier onboarding experience
- Increasing access for vendors

## Vendor code of business conduct policy

Jackson's long-standing business practices with vendors are formalized through our **Vendor code of business conduct policy**. This policy is based on Jackson's fundamental understanding that its associates and vendors are responsible for conducting business ethically and in compliance with applicable laws.

The policy addresses many important topics including:

- Maximum working hours
- Non-discrimination
- Equal pay
- Minimum living wages
- Acceptable living conditions
- Child labor
- Disciplinary practices
- Health and safety
- Forced labor

## Investing in staff to improve supplier onboarding experience

Jackson has a full-time Supplier Onboarding team dedicated to assisting potential suppliers through the registration process to help increase Jackson's potential supplier base.

## Increasing access for vendors

Jackson has added a [supplier registration page](#) on jackson.com to provide easier access for suppliers to be added to our prospective supplier list. A simplified registration process on the website is intended to increase accessibility for all interested suppliers in an easy-to-use format, thus increasing access for Jackson's supplier base.

### MANAGING THIRD-PARTY RISKS

The Third-Party Management Office (TPMO) centrally oversees supplier relationships and ensures consistent application of third-party policies and standards across Jackson.

TPMO responsibilities include:

- Maintaining a comprehensive, risk-rated third-party inventory
- Monitoring external events affecting suppliers and sub-servicers
- Developing and reporting on key metrics
- Conducting annual due diligence and reviewing service auditor reports, as required
- Escalating contract non-compliance, operational incidents and service level agreement (SLA) breaches
- Ensuring policy and standards alignment

The TPMO conducts daily, ongoing monitoring of business-critical suppliers or those with access to Jackson data. During annual due diligence, suppliers complete a risk assessment questionnaire covering areas such as cybersecurity, privacy, anti-money laundering, corporate responsibility, certifications, environmental compliance, human rights, anti-corruption and AI use.

To enhance risk resilience, the TPMO continues to expand its monitoring and due diligence processes in response to the growing data landscape.

# Sound business ethics

Jackson consistently emphasizes the importance of honesty and integrity. These tenets form the foundation of our Code of Conduct & Business Ethics, which sets clear standards for how our associates are expected to conduct business and engage with stakeholders.

- Acting with integrity

## Acting with integrity

Our Code of Conduct & Business Ethics (Code) applies to all associates at the company and its subsidiaries, as well as to our Board of Directors. In some circumstances, the Code also applies to consultants and temporary workers for the company. In addition, we have adopted a Code of Financial Ethics, establishing requirements for our senior financial officers relating to ethical and honest behavior. The Codes, as well as the Ethics and Compliance program overall, are subject to annual reviews and periodic audits to confirm the operations, controls, processes and practices in place are working effectively and appropriately.

## OVERSIGHT OF COMPLIANCE PROGRAMS AND REPORTING

To ensure we operate in accordance with our Code and internal guidelines, we regularly collect and analyze information regarding compliance performance with the Code and our various policies across the organization. The Chief Ethics & Compliance Officer (CECO) is promptly informed of any issues that are raised and meets regularly with senior management to review significant compliance matters and emerging trends. The CECO provides regular reports to the Board's Audit Committee on the effectiveness of the compliance program, key risks and remediation efforts. The Board, through the Audit Committee, exercises active oversight of the compliance program, ensuring it is adequately resourced, empowered and continuously improved. Based on this process, we identify and implement necessary enhancements to our policies, training and internal controls.

## TRAINING AND ENGAGEMENT

In 2025, every Jackson associate was required to complete Code of Conduct training, which covered key compliance and ethics topics, including anti-money laundering, anti-bribery and corruption, anti-fraud, cybersecurity, privacy and conflicts of interest. Additionally, Jackson's contingent and temporary workers completed similar training or were otherwise held to the standards and concepts covered.

## Acting with integrity (cont.)

Our training emphasizes the special role managers play in modeling ethical behavior for their teams and understanding all applicable corporate policies, including the underlying concept that protecting and safeguarding customer assets is of utmost importance. Jackson reinforces its ethical standards through ongoing training that integrates real-world scenarios, company policies and available resources to help associates apply ethical decision-making in their daily work.

As part of continuous improvement, Jackson launched the Act with Integrity training campaign in 2025 to enhance the annual Code of Conduct program. Act with Integrity helps associates understand how to apply our standards every day through modules tailored to their specific roles and responsibilities. This approach increases the relevancy of the training experience, and the extended completion timeframe supports deeper engagement and learning.

Training effectiveness is measured through completion rates, knowledge assessments and feedback surveys, ensuring associates understand and can apply the concepts presented.

Jackson's Code of Conduct training program is designed to ensure all associates receive relevant, timely and meaningful guidance on ethical and compliance expectations. The topics covered in our Code of Conduct training are selected according to a structured five-year cadence, which allows us to address a comprehensive range of ethics and compliance subjects over time. Each year's focus areas are determined through a risk-based approach that considers regulatory requirements, industry trends and internal assessments.

We had a 100% completion rate for our required training assignments in 2025. Training assignments were tailored to reflect the specific responsibilities and risk profiles of our associates. For example, employees in roles with greater exposure to financial transactions, customer data or regulatory oversight received additional or specialized training modules. This targeted approach ensures every associate receives the information most relevant to their role, reinforcing our commitment to ethical conduct and compliance across all areas of the organization.

### ETHICS AND COMPLIANCE WEEK

In September, Jackson hosted its third annual Ethics and Compliance Week, providing associates with opportunities to engage in meaningful discussions and activities centered on ethical decision-making and acting with integrity.

The week featured a fireside chat on artificial intelligence, a lunch and learn with executive leadership and expanded engagement activities designed to promote awareness of ethics and compliance across the organization. Associates were encouraged to participate in interactive initiatives, such as sharing what ethics and compliance means to them, joining trivia sessions and exploring the Act with Integrity training dashboard to track progress and resources.



- Experienced board and management team
- Disciplined risk management framework
- Purchasing practices and vendor partners

● **Sound business ethics**

**Acting with integrity (cont.)**

**SPEAK OUT CONFIDENTIAL REPORTING SYSTEM**

At Jackson, we are committed to maintaining a culture of integrity and accountability where everyone feels empowered to raise concerns without fear of retaliation. Our Speak Out confidential reporting system is available 24 hours a day, seven days a week, and can be accessed by associates, customers, clients, vendors and the general public. Reports may be made through multiple channels and, where permitted by law, anonymously. All reports are treated confidentially and investigated promptly and fairly.

Reporting channels include:

- Direct manager or any level of management
- Human Resources Business Consultants
- Compliance departments, including the Chief Ethics & Compliance Officer
- Special Investigations Unit
- Speak Out Confidential Reporting System

The Board’s Audit Committee provides oversight of the Speak Out program, including escalation procedures and reviews of reporting trends. Our Whistleblower Policy strictly prohibits retaliation against anyone who raises a concern in good faith and reinforces our commitment to transparency and ethical conduct.

**CUSTOMER RELATIONS**

We aim to deliver an exceptional customer experience built on fairness, transparency and trust. Our Customer Relations team manages all policyholder, financial professional and regulatory complaints received by the company. The team is responsible for investigating, analyzing and resolving each matter promptly and fairly, ensuring every concern is handled with professionalism and respect.

Beyond resolution, Customer Relations plays a key role in identifying trends and root causes of complaints to help strengthen our products, services and processes. Insights from complaint data are shared with business leaders and compliance teams to inform risk assessments, enhance training and drive continuous improvement across the organization. The team also communicates the legal, regulatory and business implications of complaints and overall trends to ensure customer feedback directly contributes to maintaining our high standards of conduct and service excellence.

**WHAT HAPPENS WHEN YOU SPEAK OUT**

- 1. Report:** Report concern using the Speak Out platform
- 2. Review:** Concern will be reviewed to decide next steps
- 3. Investigate:** Relevant function (e.g., Legal, Compliance, HR, etc.) will investigate
- 4. Decision:** Business decides on appropriate action
- 5. Update:** The case will be updated
- 6. Action:** If required, actions will be put into practice
- 7. Close:** Speak Out case completed



# Appendix

Sustainability Accounting Standards Board (SASB) 



## Sustainability Accounting Standards Board (SASB)

This report has considered SASB's Financials industry standards, specific to the Insurance sector.

TRANSPARENT INFORMATION AND FAIR ADVICE FOR CUSTOMERS		
Accounting metric	Code	Disclosure
Total amount of monetary losses as a result of legal proceedings associated with marketing and communication of insurance product related information to new and returning customers	FN-IN-270a.1	See the Commitment and Contingencies footnote within the Jackson Financial Inc. (JFI) Annual Report on <b>Form 10-K</b> for the fiscal year ended 12/31/2025 for disclosure on the Company's legal proceedings.
Complaints-to-claims ratio	FN-IN-270a.2	Please refer to the NAIC National Complaint Index Report for Jackson, company code: 65056, or Jackson National Life Insurance Company of New York, company code: 60140.
Customer retention rate	FN-IN-270a.3	As a retirement services provider, Jackson ensures customer satisfaction in many ways, including surveys for some newly issued products, a best interest/suitability oversight system covering firms selling our products, an effective and experienced complaint response program, a highly trained and award-winning Customer Care Center and an Executive Client Support Services unit for expedited issue resolution.

**TRANSPARENT INFORMATION AND FAIR ADVICE FOR CUSTOMERS (CONT.)**

Accounting metric	Code	Disclosure
Description of approach to informing customers about products	FN-IN-270a.4	<p>Our communications are designed to provide customers with clarity for the future. Our focus on reducing the complexity of retirement planning is the driver behind every annuity product we offer and every point of communication with customers and the financial professionals who sell our products.</p> <ul style="list-style-type: none"> <li>• In our communications, we strive to be a practical ally for our customers and financial professionals by saying what we mean, grounding in their experience and encouraging action with understandable, engaging and compliant marketing material.</li> <li>• Jackson communicates with customers and financial professionals using various methods and processes across our business lines. These include direct mailings, digital channels (email, jackson.com, etc.) and Jackson's customer support associates.</li> <li>• Jackson's award-winning Customer Care Center seeks to answer customer questions with empathy, accuracy and efficiency. Jackson was again recognized by Service Quality Measurement Group, Inc. (SQM) for excellence in call center service in 2025.</li> <li>• Jackson Legal and Compliance plays a critical role in ensuring fair and balanced communications. Product communications are subject to both internal policies and procedures as well as the standards of various regulations, agencies and governing bodies.</li> <li>• Our RILA offerings include a customer-friendly online experience where clients and their financial professionals can see how the product might meet their needs.</li> <li>• Jackson provides free educational articles on our public website, jackson.com, for customers and others to increase their financial knowledge.</li> </ul> <p>Additionally, jackson.com's user-based design offers simple navigation and continuous evaluation and upgrades to help meet WCAG2.1 AA accessibility guidelines.</p>

**INCORPORATION OF ENVIRONMENTAL, SOCIAL AND GOVERNANCE FACTORS IN INVESTMENT MANAGEMENT**

Accounting metric	Code	Disclosure
Total invested assets by industry and asset class	FN-IN-410a.1	Invested asset information is presented in JFI's Annual Report on <a href="#">Form 10-K</a> for the fiscal year ended 12/31/2025.
Description of approach to incorporation of environmental, social and governance (ESG) factors in investment management processes and strategies	FN-IN-410a.2	<p>The internal portfolio management team at our investment manager, PPM America, Inc., considers the sustainability of the underlying enterprises in which they invest for Jackson's General Account, including environmental, political and social pressures, as well as governance models. In furtherance of our commitment to sustainability, PPM America, Inc. has been a signatory to the United Nations-supported Principles for Responsible Investment since 2018, while Jackson National Asset Management's oversight of external managers on our VA platform includes a robust due diligence process with questions relating to ESG philosophy and processes.</p> <p>Please see the Investment practices section of our Corporate Responsibility Report for more information.</p>

**POLICIES DESIGNED TO INCENTIVIZE RESPONSIBLE BEHAVIOR**

Accounting metric	Code	Disclosure
Net premiums written related to energy efficiency and low carbon technology	FN-IN-410b.1	As a retirement services provider, this does not apply.
Discussion of products and/or product features that incentivize health, safety and/or environmentally responsible actions and/or behaviors	FN-IN-410b.2	<p>We provide clarity for the future. Our focus on reducing the complexity of retirement planning for our customers is the driver behind every annuity product we offer.</p> <ul style="list-style-type: none"> <li>Our product design process follows a four-part journey through strategy, development, implementation and management, focused on providing clear and reliable retirement products to our customers.</li> <li>We implement a product assessment process on all of our products to monitor product features and benefits we offer in the marketplace. The assessments help us identify when adjustments should be considered to ensure they meet enterprise standards and that the product and features continue to provide value to customers.</li> <li>Access to our first ESG index option, the MSCI KLD 400 Social index, comprising U.S. companies that have positive ESG characteristics, was made available to purchasers of our variable annuities in 2017. The underlying index was changed to the Morningstar U.S. Sustainability Index in 2022. Jackson will continue to monitor and assess opportunities to expand availability to socially responsible investment options.</li> <li>Our RILA offerings also include an online digital experience that helps clients and their financial professionals select product features to address their needs. This is just one of a collection of interactive tools and calculators designed to help financial professionals and their clients move forward with certainty on retirement plans.</li> </ul>

**ENVIRONMENTAL RISK EXPOSURE**

Accounting metric	Code	Disclosure
Probable Maximum Loss (PML) of insured products from weather-related natural catastrophes	FN-IN-450a.1	As a retirement services provider, this does not apply.
Total amount of monetary losses attributable to insurance payouts from (1) modeled natural catastrophes and (2) non-modeled natural catastrophes, by type of event and geographic segment (net and gross of reinsurance)	FN-IN-450a.2	As a retirement services provider, this does not apply.

**ENVIRONMENTAL RISK EXPOSURE (CONT.)**

Accounting metric	Code	Disclosure
Description of approach to incorporation of environmental risks into (1) the underwriting process for individual contracts and (2) the management of firm-level risks and capital adequacy	FN-IN-450a.3	<p>(1) Jackson's annuity product offerings and closed book of life insurance business are not directly impacted by climate change. However, invested assets supporting the liabilities of these products could face higher costs and a disorderly adjustment of asset values leading to an adverse impact on their value and future performance as a result of investor, regulator or other responses to climate change. As such, incorporation of environmental risks in the underwriting process for individual contracts is not considered, but sustainability factors are accounted for in the Company's investment practices for its invested assets.</p> <p>(2) Jackson's Risk Framework describes our approach for identifying, assessing, managing, monitoring and reporting all material risks in an integrated and holistic manner. This approach engages risk owners throughout the Company to identify risks and assess their impact to the Company and its capital adequacy. Environmental risks are considered in these existing enterprise risk management processes.</p>

**SYSTEMIC RISK MANAGEMENT**

Accounting metric	Code	Disclosure
Exposure to derivative instruments by category: (1) total potential exposure to noncentrally cleared derivatives, (2) total fair value of acceptable collateral posted with the Central Clearinghouse and (3) total potential exposure to centrally cleared derivatives	FN-IN-550a.1	Information for derivative use, types and collateral is presented in JFI's Annual Report on <b>Form 10-K</b> for the fiscal year ended 12/31/2025 and in the Schedule DB of the <b>Statutory Blue Book</b> for Jackson National Life Insurance Company.
Total fair value of securities lending collateral assets	FN-IN-550a.2	For information regarding securities lending activity, see JFI's Annual Report on <b>Form 10-K</b> for the fiscal year ended 12/31/2025 and the Statutory Blue Books for Jackson National Life Insurance Company and Jackson National Life Insurance Company of New York.
Description of approach to managing capital and liquidity-related risks associated with systemic non-insurance activities	FN-IN-550a.3	Please see JFI's Annual Report on <b>Form 10-K</b> for the fiscal year ended 12/31/2025 for a description of JFI's liquidity position and capital structure.

**ACTIVITY METRIC**

Accounting metric	Code	Disclosure
Number of policies in force, by segment: (1) property and casualty, (2) life, (3) assumed reinsurance	FN-IN-000.A	Please see JFI's Annual Report on <b>Form 10-K</b> for the fiscal year ended 12/31/2025.

