

Lock in gains. Flex when needed.

Explore Jackson Market Link Pro® Suite's performance lock features.*

Year after year there are shifts in the market. Why shouldn't your retirement strategy be able to track those changes?

We offer two performance locks that let you track the market and choose the optimal time to lock in growth opportunities.



What is a registered index-linked annuity (RILA)?

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.

* Performance lock features are for the Jackson Market Link Pro II and Jackson Market Link Pro Advisory II products only. Jackson® is the marketing name for Jackson Financial Inc., Jackson National Life Insurance Company®, and Jackson National Life Insurance Company of New York®. Firm and state variations may apply. Additionally, products may not be available in all states.

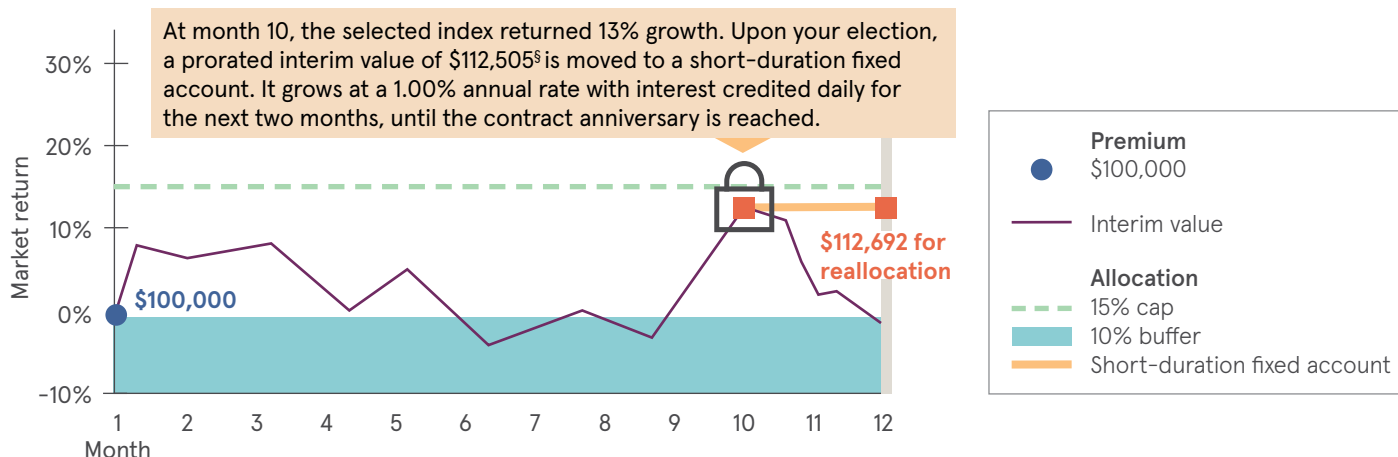
Not FDIC/NCUA insured • May lose value • Not bank/CU guaranteed • Not a deposit • Not insured by any federal agency

Intra-term performance lock*

- Lock in interim value (positive or negative)[†]—at any point during a 1-, 3-, or 6-year index account option term (term).
- The value at the lock-in point moves to the short-duration fixed account until your next contract anniversary.[‡]
- On the anniversary, the fixed account’s value can be reallocated to the initial term or another available index account option term. If no reallocation choice is made, funds within the short-duration fixed account will be moved to a new term of the original selection.
- Elect your lock at any time during the selected term, or have it occur automatically.

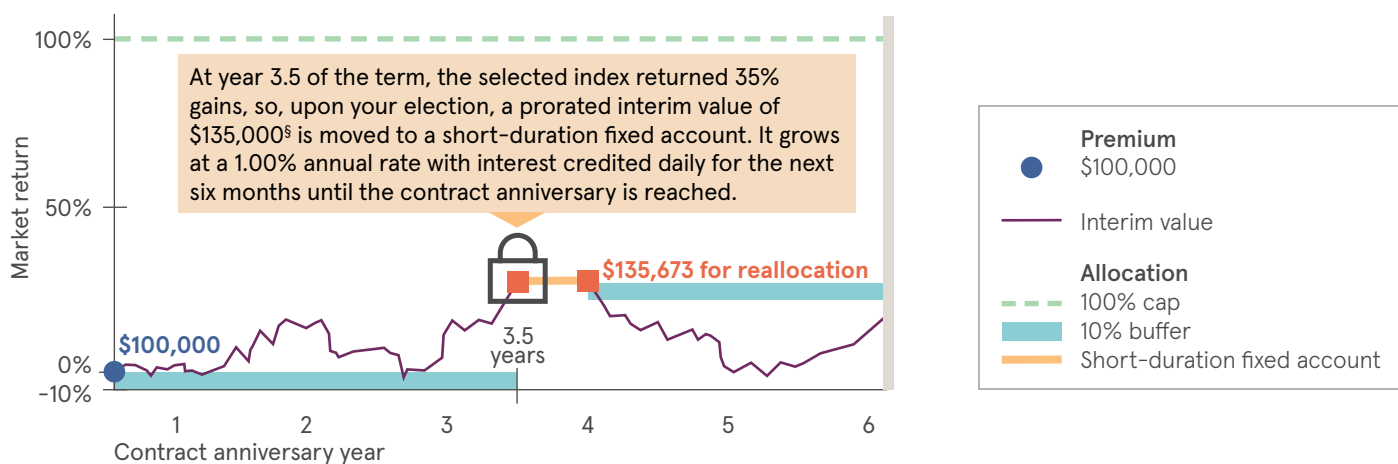
Short-term growth locked in for reallocation

1-year term with intra-term performance lock



Long-term target met early and locked in

6-year term with intra-term performance lock



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

Past performance is not indicative of future returns. Indexes are unmanaged and cannot be invested into directly.

* The intra-term performance lock is not currently available with the election of the performance trigger crediting method.

[†] Growth potential is dependent on crediting method, index, and index account option term chosen.

[‡] An intra-term performance lock ends the index account option term for the index account option out of which it is transferred, effectively terminating that index account option. Once an intra-term performance lock has been processed it is irrevocable. Therefore, when intra-term performance lock is processed, you will not participate in additional gains or losses your chosen Index may experience.

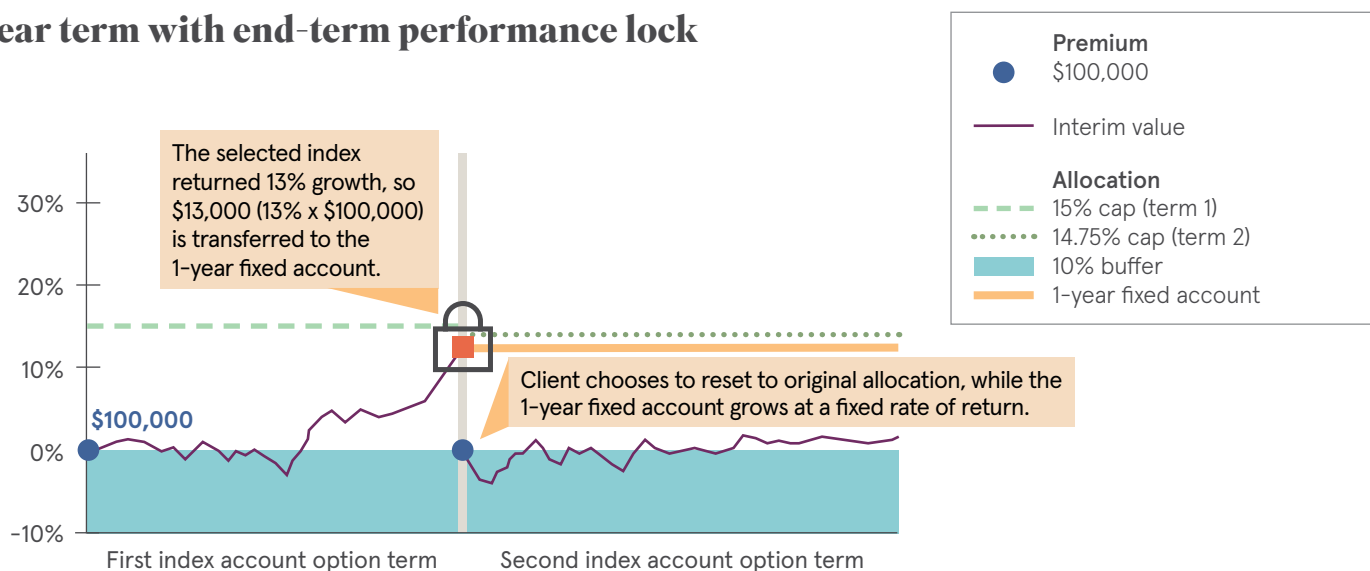
[§] Manual intra-term performance lock requests must be received and in good order before the end of the current business day in order to execute the intra-term performance lock on that day. If an automatic intra-term performance lock target has been set and reached, then the intra-term performance lock will take place the following business day.

End-term performance lock

- Once elected, automatically transfer earnings to the 1-year fixed account at the end of the selected 1-, 3-, or 6-year term.
- At the next contract anniversary, you can reallocate the 1-year fixed account's value to the initial term or another available index account option term.*
- Elect at issue or any time during the selected term.

Set aside potential earnings and the next term's allocation can stay the same

1-year term with end-term performance lock



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* Amounts transferred into the 1-year fixed account in connection with an end-term performance lock will be unavailable to reallocate to an index account option until the next contract anniversary.

KEY TERMS

Index: A benchmark used to determine the positive or negative index adjustment credited, if any, for a particular index account option. There are five available indexes.

Index account option: An option within the index account for allocation of premium, defined by its term, index, crediting method, and protection option.

Index account option term (term): The period over which index gains or losses are measured. Any gains or losses in the tracked index(es) are calculated at the end of the selected index account option term and the contract value is adjusted accordingly.

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.

Buffer: Reduces how much your index account could go down by a set percentage. Jackson protects against loss within the buffer.

Crediting method: The general term used to describe a method of crediting the applicable positive index adjustment at the end of an index account option term. The three available crediting methods are cap, performance boost (not available in New York), performance trigger.

Cap rate, or cap: The cap rate is the maximum positive index adjustment, expressed as a percentage, that will be credited to an index account option under the cap crediting method at the end of each index account option term.

Customize your own performance lock scenario.
Explore the Jackson Market Link Pro Suite at
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® II, withdrawal charges will apply to withdrawals during the first six years of the contract 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 II, a market value adjustment (MVA) will be applied to certain amounts withdrawn or annuitized during the first six contract years. The MVA may result in an increase or decrease to amounts removed from the contract. The MVA is not applied in New York.

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. 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.

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.

The FAMIR will be declared each calendar year and will fall between 0.15% and 3%.

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

Registered index-linked annuities (contract form numbers RILA290, RILA290-CB1, RILA292, RILA292-CB1, RILA295, RILA295-FB1, RILA297, RILA297-FB1) are issued by Jackson National Life Insurance Company (Home Office: Lansing, Michigan) and in New York (contract form numbers RILA290NY, RILA290NY-CB1, RILA292NY, RILA292NY-CB1, RILA295NY, RILA295NY-FB1, RILA297NY, RILA297NY-FB1) by Jackson National Life Insurance Company of New York (Home Office: Purchase, New York). Registered index-linked annuities are distributed by Jackson National Life Distributors LLC, member FINRA. These products have limitations and restrictions, including withdrawal charges, market value adjustments, and an interim value adjustment. Market value adjustments are not applied in New York. Jackson issues other annuities with similar features, benefits, limitations, and charges. Discuss them with your financial professional, or contact Jackson for more information.

Firm and state variations may apply. Additionally, products may not be available in all states.