



Clarity you and your clients deserve

CHOOSE JACKSON®

Jackson® is the marketing name for Jackson Financial Inc., Jackson National Life Insurance Company® (Home Office: Lansing, Michigan), and Jackson National Life Insurance Company of New York® (Home Office: Purchase, New York).

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



You work hard to build confidence in your clients, and better outcomes for their future. And in your fast-paced—and often complicated—business, clearing up the confusion can be half the battle.

Choose a provider with the financial know-how, superior service, and streamlined experiences that strives to reduce the confusion that complicates retirement planning. With Jackson, you get expertise you can depend on, and a partner that will help you do right by your clients, by doing right by you.

That's clarity for a confident future.

Expertise you can depend on

Financial professionals have relied on Jackson to support their client needs for more than 60 years. Join the 120,000 financial professionals who choose Jackson today for leading industry knowledge, dependable business practices, and a disciplined approach to providing annuity products and value-add offerings to support your business.

1961	Jackson National Life Insurance Company is founded in Jackson, Michigan
1970	Jackson starts selling products through independent agents
1986	Jackson is acquired by London-based insurer Prudential plc.
1995	Jackson introduces variable annuities and forms Jackson National Life Distributors (JNLD)
1996	Jackson begins marketing fixed index annuities
2002	Perspective II®, Jackson's unbundled variable annuity, is launched
2004	Jackson awarded its first Highest Customer Service in the Financial Services Industry award
2006	Jackson exceeds \$10 billion in sales*
2007	Jackson announces corporate philanthropy program, Jackson in Action
2009	Jackson reaches \$15 billion in sales*
2011	Jackson launches Elite Access® variable annuity investment platform
2012	Jackson surpasses \$25 billion in sales and deposits*
2013	Jackson becomes national leader in variable annuity sales
2019	Jackson offers products to RIAs for the first time
2020	Jackson reaches \$1 billion in advisory product sales
2021	Jackson becomes an independent, public company and enters the registered index-linked annuity (RILA) market
2023	Jackson tops \$330 billion in total assets†

* Financial results from Jackson Life Insurance Company and its subsidiaries have been included in Jackson's financial results. Jackson results exclude separately managed account businesses, as new deposits have been discontinued effective July 31, 2015. Fixed index annuities, life insurance, and institutional products are not sold in New York. Jackson discontinued sales of life insurance in all other states in August 2012.

† Refers to GAAP-basis consolidated total assets of Jackson Financial Inc. (JFI), the ultimate parent company of Jackson National Life Insurance Company and Jackson National Life Insurance Company of New York, reported as of December 31, 2023. JFI also reported consolidated policyholder-related liabilities of \$285 billion as of December 31, 2023. Generally accepted accounting principles (GAAP or US GAAP) refer to a common set of accounting rules, standards, and procedures issued by the Financial Accounting Standards Board (FASB). The purpose of GAAP is to ensure that financial reporting is transparent and consistent from one organization to another. The U.S. Securities and Exchange Commission (SEC) requires publicly traded and regulated companies to follow GAAP for the purpose of financial reporting.

Reliable performance

You deserve a partner that demonstrates strength and stability. As a leading annuity seller in the United States, we are uniquely positioned in our markets because of our differentiated products and well-respected brand among distributors and financial professionals. Our market leadership is supported by our efficient and scalable operating platform and industry-leading distribution network.

We've earned the following financial strength ratings from independent rating agencies.

A (Excellent)

A.M. Best financial strength rating, the third highest of 13 rating categories

A (Strong)

Standard & Poor's insurer financial strength rating, the sixth highest of 20 rating categories

A (Strong)

Fitch Ratings insurer financial strength rating, the sixth highest of 19 rating categories

A3 (Good)

Moody's Investors Service, Inc. insurance financial strength rating, the seventh highest of 21 rating categories

Jackson National Life Insurance Company and Jackson National Life Insurance of New York received these ratings from independent ratings agencies. Ratings are accurate as of February 20, 2024. Financial strength ratings do not apply to the principal amount or investment performance of the separate account or underlying investments of variable products. A securities rating is not a recommendation to buy, sell, or hold securities and may be subject to revision or withdrawal at any time.

The broker/dealer from which an annuity is purchased, the insurance agency from which an annuity is purchased, and any affiliates of those entities make no representations regarding the quality of the analysis conducted by the rating agencies. The rating agencies are not affiliated with the broker/dealer from which an annuity is purchased, the insurance agency from which an annuity is purchased or any affiliates of those entities, nor were they involved in any rating agency's analysis of the insurance companies.

Asset rankings

Out of the 50 largest individual U.S. life insurance companies ranked by total statutory assets, Jackson ranks as the:

7th largest U.S. life insurance company
ranked by total statutory assets¹

25th largest U.S. life insurance company
ranked by general account assets¹

7th largest U.S. life insurance company
ranked by statutory surplus plus asset valuation reserve and interest maintenance reserve¹

Sales rankings

Ranked #1 in traditional variable annuity sales
in the United States during 2023²

36th largest seller of fixed-rate deferred annuities
in the United States during 2023³

¹ Statutory financial data per SNL Financial, rankings as of 12/31/2023. The 50 largest companies are a subset of 731 operating individual life insurance companies sourced from SNL Financial. Latest rankings are available. Includes funds withheld assets.

² LIMRA/Secure Retirement Institute, US Individual Annuity Participants Report Q4 YTD 2023. Jackson ranks #1 in traditional variable annuities out of 38 companies that reported sales to the LIMRA/Secure Retirement Institute in Q4 YTD 2023. Jackson sales are inclusive of sales by Jackson National Life Insurance Company and Jackson National Life Insurance Company of New York.

³ LIMRA/Secure Retirement Institute, US Individual Annuity Participants Report Q4 YTD 2023. Jackson ranks #36 for fixed-rate deferred annuity sales out of 49 companies that reported sales to the LIMRA/Secure Retirement Institute in Q4 YTD 2023. Jackson sales are inclusive of sales by Jackson National Life Insurance Company and Jackson National Life Insurance Company of New York.

Shared interest

Your clients depend on you to serve their best interests—and that's what you should expect from your business partners. That's why we strive to be allies in your success, by keeping the health of your practice and the financial well-being of your clients at the core of every decision we make.

Offerings to help meet your clients' needs

With fewer employer-sponsored retirement plans available, helping your clients fund the retirement they want means finding more strategies that strive to protect and grow their hard-earned assets. Our annuities allow you to focus on one area or many areas of retirement planning at the same time.



Income protection



Growth potential



Tax and risk management



Legacy benefits and wealth transfer

Similar to traditional investments, different types of annuities offer trade-offs that can help balance growth potential and protection opportunities. Plus, adding an annuity to a financial plan may provide an income stream when your clients need it.

What is an annuity?

An annuity is a long-term, tax-deferred vehicle designed for retirement and is an insurance contract. Variable annuities and registered index-linked annuities 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.

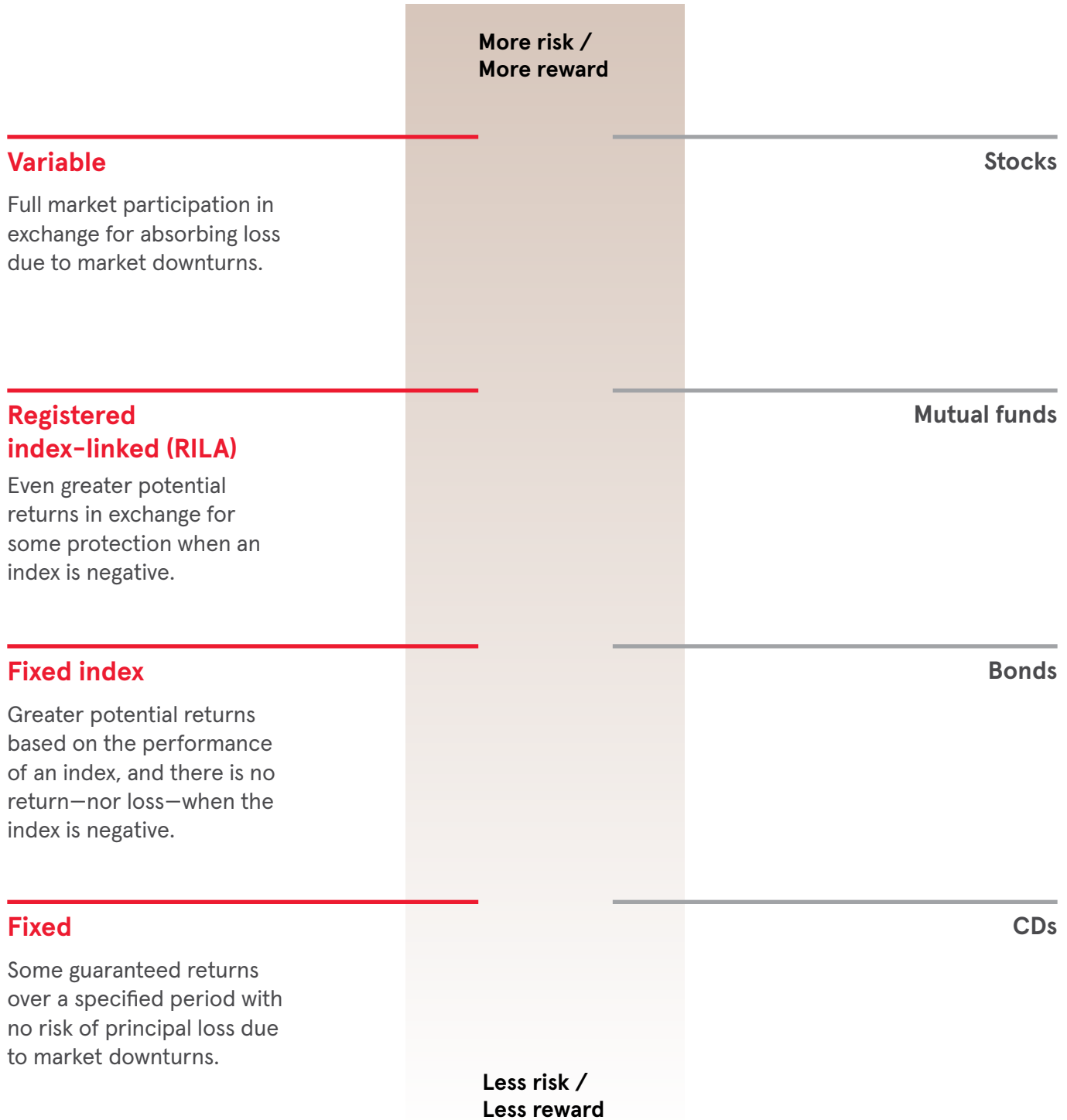
Add-on benefits are available for an extra charge in addition to the ongoing fees and expenses of the annuity and may be subject to conditions and limitations.

There is no guarantee that a variable annuity with an add-on living benefit will provide sufficient supplemental retirement income.

Help balance risk and reward

ANNUITY TYPES

INVESTMENT TYPES



Freedom to invest your way

JACKSON INVESTMENT FREEDOM®

Unlike other providers, Jackson’s variable annuity offerings have no investment allocation restrictions[†] or asset class requirements, even when selecting an optional benefit. Jackson Investment Freedom allows you to help your clients allocate their annuity based on a customized model, select investment options that fit their personal style, or a combination of both.

Our wide range of investment options feature:



Well-respected names in investment management



Expertise within a wide array of asset classes*



Exclusive managers and subaccount investment options only available from Jackson

Investment due diligence

JACKSON NATIONAL ASSET MANAGEMENT, LLC®

The Investment Management team at Jackson National Asset Management, LLC (JNAM®) selects and monitors external investment managers for the variable annuity fund lineups we offer our customers. Their rigorous PROOF (Performance, Repeatability, Operations, Oversight, and Fit) process seeks to ensure subadvisors are capable of delivering consistent and repeatable results to help customers achieve their investment goals.

Performance

Thoroughly analyze sources of risk and performance

Repeatability

Identify systematic elements that foster consistent results

Operations

Review integrity of operational and reporting functions

Oversight

Ongoing oversight of all elements of a subadvisor

Fit

Ensure compatibility with principles of diversification and investment freedom

Content to keep you sharp

Expand your knowledge, stay at the forefront of the industry, and help keep your clients informed on financial implications of economic changes, important trends, and breakthrough research.

Proprietary research

Get insights from exclusive studies that help you and your clients navigate the latest industry trends and topics.

Jackson LIVE

Leading-edge webinars offering fresh perspectives from industry experts such as well-respected portfolio managers, fintech partners, and our very own subject-matter experts.

Advanced Planning Insights

Get monthly publications from Jackson representatives that can help your clients navigate tax, trust, estate, charitable, and other planning scenarios.



* Diversification does not assure a profit or protect against loss in a declining market.

[†] 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.

Jackson National Asset Management, LLC® (JNAM) is an investment adviser registered with the U.S. Securities and Exchange Commission and is the investment adviser to the “Funds,” which are investment companies (subaccounts) that underlie the Jackson variable products. Nothing contained herein is investment advice nor a solicitation for investment advisory services. JNAM is an affiliate of Jackson National Life Distributors LLC and Jackson National Life Insurance Company.

Well-positioned to meet your needs

Jackson's teams of specialized experts are here to support you as you navigate a variety of complex retirement planning scenarios to meet the unique needs of your clients.

ADVANCED STRATEGIES

- Help your clients navigate tax, trust, estate, charitable, and other planning scenarios.
- Consult with our seasoned professionals who hold a variety of degrees, designations, and certifications, including CFA®, CFP®, CFS®, ChFC®, CLU®, FLMI, FSRI, JD, and RICP®.

PORTFOLIO STRATEGISTS

- Get detailed information on capital markets and a deeper perspective of subaccounts.
- Explore subaccount mechanics, performance characteristics, and portfolio construction to help your clients pursue their investment goals.

ADVISORY INTEGRATION GROUP

- Get help modeling and incorporating annuities into financial plans using the leading fintech platforms and learn how to demonstrate the value of income guarantees in retirement.
- Explore and learn about the many financial planning tools on [jackson.com](https://www.jackson.com)

COMPETITIVE INSIGHTS TEAM

- Get market analysis and insights into competitor pricing and products to help you make the most informed decisions for your clients.
- Dive deeper into market conditions and competitor and market trends using third-party data, including Morningstar® and other platforms to make educated decisions based on your clients' financial needs.



Business made easier

However you prefer to do business, and wherever you are in your practice, we'll meet you there. And we'll continue identifying and delivering ways to help make supporting your clients simpler.



Innovative tools to enhance your practice

From planning your client's first steps toward retirement to making adjustments as needs and priorities shift, our tools are designed to help you guide your clients each step of the way.

The screenshot shows a digital interface for a retirement calculator. At the top, it says "Monthly retirement expenses" and "Retirement year 2032". Below this, there are input fields for "Current" (Age: 55) and "Retirement" (Age: 65, End of plan age: 92). The main table compares "Today's dollars" and "Future dollars" for various expense categories. A "Monthly total" row shows a current expense of \$6,333 and a future expense of \$8,208, with a red "Gap analysis" button next to it.

	Today's dollars	Future dollars
Housing & transportation	\$2,504	\$3,156
Healthcare & insurance	\$1,316	\$1,708
Personal expenses & misc.	\$1,216	\$1,761
Food	\$580	\$730
Travel & entertainment	\$717	\$853
Monthly total	\$6,333	\$8,208

RETIREMENT EXPENSE AND INCOME CALCULATOR

Project your clients' expenses in retirement using factors such as current income, retirement age, and retirement state. Plus, identify and address important gaps between essential expenses and guaranteed income to help clients find a solution.

SOCIAL SECURITY CALCULATOR

Help clients identify when to start collecting monthly benefits. Then use this information as part of their larger retirement expense and income plan.

CLIENT ASSESSMENT TOOLS

Continue building stronger conversations around retirement with client assessment tools designed to provide everything you need to kickstart meaningful dialogue—all in one place.

TAX-DEFERRAL* CALCULATOR

Tax deferral can have a dramatic effect on the accumulation and withdrawal amounts of an investment. This analysis helps to compare the accumulation values and after-tax withdrawals of an investment subject to income tax each year versus deferring the tax until withdrawals occur.

* Tax deferral offers no additional value if an IRA or a qualified plan, such as a 401(k), is used to fund an annuity and may be found at a lower cost in other investment products. It also may not be available if the annuity is owned by a legal entity such as a corporation or certain types of trusts.

Self-service capabilities at your fingertips

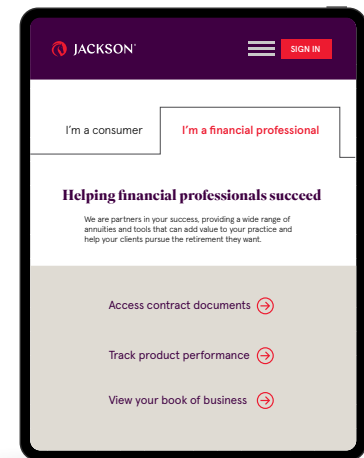
Retirement planning is made simpler for you and your clients when you have easy-to-use self-service and e-delivery capabilities at your fingertips.

You can leverage jackson.com to access a host of self-service capabilities and resources that make the work you do for your clients easier.

- ✓ Access contract documents
- ✓ Track product performance
- ✓ View your book of business



If you have clients with single-owned annuity contracts, most customers qualify to add/update beneficiaries and request withdrawals online.



Exemplary service for you and your clients

When it comes to answering questions and offering assistance with care, our Customer Care Center is one of the best in the business.



Highest Customer Service— Financial Industry Award

Highest first call response rating in each specific industry/sector.



World Class* First Call Resolution (FCR) certification

At least 80% of customers' issues are resolved on the first call.



World Class Employee Experience Award

At least 50% of employees rate their work in the Customer Care Center as "very satisfying."

* SQM (Service Quality Measurement Group) Call Center Awards Program for 2004 and 2006–2023 for the financial services industry. (Criteria used for Call Center World Class FCR Certification is 80% or higher of customers getting their contact resolved on the first call to the call center (FCR) for 3 consecutive months or more.)

The choice for Americans seeking clarity in retirement planning

Business partners throughout the industry, their financial professionals, and their clients have put their trust in Jackson. We take this responsibility seriously, and strive to deliver the transparency, integrity, and award-winning service that you and your clients deserve.

Approximately **522**
business partners

More than **120,000**
professionals in
traditional channels

More than **1,380**
registered investment
advisor firms

More than **11,700**
independent registered
Investment advisors (IRIAs)

Millions of policyholders

Our unique channel-specific distribution network includes:

INDEPENDENT BROKER/DEALERS

WIREHOUSES, REGIONAL BROKER/DEALERS

BANKS

INDEPENDENT REGISTERED INVESTMENT ADVISORS

THIRD-PARTY PLATFORMS

INSURANCE AGENTS

Standing for positive change

A good partnership relies on mutual respect and common values. And we know that being a good partner to you means being an advocate for responsible business practices, and for the well-being of our associates, communities, and environment.

Valuing our people and communities

- Our thoughtful approach to diversity and inclusion helps attract and retain highly talented people and cultivates an environment where we are encouraged to bring our best selves to work every day.
- Through our philanthropic priorities to strengthen families and create economic opportunities, Jackson supports nonprofits that provide services and resources to help recipients across our communities achieve long-term financial freedom.

Safeguarding your trust in us

- We adhere to rigorous governance policies and practices, and information security protocols that help ensure your information is as safe as possible.
- Our disciplined risk management framework is focused on identifying, assessing, managing, monitoring, and reporting material risks to our business.

Protecting our environment

- Our compost and recycling programs diverted approximately 54% of waste from landfills in 2023.
- We've built an on-site solar farm at our home office in Lansing, Michigan, to generate renewable energy.



Jackson's community impact totals more than \$5 million annually

\$85+ million given between 2007 and 2023

\$2.11+ million contributed in 2023 through our associate matching program

150+ charities in our local communities supported annually through our grantmaking and sponsorship program

800+ charities across the country supported through our associate giving programs


72 nonprofit boards served in 2023 by 75 Jackson associates

\$96,500+ donated in 2023 to nonprofits in in-kind services and materials

790,000+ people reached with free financial education in 2023

**Choose with
clarity. Choose
with confidence.**

Choose Jackson.



Contact your Jackson team or visit jackson.com for more information.

Bank and Financial Institution Representatives:

800/777-7900; in New York: 888/464-7779

Independent and Non-Bank Broker/Dealer Representatives:

800/711-JNLD (5653)

Wirehouse/Regional Representatives:

800/340-JNLD (5653)

RIA and Wealth Managers:

800/711-7397

Insurance Platforms:

800/711-7305

Before investing, investors should carefully consider the investment objectives, risks, charges, and expenses of the variable annuity and its underlying investment options. The current contract prospectus and underlying fund prospectuses provide this and other important information. Please contact your financial professional or the Company to obtain the 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 the issuing insurance company.

Fixed index annuities are also referred to as fixed annuities with index-linked interest in the contract.

Annuities are long-term, tax-deferred vehicles designed for retirement and are insurance contracts. Variable annuities and registered index-linked annuities 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.

Annuities are issued by Jackson National Life Insurance Company (Home Office: Lansing, Michigan) and in New York by Jackson National Life Insurance Company of New York (Home Office: Purchase, New York). Variable annuities are distributed by Jackson National Life Distributors LLC, member FINRA. These products have limitations and restrictions. Discuss with your financial professional or contact Jackson for more information.