

VARIABLE ANNUITY WITH PROTECTED LIFETIME INCOME

Jackson +Protect[®]

Jackson +Protect is an add-on living benefit available within the Jackson Retirement Investment AnnuitySM variable and fixed annuity. The performance of your investments in the years surrounding retirement could make a huge impact on your retirement experience. If you begin taking withdrawals when the market is down, you may run the risk of having less income down the road; this is called sequence-of-returns risk. For an additional cost, Jackson +Protect can provide income protection to help you maintain your retirement lifestyle regardless of market ups and downs.

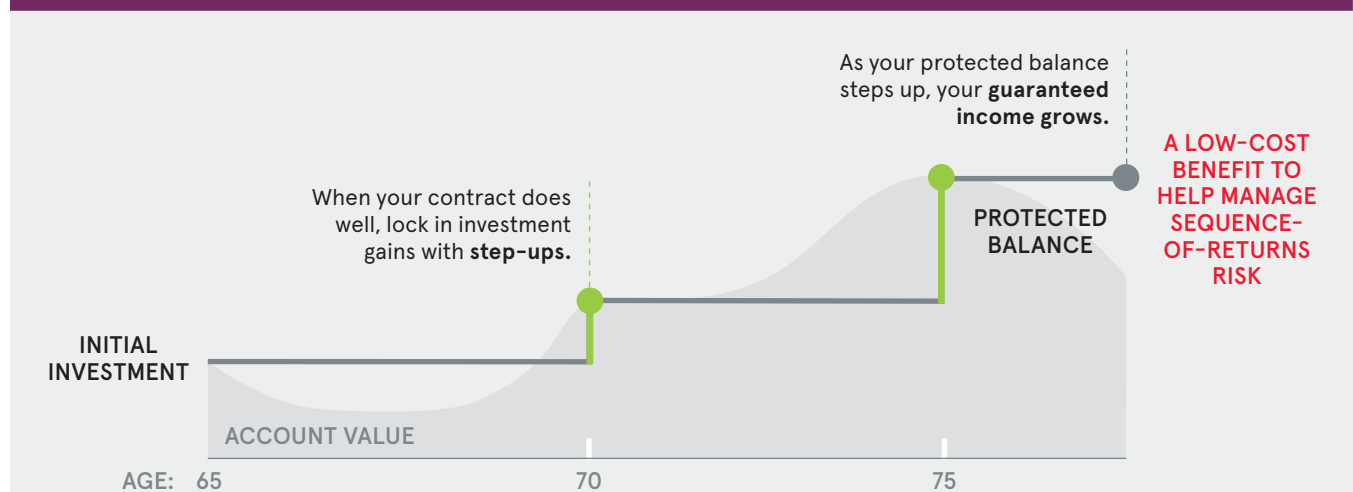
JACKSON +PROTECT BENEFITS

- **Income protection** regardless of investment unknowns; you have guaranteed income for life.
- **Jackson Investment FreedomSM** gives you the potential to grow your contract value and, in turn, your protected lifetime income.¹
- **Step-up income opportunities** provide chances to grow your guaranteed* withdrawal balance (GWB), the “protected balance” from which you take income, every fifth contract anniversary when the market is up.

LIVING BENEFIT FEATURES

Lifetime Income Lock-in Age ²	65	
Guaranteed Annual Withdrawal Amount Percentage	4.00%	
Step-up	Every fifth contract anniversary	
Charge ³	Deferral Period ³	Withdrawal Period ³
	0.35%	0.80%

REAP THE BENEFITS OF INCOME PROTECTION



Step-ups are applied every fifth year, if applicable, to your protected balance and not the account value. It's important to remember the difference between your account value and the protected balance, which this example illustrates. The protected balance is not a cash value, not available as a lump sum, and decreases on a dollar-for-dollar basis as you withdraw your guaranteed annual withdrawal amount (GAWA) or required minimum distribution (RMD).

This hypothetical example is for illustrative purposes only and is not representative of future performance of any particular product. Past performance is no guarantee of future results.

See next page for important additional information.

Maximum issue age⁴: 70

* Guarantees are backed by the claims-paying ability of Jackson National Life Insurance Company and do apply to the principal amount or investment performance of the variable annuity's separate account or its underlying investments.

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

Not for use in Oregon.

Firm and state variations may apply.

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



Contact your financial professional to learn how Jackson +Protect can help address your income needs in retirement.

Contact Us

RIA and Wealth Managers: 800/711-7397

email: wealthmanagers@jackson.com

web: Jackson.com/RIA

Customer Care: 800/711-JNLD (5653)

Variable annuities are long-term, tax-deferred investments designed for retirement, involve investment risks, and may lose value. 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.

Add-on living benefits are available for an extra charge in addition to the ongoing fees and expenses of the variable annuity and may be subject to conditions and limitations. There is no guarantee that a variable annuity with an add-on living benefit will provide sufficient supplemental retirement income.

This material is authorized for use only when preceded or accompanied by the current contract prospectus and underlying fund prospectuses. Before investing, investors should carefully consider the investment objectives, risks, charges, and expenses of the variable annuity and its underlying investment options. This and other important information are contained in the current contract prospectus and underlying fund prospectuses. Please read the prospectuses 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 and do not apply to the principal amount or investment performance of a variable annuity's separate account or its underlying investments. 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.

The latest income date allowed is age 95, which is the required age to annuitize or take a lump sum. Please see the prospectus for important information regarding the annuitization of a contract.

Once elected, benefits may not be canceled or changed; please see prospectus for specific benefit availability. The long-term advantage of the add-on benefits will vary with the terms of the benefit option, the investment performance of the Variable Investment

Options selected, and the length of time the annuity is owned. As a result, in some circumstances the cost of a benefit may exceed the actual benefit paid. The total annual charges are calculated as a percentage of the benefit base and deducted quarterly and upon termination on a pro rata basis across the Variable Investment Options and the Fixed Account Options. 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 Fixed Account Minimum Value of any Fixed Account Option has been reached, charges will not be taken from that Fixed Account Option but will be taken pro rata from any Fixed Account Options that have not reached the Fixed Account Minimum Value and the Variable Investment Options. If the contract value falls to zero or at the time the benefit is terminated, the charge will be discontinued.

- ¹ Select up to a maximum of 99 investments and adjust options or allocations up to 25 times each contract year without transfer fees. To prevent abusive trading practices, Jackson restricts the frequency of transfers among Variable Investment Options, including trading out of and back into the same subaccount within a 15-day period.
- ² On the contract anniversary on or immediately following the designated life's attained age 65, 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 65 on the effective date of the endorsement, then the for-life guarantee becomes effective on that date.
- ³ The Deferral Period Guaranteed Minimum Withdrawal Benefit (GMWB) charge will be charged at the end of each contract quarter when no withdrawals have been taken since the effective date of the benefit. The Withdrawal Period GMWB charge will be charged at the end of each contract quarter immediately following the contract quarter in which the first withdrawal, even a one-time withdrawal, is taken.
- ⁴ Jackson +Protect[®] is available as a single-life option for ages 35 to 70 at election. For joint owners, both joint owners must fall within the allowable age range on the date of the election.

Jackson Retirement Investment AnnuitySM Variable and Fixed Annuity (contract form numbers VA730, VA730-FB1, ICC20 VA730, ICC20 VA730-FB1) is issued by Jackson National Life Insurance Company (Home Office: Lansing, Michigan) and distributed by Jackson National Life Distributors LLC, member FINRA. This contract has limitations and restrictions. 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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