

Designed to grow your assets and protect your future retirement

As a leader in customer service,¹ helping you pursue growth and protection opportunities for your retirement nest egg is important to us. The Jackson Market Link Pro® Suite of registered index-linked annuities was designed with our philosophy of simplicity, transparency, and flexibility in mind. Although registered index-linked annuities have multiple points of differentiation, Jackson Market Link Pro Suite provides these features that stand out from the rest.



ARRAY OF INDEX OPTIONS

Access to multiple indices¹ that allow you to invest in what matters most to you.

MSCI KLD 400 Social index—Comprising 400 equity securities issued by small-, mid-, and large-cap companies with outstanding Environmental, Social, and Governance (ESG) ratings and excludes companies whose products have negative social or environmental impacts.

S&P 500® index—Comprising equity securities issued by large-cap U.S. companies.

Russell 2000 index—Comprising 2,000 equity securities of small-cap U.S. companies.

MSCI EAFE index—Comprising 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.

MSCI Emerging Markets index—Comprising of equity securities of large- and mid-cap companies across 26 emerging market countries.



NO ANNUAL FEES²

No annual fees means more of your money stays in your account.



OPTIONAL, GUARANTEED³ INCOME FOR LIFE

Choose +Income, an add-on benefit that provides guaranteed annual withdrawal amounts⁴ at an additional cost⁴ to your portfolio. Elect your add-on benefit right away or save on cost and add it later.⁴ You can take income⁵ immediately, or defer income to take advantage of annual step-ups⁵ and potential market growth.**

¹ Investors are not buying shares of any stock or index and cannot invest directly in an index. The payment of dividends is not reflected in the index return.

² Withdrawal charges or market value adjustments and the interim value adjustment may apply.

³ Guarantees are backed by the claims-paying ability of Jackson National Life Insurance Company.

⁴ Jackson retains the right to limit availability of the add-on benefit on new or existing contracts; therefore the election of this add-on benefit may not be available to you after the contract is issued. In addition, rates are subject to change.

⁵ The guaranteed annual withdrawal amount percentage (GAWA%) is determined at the time of first withdrawal, based on the designated life's attained age and the number of years the owner defers withdrawals.

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



MULTIPLE CREDITING METHODS

Multiple crediting methods to match with your market expectations. Choose one or both.

Cap rate—The stated maximum amount of potential gain, if the index return is positive, that could be credited for the selected term.

Performance boost—A 10% boost is credited if the index return is flat, positive, or negative within the buffer up to the stated cap rate.

Performance trigger—A stated rate of return, which may be greater than or less than the actual return of the index, that will be credited to the contract as long as the index return is not negative over the selected term.



PROTECTION OPPORTUNITIES FOR YOUR PORTFOLIO

Select from buffer or floor protection options to help keep your assets safe in the event of unforeseen market changes. A buffer protects your investment up to a specified market loss,⁶ helping you weather the small bumps in the road. A floor is a specific maximum loss limit to protect from catastrophic market events.⁷



ALLOCATION FLEXIBILITY

No restrictions regarding which index options can be selected with each crediting method or protection option.⁸ Also, lock your performance any time during your term, or at the end to preserve gains. And, when your term expires, you can reallocate without unwanted tax consequences.⁹

What is a registered index-linked annuity?

A RILA is a long-term, tax-deferred vehicle designed for retirement. It is subject to investment risk, its value will fluctuate, and loss of principal is possible. A RILA, which is an insurance contract, allows you to choose how you want to prioritize growth opportunities while managing the amount of loss you may assume. 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.

There is no guarantee that a RILA with an add-on living benefit will provide sufficient supplemental retirement income.

⁶ A buffer will protect from loss up to the stated percentage. During the index account option term, if the index declines more than the stated buffer you will incur a loss.

⁷ A floor will protect from loss after a stated percentage. During the index account option term, you could incur a loss up to the stated floor percentage and are protected from further loss beyond the floor.

⁸ Not all crediting methods and/or protection options are available with all index account option terms.

⁹ 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.

Experience how the Jackson Market Link Pro Suite can impact your retirement at Jackson.com/RILA.

This material is authorized for use only when preceded or accompanied by the current contract prospectus. Before investing, investors should carefully consider the investment objectives and risks of the registered index-linked annuity. This and other important information are contained in the current contract prospectus at Jackson.com/ProspectusJMLP2 for Jackson Market Link Pro II or Jackson.com/ProspectusJMLPA2 for Jackson Market Link Pro Advisory II. Please read the prospectus carefully before investing or sending money.

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¹ Source: SQM (Service Quality Measurement Group) Call Center Awards Program for 2004 and 2006–2023, for the financial services industry. (Criteria used for Call Center World Class FCR Certification is 80% or higher of customers getting their contact resolved on the first call to the call center (FCR) for 3 consecutive months or more.)

² On the contract anniversary on or immediately following the designated life's attained age 59½, the for-life guarantee becomes effective provided: 1) the contract value is greater than zero and 2) the contract has not been annuitized. If the designated life is age 59½ on the effective date of the endorsement, then the for-life guarantee becomes effective on that date.

³ The total annual charges are calculated based on the guaranteed withdrawal balance after interest is credited on the contract anniversary. On each fifth contract anniversary following the effective date of the endorsement, the company reserves the right to increase the charge subject to the maximum increase amount and maximum benefit charge stated in the contract supplemental data pages. If the charge percentage is increased, a notice will be sent to the owner prior to the contract anniversary.

⁴ A one-time step up of the guaranteed withdrawal balance (GWB) will occur if the contract value is greater than the GWB on the date the guaranteed annual withdrawal amount percentage (GAWA%) is determined (determination date), subject to a maximum of \$10 million. On each contract anniversary following the effective date of the add-on benefit, the GWB will automatically step up to the contract value if the contract value is greater than the GWB, subject to a maximum of \$10 million.

⁵ All withdrawals, including systematic withdrawals, required minimum distributions (RMDs), and free withdrawals (if applicable), apply to the total amount withdrawn in a contract year. The RMD withdrawal must be for this contract only and the owner must specify that the withdrawal is an RMD.

Impact of excess withdrawals: If at the time of withdrawal the sum of all withdrawals taken in a contract year is greater than the guaranteed annual withdrawal amount (GAWA) or RMD, the dollar-for-dollar portion is equal to the greater of (a) GAWA or the RMD less all prior partial withdrawals made in the current contract year or (b) zero.

The guaranteed withdrawal benefit (GWB) is equal to the greater of (a) the GWB prior to the partial withdrawal less the dollar-for-dollar portion reduced for the excess withdrawal amount pro rata, subject to a maximum of \$10 million, or (b) zero. The GAWA is reduced for the excess withdrawal amount pro rata. Rules may vary upon spousal continuation or if the for-life guarantee is not in effect. Withdrawals under the add-on benefit are assumed to be the total amount deducted from the contract value, including any charges or adjustments. Withdrawals in excess of free withdrawals may be subject to a withdrawal charge. Election of 72(t)/72(q) distributions may not be appropriate on contracts with an add-on benefit.

Withdrawals taken under IRC 72(t)/72(q) are not considered required minimum distributions for purposes of preserving the guarantees under the guaranteed minimum withdrawal benefit (GMWB). 72(t)/72(q) distributions under a GMWB will have the same effect as any withdrawal or excess withdrawal.

Firm and state variations may apply. Additionally, products may not be available in all states.

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Impact of withdrawals:

Withdrawals before the end of a term are subject to an interim value adjustment. The interim value adjustment may have a positive or negative impact on the contract value at the end of the term which may be significant.

For Jackson Market Link Pro® II, withdrawal charges will apply to withdrawals during the first six years of the contract which will result in a reduced contract value. The withdrawal charge schedule is **8%, 8%, 7%, 6%, 5%, 4%, 0%**.

For Jackson Market Link Pro Advisory II, a market value adjustment (MVA) will be applied to certain amounts withdrawn or annuitized during the first six contract years. The MVA may result in an increase or decrease to amounts removed from the contract.

Owners could see a substantial loss during an index period if the index declines more than the level of downside protection. If an owner does see a substantial loss during an index period, the owner may not be able to participate fully in a subsequent market recovery due to the capped upside potential in subsequent index periods.

An add-on benefit that provides income for the length of the designated life and/or covered lives may be available for an additional charge. The amount of income that this benefit may provide can vary depending on age, when income is taken, and how many lives are covered when the benefit is elected. Certain state variations may also apply. The cost of this benefit may negatively impact the contract's cash value.

The +Income add-on living benefit is available ages 50 to 80 at election.

The latest income date under this contract is the owner's age 95, which is the required age to annuitize or take a lump sum.

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.

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Registered index-linked annuities (contract form numbers RILA290, RILA290-CB1, RILA292, RILA292-CB1, RILA295, RILA295-FB1, RILA297, RILA297-FB1) are issued by Jackson National Life Insurance Company (Home Office: Lansing, Michigan) and distributed by Jackson National Life Distributors LLC, member FINRA. These products have limitations and restrictions, including withdrawal charges, a market value adjustment, and an interim value adjustment. Jackson issues other annuities with similar features, benefits, limitations, and charges. Discuss them with your financial professional, or contact Jackson for more information.

