



REGISTERED INDEX-LINKED ANNUITIES



FACTS ABOUT

Jackson Market Link Pro[®] Suite



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

Designed for growth and protection within your portfolio

JACKSON MARKET LINK PRO® SUITE PROVIDES OPPORTUNITIES TO GROW YOUR RETIREMENT ASSETS AND HAVE A LEVEL OF PROTECTION DURING MARKET DOWNTURNS

What is Jackson Market Link Pro Suite?



GROWTH

Jackson Market Link Pro Suite allows you to link your investment performance and growth potential to one or more available indexes.



PROTECTION

Markets can be unpredictable; Jackson Market Link Pro Suite was designed with your protection in mind.



And FLEXIBILITY—all in one product

When planning for retirement, you may have a specific vision in mind. What if your views change? As an investor, you need a flexible strategy that allows your choices to evolve along with your needs.



Jackson Market Link Pro Suite is composed of registered index-linked annuities (RILAs).

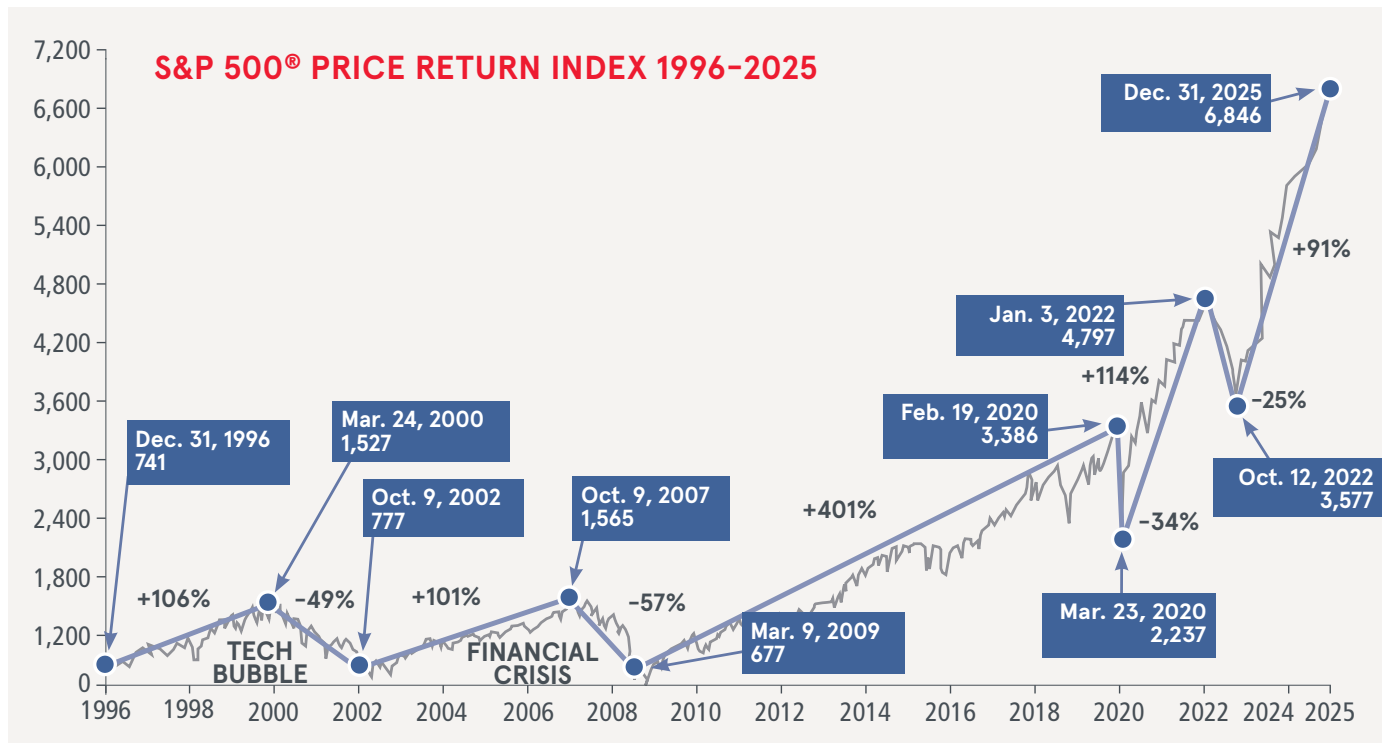
A RILA is a long-term, tax-deferred vehicle designed for retirement. It is subject to investment risk, the value will fluctuate, and loss of principal is possible. A RILA, which is an insurance contract, allows you to choose how you want to prioritize growth opportunities while managing the amount of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



Growth

Staying invested can make a big difference

Markets can be volatile with many inflection points for gains—and losses. To help grow and protect your retirement assets, it's important to be ready for both scenarios.



Source: J.P. Morgan Asset Management, "Guide to the Markets," page 4, December 31, 2025. Returns are cumulative and based on S&P 500 Index price movement only, and do not include the reinvestment of dividends. Data as of December 31, 2025.
Past performance is not indicative of future returns. Indexes are unmanaged and cannot be invested into directly.

What were the average returns from 2016 to 2025?

S&P 500 RETURN WAS
14.8%
ON AVERAGE

60/40 PORTFOLIO WAS
9.9%
ON AVERAGE

Source: Morningstar Direct 01/01/2016–12/31/2025. Average asset allocation investor return is based on an analysis from Morningstar. A 60/40 portfolio is a balanced portfolio with 60% invested in S&P 500 Index and 40% invested in high-quality U.S. fixed income, represented by the Bloomberg U.S. Aggregate Index. The portfolio is rebalanced annually. Returns are annualized and represent the 10-year period ending December 31, 2025.

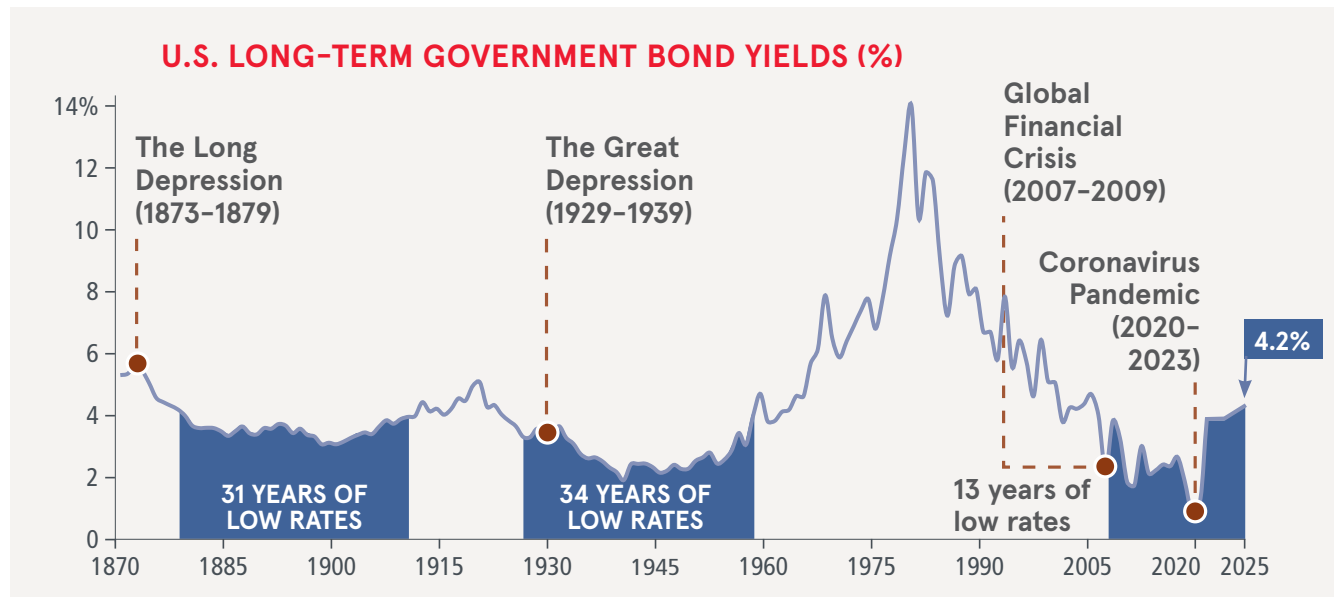
TYPICAL INVESTOR RETURN WAS
7.0%
ON AVERAGE IN 2024

Source: Morningstar, "Mind the Gap 2025," page 1. The typical investor return is based on an estimate of the average dollar invested in U.S. mutual funds and exchange-traded funds, which earned a 7.0% per year dollar-weighted return over the 10 years ended December 31, 2024.



Growth

When investing, there is often a trade-off between potential returns and the risk taken to reach them. Investors often add fixed income to their portfolios to reduce risk. Stay invested regardless of the current market by adding a measure of protection to your growth portfolio.



Sources: Federal Reserve, Robert Shiller, Refinitiv Datastream.

Data for 1871–1961 represents average monthly U.S. long-term government bond yields compiled by Robert Shiller. Data for 1962 to 2025 represents 10-year Treasury yields as of December 31 each year within the period. Data for 2025 is as of December 31.

Length of low-rate periods above is consecutive years with rates less than 4%.

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Growth

What options can you choose to pursue growth?

THERE ARE SIX AVAILABLE INDEXES—YOU CAN CHOOSE ONE OR MORE* TO ALIGN WITH YOUR INVESTMENT STRATEGY

There are no restrictions regarding which indexes can be selected.

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.
EMERGING MARKETS	MSCI Emerging Markets	Composed of equity securities of large- and mid-cap companies across 26 emerging market countries.	The MSCI Emerging Markets Index is a selection of stocks that is designed to track the financial performance of companies in economically underdeveloped nations.

* 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.

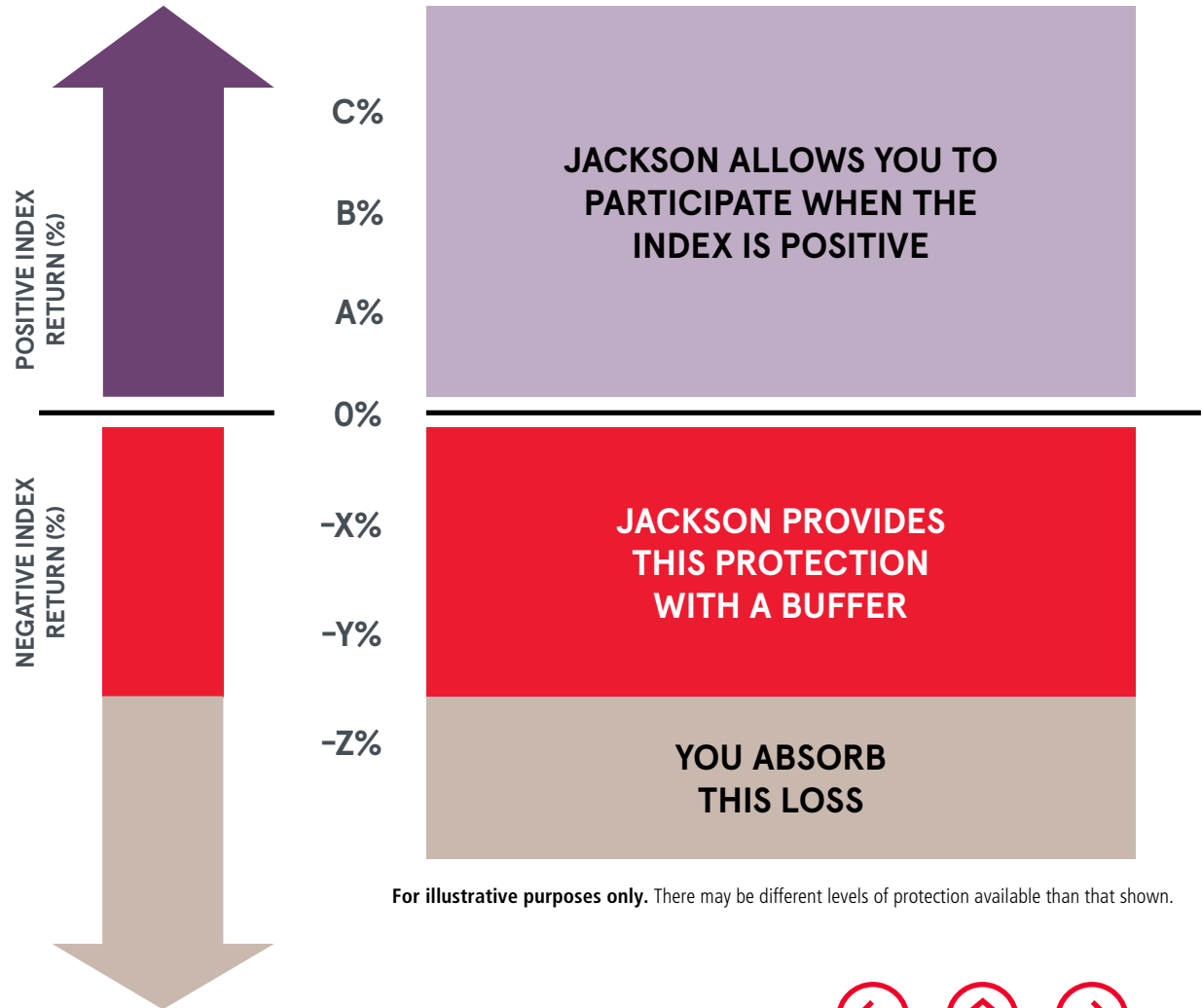
CHOOSE THE STRATEGY THAT ALIGNS WITH YOUR MARKET OUTLOOK



Help protect your future with a buffer

Select your level of protection.

BUFFER PROTECTION. Your future is invaluable. Limiting loss is key to protecting your future, especially in years of significantly down markets. With Jackson Market Link Pro Suite, your potential loss is limited with a protection option like a buffer. A buffer reduces how much loss your investment takes by a set percentage.



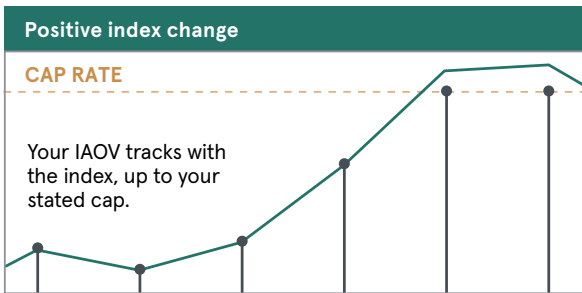
For illustrative purposes only. There may be different levels of protection available than that shown.



Growth

CHOOSE FROM FOUR CREDITING METHODS

CAP

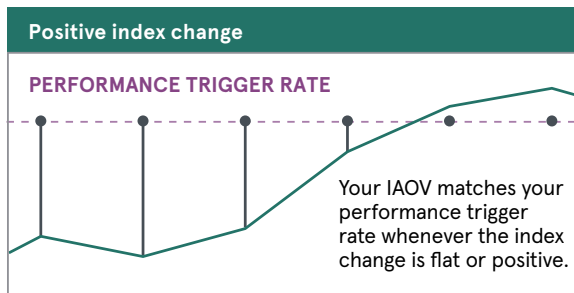


Choose a **GUARANTEED CAP[†]** to maximize growth in strong markets, with fixed cap and participation rates for the entire guarantee period.

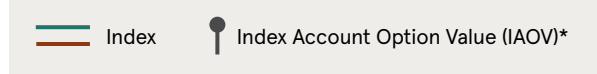
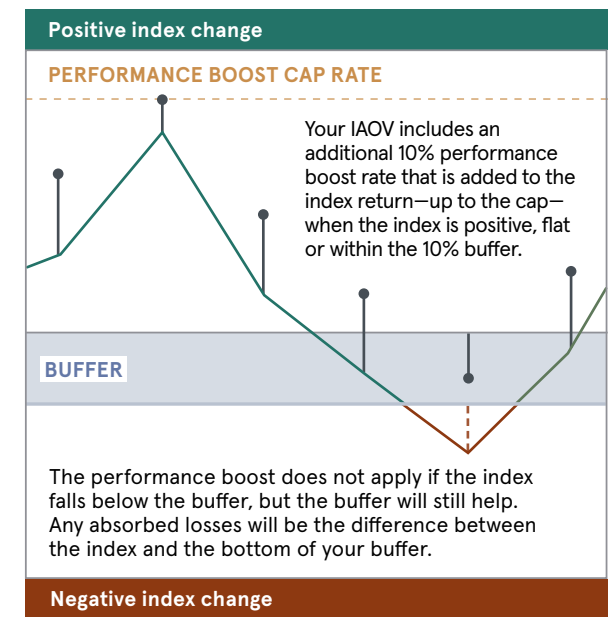
OR CHOOSE A FIXED ACCOUNT OPTION

You can also guarantee a fixed rate of return for one year by allocating to a fixed account option.

PERFORMANCE TRIGGER



PERFORMANCE BOOST



* Index account option value (IAOV) is the value of the portion of premium allocated to an index account option.

[†] The guaranteed cap rate will be the cap rate for the entire guarantee period. The guarantee period is equal to the first six premium years and is only available on the 1- and 3-year terms with a 10% buffer. Once index account option value is removed from an index account option with a guaranteed cap crediting method, it cannot be reallocated into a new or existing guaranteed cap crediting method.

These hypothetical examples are for illustrative purposes only and are not representative of the past or future performance of any particular product.

Caps/rates are set at the beginning of each term and are subject to change.

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



Flexibility

What flexibility do you have to invest on your terms?

CHOOSE FROM THREE INDEX ACCOUNT OPTION TERMS*

Index account option terms are the periods over which index gains or losses are measured. Any gains or losses in the tracked indexes are calculated at the end of the selected term and the contract value is adjusted accordingly. Jackson Market Link Pro Suite offers 1-, 3-, and 6-year terms.

- **1-YEAR:** Gains or losses are applied at the end of the 1-year term and are determined by the percentage change in the index value from the start date to the end date as adjusted by the level of protection or the crediting method.
- **3-YEAR:** Gains or losses are applied at the end of the 3-year term and are determined by the percentage change in the index value from the start date to the end date as adjusted by the level of protection or the crediting method.
- **6-YEAR:** Gains or losses are applied at the end of the 6-year term and are determined by the percentage change in the index value from the start date to the end date as adjusted by the level of protection or the crediting method.

*Not all crediting methods and/or protection options are available with all index account option terms. Caps/rates are set at the beginning of each term and are subject to change.



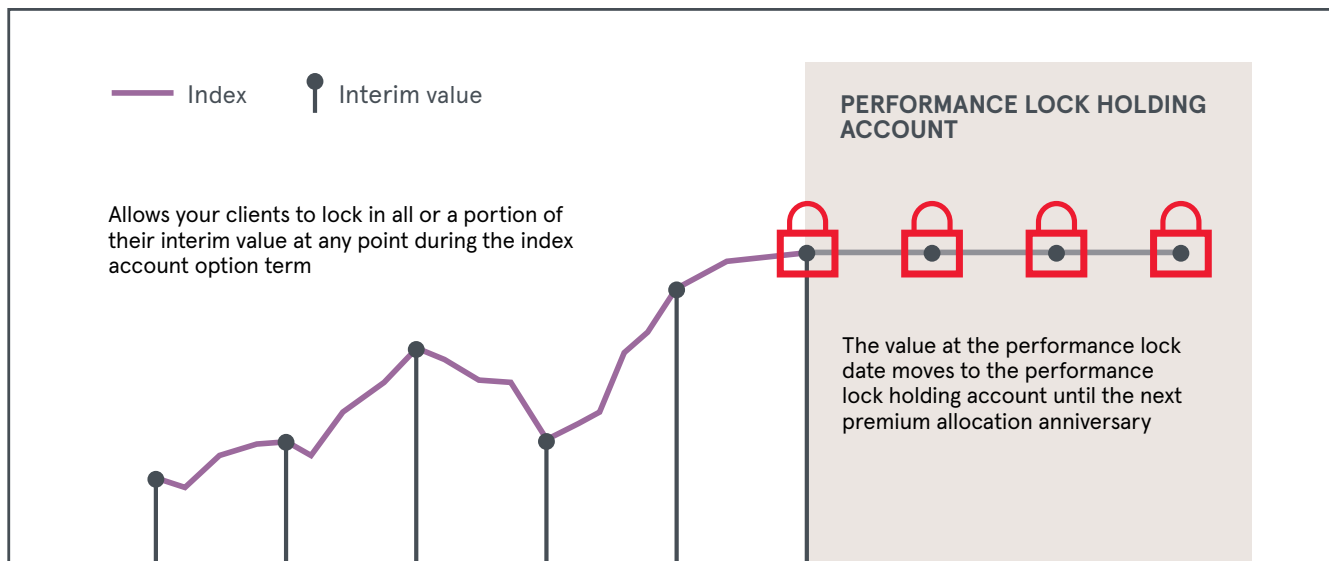
Flexibility

Is there flexibility to lock in gains?

CHOOSE FROM TWO PERFORMANCE LOCK OPTIONS

FULL OR PARTIAL PERFORMANCE LOCK

With performance lock you can choose to move all, (full performance lock), or a portion, (partial performance lock), of your interim value into a performance lock holding account. This premium can be reallocated at the next premium allocation anniversary.



Caps/rates are set at the beginning of each term and are subject to change.



Flexibility



Is there the flexibility to reallocate to different options?

Upon the anniversary of the term you have selected, you are able to reallocate those dollars to another term, index or fixed account, protection option and crediting method. This allows for complete flexibility and the opportunity to change allocations based on your needs. Electing a new term after the initial 6-year period does not extend the withdrawal charge schedule for Jackson Market Link Pro 4 or the market value adjustment period for Jackson Market Link Pro Advisory 4.



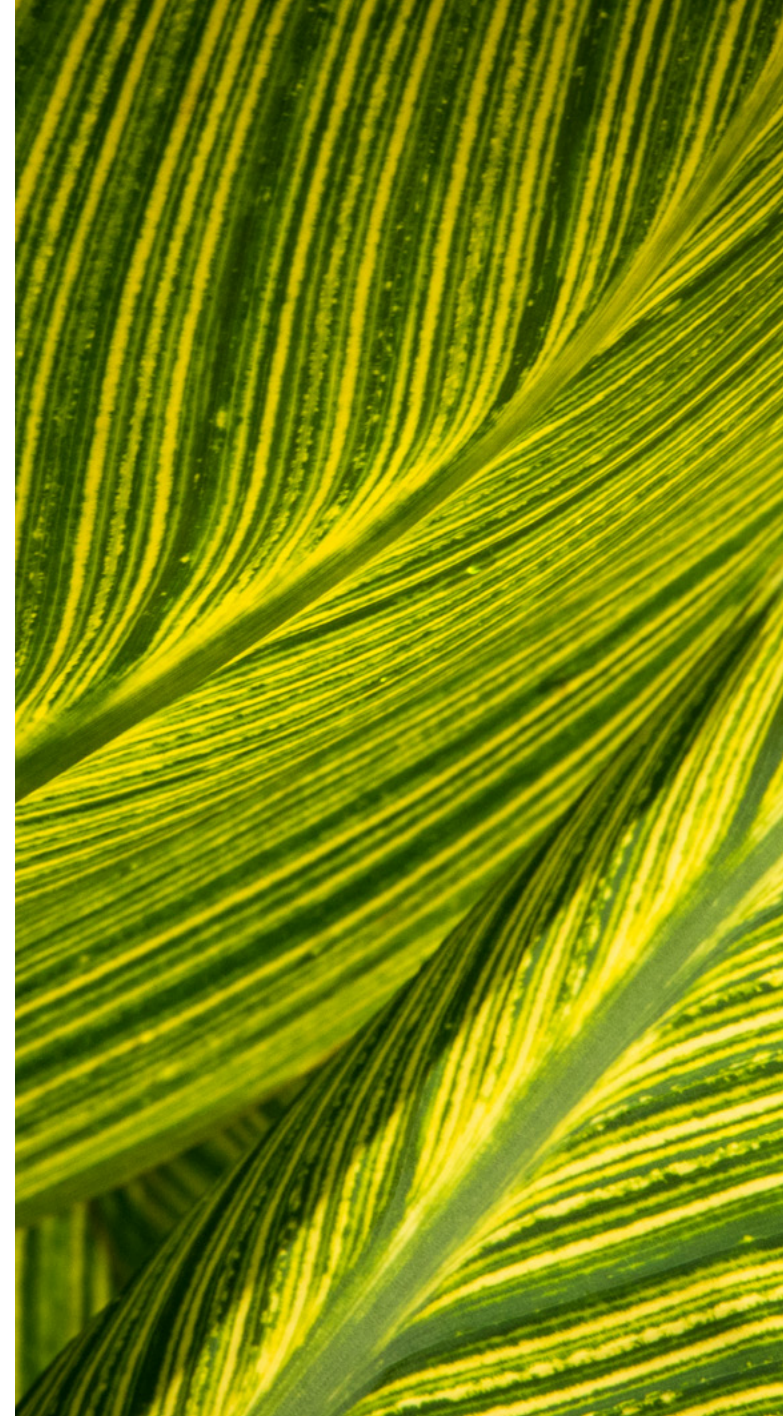
What if I need to take a withdrawal?

You can take a withdrawal from the fixed account or your index account options at any time. Withdrawals taken from your index account option will be based on an interim value adjustment. The interim value allows Jackson to calculate and adjust the value in the index account option and provide the fair value of the allocation in the event of withdrawals, annuitization and death benefit payments before the end of the term. The value can fluctuate depending on economic movements, with the possibility of gain or loss during the term. See the prospectus for details at jackson.com/ProspectusJMLP4 for Jackson Market Link Pro 4 or jackson.com/ProspectusJMLPA4 for Jackson Market Link Pro Advisory 4. Withdrawals made during the first six premium years may be subject to withdrawal charges for Jackson Market Link Pro 4 or a market value adjustment for Jackson Market Link Pro Advisory 4.



Looking for more information on how Jackson Market Link Pro Suite can provide you opportunities for growth, protection, and flexibility on your terms? Explore case studies, assessments, and tools.

VISIT [JACKSON.COM/RILA](https://www.jackson.com/rila)





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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[®] 4, withdrawal charges will apply to withdrawals during the first six premium years 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 4, a market value adjustment (MVA) will be applied to certain amounts withdrawn or annuitized during the first six premium 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. 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.

All index adjustment factors are based on the product/contract options selected and are declared by Jackson at its discretion. Subsequent index adjustment factors may be higher or lower than the initial factors and may differ from those used for new contract or for contracts issued at different times.

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