

MarketProtector[®] III

A fixed index annuity is a long-term, tax-deferred vehicle designed for retirement, combining the advantages of a traditional fixed annuity with the potential for additional interest linked to the return of an index. 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.

MarketProtector III												
Standard contract provisions												
Maximum issue age	85											
Maximum maturity age ¹	95											
Minimum single premium	\$25,000											
Minimum subsequent premium	\$500 (permitted in first contract year)											
Withdrawal charges ^{2, 3, 4}	Completed years since receipt of premium	0	1	2	3	4	5	6	7	8	9	10+
	5-year option	9.00%	8.25%	7.25%	6.50%	5.50%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	7-year option	9.00%	8.25%	7.25%	6.50%	5.50%	4.50%	3.75%	0.00%	0.00%	0.00%	0.00%
	Withdrawal charges as a percentage of premium and interest credited on such premium.											
Free withdrawals ²	Every contract year, you may withdraw up to 10% of the accumulated contract value, free of withdrawal charges and market value adjustment.											
Required minimum distribution (RMD) ^{4, 10}	MarketProtector III is RMD friendly, so qualified contracts may not be subject to withdrawal charges or MVA.											

Growth and protection options		
(contact your financial professional for options and availability)		
Indexed option periods⁵ 5-, 7-year periods Please contact your financial professional for options and availability.	Index(es) Premiums may be allocated in index options offering growth potential or in a fixed account option, which offers a competitive fixed interest rate regardless of market performance. Please contact your financial professional for options and availability.	Index interest crediting method(s) Multiple crediting methods offer ways to calculate and lock in potential index-linked interest. You may select any one—or a combination of—these methods and have flexibility to change selections and allocations penalty-free at the end of each indexed option year. Please contact your financial professional for options and availability.
Guaranteed minimum value^{6, 7} 87.5% of premium accumulated at never less than the contract's guaranteed minimum interest rate (guaranteed minimum value). Not subject to add-on benefit charges.	Cap(s)/rate(s)^{7, 9} Caps and rates are guaranteed for each indexed option year. Please contact your financial professional for options and availability.	Market value adjustment (MVA)⁸ The Company applies an MVA to certain amounts withdrawn or annuitized. The MVA may result in an increase or decrease to amounts removed from your contract.

Included benefits	
(available at no additional charge)	
Extended care waiver ¹¹	If you (or your joint owner) are by medical necessity confined to a nursing home or hospital for 90 consecutive days, you may withdraw up to 100% of the accumulated contract value without incurring a withdrawal charge (one time only). Please contact your financial professional for options and availability.
Terminal illness waiver ¹²	If you are diagnosed with a medical condition expected to result in death within 12 months, you may withdraw up to 100% of your contract's accumulated contract value without incurring a withdrawal charge (one time only). Please contact your financial professional for options and availability.
Preselected death benefit	Before the income date, this allows you to select how the death benefit will be paid to your beneficiaries. Please contact your financial professional for options and availability.

Add-on benefit	
(annual benefit-based charge)	
Add-on lifetime income benefit ¹³	Add IncomeAccelerator [®] to receive a Lifetime Check [®] —Single life annual charge: 1.10% , joint life annual charge: 1.25% . Please contact your financial professional for options and availability.

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

Not for use in Oregon and California.

Firm and state variations may apply.

See next page for important additional information.

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



For more information about MarketProtector III, contact your financial professional today.

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.

- ¹ Qualified plans may require an earlier distribution. The maturity date under this contract is the owner's age 95, which is the required age to annuitize or take a lump sum.
- ² Each contract year, up to 10% of the accumulation value determined at the beginning of the contract year and 10% of subsequent premium payments may be taken free of withdrawal charges and market value adjustments (MVA). Free withdrawals not taken in a contract year are not available in following contract years.
- ³ A full withdrawal may be taken at any time and will be subject to applicable withdrawal charges and market value adjustment (MVA). Withdrawal charges and the MVA are waived upon the expiration of the indexed option period.
- ⁴ All withdrawals, including systematic withdrawals, required minimum distributions (RMDs), and free withdrawals, apply to the total amount withdrawn in an indexed option year. The RMD withdrawal must be for this contract only and you must specify that the withdrawal is an RMD. Partial withdrawals reduce the contract value on a dollar-for-dollar basis and may be subject to applicable withdrawal charges and the market value adjustment (MVA). A reduced contract value results in a lower basis for future income payment calculations if the add-on benefit is elected.
- ⁵ The availability of each indexed option period varies by issue age, bank, and broker/dealer, and is subject to change. Jackson reserves the right to suspend the availability of an indexed option period at any time. You should give careful consideration to your individual situation, needs, and goals before purchasing a fixed index annuity. Your age and liquidity needs are particularly important when considering indexed option periods of longer duration.
- ⁶ Credited daily and adjusted for withdrawals.
- ⁷ **The guaranteed minimum interest rate is declared each calendar year and will fall between 1% and 3%.** Once a contract is issued, the guaranteed minimum interest rate will not change.
- ⁸ The Company applies a market value adjustment (MVA) to certain amounts withdrawn during the indexed option period, and annuitized from the indexed option and fixed option during the first five contract years. The MVA may result in an increase or decrease to amounts withdrawn, increasing or decreasing the amount paid. In no event will a full withdrawal be less than the guaranteed minimum value. Please see the contract disclosure for details regarding the calculation of the MVA.
- ⁹ Subject to certain limitations and restrictions. Higher caps, performance trigger crediting rates, index participation rates, and fixed interest rates may apply to premiums of \$100,000 or greater. Keep in mind, higher caps and rates will not be applied when the accumulation value of the contract reaches or exceeds \$100,000. Jackson reserves the right to restrict or prohibit new business, subsequent premium, or transfers to the fixed option.
- ¹⁰ The required minimum distribution (RMD) for this contract may be taken from a qualified MarketProtector III contract free of withdrawal charges, even if the amount exceeds the

10% free withdrawal provision. The RMD withdrawal value is based on the contract value plus the value of any additional benefits. If a withdrawal taken before the end of the initial indexed option period exceeds the greater of the RMD requirement or the 10% free withdrawal benefit, the excess amount withdrawn will be subject to withdrawal charges and the MVA.

- ¹¹ State variations may apply. You will be eligible for this waiver of withdrawal charge after the first contract anniversary. If you or your joint owner is confined to a nursing home or hospital for 90 consecutive days by medical necessity, you may access up to 100% of the contract value free of withdrawal charges. Limited to \$250,000. All contract values will be reduced proportionately. A payment under the extended care waiver is payable only once, regardless of any subsequent confinement. MVA may apply.
- ¹² State variations may apply. You will be eligible for this waiver of withdrawal charge after the first contract anniversary. If you or your joint owner is diagnosed with a terminal illness that is expected to result in death within 12 months, you may access up to 100% of the contract value free of withdrawal charges. Limited to \$250,000. All contract values will be reduced proportionately. A payment under the terminal illness waiver is payable only once, regardless of any subsequent diagnosis. MVA may apply.
- ¹³ The total annual charges are calculated based on the accumulation value after interest is credited on the indexed option anniversary. Jackson reserves the right to prospectively increase the charge on each fifth indexed option anniversary up to 0.20%, subject to a maximum annual charge of 2.20% (2.50% for joint life options). If the charge percentage is increased, a notice will be sent prior to the indexed option anniversary.

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

MarketProtector® III Individual Modified Single Premium Deferred Fixed Annuity with Index-Linked Interest Option and Market Value Adjustment (contract form numbers ICC19 FIA260, ICC19 FIA260-CB1, FIA260, FIA260-CB1) and IncomeAccelerator® (8005, ICC19 8005) with joint option (8006, ICC19 8006) is issued by Jackson National Life Insurance Company (Home Office: Lansing, Michigan) and distributed by Jackson National Life Distributors LLC. This product is a fixed annuity that does not participate in any stock or equity investments and has limitations and restrictions, including withdrawal charges and market value adjustment (MVA). MVA may not be applicable in all states. During the indexed option period, the annuity's cash withdrawal value may be less than the initial premium. Additional premium is permitted in the first contract year. For costs and complete details, discuss with your financial professional or contact Jackson. Premium payments are flexible in the first contract year only, subject to contract minimums and maximums. Subsequent premiums will remain in a fixed account option until the first indexed option anniversary. No premium payments will be accepted after the first contract anniversary.

The design of this annuity contract emphasizes the protection of credited interest rather than the maximization of interest rate crediting. Jackson issues other annuities with similar features, benefits, limitations, minimum caps/rates, and charges. Similar products with different features, limitations, and with either higher or lower caps/rates may be available through other broker/dealers. Discuss them with your financial professional or contact Jackson for more information. **Fixed index annuities may not be suitable for everyone.**

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

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