

JACKSON®
FIXED INDEX ANNUITIES



JACKSON FIXED INDEX ACCUMULATION™ SUITE OF ANNUITIES

**Help protect what you've built.
Pursue growth for what
comes next.**

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



What can Jackson Fixed Index Accumulation Suite do for you?



Help grow your savings



Preserve what you earn



Keep your plan flexible



Defer taxes*

Retirees today face a difficult balance—seeking continued growth for their savings while avoiding unnecessary market risk.

Jackson Fixed Index Accumulation Suite comprises fixed index annuities designed to help bridge that gap, offering a straightforward approach to protecting your retirement savings while providing growth potential.

A fixed index annuity is a long-term, tax-deferred vehicle 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.

* Tax deferral offers no additional value if an IRA or 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.

Tailor your path to growth

Your premium can benefit from earned interest while staying protected from market losses.

Jackson Fixed Index Accumulation is not directly invested in the market, rather, it uses a selected stock index to determine the additional interest that may be credited to your contract. We offer several options to help you lock in growth.

Choose your:

➔ Market indexes[†]

DOMESTIC	S&P 500	Composed of equity securities issued by large-cap U.S. companies.	The S&P 500 index is a leading economic indicator of how well the U.S. economy is doing.
	Dow Jones Industrial Average (DJIA)	Composed of equity securities issued by 30 large, well-established U.S. companies across various industries.	The DJIA index is a long-standing indicator of the overall performance and health of the U.S. stock market and economy.
	Russell 2000	Composed of 2,000 equity securities of small-cap U.S. companies.	The Russell 2000 is a major benchmark index for small-cap companies in the U.S. stock market. Investors can use it to balance their portfolios.
	Nasdaq-100	Composed of 100 equity securities issued by the largest non-financial companies listed on the Nasdaq stock exchange.	The Nasdaq-100 is a globally recognized index that serves as a comprehensive indicator of market trends and performance of innovative companies across various sectors and industries.
INTERNATIONAL	MSCI EAFE	Composed of equity securities of large- and mid-cap companies. It is designed to measure the equity market performance of developed markets, including countries in Europe, Australasia and the Far East.	The MSCI EAFE Index shows exposure to developed markets throughout Europe, Australasia and the Far East. Common throughout the investment universe. Generally has lower level of overall volatility relative to Emerging Markets.

➔ Crediting methods

Jackson offers four annual crediting methods (see page 5 for more details).

- Cap
- Performance trigger
- Guaranteed cap
- Guaranteed performance trigger

➔ Cap rates^{1, 2}

Standard caps and rates are guaranteed[‡] for each contract year. Guaranteed caps and rates are guaranteed for the withdrawal charge or market value adjustment period.

[†] 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.

Which crediting methods are right for you?

Work with your financial professional to decide the best way to calculate and lock in interest.

Crediting method	Cap	Performance trigger	Guaranteed cap	Guaranteed performance trigger
Ideal market environment	Rising	Flat	Rising	Flat
How it works	Receive the percentage increase in an index up to the annual cap	Receive the crediting rate with a flat or positive return in an index	Receive the stated percentage increase in an index for the duration of the guarantee period.	Receive the stated crediting rate with a flat or positive return in an index that does not change during the guarantee period.
Contract value protection	Yes	Yes	Yes	Yes

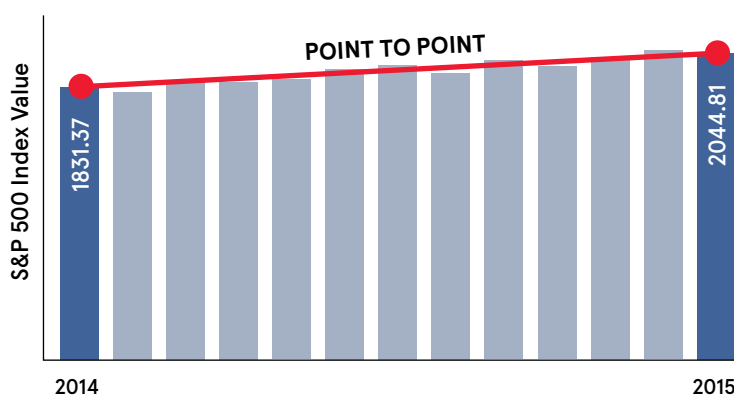
Cap

Cap crediting methods tend to perform well in moderate but steadily increasing periods, regardless of temporary declines

How it works

1. You begin with an initial index value.
2. At the end of the year the initial index value is compared to the ending index value.
3. If the ending index value is greater than the initial index value then the percentage increase is credited to the contract up to the annual cap rate.[§]
4. If the ending index value is less than the initial index value no interest is credited and no interest is lost, leaving the contract value protected.

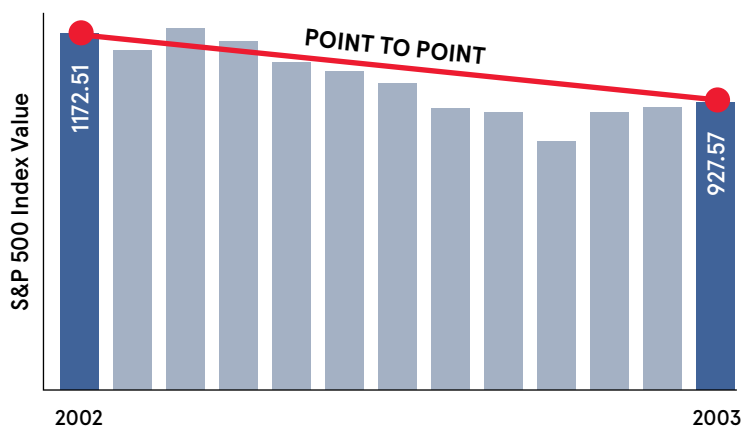
FAVORABLE SCENARIO: BASED ON S&P 500® INDEX FROM 2014 TO 2015



INITIAL INDEX VALUE	1831.37
ENDING INDEX VALUE	2044.81
PERCENTAGE CHANGE	11.65%
GUARANTEED MINIMUM CAP	2.00%-3.00% [§]
INTEREST CREDITED (USING A 5% CAP)	5.00% (hypothetical)

When the ending index value is greater than the initial index value, the percentage increase is credited to the contract up to the annual cap, which is 5% in this hypothetical case.[§]

UNFAVORABLE SCENARIO: BASED ON S&P 500 INDEX FROM 2002 TO 2003



INITIAL INDEX VALUE	1172.51
ENDING INDEX VALUE	927.57
PERCENTAGE CHANGE	-20.89%
GUARANTEED MINIMUM CAP	2.00%-3.00% [§]
INTEREST CREDITED (USING A 5% CAP)	0.00%

When the ending index value is less than the initial index value no interest is credited; however, no interest is lost, so the contract value is protected.

The hypothetical examples above are for illustrative purposes only and are not representative of the past or future performance of any particular product. Past performance is no guarantee of future results.

[§] Jackson declares caps, rates, and any other interest factors at the beginning of each contract year and they are guaranteed not to change for the contract year. The guaranteed minimum for the cap rate, guaranteed cap rate, performance trigger rate, and guaranteed performance trigger rate is **2.00% for the 5-year** withdrawal charge period/market value adjustment period and **3.00% for the 7-year** withdrawal charge period/market value adjustment period regardless of index selected.

Index change figures based on the S&P 500 Index (please see back for additional important information regarding this index). Does not reflect dividends paid on, or splits in, underlying stocks.

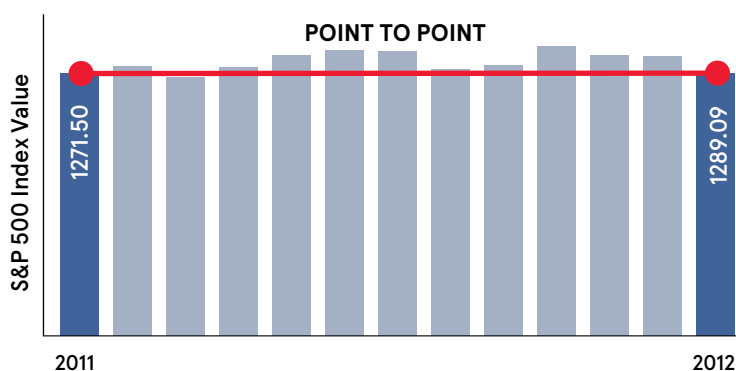
Performance Trigger

Performance trigger tends to perform better when the selected index has flat or low returns, so you'll still receive a credit when the market is flat (but not negative) due to your performance trigger

How it works

1. You begin with an initial index value.
2. At the end of the year the initial index value is compared to the ending index value.
3. If the ending index value is greater than or equal to the initial index value then the stated performance trigger rate (PTR)** is credited.
4. If the ending index value is less than the initial index value then no interest is credited and no interest is lost, leaving the contract value protected.

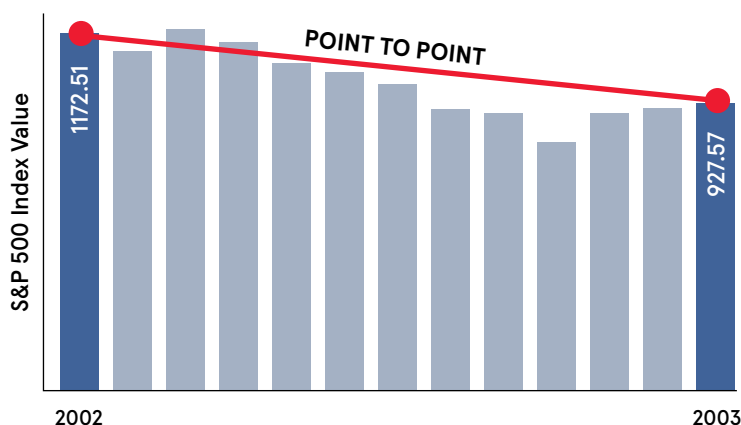
FAVORABLE SCENARIO: BASED ON S&P 500 INDEX FROM 2011 TO 2012



INITIAL INDEX VALUE	1271.50
ENDING INDEX VALUE	1289.09
PERCENTAGE CHANGE	1.38%
GUARANTEED MINIMUM PERFORMANCE TRIGGER RATE	2.00%–3.00%**
INTEREST CREDITED (USING A 5% PTR)	5.00% (hypothetical)

When the ending index value is greater than or equal to the initial index value, the stated performance trigger rate is credited, which is 5% in this hypothetical case.**

UNFAVORABLE SCENARIO: BASED ON S&P 500 INDEX FROM 2002 TO 2003



INITIAL INDEX VALUE	1172.51
ENDING INDEX VALUE	927.57
PERCENTAGE CHANGE	-20.89%
GUARANTEED MINIMUM PERFORMANCE TRIGGER RATE	2.00%–3.00%**
INTEREST CREDITED (USING A 5% PTR)	0.00%

When the ending index value is less than the initial index value no interest is credited; however, no interest is lost, so the contract value is protected.

The hypothetical examples above are for illustrative purposes only and are not representative of the past or future performance of any particular product. Past performance is no guarantee of future results.

Jackson declares caps, rates, and any other interest factors at the beginning of each contract year and they are guaranteed not to change for the contract year. The guaranteed minimum for the cap rate, guaranteed cap rate, performance trigger rate, and guaranteed performance trigger rate is **2.00% for the 5-year withdrawal charge period/market value adjustment period and **3.00% for the 7-year** withdrawal charge period/market value adjustment period regardless of index selected.

Index change figures are based on the S&P 500 Index (please see back for additional important information regarding this index). Does not reflect dividends paid on, or splits in, underlying stocks.

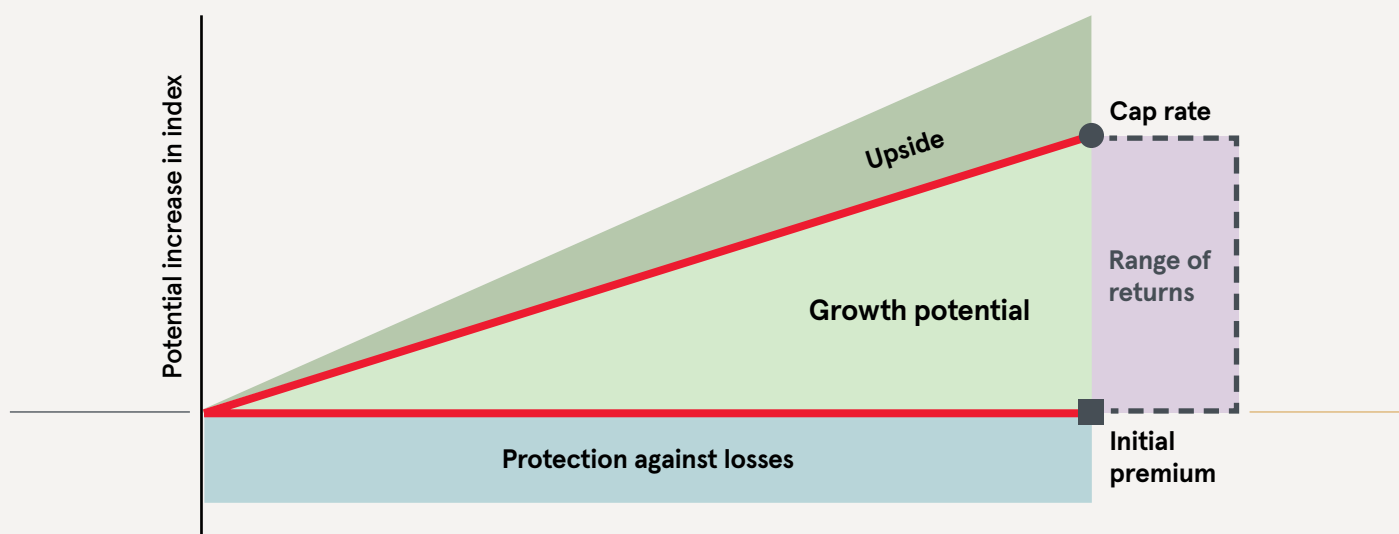
Help protect your retirement savings while staying in control

Confidence comes from knowing your money is safe when life changes.

With Jackson Fixed Index Accumulation Suite, your principal is shielded from market losses that you might incur if you were invested in the market.^{††}

GROWTH POTENTIAL WITH DOWNSIDE PROTECTION

With Jackson Fixed Index Accumulation Suite, interest is calculated based on the performance of an index by using a cap rate or performance trigger rate that determines the maximum amount of the index's returns that can be credited to the contract.



This chart is for illustrative purposes only and does not reflect any specific outcomes.
During the withdrawal charge/MVA period, the annuity's cash withdrawal value may be less than the initial premium.

^{††} You may also miss out on potential market gains.

Keep more of what's yours

Watch your interest earnings grow tax deferred with Jackson Fixed Index Accumulation Suite.

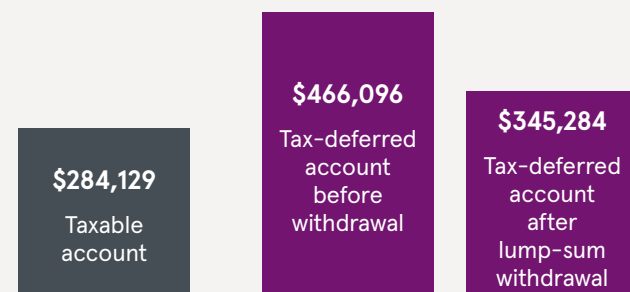
TAX DEFERRAL ACCELERATES GROWTH

We can't know what new rates will emerge in the future, but we can plan ahead by seeking opportunities to use tax advantages.

As tax-deferred fixed index annuities, Jackson Fixed Index Accumulation Suite can help maximize growth potential by delaying taxes associated with earnings. When more money stays in your contract, its value can grow faster. And later, when you're ready to take distributions, your contract value may last longer into retirement because of tax deferral.

THE POWER OF TAX DEFERRAL

Growth of \$100,000 over 20 years



This example assumes a single, hypothetical contribution of nonqualified \$100,000, a 8% annual return and a 33% tax rate. The after-tax amount available is in the form of lump-sum distribution after the deduction of taxes at a 33% tax rate. (The actual tax results of any distribution will depend on an individual's personal tax circumstances.) This hypothetical example illustrates tax deferral and does not represent the past or future performance of any particular product. Lower maximum tax rates on capital gains and dividends would make the investment return for the taxable investment more favorable, thereby reducing the difference in performance between the accounts shown. Changes in tax rates and tax treatment of investment earnings may impact the comparison shown. Investors should consider their individual investment time horizon and income tax brackets, both current and anticipated, when making an investment decision, as these may further impact the results of the comparison.

Calculate how tax deferral can impact your retirement.



Every retirement is different, and life can be unpredictable

That's why Jackson includes these benefits at no additional cost—to help provide added comfort when you need it most.

Extended care waiver³

If you or a joint owner is confined to a hospital or nursing home for 90 consecutive days, you may make a withdrawal of up to 100% of the contract value without withdrawal charges.

Terminal illness waiver⁴

If you or a joint owner is diagnosed with a terminal illness expected to result in death within 12 months, you may make a withdrawal of up to 100% of the contract value without withdrawal charges.

Preselected death benefit

Before the income date, select how the death benefit is paid to your beneficiaries.

KEY TERMS

CAP

A crediting method with the stated amount of potential gain, if the return is positive, that could be credited for the selected term.

GUARANTEED CAP

A crediting method with the stated amount of potential gain, if the index return is positive, that could be credited for a selected term. The guaranteed cap rate (GCR) is declared at the beginning of the initial index account option term, is generally a lower rate than the cap rate, and will not change during the guarantee period.

PERFORMANCE TRIGGER

A crediting method that credits a stated rate of interest if the index performance meets or exceeds a specified performance threshold during the selected term.

GUARANTEED PERFORMANCE TRIGGER

A crediting method that credits a stated rate of interest if the index performance meets or exceeds a specified performance threshold during the selected term. The guaranteed performance trigger rate (GPTR) is declared at the beginning of the initial index account option term, is generally a lower rate than the performance trigger rate, and will not change during the guarantee period.



**For more info on Jackson Fixed Index Accumulation Suite,
contact your financial professional or visit jackson.com today.**



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 their own independent advisors as to any tax, accounting, or legal statements made herein.

¹ The guaranteed minimum interest rate (GMIR) is declared each calendar year and will fall between **0.15% and 3%**. Once a contract is issued, the guaranteed minimum interest rate will not change.

² The guaranteed crediting methods can only be elected on the contract issue date. The guaranteed crediting methods cannot be elected again on funds that are transferred or withdrawn out of the index account option covered by the guarantee. Once index account option value is removed from an index account option with a guaranteed crediting method, it cannot be reallocated into a new or existing guaranteed crediting method. The guaranteed rates will not change during the withdrawal charge/market value adjustment period.

³ State variations may apply. You will be eligible for this waiver of withdrawal charge after the first contract anniversary. If you or your joint owner is confined to a nursing home or hospital for 90 consecutive days by medical necessity beginning after the contract issue date, you may access up to 100% of the contract value free of withdrawal charges. All contract values will be reduced proportionately. This benefit may be exercised multiple times, up to the contract value. Taxes may apply. This does not apply to Jackson Fixed Index Accumulation Advisory 5 or Jackson Fixed Index Accumulation Advisory 7.

⁴ State variations may apply. You will be eligible for this waiver of withdrawal charge after the first contract anniversary. If you or your joint owner is diagnosed with a terminal illness that is expected to result in death within 12 months, you may access up to 100% of the contract value free of withdrawal charges. All contract values will be reduced proportionately. This benefit may be exercised multiple times, up to the contract value. Taxes may apply. This does not apply to Jackson Fixed Index Accumulation Advisory 5 or Jackson Fixed Index Accumulation Advisory 7.

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.

The "S&P 500®" and the "Dow Jones Industrial Average®" (the "Indices") are products of S&P Dow Jones Indices LLC or its affiliates ("SPDJI") and have been licensed for use by Jackson National Life Insurance Company ("Jackson"). S&P®, S&P 500®, SPX®, SPY®, US 500™, The 500™, iBoxx®, iTraxx®, CDX®, The Dow®, DJIA®, and Dow Jones Industrial Average® are trademarks of S&P Global, Inc. or its affiliates ("S&P"); Dow Jones® is a registered trademark of Dow Jones Trademark Holdings LLC ("Dow Jones"); and these trademarks have been licensed for use by SPDJI and sublicensed for certain purposes by Jackson. Jackson's products are not sponsored or sold by SPDJI, Dow Jones, S&P, their respective affiliates, and none of such parties make any representation regarding the advisability of investing in such products, nor do they have any liability for any errors, omissions, or interruptions of the Indices.

Jackson Fixed Index Accumulation™ Suite has been developed by Jackson National Life Insurance Company. These annuities are not in any way connected or sponsored, endorsed, sold or promoted by the London Stock Exchange Group plc and its group undertakings (collectively the "LSE Group"). FTSE Russell is the trading name of certain LSE Group Companies.

All rights in the Russell 2000 Index vest in the relevant LSE Group company which owns the Index. Russell® is a trademark of relevant LSE Group company and are used by other LSE Group company license.

The Index is calculated by or on behalf of FTSE Fixed Income, LLC or its affiliate, agent, or partner. The LSE Group does not accept any liability to any person arising out of (a) the use of, reliance on or any error in the Index or (b) investment in or operation of Jackson Fixed Index Accumulation™ Suite. The LSE Group makes no claim, prediction, warranty or representation as to the results to be obtained from Jackson Fixed Index Accumulation™ Suite or the suitability of the Index for the purpose to which it is being put by Jackson National Life Insurance Company.

Nasdaq®, Nasdaq-100®, Nasdaq-100 Index®, and NDX® are registered trademarks of Nasdaq, Inc. (which with its affiliates is referred to as the "Corporations") and are licensed for use by Jackson National Life Insurance Company® ("Jackson"). The Product(s) have not been passed on by the Corporations as to their legality or suitability. The Product(s) are not issued, endorsed, sold, or promoted by the Corporations. THE CORPORATIONS MAKE NO WARRANTIES AND BEAR NO LIABILITY WITH RESPECT TO THE PRODUCT(S).

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.

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

Jackson Fixed Index Accumulation™ Suite individual modified single premium deferred fixed annuities with index-linked interest (contract form numbers FIA297, FIA297-CB1, ICC26 FIA297, ICC26 FIA297-CB1, FIA299, FIA299-FB1, ICC26 FIA299, ICC26 FIA299-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 adjustments (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. For costs and complete details, contact Jackson. 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 contract anniversary. No premium payments will be accepted after the first contract anniversary.

The design of these annuity contracts 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 index annuities 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).

JMF114215 10/26

