



Jackson Enhances Suite of Digital Tools with Launch of Tax Deferral Calculator

New tool helps financial professionals illustrate value of tax deferral and impact on client portfolios

LANSING, Mich. — December 7, 2023 — [Jackson National Life Insurance Company](#) (Jackson®), the main operating subsidiary of Jackson Financial Inc.¹ (NYSE: JXN), today announced it has launched a [proprietary tax deferral calculator](#) available to financial professionals and their clients on Jackson.com. The new tool complements Jackson’s robust suite of online financial planning tools, including its [Social Security](#) and [retirement expense and income calculators](#). The tax deferral calculator was developed in partnership with [FinMason](#), Inc. (FinMason), a leading financial technology, investment data and analytics firm, to help financial professionals fully illustrate the benefit of tax-deferred growth across key financial planning lifecycle stages, including accumulation, distribution and legacy.

“Tax deferral is a key aspect of financial planning that can have a dramatic effect on the accumulation and withdrawal amounts of an investment,” said Tim Munsie, Head of RIA, Platform Distribution and Planning for Jackson National Life Distributors LLC, the marketing and distribution business of Jackson. “Using Jackson’s new tax deferral calculator, financial professionals can show their clients how placing tax-inefficient investments into tax-advantaged accounts can keep more of their money invested for the long term.”

Jackson’s new tax deferral calculator enables users to compare the accumulation values and after-tax withdrawals of an investment taxed annually versus deferring the tax until withdrawals occur, as is common with tax-deferred annuities. Additionally, the tool allows users to illustrate scenarios for individuals, couples and trusts based on their unique tax needs. One of the key features of the new tool is its ability to customize the components of the tax deferral journey in various life stages in a digestible, easy-to-understand plan that can help illustrate potential impacts on a client's portfolio.

“We’ve enjoyed working with the Jackson team to incorporate our Application Programming Interface (API) into their new tax deferral tool, providing a customized implementation of our lightning-fast, 10,000 iteration Monte-Carlo simulation and our detailed tax-impact calculations,” said Philip Taylor, CFA, President and Chief Analytics Officer, FinMason. “With the support of our institutional-grade investment analytics, we’re pleased to deliver an enhanced resource that enables financial professionals to craft individualized, comprehensive retirement planning strategies for

¹ Jackson Financial Inc. is a U.S. holding company and the direct parent of Jackson Holdings LLC (JHLLC). The wholly-owned direct and indirect subsidiaries of JHLLC include Jackson National Life Insurance Company, Brooke Life Insurance Company, PPM America, Inc. and Jackson National Asset Management, LLC.

their clients.”

Jackson is committed to providing education, service support and digital tools to increase the ease of doing business. Through financial calculators and tools that address key retirement planning concerns, including income protection and the impact of taxes, financial professionals and their clients can find resources to help develop a comprehensive wealth management plan. To learn more about the planning calculators and tools Jackson offers, visit

<https://www.jackson.com/your-financial-future/calculators-and-tools.html>.

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ABOUT JACKSON

Jackson® (NYSE: JXN) is committed to helping clarify the complexity of retirement planning—for financial professionals and their clients. Through our range of annuity products, financial know-how, history of award-winning service* and streamlined experiences, we strive to reduce the confusion that complicates retirement planning. We take a balanced, long-term approach to responsibly serving all our stakeholders, including customers, shareholders, distribution partners, employees, regulators and community partners. We believe by providing clarity for all today, we can help drive better outcomes for tomorrow. For more information, visit www.jackson.com.

**SQM (Service Quality Measurement Group) Contact Center Awards Program for 2004 and 2006-2022, for the financial services industry (To achieve world-class certification, 80% or more of call-center customers surveyed must have rated their experience as very satisfied, the highest rating possible).*

ABOUT FINMASON

FinMason, a financial technology firm provides one of the world's largest investment analytics engines for financial services platforms enabling fintech platforms to accelerate development and time-to-market while retaining control of their user experience. FinMason solves the two largest hurdles in investment analysis – wrangling market data and calculating analytics at scale. Via FinMason’s cloud-native API the company provides a lightning-fast, customizable, calculation engine to accelerate any wealth technology build out. For more information about FinMason, visit www.finmason.com or email info@finmason.com.

Tax deferral offers no additional value if an annuity is used to fund a qualified plan, such as a 401(k) or IRA, 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.

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 advisor as to any tax, accounting, or legal statements made herein.

Annuities are long-term, tax-deferred vehicles designed for retirement. Variable annuities involve investment risks and may lose value. Earnings are taxable as ordinary income when distributed and may be subject to an 10% additional tax if withdrawn before age 59 ½ 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, annuities are issued by Jackson National Life Insurance Company of New York® (Home Office: Purchase, New York). Variable products are distributed by Jackson National Life Distributors LLC. May not be available in all states and state variations may apply. These products have limitations and restrictions. Contact the Company for more information. Jackson is the marketing name for Jackson National Life Insurance Company and Jackson National Life Insurance Company of New York.

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).

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