

# Jackson Market Link Pro<sup>®</sup> II

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 II   |   |  |
|--|---|--|
| Standard contract provisions   |   |  |
| Withdrawal charges <sup>1</sup>  | 6 years—8%, 8%, 7%, 6%, 5%, 4%, 0%  |  |
| Maximum issue age  | 85  |  |
| Latest income date <sup>2</sup>  | 95  |  |
| Minimum single premium   | \$25,000. Subsequent premiums are not allowed. Withdrawal charges as a percentage of remaining premium.   |  |
| Free withdrawals <sup>3, 4</sup>   | Every contract year, you may withdraw up to the greater of earnings or 10% of remaining premium, free of withdrawal charges. An interim value adjustment may still apply.   |  |
| Required minimum distribution (RMD) <sup>4, 5</sup>  | Jackson Market Link Pro II is RMD friendly, so qualified contracts may not be subject to withdrawal charges. An interim value adjustment may still apply.   |  |
| Growth and protection options<br>(see your financial professional for options and availability)  |   |  |
| Index account option term(s) <sup>6</sup><br>1-year, 3-year, or 6-year terms.  | Index(es)<br>Premiums may be allocated to index options, including the S&P 500 <sup>®</sup> , Russell 2000, MSCI EAFE, MSCI KLD 400 Social, and MSCI Emerging Markets indexes.  | Rate(s) <sup>*</sup><br>Rates are guaranteed <sup>†</sup> for each index account option term. Please see your financial professional or visit <a href="http://Jackson.com/RILA">Jackson.com/RILA</a> for current rates.  |
| Crediting method(s) <sup>‡</sup><br>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. | Buffer(s) and floor(s) <sup>‡</sup><br>A buffer protects from loss up to a stated percentage—10% or 20%. <sup>7</sup><br>A floor protects from loss after a stated percentage— -10%. <sup>8</sup><br>The level of protection available will depend on the crediting method selected.                        | Fixed account <sup>9</sup><br><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%. The FAMIR is guaranteed for the life of the contract.</b> |
| Performance lock<br>Ability to reallocate intra-term or at the end of your term from an index account option to a fixed account option.  |   |  |
| Included benefits<br>(available at no additional charge)   |   |  |
| Extended care waiver <sup>10</sup>   | If you (or your joint owner) are by medical necessity confined to a nursing home or hospital for 90 consecutive days, you may withdraw up to 100% of the accumulated contract value without incurring a withdrawal charge (one time only). Please see your financial professional for availability.         |  |
| Terminal illness waiver <sup>11</sup>  | If you (or your joint owner) are diagnosed with a medical condition expected to result in death within 12 months, you may withdraw up to 100% of your contract's accumulated contract value without incurring a withdrawal charge (one time only). Please see your financial professional for availability. |  |
| Death benefit <sup>12</sup>  | 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.   |  |
| Add-on benefit<br>(annual benefit-based charge)  |   |  |
| Living benefit <sup>13</sup>   | +Income—1.45% <sup>14</sup>   |  |

\* Interest rates, cap rates, performance trigger rates, performance boost rates, and performance boost cap rates 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 |                          |



## TO LEARN MORE ABOUT JACKSON MARKET LINK PRO II, 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/ProspectusJMLP2](http://Jackson.com/ProspectusJMLP2). 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> A full withdrawal may be taken at any time and will be subject to applicable withdrawal charges. After the expiration of the withdrawal charge period, withdrawals taken during the index account option term will be subject to the interim value adjustment. Taxes may apply to any withdrawal you make.
- <sup>2</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>3</sup> Each contract year, the greater of 10% of remaining premium still subject to withdrawal charges 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>4</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 the 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 withdrawal charge period reduce the contract value on a dollar-for-dollar basis and may be subject to applicable withdrawal charges. For more information on the interim value adjustment, please see the contract prospectus. Taxes may apply to any withdrawal you make.
- <sup>5</sup> The RMD for this contract may be taken from a qualified Jackson Market Link Pro II contract free of withdrawal charges, 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 end of the withdrawal charge period exceeds the greater of the RMD requirement or the free withdrawal benefit, the excess amount withdrawn will be subject to withdrawal charges.
- <sup>6</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>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> 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.
- <sup>9</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>10</sup> 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. Limited to \$250,000. All contract values will be reduced proportionately. A payment under the extended care waiver is payable only once, regardless of any subsequent confinement. Taxes may apply.

- <sup>11</sup> 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. Limited to \$250,000. All contract values will be reduced proportionately. A payment under the terminal illness waiver is payable only once, regardless of any subsequent diagnosis. Taxes may apply.
- <sup>12</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>13</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>14</sup> 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.

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

Jackson Market Link Pro<sup>®</sup> II Single Premium Deferred Registered Index-Linked Annuity (contract form numbers RILA290, RILA290-CB1, RILA292, RILA292-CB1) is issued by Jackson National Life Insurance Company (Home Office: Lansing, Michigan) and distributed by Jackson National Life Distributors LLC, member FINRA. This product has limitations and restrictions, including withdrawal charges 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.

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