JACKSON®

JACKSON®
IMMEDIATE ANNUITIES

Your lifestyle doesn't have to change when you retire

Jackson SPIA™

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

Retirement's price tag

Most people discover that retirement doesn't cost as little as they once imagined. In fact, most people find they need about **80% of their pre-retirement income** to maintain their lifestyle in retirement.[1]

When the regular paychecks stop, the everyday expenses don't disappear:

- **Housing costs:** mortgage, rent, utilities and up-keep
- **Living expenses:** groceries, transportation and household needs
- **Healthcare & insurance:** medical bills, premiums and long-term care
- **Lifestyle goals:** travel, hobbies and quality time with family

These items can cause budget concerns once you're settled into retirement.

Retirement income uncertainty doesn't have to hold you back—because Jackson SPIA can help you pursue confidence knowing you have a guaranteed* income stream to support the retirement you want.

WHAT IS A SPIA?

A single premium immediate annuity (SPIA) is a retirement-focused insurance contract that converts a one-time lump-sum premium payment to a guaranteed income stream, commencing within the first year of purchase. 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.

Flexible options designed to fit your needs

When you purchase a Jackson SPIA, you're taking a lump sum of money and turning it into a guaranteed stream of income.

We offer a wide range of payout options and features that give you the flexibility to design retirement on your terms.

Choose how you take your income:

- Single or joint options
- Lifetime income options
- Income options for a specified period of time

Please ask your Financial Professional about the income options available to you.

Choose when you take your income:

- Monthly
- Quarterly
- Semiannually
- Annually

Additional options to help meet your retirement needs:

- A liquidity feature to help you access your money when you need it through a lump sum payment.†
- An accelerated payments feature to help you cover immediate financial needs or hardships.‡

[1] John Waggoner, AARP, "How Much Money Do You Need to Retire?" September 12, 2025.

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

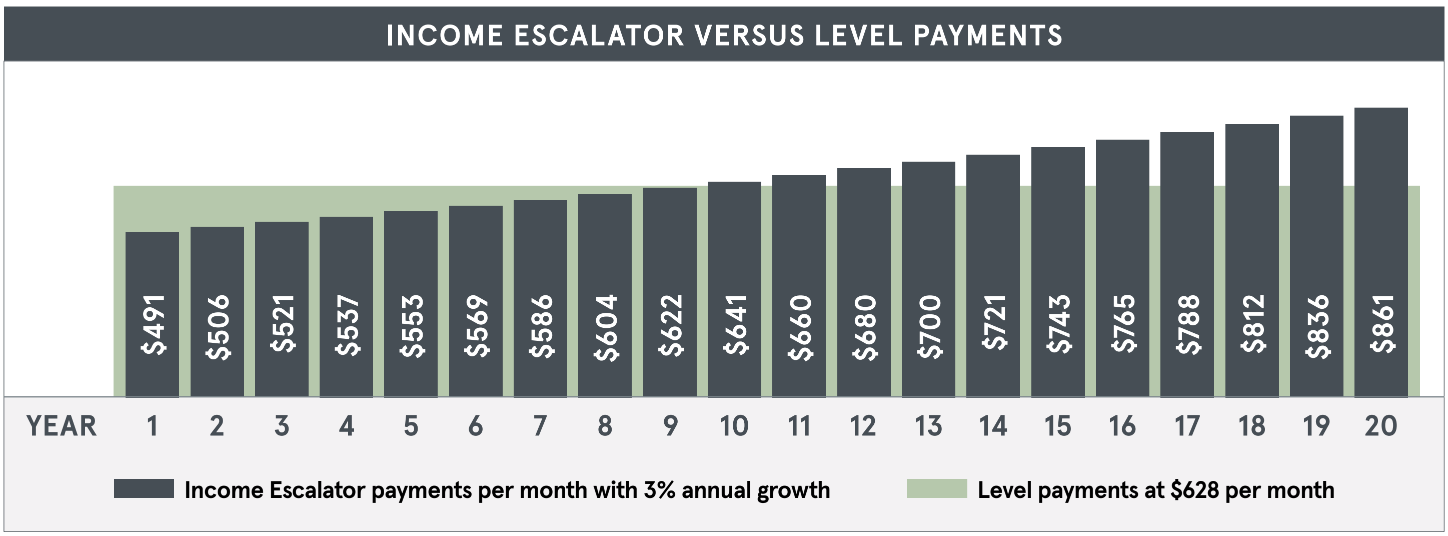
† Allowed on select payout options that include a guaranteed component. Remaining guaranteed payments during the guarantee period will be reduced; payments outside of the guarantee period will not be reduced when a liquidity withdrawal is taken. The calculation uses the liquidity value discount rate. A $50 liquidity administrative fee applies to each liquidity withdrawal.

‡ Available on select payout options that include a guaranteed component and monthly payout frequency.

Keep up with rising retirement costs

Retirement today can last 20 years or more, giving inflation more time to erode purchasing power and increase the cost of everyday living over time. That's why having an income stream with growth potential can play an important role in helping your retirement income keep pace with rising expenses.

Combat inflation with an income benefit designed to help your purchasing power keep pace with rising costs. Income Escalator provides the option for a 2% or 3% cost of living adjustment annually. The Income Escalator is available with every option except benefit certain. In contrast to the more typical equal payments provided under these income options, the Income Escalator allows you to choose to receive lower initial income payments that increase annually for a number of years and eventually become greater than the level income payments in later years. As a result, depending on how long you live, you may receive less money by choosing the Income Escalator. Income Escalator must be elected on the application.



This hypothetical example is for illustrative purposes only and is not representative of the past or further performance of any particular product.

Pursuing certainty in retirement

SPIAs can support clarity and confidence with retirement income planning, helping you spend less time worrying about finances and more time focusing on the retirement you've worked hard to create.

Here are some different situations where Jackson SPIA may be able to support you:

Reducing concerns about market volatility

Providing income that is not directly affected by day-to-day market fluctuations.

Supplementing Social Security or pensions

Filling income gaps for individuals who want additional guaranteed cash flow beyond existing benefits.

Coordinating income for couples

Our joint-life payout options can provide continuous income for a surviving spouse.

To help cover retirement's price tag, contact your financial professional today. Jackson SPIA could help.

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