

# Jackson Market Link Pro<sup>®</sup> Advisory 4

A registered index-linked annuity (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.

## Jackson Market Link Pro Advisory 4

### Standard contract provisions

<b>Withdrawal charges*</b>	None
<b>Maximum issue age</b>	85
<b>Latest income date<sup>1</sup></b>	95
<b>Minimum premium</b>	\$25,000 initial premium, subsequent premiums of \$500 (\$50 through automatic payment plan).
<b>Market value adjustment (MVA)<sup>†</sup></b>	Jackson <sup>®</sup> applies an MVA to certain amounts withdrawn or annuitized during the first six premium receipt years. The MVA may result in an increase or decrease to amounts removed from the contract.
<b>Free withdrawals<sup>2, 3</sup></b>	Every contract year, you may withdraw up to the greater of earnings or 10% of remaining premium, free of MVA. An interim value adjustment may still apply.
<b>Required minimum distribution (RMD)<sup>3, 4</sup></b>	Jackson Market Link Pro Advisory 4 is RMD friendly, so qualified contracts may not be subject to MVA. An interim value adjustment may still apply.

### Growth and protection options

(See your financial professional for options and availability)

<b>Index account option term(s)<sup>5</sup></b> 1-year, 3-year, or 6-year terms.	<b>Index(es)</b> Premiums may be allocated to index options, including the S&P 500 <sup>®</sup> , DJIA, Russell 2000, MSCI EAFE, Nasdaq-100 <sup>®</sup> , and MSCI Emerging Markets indexes.	<b>Rate(s)*</b> Rates are guaranteed <sup>†</sup> for each index account option term or guarantee period. <sup>‡</sup> Please contact your financial professional or visit <a href="http://jackson.com/RILA">jackson.com/RILA</a> for current rates.
<b>Crediting method(s)**</b> Multiple crediting methods offer ways to calculate potential index-linked returns. You may select any one, or a combination, of these methods and have flexibility to change selections and allocations penalty-free at the end of each index account option term.	<b>Buffer(s)**</b> A buffer protects from loss up to a stated percentage—10%, 20% or 100%. <sup>7</sup> The level of protection available will depend on the crediting method selected.	<b>Fixed account<sup>8</sup></b> <b>Premium allocated to the fixed account earns interest at an annually renewable rate never less than the fixed account minimum interest rate (FAMIR) of 0.15% to 3%.</b>
<b>Performance lock</b> Ability to reallocate all or a portion of your value from an index account option to a performance lock holding account.		

### Included benefit

(available for at no additional charge)

<b>Death benefit<sup>9</sup></b>	For issue ages 0 to 80, the standard death benefit is the greater of the contract value or premium adjusted for withdrawals. For issue ages 81 to 85, the standard death benefit is the contract value.
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### Add-on benefits

(available for an additional charge)

<b>Living benefit<sup>10</sup></b>	+Income—1.45% <sup>11</sup>
<b>Rate enhancement option<sup>12</sup></b>	1.25%

\* All or any portion of the contract may be withdrawn at any time prior to the income date free of withdrawal charges. The interim value adjustment may still apply.

† MVA may not be applied in all states.

‡ Index adjustment factors are based on product/contract features 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

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

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

Jackson<sup>®</sup> is the marketing name for Jackson Financial Inc. and Jackson National Life Insurance Company<sup>®</sup>.

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
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## TO LEARN MORE ABOUT JACKSON MARKET LINK PRO ADVISORY 4, CONTACT YOUR FINANCIAL PROFESSIONAL TODAY.

**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/ProspectusJMLPA4](http://Jackson.com/ProspectusJMLPA4). Please read the prospectus carefully before investing or sending money. 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.**

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.

- <sup>1</sup> Qualified plans may require an earlier distribution. 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.
- <sup>2</sup> Each contract year, the greater of 10% of premium still subject to MVA determined at the beginning of the contract year or earnings. Free withdrawals not taken in a contract year are not available in future contract years.
- <sup>3</sup> All withdrawals, including automatic withdrawals, required minimum distributions (RMDs), and free withdrawals, apply to the total amount withdrawn in a contract year and are subject to an interim value adjustment. The RMD withdrawal must be for this contract only and you must specify that the withdrawal is an RMD. Partial withdrawals during the MVA period reduce the contract value on a dollar-for-dollar basis and may be subject to applicable MVA. For more information on the interim value adjustment, please see the contract prospectus. Taxes may apply to any withdrawal you make.
- <sup>4</sup> The required minimum distribution (RMD) for this contract may be taken from a qualified Jackson Market Link Pro Advisory 4 contract free of MVA, even if the amount exceeds the 10% free withdrawal provision. The RMD withdrawal value is based on the contract value. If a withdrawal taken before the sixth contract anniversary exceeds the greater of the RMD requirement or the free withdrawal benefit, the excess amount withdrawn will be subject to MVA.
- <sup>5</sup> The availability of each index account option term varies by firm and is subject to change. Jackson reserves the right to suspend the availability of an index account option term at any time.
- <sup>6</sup> The guaranteed cap rate will be the cap rate for the entire guarantee period. The guarantee period is only available on the 1- and 3-year terms with a 10% buffer and is equal to the first six premium years of the index account option term.
- <sup>7</sup> 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.
- <sup>8</sup> The fixed account value will never be less than the fixed account minimum value. The fixed account minimum value is equal to 87.5% of premium allocated to the fixed account, accumulated at the fixed account minimum interest rate, less any withdrawals, applicable charges/adjustments, and taxes.
- <sup>9</sup> If the oldest owner's age when the contract is issued is between 0 and 80 the death benefit is equal to the greater of the current contract value or premiums paid into the contract adjusted for any withdrawals incurred since the issuance of the contract. If the oldest owner's age is between 81 and 85 when the contract is issued, the death benefit is equal to the current contract value.

<sup>10</sup> 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.

<sup>11</sup> The +Income add-on living benefit is available ages 50 to 80 at election and cannot be elected in conjunction with the rate enhancement option. 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.

<sup>12</sup> The rate enhancement option is only available at issue and cannot be terminated. This option is not available with the +Income benefit. The total charge is expressed as an annual percentage of each index option crediting base (IOCB). Please see the prospectus for details.

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Indexes are unmanaged and are unavailable for direct investment. The payment of dividends is not reflected in the index return.

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