

10-year indexed option period  
is not currently available on  
MarketProtector.

JM1239865TK 01/24

## MarketProtector® III—rates

Fixed index annuities are long-term, tax-deferred vehicles designed for retirement, combining the advantages of a traditional fixed annuity with the potential for additional interest linked to the return of an index. 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.

Rates effective December 1, 2025

S&P 500® Index

	Indexed Option Periods		
	5-years	7-years	10-years
Annual reset point to point cap <sup>1</sup>	7.10%	7.15%	N/A
\$100,000 and greater <sup>2</sup>	8.10%	8.15%	N/A
Annual reset point to point performance trigger <sup>1</sup>	6.20%	6.25%	N/A
\$100,000 and greater <sup>2</sup>	7.00%	7.05%	N/A

MSCI EAFE

	5-years	7-years	10-years
Annual reset point to point cap <sup>1</sup>	10.45%	10.50%	N/A
\$100,000 and greater <sup>2</sup>	11.50%	11.55%	N/A
Annual reset point to point performance trigger <sup>1</sup>	8.40%	8.45%	N/A
\$100,000 and greater <sup>2</sup>	9.25%	9.30%	N/A

Fixed account interest rate effective December 1, 2025

	5-years	7-years	10-years
Fixed account interest rate <sup>1</sup>	4.10%	4.15%	N/A
\$100,000 and greater <sup>2</sup>	4.40%	4.45%	N/A

The guaranteed minimum interest rate is currently 2.65%. The guaranteed minimum interest rate is declared each calendar year and will fall between 1% and 3%. Once a contract is issued, the guaranteed minimum interest rate will not change.

### Fixed index annuities are also referred to as fixed annuities with index-linked interest in the contract.

Interest rates, specified rates, spreads, participation rates and caps are based on product/contract features (including death benefit options), and are declared by Jackson® at its discretion. Subsequent rates may be higher or lower than the initial rates and may differ from those used for new contracts or for contracts issued at different times. Morgan Stanley's guaranteed minimum indexed interest cap is 2.00% for 1-2 year point to point while the surrender charge percentage exceeds 0% and 1.00% thereafter.

<sup>1</sup> Jackson® declares caps/rates and any other interest factors at the beginning of each indexed option year and they are guaranteed not to change for the indexed option year. The guaranteed minimum annual reset point to point cap (PPAC) is 2.00% for the 5-year indexed option period and 3.00% for the 7- and 10-year indexed option period, regardless of index selected. The guaranteed minimum annual reset point to point performance trigger rate (PTCR) is 2.00% for the 5-year indexed option period and 3.00% for the 7- and 10-year indexed option period, regardless of index selected.

<sup>2</sup> Subject to certain restrictions and limitations, a higher cap, index participation rate, and fixed interest rate, as shown, may apply to premium of \$100,000 or more. Keep in mind, higher caps, index participation rates, and fixed interest rates will not be applied when the accumulation value of the contract reaches or exceeds \$100,000. Availability of higher caps, index participation rates, and fixed interest rates for premium of \$100,000 or more is subject to change.

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

See next page for important additional information.

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



**For more information about Jackson fixed index annuities, please contact your financial professional or visit [jackson.com](http://jackson.com).**

## **Key terms**

### **Annual reset point to point cap**

The maximum amount of interest that the Company will credit to an indexed account option value for the annual reset point to point cap crediting method at the end of each indexed option year, expressed as a percentage. This limits the amount of interest that may be credited to an indexed account option value.

### **Annual reset point to point performance trigger**

The amount of interest that the Company will credit to an indexed account option value for the annual reset point to point performance trigger crediting method at the end of each indexed option year if the index price on the last index determination date of the indexed option year is greater than or equal to the index price on the last index determination date of the previous indexed option year, expressed as a percentage

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Contracts are issued with funds allocated to the fixed option. Premium allocated to indexed account options will be transferred to the indexed account options indicated on the application, or as otherwise instructed, on the first index determination date (typically every Friday, or the next business day if markets are closed on Friday) after receipt of all premium payments that are in good order.

The availability of each indexed option period is subject to change. Please remember that indexed option periods of longer duration may not be appropriate for everyone.

Maximum issue age is 85 for all index option terms.

Note: Withdrawal charges will be waived after the expiration of the indexed option period. Withdrawal charge percentages and the number of years they are assessed may vary by issuing state and term. Please note that withdrawal charges are based on years since issue, so the change in the withdrawal charge percentage may not coincide with an indexed option anniversary.

Withdrawal charges are subject to a 5-, 7-, or 10-year withdrawal charge schedule.

MarketProtector III 10 year: **9.00%, 8.25%, 7.25%, 6.50%, 5.50%, 4.50%, 3.75%, 2.75%, 1.75%, 0.75%, 0.00%**

MarketProtector III 7 year: **9.00%, 8.25%, 7.25%, 6.50%, 5.50%, 4.50%, 3.75%, 0.00%**

MarketProtector III 5 year: **9.00%, 8.25%, 7.25%, 6.50%, 5.50%, 0.00%**

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The Product referred to herein is not sponsored, endorsed, or promoted by MSCI, and MSCI bears no liability with respect to any such Products or any index on which such Products are based. The Contract contains a more detailed description of the limited relationship MSCI has with Jackson National Life Insurance Company and any related Products.

All indexes are unmanaged and not available for direct investment. The payment of dividends is not reflected in the index return.

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.

MarketProtector III individual modified single premium deferred fixed annuity with index-linked interest option and market value adjustment (contract form numbers FIA260, ICC19 FIA260, FIA260-CB1, ICC19 FIA260-CB1) is issued by Jackson National Life Insurance Company (Home Office: Lansing, Michigan) and distributed by Jackson National Life Distributors LLC. This product is a fixed annuity that does not participate in any stock or equity investments and has limitations and restrictions, including withdrawal charges and a market value adjustment (MVA). MVA may not be applicable in all states. During the indexed option period the annuity's cash withdrawal value may be less than the initial premium. Premium payments are flexible in the first contract year only, subject to contract minimums and maximums. Subsequent premiums will remain in a fixed account option until the first indexed option anniversary. No premium payments will be accepted after the first contract anniversary. For costs and complete details, contact your financial professional or Jackson.

**The design of this annuity contract emphasizes the protection of credited interest rather than the maximization of interest rate crediting.** Jackson issues other annuities with similar features, benefits, limitations, minimum caps/rates, and charges. Similar products with different features, limitations, and with either higher or lower caps/rates may be available through other broker/dealers. Discuss them with your financial professional or contact Jackson for more information. **Fixed annuities with index-linked interest may not be suitable for everyone.**

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



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