



JACKSON®
FIXED INDEX ANNUITIES

MarketProtector® Suite

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

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

Create a retirement worth waiting for

A risk-management strategy can help you plan for today, tomorrow, and what's next.

When you're nearing retirement, market downturns can be concerning. At the same time, low-risk investments often offer interest rates that aren't keeping pace with inflation. A retirement product designed to address both while providing lasting income may contribute to a more complete overall retirement strategy.

MarketProtector® Suite of fixed index annuities combines the protection of a fixed annuity with the potential for you to benefit from market gains.

The MarketProtector Suite highlights



GROWTH

Add to your contract value with potential gains tied to an index. While MarketProtector Suite does not invest directly in an index, it uses the selected index—a measurement based on a selection of stocks—to determine the additional interest that may be credited to your contracts. You can also choose from various crediting methods for opportunities to lock in growth.



PROTECTION

Avoid market volatility and keep what you earn. You can shield yourself from losses and breathe a little easier when markets are slow because you aren't directly invested in them. And for your income needs, you can elect an add-on living benefit¹—for an additional fee. If you change your mind later, you can opt out.



FLEXIBILITY

Adapt to your changing needs in retirement. You do your best to plan for the future, but life happens. MarketProtector Suite gives you options to customize your contract including various timelines, index option periods,² and crediting methods for when circumstances shift. Required minimum distributions (RMDs) for this contract may be taken from your qualified contract with no withdrawal charges and free of market value adjustments (if applicable), even if the amount exceeds the 10% withdrawal provision.³



TAX ADVANTAGES

Income taxes can erode the financial goals you have for retirement. Keep more of what's yours through tax deferral.*

What is a fixed index annuity?

Fixed index annuities are long-term, tax-deferred vehicles designed for retirement. Earnings are taxable as ordinary income when distributed. Individuals may be subject to a 10% additional tax if withdrawn before age 59½ unless an exception to the tax is met.

IncomeAccelerator® is an add-on income benefit that is available for an additional charge on MarketProtector Suite only.

* 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

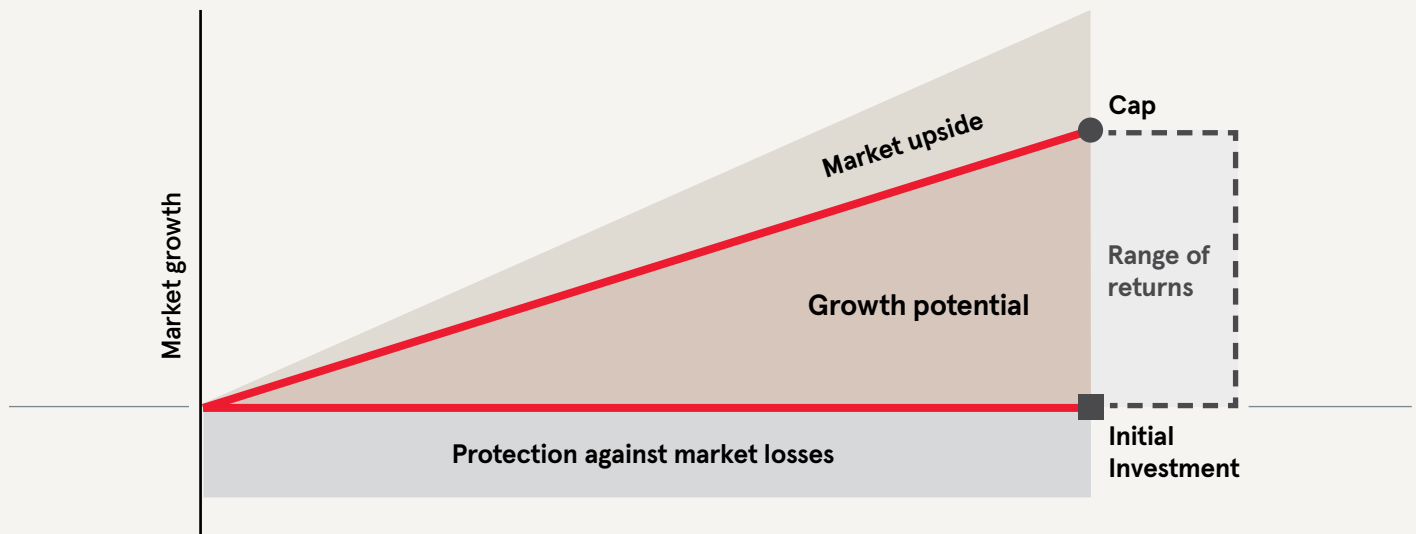
Protect your retirement with potential for growth

MarketProtector Suite can offer a balance of both worlds.

Equity markets can be risky and difficult to navigate, offering potentially high returns or considerable losses. MarketProtector Suite of fixed index annuities can help by protecting you from losses that can result from participation in equity markets. In addition, MarketProtector Suite offers the potential for growth through index and crediting method options that allow you to take advantage of any market cycle.

GROWTH POTENTIAL WITH DOWNSIDE PROTECTION

With Market Protector Suite, interest is calculated based on the performance of an index by using a cap, rate, or spread that determines the maximum amount of the index's returns that can be credited to the contract.



This chart is for illustrative purposes only and does not reflect any specific outcomes.

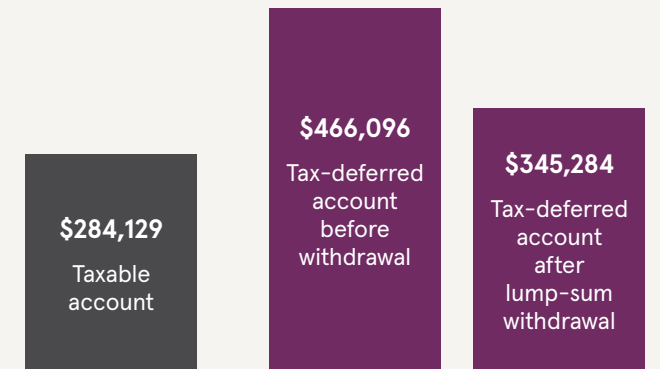
Keep more of what's yours

Watch your interest earnings grow tax deferred with MarketProtector Suite.

TAX DEFERRAL ACCELERATES GROWTH

We can't know what new rates will emerge in the future, but we can plan ahead by seeking out opportunities to leverage tax advantages like those found in MarketProtector Suite.

As tax-deferred fixed index annuities, MarketProtector Suite can help maximize growth potential by delaying taxes associated with earnings. When more money stays in your account, its value can grow more quickly. And later, when you're ready to begin taking distributions, your account may last longer into retirement because of tax deferral.



This example assumes a single, hypothetical contribution of nonqualified \$100,000, a 8% annual return and a 33% tax rate. The after-tax amount available is in the form of lump-sum distribution after the deduction of taxes at a 33% tax rate. (The actual tax results of any distribution will depend on an individual's personal tax circumstances.) This hypothetical example illustrates tax deferral and does not represent the past or future performance of any particular product. Lower maximum tax rates on capital gains and dividends would make the investment return for the taxable investment more favorable, thereby reducing the difference in performance between the accounts shown. Changes in tax rates and tax treatment of investment earnings may impact the comparison shown. Investors should consider their individual investment time horizon and income tax brackets, both current and anticipated, when making an investment decision, as these may further impact the results of the comparison.

The Tax Cuts and Jobs Act went into effect in 2018 and implemented the following tax rates:*

- Ordinary income rates as high as 37%*
- Capital gains rates as high as 23.8% (including the Net Investment Income Tax)[†]
- Irrevocable trust tax rates as high as 40.8%[‡]

The Tax Cuts and Jobs Act expires in 2025 and is subject to change then.* Taxes have been and will remain a challenge for investors.

Learn more about our [tax deferral calculator](#).



* HR.1 - Tax Cuts and Jobs Act.

[†] Topic No. 409 Capital Gains and Losses, Internal Revenue Service, page last reviewed or updated January 30, 2024; Topic No. 559 Net Investment Income Tax, Internal Revenue Service, page last reviewed or updated February 12, 2024.

[‡] Topic No. 559 Net Investment Income Tax, Internal Revenue Service, page last reviewed or updated February 12, 2024; HR.1 - Tax Cuts and Jobs Act, January 3, 2017.

Choose an annuity that works for you

We believe everyone deserves a clear path toward living a good life and not worry about outliving their money in retirement. That's why we're committed to helping clear up the retirement planning process.



Products

We offer a wide range of options for lifetime income—including annuities with add-on living benefits for an additional cost—and legacy planning, so you can choose what makes the most sense for you.



People

We've been awarded for the quality of our service 18 years in a row.*



Performance

We are a leading annuity provider.

* 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.)

To learn more about MarketProtector Suite, call your financial professional today.

¹ Not available with the 5-year indexed option period. (Subject to firm availability. Contact your financial professional for more information.)

² 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. A client should give careful consideration to his or her individual situation, needs and goals before purchasing a fixed index annuity. A client's age and liquidity needs are particularly important when considering indexed option periods of longer duration.

³ 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 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. The RMD for this contract may be taken from a qualified MarketProtector Suite contract free of withdrawal charges, even if the amount exceeds the 10% free withdrawal provision. 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 applicable withdrawal charges and MVA. Free withdrawals not taken in a contract year are not available in following contract years. 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 MVA and withdrawal charges. MVA is not applicable in California.

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

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.

An add-on benefit that provides income for the length of the designated life and/or covered lives may be available for an additional charge. The amount of income that this benefit may provide can vary depending on age, when income is taken, and how many lives are covered when the benefit is elected. Certain state variations may also apply. The cost of this benefit may negatively impact the contract's cash value.

IncomeAccelerator add-on living benefit is available ages 50 to 80 at election.

If you cancel the contract within 10 days of receipt (or the period required in your state), Jackson will refund 100% of your premium adjusted for any withdrawals.

Fixed index annuities (contract form numbers FIA260, FIA260-CB1, FIA260-CB2, ICC19 FIA260, ICC19 FIA260-CB1, ICC20 FIA260-CB2, FIA265, FIA265-FB1, FIA265-FB2, ICC19 FIA265, ICC19 FIA265-FB1, ICC20 FIA265-FB2) are issued by Jackson National Life Insurance Company (Home Office: Lansing, Michigan) and are distributed by Jackson National Life Distributors LLC. These may not be available in all states, and state variations may apply. These products have limitations and restrictions. Discuss them with your financial professional or contact Jackson for more information. 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 (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. 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 these annuity contracts 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.

IncomeAccelerator endorsement number: ICC19 8005, ICC19 8005-S

IncomeAccelerator with joint option endorsement number: ICC19 8006, ICC19 8006-S

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