

Jackson RateProtector[®]—rates

Rates effective December 1, 2025

Jackson RateProtector is a single premium, multiyear guaranteed fixed annuity. You may elect to have your initial interest rate locked in for a 3-, 5-, or 7-year guaranteed option period. Jackson RateProtector is a long-term, tax-deferred¹ vehicle designed for retirement. Earnings are taxable as ordinary income when distributed and may be subject to a 10% additional tax if withdrawn before age 59½ unless an exception to the tax is met. Premium payments can be most effective if left in place for at least seven years or until retirement. Amounts withdrawn may be subject to withdrawal charges and a market value adjustment, which may reduce the accumulated contract value. The guaranteed option rate is the interest rate that is credited to the contract annually. After the initial guaranteed option period, renewal interest rates are guaranteed for one-year periods and will never fall below the contract's declared guaranteed minimum interest rate.

Current interest rates ²		
Guaranteed option period	Premium	Guaranteed option rate
3-Year	Less than \$100,000	3.80%
	\$100,000 ³ and greater	4.10%
5-Year	Less than \$100,000	4.05%
	\$100,000 ³ and greater	4.35%
7-Year	Less than \$100,000	4.15%
	\$100,000 ³ and greater	4.45%

The guaranteed minimum interest rate (GMIR) is currently 2.65%. The GMIR is recalculated annually after the initial guaranteed option period. The guaranteed minimum interest rate is declared each calendar year and will fall between 1% and 3%.

¹ Tax deferral offers no additional value if an IRA or a qualified plan, such as a 401(k), is used to fund an annuity and may be found at a lower cost in other investment products. It also may not be available if the annuity is owned by a legal entity such as a corporation or certain types of trusts.

² Interest rates are effective as of 12/1/2025 and subject to change without notice. Premium in the guaranteed option periods earns interest at a rate never less than the guaranteed minimum interest rate (GMIR). The GMIR may range from a minimum of 1% to a maximum of 3%. The rate credited to the funds allocated to a guaranteed option period will be the guaranteed option rate, defined as the greater of the declared rate at the time of allocation or the GMIR. The guaranteed option rate is set for the guaranteed option period. The initial GMIR for a new contract is determined upon inception of the contract and guaranteed for the initial guaranteed option period. At the time of allocation, the declared rate may be less than the initial GMIR. However, the guaranteed option rate credited to the initial guaranteed option period will never be less than the initial GMIR. Withdrawals prior to the end of the initial guaranteed option period may be subject to market value adjustments, which may reduce contract value. Market value adjustments do not apply to any 1-year guaranteed option periods following the end of the initial guaranteed option period.

³ Subject to certain restrictions and limitations, higher interest rates may be credited to premiums of \$100,000 or greater. Premiums may not exceed \$1,000,000 without prior approval from the Company.

Jackson[®] is the marketing name for Jackson Financial Inc. and Jackson National Life Insurance Company[®]. Jackson National Life Distributors LLC.

See next page for important additional information.



Please contact your financial professional to learn more about Jackson RateProtector or visit jackson.com.

Jackson, its distributors, and their respective representatives do not provide tax, accounting, or legal advice. Any tax statements contained herein were not intended or written to be used and cannot be used for the purpose of avoiding U.S. federal, state, or local tax penalties. Tax laws are complicated and subject to change. Tax results may depend on each taxpayer's individual set of facts and circumstances. You should rely on your own independent advisors as to any tax, accounting, or legal statements made herein.

Note: Withdrawal charges will be assessed during the selected initial guaranteed option period of 3, 5, or 7 years. No withdrawal charges apply after the expiration of the initial guaranteed option period.

All states except California.

7-year: 8.00%, 8.00%, 7.00%, 6.00%, 5.00%, 4.00%, 3.00%, 0.00%

5-year: 8.00%, 8.00%, 7.00%, 6.00%, 5.00%, 0.00%

3-year: 8.00%, 8.00%, 7.00%, 0.00%

California only.

7-year: 8.00%, 7.00%, 6.00%, 5.00%, 4.00%, 3.00%, 2.00%, 0.00%

5-year: 8.00%, 7.00%, 6.00%, 5.00%, 4.00%, 0.00%

3-year: 8.00%, 7.00%, 6.00%, 0.00%

The latest income date allowed is age 95, which is the required age to annuitize or to take a lump sum.

A withdrawal charge may apply for withdrawals in excess of the free withdrawal amount during the guaranteed option period of the contract. Please check your contract details or speak with your financial professional for more information.

Guarantees are backed by the claims-paying ability of Jackson National Life Insurance Company. They are not backed by the broker/dealer from which this annuity contract is purchased, by the insurance agency from which this annuity contract is purchased or any affiliates of those entities, and none makes any representations or guarantees regarding the claims-paying ability of Jackson National Life Insurance Company.

Jackson RateProtector individual single premium deferred fixed annuity with market value adjustment (contract numbers ICC19 A520, ICC19 A520-CB1, A520CA) is issued by Jackson National Life Insurance Company (Home Office: Lansing, Michigan). This product may not be available in all states and state variations may apply. This product has limitations and restrictions, including withdrawal charges and market value adjustments. Jackson issues other annuities with similar features, benefits, limitations, and charges. Discuss them with your financial professional or contact Jackson for more information.

Products and features may be limited by state availability, and/or your selling firm's policies and regulatory requirements (including standard of conduct rules).

