JACKSON®

JACKSON INCOME ASSURANCE® 10

Effective distribution rate table

JOINT LIFE GUARANTEE

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

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

Measure your growth potential with Jackson Income Assurance®

Jackson Income Assurance 10 provides guaranteed* income† every year for the rest of your life. The longer you wait to take income, the higher your annual effective distribution rate.

What is a fixed index annuity?
A fixed index annuity is a long-term, tax-deferred vehicle designed for retirement. 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. The embedded living benefit is included for an extra charge and may be subject to conditions and limitations. There is no guarantee that an annuity with a living benefit will provide sufficient supplemental retirement income.

Here's how it works.

1. **Your age at issue sets the starting guaranteed annual withdrawal amount percentage (GAWA%). Current single life GAWA% rates can be found at Jackson.com/JIA.**
2. **30% bonus is applied to your premium to set your guaranteed withdrawal balance (GWB).**
3. **The GAWA% at issue will increase based on your activation year if you choose to delay taking it. Additionally, a 8.50% annual compounding roll-up will be applied to your GWB for each year you wait for a maximum of 10 years.**
4. **Your effective distribution rate is equal to the annual income divided by the initial premium.**

Use the chart below to determine what the effective distribution rate will be at a specific activation year.

Effective October 19, 2026

Age at issue date	Activation date/year[1]																			
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20+
50	5.27%	5.71%	6.20%	6.72%	7.30%	7.92%	8.59%	9.39%	10.31%	11.32%	13.02%	14.40%	18.61%	19.69%	20.81%	23.04%	25.28%	26.39%	28.63%	35.30%
51	5.33%	5.78%	6.29%	6.82%	7.40%	8.03%	8.72%	9.50%	10.49%	11.49%	13.23%	15.46%	18.81%	19.93%	21.05%	23.28%	25.48%	26.60%	28.83%	35.54%
52	5.37%	5.84%	6.35%	6.91%	7.51%	8.15%	8.84%	9.66%	10.64%	11.70%	13.52%	15.75%	19.11%	20.22%	21.34%	23.57%	25.81%	26.92%	29.16%	35.89%
53	5.42%	5.91%	6.43%	7.01%	7.62%	8.27%	8.97%	9.78%	10.81%	11.92%	13.73%	15.96%	19.31%	20.43%	21.57%	23.81%	26.04%	27.16%	29.39%	36.12%
54	5.47%	5.97%	6.52%	7.11%	7.75%	8.41%	9.12%	9.92%	11.04%	12.16%	13.99%	16.22%	19.60%	20.72%	21.84%	24.07%	26.34%	27.45%	29.69%	36.42%
55	5.56%	6.08%	6.63%	7.24%	7.89%	8.56%	9.29%	10.17%	11.26%	12.43%	14.37%	16.61%	19.99%	21.10%	22.25%	24.48%	26.75%	27.86%	30.10%	36.86%
56	5.62%	6.14%	6.72%	7.34%	8.02%	8.70%	9.44%	10.33%	11.46%	12.68%	14.55%	16.81%	20.19%	21.31%	22.43%	24.69%	26.95%	28.07%	30.33%	37.09%
57	5.69%	6.23%	6.83%	7.46%	8.16%	8.86%	9.61%	10.54%	11.73%	12.95%	14.55%	16.84%	20.25%	21.40%	22.54%	24.81%	27.10%	28.25%	30.51%	37.36%
58	5.77%	6.32%	6.93%	7.59%	8.31%	9.01%	9.80%	10.75%	11.98%	13.30%	14.55%	16.87%	20.31%	21.49%	22.63%	24.93%	27.25%	28.39%	30.72%	37.62%
59	5.86%	6.43%	7.04%	7.72%	8.45%	9.38%	10.18%	11.05%	12.26%	13.41%	14.55%	16.90%	20.40%	21.54%	22.72%	25.07%	27.39%	28.57%	30.89%	37.92%
60	5.94%	6.52%	7.15%	7.82%	8.58%	9.68%	10.50%	11.39%	12.36%	13.41%	14.55%	16.90%	20.46%	21.63%	22.81%	25.16%	27.51%	28.72%	31.07%	38.15%
61	6.03%	6.62%	7.25%	7.94%	8.70%	9.85%	10.69%	11.60%	12.58%	13.65%	14.81%	17.17%	20.72%	21.90%	23.07%	25.45%	27.81%	28.98%	31.36%	38.45%
62	6.12%	6.71%	7.36%	8.07%	8.85%	9.97%	10.82%	11.74%	12.73%	13.82%	14.99%	17.37%	20.93%	22.10%	23.28%	25.66%	28.04%	29.22%	31.60%	38.71%
63	6.24%	6.84%	7.50%	8.22%	9.01%	10.11%	10.97%	11.90%	12.91%	14.01%	15.20%	17.58%	21.16%	22.34%	23.54%	25.92%	28.31%	29.48%	31.86%	39.00%
64	6.33%	6.95%	7.62%	8.37%	9.17%	10.26%	11.13%	12.08%	13.11%	14.22%	15.43%	17.81%	21.40%	22.60%	23.78%	26.19%	28.57%	29.77%	32.16%	39.33%
65	6.45%	7.08%	7.77%	8.52%	9.35%	10.54%	11.43%	12.40%	13.46%	14.60%	15.84%	18.22%	21.84%	23.01%	24.22%	26.63%	29.01%	30.22%	32.60%	39.80%
66	6.51%	7.19%	7.93%	8.75%	9.64%	10.83%	11.75%	12.75%	13.83%	15.01%	16.28%	18.72%	22.43%	23.63%	24.87%	27.34%	29.77%	31.01%	33.45%	40.83%
67	6.64%	7.36%	8.16%	9.03%	10.00%	11.14%	12.09%	13.12%	14.23%	15.44%	16.75%	19.28%	23.04%	24.31%	25.57%	28.07%	30.60%	31.86%	34.36%	41.91%
68	6.80%	7.56%	8.42%	9.35%	10.38%	11.49%	12.47%	13.53%	14.68%	15.93%	17.28%	19.87%	23.75%	25.04%	26.34%	28.92%	31.51%	32.80%	35.39%	43.15%
69	6.96%	7.76%	8.66%	9.65%	10.74%	11.87%	12.87%	13.97%	15.16%	16.44%	17.84%	20.52%	24.48%	25.84%	27.16%	29.80%	32.48%	33.80%	36.48%	44.44%
70	7.16%	8.00%	8.94%	9.96%	11.10%	12.22%	13.26%	14.38%	15.60%	16.93%	18.37%	21.10%	25.19%	26.57%	27.92%	30.66%	33.39%	34.86%	37.48%	45.68%
71	7.36%	8.24%	9.21%	10.29%	11.49%	12.78%	13.87%	15.05%	16.33%	17.72%	19.22%	22.07%	26.34%	27.75%	29.19%	32.01%	34.86%	36.27%	39.12%	47.65%
72	7.55%	8.48%	9.50%	10.64%	11.91%	13.27%	14.40%	15.63%	16.95%	18.39%	19.96%	22.90%	27.31%	28.78%	30.25%	33.18%	36.12%	37.71%	40.53%	49.38%
73	7.79%	8.76%	9.84%	11.04%	12.38%	13.88%	15.06%	16.34%	17.73%	19.23%	20.87%	23.93%	28.51%	30.07%	31.60%	34.65%	37.71%	39.30%	42.30%	51.50%
74	8.01%	9.04%	10.19%	11.46%	12.88%	14.48%	15.72%	17.05%	18.50%	20.07%	21.78%	24.95%	29.75%	31.33%	32.92%	36.09%	39.30%	41.12%	44.06%	53.61%
75	8.26%	9.35%	10.58%	11.94%	13.46%	15.19%	16.48%	17.88%	19.40%	21.05%	22.84%	26.16%	31.16%	32.80%	34.57%	37.80%	41.12%	43.09%	46.09%	56.08%
76	8.53%	9.70%	11.00%	12.47%	14.09%	15.95%	17.31%	18.78%	20.37%	22.11%	23.98%	27.45%	32.68%	34.57%	36.51%	39.62%	43.09%	45.53%	48.32%	48.32%
77	8.83%	10.09%	11.49%	13.05%	14.81%	16.89%	18.32%	19.88%	21.57%	23.41%	25.40%	29.07%	34.57%	36.51%	38.53%	41.88%	45.53%	48.09%	48.09%	48.09%
78	9.18%	10.54%	12.04%	13.75%	15.64%	17.87%	19.39%	21.03%	22.82%	24.76%	26.87%	30.72%	36.51%	38.53%	40.62%	44.24%	48.09%	48.09%	48.09%	48.09%
79	9.46%	10.92%	12.53%	14.36%	16.39%	18.88%	20.49%	22.23%	24.12%	26.17%	28.39%	32.45%	38.53%	40.62%	42.77%	46.68%	46.68%	46.68%	46.68%	46.68%
80	9.76%	11.31%	13.07%	15.03%	17.22%	19.92%	21.61%	23.45%	25.44%	27.60%	29.95%	34.21%	40.62%	42.77%	44.88%	44.88%	44.88%	44.88%	44.88%	44.88%

Charge: 1.10% for joint life Issue ages are 50 to 80. The embedded benefit charge is based on the guaranteed withdrawal balance.
* Guarantees are backed by the claims-paying ability of Jackson National Life Insurance Company.
† The for life guarantee becomes effective on the issue date of the contract.

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To learn more about Jackson Income Assurance®, contact your financial professional today.

Scan the QR code to explore the Jackson Income Assurance experience on jackson.com.

[1] You must notify Jackson of your chosen activation date for income. For purposes of this table, "activation date/year" refers to the contract year in which you elect to begin receiving withdrawals under the benefit. The calculation assumes the activation date is the first day of the contract year selected, and that there is no guaranteed withdrawal balance (GWB) step-up.

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.

Effective distribution rate: This is the withdrawal rate in relation to the initial premium that the client would effectively receive. The effective distribution rate is equal to the annual income divided by the initial premium. The annual income amount equals the benefit base (initial premium plus premium bonus and guaranteed withdrawal balance (GWB) roll-ups) multiplied by the guaranteed annual withdrawal amount percentage (GAWA%).

Withdrawal charge percentages and market value adjustment (MVA), if applicable, will be applied to withdrawals of the accumulation value in excess of the free withdrawal amount during the withdrawal charge and/or MVA period. Any withdrawals taken between the issue date and the activation date will reduce the guaranteed withdrawal balance (GWB) on which the guaranteed annual withdrawal amount (GAWA) will be based.

The withdrawal charge schedule is **9%, 8.25%, 7.25%, 6.50%, 5.50%, 4.50%, 3.75%, 0%** for Jackson Income Assurance 7 and **9%, 8.25%, 7.25%, 6.50%, 5.50%, 4.50%, 3.75%, 2.75%, 1.75%, 0.75%, 0%** for Jackson Income Assurance 10. For Jackson Income Assurance Advisory 7 and Jackson Income Assurance Advisory 10, withdrawal charges do not apply.

In California, the withdrawal charge schedule for Jackson Income Assurance 7 is **8.25%, 7.25%, 6.50%, 5.50%, 4.50%, 3.75%, 2.75%, 0%** and for Jackson Income Assurance 10 is **8.25%, 7.25%, 6.50%, 5.50%, 4.50%, 3.75%, 2.75%, 1.75%, 0.75%, 0%, 0%**.

For Jackson Income Assurance Advisory 7, withdrawal charges do not apply, except in California, where the withdrawal charge schedule is **2.00%, 2.00%, 2.00%, 2.00%, 2.00%, 2.00%, 1.00%, 0%** and for Jackson Income Assurance Advisory 10, withdrawal charges do not apply, except in California, where the withdrawal charge schedule is **2.00%, 2.00%, 2.00%, 2.00%, 2.00%, 2.00%, 2.00%, 2.00%, 1.00%, 0%, 0%**.

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.

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

Jackson Income Assurance℠ Suite of fixed annuities with index-linked interest options (contract form numbers FIA280, ICC25 FIA280, FIA280-CB1, ICC25 FIA280-CB1, FIA285, ICC25 FIA285, FIA285-FB1, ICC25 FIA285-FB1) are issued by Jackson National Life Insurance Company (Home Office: Lansing, Michigan) and distributed by Jackson National Life Distributors LLC. These products are fixed annuities that do not participate in any stock or equity investments and have limitations and restrictions, including withdrawal charges and/or market value adjustment (may not be applicable in all states). During the withdrawal charge and/or market value adjustment period the annuity's cash withdrawal value may be less than the initial premium. Additional premium is permitted in the first contract year. Premium payments are flexible in the first contract year only, subject to contract minimums and maximums. Subsequent premiums will remain in a fixed account until the first contract anniversary. No premium payments will be accepted after the first contract anniversary.

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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