

HELP YOUR CLIENTS FEEL MORE CONFIDENT IN RETIREMENT

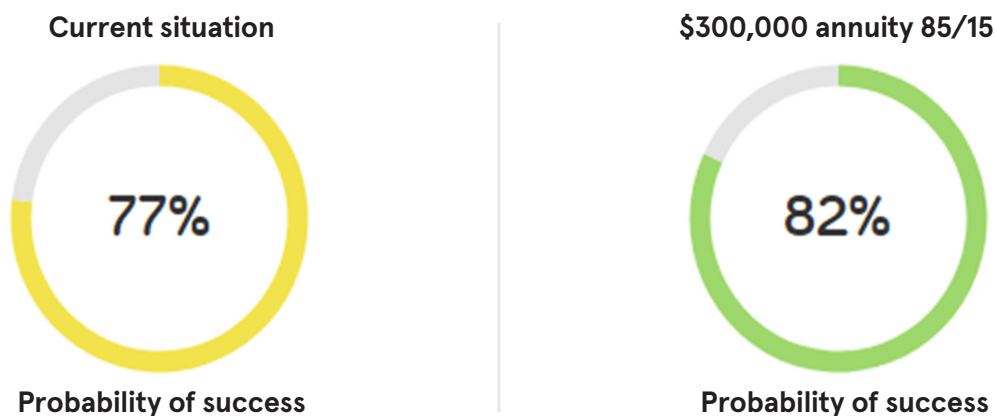
eMoney shows you results

eMoney features planning strategies that run the gamut from simple to sophisticated, depending on your clients' needs.

ADVANCED PLANNING SCENARIOS AND REPORTS

Goal planner—Monte Carlo probability of success

Investors often want to know, "How am I doing?" As a barometer to gauge confidence in a plan and to answer this question, the most widely used metric in financial-planning software is the probability of success. Repositioning assets into a variable annuity with guaranteed income features can have a positive impact on a plan's success.



This Monte Carlo analysis illustrates the potential results of your financial plan using up to 1,000 randomly generated market returns and volatility, called trial runs. The trial runs produce a range of potential results and are one way of illustrating and evaluating the statistical probability of your planning strategies. The situation presented throughout is hypothetical and the clients mentioned—Shaun and Juliet Spencer—are fictitious. The images, charts and depictions were generated within eMoney. The "Current situation" example assumes the clients have a \$1,110,000 investment portfolio invested in a 60% equity and 40% bond allocation. The "\$300,000 annuity 85/15" example assumes that \$300,000 of the investment portfolio is transferred to a variable annuity—with a lifetime income benefit—that is invested in an 85% equity 15% bond portfolio. See page 3 for important Monte Carlo disclosures.

What are variable annuities?

Variable annuities are long-term, tax-deferred investments designed for retirement, involve investment risks, and may lose value. Earnings are taxable as ordinary income when distributed. Individuals may be subject to a 10% additional tax for withdrawals before age 59½ unless an exception to the tax is met.

Add-on benefits are available for an extra charge in addition to the ongoing fees as expenses of the variable annuity and are subject to conditions and limitations. There is no guarantee that a variable annuity with an add-on living benefit will provide sufficient supplemental retirement income.

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Guaranteed inflows versus expense base facts

Guaranteed inflows in retirement can help increase the likelihood of a successful plan. Guaranteed inflows often include Social Security, deferred income, annuities with living benefit guarantees and annuitized and immediate annuity income. Note that any annuity guarantees are subject to the claims-paying ability of the issuer.

Summary	Value
Total Expenses	\$5,019,181
Guaranteed Inflows	\$1,302,218
Unfunded Expenses	\$3,716,963
Guaranteed Funding	26%

Total guaranteed inflows are expected to include **\$1,302,218** in Social Security, and **\$0** in other guaranteed income.

Guaranteed inflow sources available during retirement include the following:

Shaun's Social Security	\$21,187 starting in 2029
Juliet's Social Security	\$14,922 starting in 2029

In this example, Social Security is the only source of guaranteed income; clients rely heavily on their portfolio to fund retirement expenses. The situation presented throughout is hypothetical and the clients mentioned—Shaun and Juliet Spencer—are fictitious. The images, charts and depictions were generated within eMoney.

Guaranteed inflows versus expense annuity

Guaranteed inflows in retirement can help increase the likelihood of a successful plan. Guaranteed inflows often include Social Security, deferred income, annuities with living benefit guarantees and annuitized and immediate annuity income. Note that any annuity guarantees are subject to the claims-paying ability of the issuer.

Summary	Value
Total Expenses	\$5,086,232
Guaranteed Inflows	\$2,448,502
Unfunded Expenses	\$2,637,730
Guaranteed Funding	48%

Total guaranteed inflows are expected to include **\$1,302,218** in Social Security, **\$1,146,284** in guaranteed withdrawals, and **\$0** in other guaranteed income.

Guaranteed inflow sources available during retirement include the following:

Shaun's Social Security	\$21,187 starting in 2029
Juliet's Social Security	\$14,922 starting in 2029
Guaranteed Withdrawals	\$18,988 starting in 2029

The situation presented throughout is hypothetical and the clients mentioned—Shaun and Juliet Spencer—are fictitious. The images, charts and depictions were generated within eMoney.

IMPORTANT: The projections or other information generated by this Monte Carlo simulation regarding the likelihood of various investment outcomes are hypothetical in nature, do not reflect actual investment results, and are not guarantees of future results. Results may vary with each use and over time. Calculations are based upon market index and growth-rate assumptions in your financial plan. Other investments not considered might have characteristics similar or superior to those analyzed in this report.

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

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CMN25620 06/25

