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10-YEAR INDEXED OPTION PERIOD
CURRENTLY NOT AVAILABLE ON
MARKETPROTECTOR®.

JM125128STK 06/22

JACKSON® FIXED INDEX ANNUITIES
CREDITING METHODS

MarketProtector® Suite



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

Not for use in California and Oregon.

MarketProtector Advisory® is not available in California.

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

Crediting methods

A fixed index annuity, with the advantages of guaranteed minimum interest,¹ tax-deferred earnings,² flexible retirement income options, and guaranteed death benefits, offers you the potential for additional interest linked to an index. The amount of interest earned, if any, is calculated by using a crediting method.

Jackson offers three annual crediting methods to choose from, with each typically performing better during certain market conditions:

- **Annual Reset Point to Point Cap** tends to perform better in rising and steadily increasing market environments.
- **Annual Reset Point to Point Participation Rate with Spread** tends to perform better in bullish market environments.
- **Annual Reset Point to Point Performance Trigger** tends to perform better in flat market environments.

What is a fixed index annuity?

Fixed index annuities are long-term, tax-deferred vehicles 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.

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	Annual Reset Point to Point Cap	Annual Reset Point to Point Participation Rate with Spread	Annual Reset Point to Point Performance Trigger
Ideal Market Environment	Rising	Bull	Flat
How It Works	Receive the percentage increase in an index up to the annual cap	Receive the partial percentage of an index minus an annual spread	Receive the crediting rate with a flat or positive return in an index
Contract Value Protection	Yes	Yes	Yes

¹ Guarantees are backed by the claims-paying ability of Jackson National Life Insurance Company®.

² Tax deferral offers no additional value if an annuity is used to fund a qualified plan, such as a 401(k) or an IRA, and may not be available if the annuity is owned by a legal entity such as a corporation or certain types of trusts.

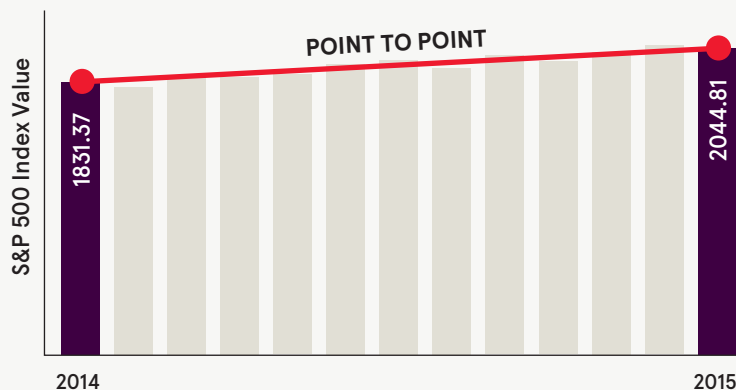
Annual reset point to point CAP

Annual Reset Point to Point Cap tends to perform better when the selected index declines early in the period, but then rebounds later in the year, or in moderate but steadily increasing periods.

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 higher than the initial index value, the percentage increase is credited to the contract up to the Annual Cap.³
4. If the ending index value is lower, no interest will be credited and no interest will be lost, leaving the contract value protected.

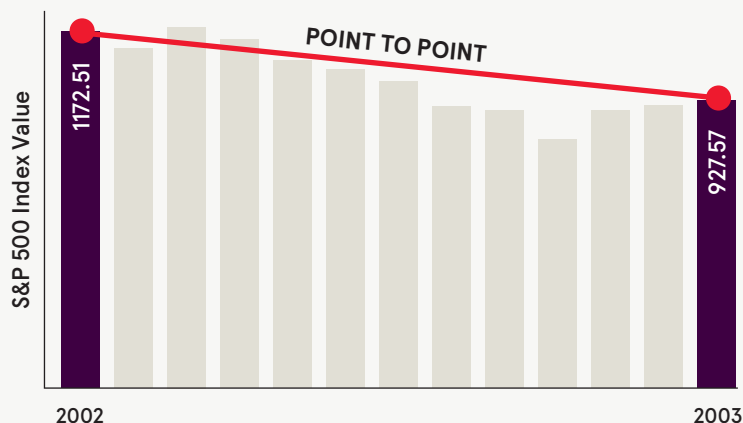
FAVORABLE SCENARIO: BASED ON S&P 500® INDEX FROM 2014-2015



Initial Index Value	1831.37
Ending Index Value	2044.81
Percentage Change	11.65%
Guaranteed Minimum Cap	1.00%-1.10% ³
Interest Credited (using a 5% cap)	5.00% (Hypothetical)

When the ending index value is higher 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.³

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



Initial Index Value	1172.51
Ending Index Value	927.57
Percentage Change	-20.89%
Guaranteed Minimum Cap	1.00%-1.10% ³
Interest Credited (using a 5% cap)	0.00%

When the ending index value is lower, no interest will be credited; however, no interest will be lost, so the contract value is protected.

³ The PPAC will never be less than 1.00% for the 5-year Indexed Option Period, 1.05% for the 7-year Indexed Option Period, or 1.10% for the 10-year Indexed Option Period, regardless of index selected. The PPAC calculates and locks in interest every Indexed Option Year. 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.

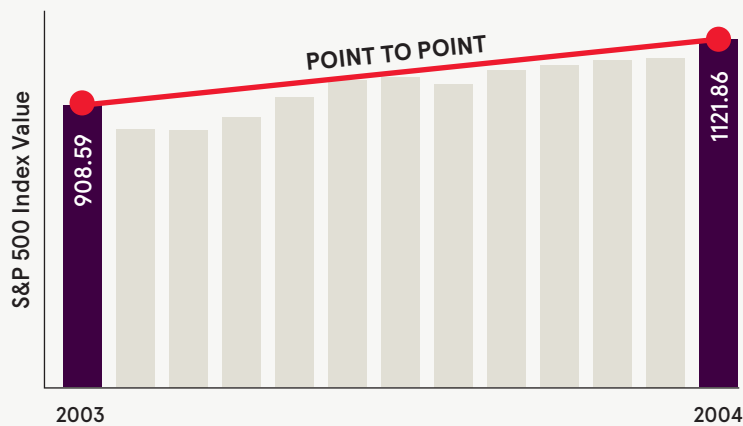
Annual reset point to point participation rate with spread

Annual Reset Point to Point Participation Rate with Spread tends to perform better in a bullish environment due to the fact that there is no cap.

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 higher than the initial index value, the Index Participation Rate (IPR) is applied to the return and is then reduced by any applicable Spread.⁴ A Spread is a percentage that is deducted from the adjusted index return.
4. If the ending index value is lower, no interest will be credited and no interest will be lost, leaving the contract value protected.

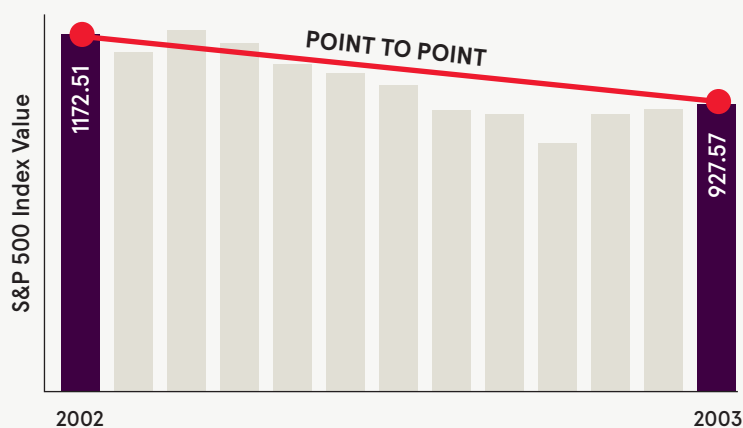
FAVORABLE SCENARIO: BASED ON S&P 500 INDEX FROM 2003-2004



Initial Index Value	908.59
Ending Index Value	1121.86
Percentage Change	23.47%
Guaranteed Minimum IPR	10.00%
Guaranteed Maximum Spread	10.00%
Interest Credited (using a 65% IPR and a 2% Spread)	13.26% (Hypothetical)

When the ending index value is higher than the initial index value, the Index Participation Rate (IPR) is applied to the return and is then reduced by any applicable Spread. In this example, the IPR is 65% and the Spread is 2.00%. $23.47\% \times 65\%$ (IPR) = 15.26%, - 2.00% (Spread) = 13.26%⁴

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



Initial Index Value	1172.51
Ending Index Value	927.57
Percentage Change	-20.89%
Guaranteed Minimum IPR	10.00%
Guaranteed Maximum Spread	10.00%
Interest Credited (using a 65% IPR and a 2% Spread)	0.00%

When the ending index value is lower, no interest will be credited; however, no interest will be lost, so the contract value is protected.

⁴ The IPR and Spread may change over time. The IPR will never be lower than 10% and will never be greater than 175%, regardless of the index selected. The Spread will never be lower than 0% and will never be higher than 10%, regardless of the index selected. These will apply to all Index Option Periods and will be recalculated and locked in on each Index Option Anniversary.

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.

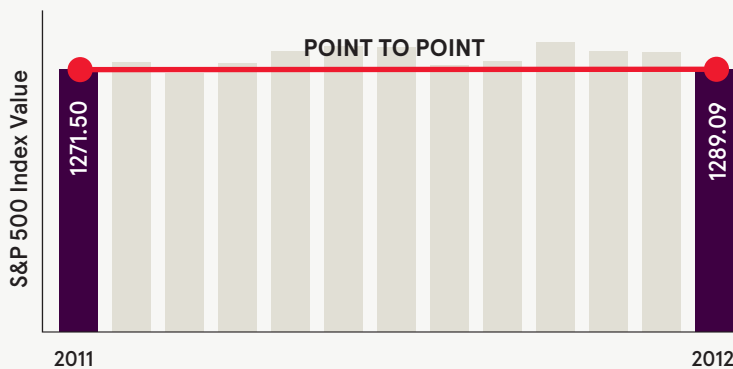
Annual reset point to point performance trigger

Annual Reset Point to Point 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, the stated Performance Trigger Crediting Rate (PTCR)⁵ is credited.
4. If the ending index value is lower, no interest will be credited and no interest will be lost, leaving the contract value protected.

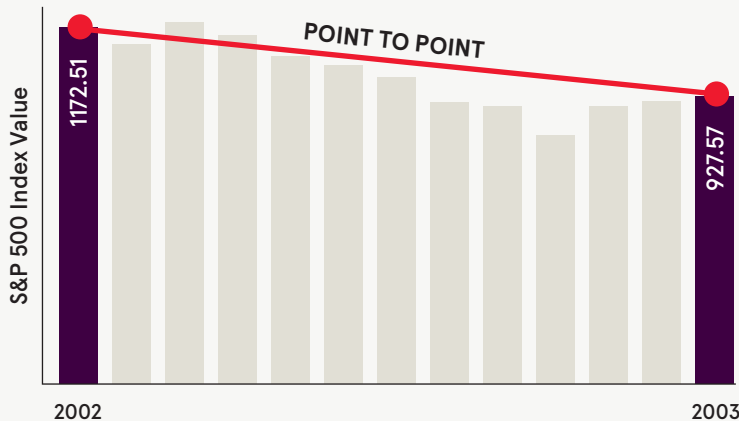
FAVORABLE SCENARIO: BASED ON S&P 500 INDEX FROM 2011-2012



Initial Index Value	1271.50
Ending Index Value	1289.09
Percentage Change	1.38%
Interest Credited (using a 5% PTCR)	5.00% (Hypothetical)

When the ending index value is greater than or equal to the beginning index value, the stated Performance Trigger Crediting Rate is credited, which is 5% in this hypothetical case.⁵

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



Initial Index Value	1172.51
Ending Index Value	927.57
Percentage Change	-20.89%
Interest Credited (using a 5% PTCR)	0.00%

When the ending index value is lower, no interest will be credited; however, no interest will be lost, so the contract value is protected.

⁵ The Performance Trigger Crediting Rate (PTCR) will never be less than 1.00% for the 5-year Indexed Option Period, 1.05% for the 7-year Indexed Option Period, or 1.10% for the 10-year Indexed Option Period, regardless of which index is chosen.

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.

For more information on Jackson fixed index annuities, please contact your financial professional.

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

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.

As soon as your premium is received, 100% begins to earn interest in a fixed account offering a one-year interest rate that will never be less than the contract's declared guaranteed minimum interest rate. The guaranteed minimum interest rate will be declared each calendar year and will fall between 1% to 3%. Once a contract is issued, the guaranteed minimum interest rate will not change.

On the first Friday after the contract is issued (or the next business day if the New York Stock Exchange is closed on Friday), Jackson National Life Insurance Company will transfer the appropriate amount (depending on the contract you selected), including interest earned, into the Indexed Option Period of your choice.

On the date the money is transferred, your Index Participation Rate (IPR), Point to Point Annual Cap (PPAC), Performance Trigger Crediting Rate (PTCR), and initial index value are determined. This is your Index Determination Date (IDD).

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 (contract form numbers FIA260, FIA260-CB2, ICC19 FIA260, ICC20 FIA260-CB2, FIA265, FIA265-FB2, ICC19 FIA265, ICC20 FIA265-FB2) are issued by Jackson National Life Insurance Company (Home Office: Lansing, Michigan) and are distributed by Jackson National Life Distributors LLC. Not available in all states and state variations may apply. These contracts are fixed annuities that do not participate in any stock or equity investments. Limitations and restrictions apply, including withdrawal charges and 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.

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.**

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The S&P 500 Index is a market capitalization-weighted index of 500 stocks that are selected by the S&P Dow Jones Indices U.S. Investment Committee. The S&P 500 focuses on the large-cap sector of the market, and companies in the S&P 500 are considered leading companies in leading industries.

The S&P 500 Index is unmanaged and not available for direct investment. The payment of dividends is not reflected in the index return.

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