



FACTS ABOUT

Jackson Market Link Pro® 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

Growth and protection within your portfolio

JACKSON MARKET LINK PRO® SUITE PROVIDES OPPORTUNITIES TO GROW YOUR RETIREMENT ASSETS AND HAVE A LEVEL OF PROTECTION DURING MARKET DOWNTURNS.

What is Jackson Market Link Pro Suite?



GROWTH

Jackson Market Link Pro Suite allows you to link your investment performance and growth potential to one or more available indexes.



PROTECTION

Markets can be unpredictable; Jackson Market Link Pro Suite was designed with your protection in mind.



And FLEXIBILITY—all in one product

When planning for retirement, you may have a specific vision in mind. What if your views change? As an investor, you need a flexible strategy that allows your choices to evolve along with your needs.



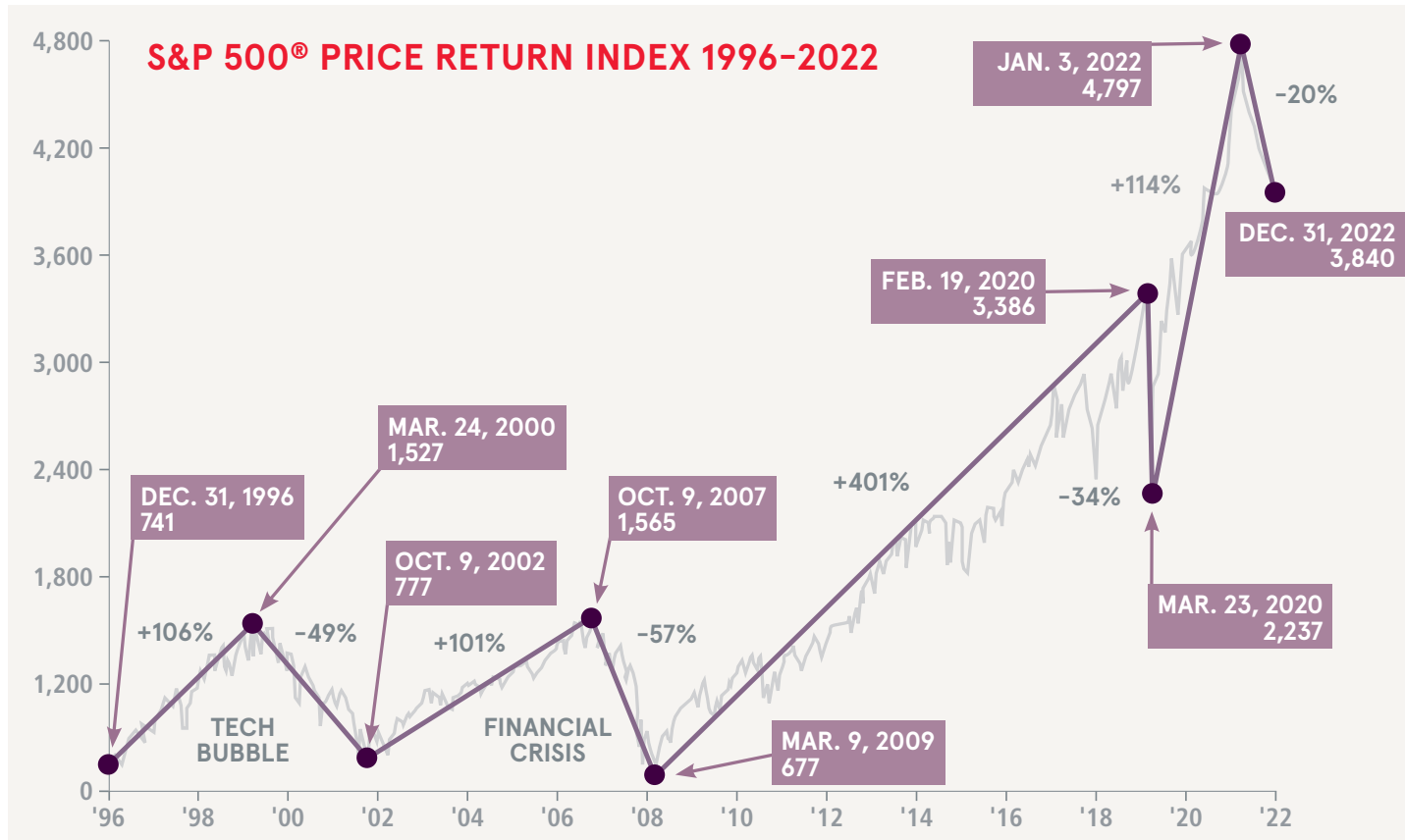
Jackson Market Pro Suite is made up of registered index-linked annuities (RILAs). A RILA is a long-term, tax-deferred vehicle designed for retirement. It is subject to investment risk, the value will fluctuate, and loss of principal is possible. A RILA, which is an insurance contract, allows you to choose 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.



Growth

Staying invested can make a big difference.

Markets can be volatile with many inflection points for gains—and losses. To help grow and protect your retirement assets, it's important to be ready for both scenarios.



What were the average returns from 2012-2021?

S&P 500 RETURN WAS
16.6%
ON AVERAGE.

60/40 PORTFOLIO WAS
11.1%
ON AVERAGE.

TYPICAL INVESTOR WAS
8.7%
ON AVERAGE.

Source: 10-year annualized returns by asset class (2012-2021), J.P. Morgan Asset Management, "Guide to the Markets," page 65, December 31, 2022. Average asset allocation investor return is based on an analysis from Morningstar. A 60/40 portfolio is a balanced portfolio with 60% invested in S&P 500 Index and 40% invested in high-quality U.S. fixed income, represented by the Bloomberg U.S. Aggregate Index. The portfolio is rebalanced annually. Returns are annualized and represent the 10-year period. Data are as of December 31, 2022.

Source: J.P. Morgan Asset Management, "Guide to the Markets," page 4, December 31, 2022. Returns are cumulative and based on S&P 500 Index price movement only, and do not include the reinvestment of dividends. Data as of December 31, 2022.

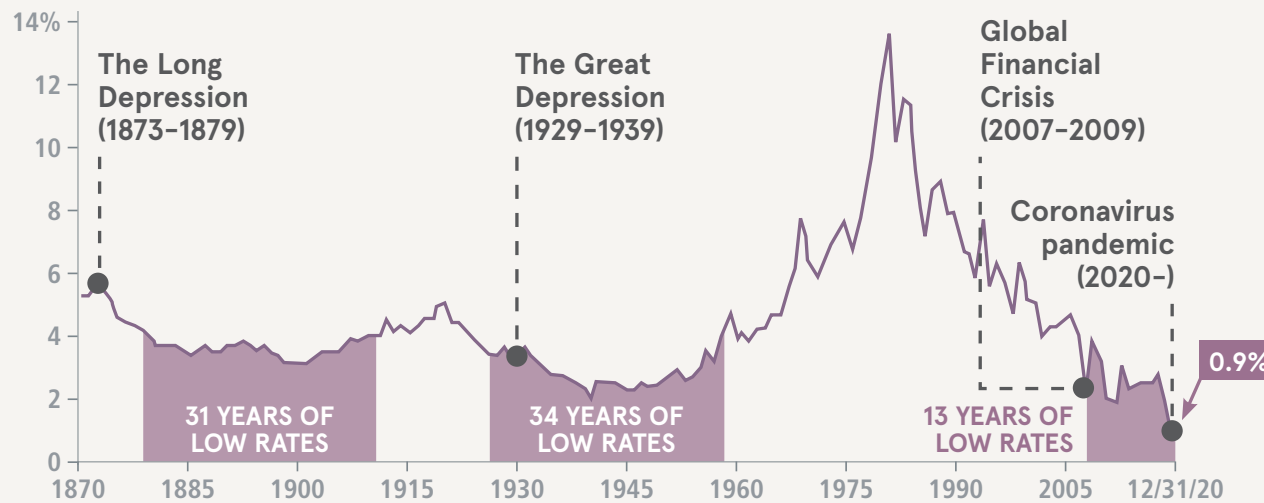
Past performance is not indicative of future returns. Indexes are unmanaged and cannot be invested into directly.



Growth

When investing, there is often a trade-off between potential returns and the risk taken to reach them. Often investors add fixed income to their portfolio to reduce risk. Stay invested regardless of the current market by adding a measure of protection to your growth portfolio.

U.S. LONG-TERM GOVERNMENT BOND YIELDS (%)



Sources: Federal Reserve, Robert Shiller, Refinitiv Datastream.

Data for 1871–1961 represents average monthly U.S. long-term government bond yields compiled by Robert Shiller. Data for 1962–2020 represents 10-year Treasury yields as of December 31 each year within the period. Data for 2020 is as of December 31.

Length of low-rate periods above is consecutive years with rates less than 4%.

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



Growth

What options can you choose to pursue growth?

THERE ARE FIVE AVAILABLE INDEXES. YOU CAN CHOOSE ONE OR MORE INDEXES* THAT ALIGN WITH YOUR INVESTMENT STRATEGY.

There are no restrictions regarding which index options can be selected.

DOMESTIC	S&P 500 Index	Comprised of equity securities issued by large-cap U.S. companies.	The S&P 500 is a leading economic indicator of how well the U.S. economy is doing.
	Russell 2000 Index	Comprised of 2,000 equity securities of small-cap U.S. companies.	The Russell 2000 is a major benchmark index for small-cap companies in the U.S. stock market. Investors can use it to balance their portfolios.
INTERNATIONAL	MSCI EAFE Index	Comprised of equity securities of large- and mid-cap companies. It is designed to measure the equity market performance of developed markets, including countries in Europe, Australasia, and the Far East.	The MSCI EAFE Index shows exposure to developed markets throughout Europe, Australasia, and the Far East. Common throughout the investment universe. Generally has lower level of overall volatility relative to Emerging Markets.
EMERGING MARKETS	MSCI Emerging Markets Index	Comprised of equity securities of large- and mid-cap companies across 26 emerging market countries.	The MSCI Emerging Markets Index is a selection of stocks that is designed to track the financial performance of companies in economically underdeveloped nations.
ENVIRONMENTAL, SOCIAL, GOVERNANCE	MSCI KLD 400 Social Index	Comprised of 400 equity securities issued by small-, mid-, and large-cap companies with outstanding Environmental, Social, and Governance (ESG) ratings and excludes companies whose products have negative social or environmental impacts.	The MSCI KLD 400 Social Index is designed to provide the investment experience of a domestic, equity index while aligning exposure to companies with high ESG ratings. This process consists of including companies that may have positive social or environmental impacts and excluding those companies that do not.

* 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.

CHOOSE THE STRATEGY THAT ALIGNS WITH YOUR MARKET OUTLOOK.

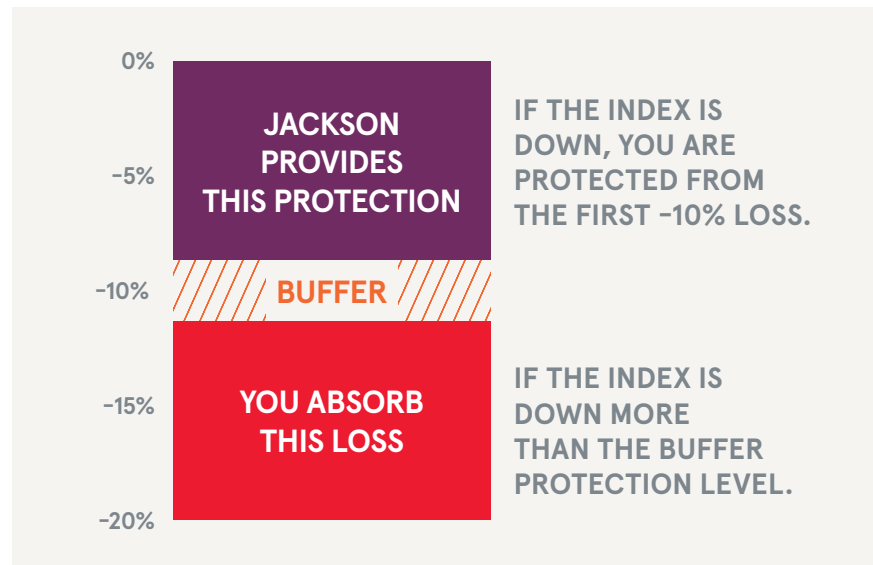


Protection

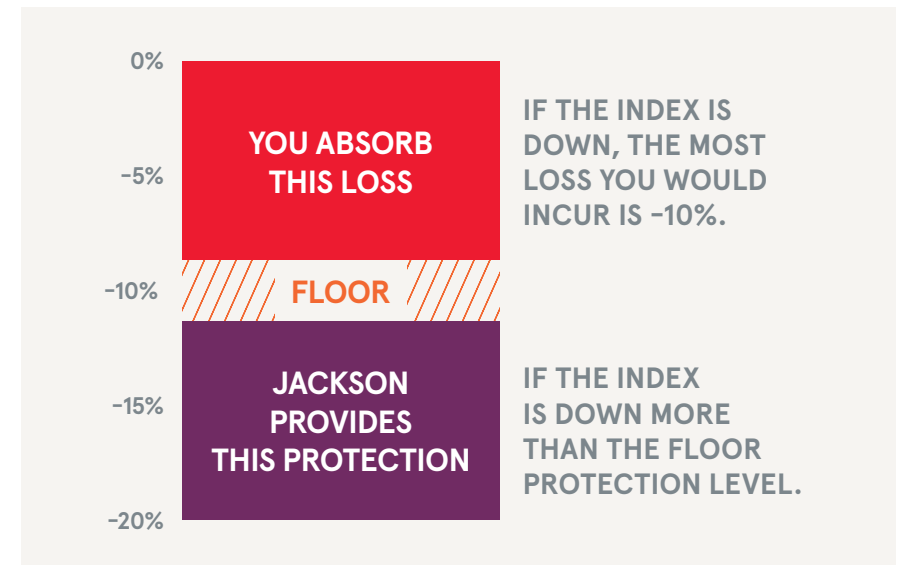
What protection options are available to you?

THERE ARE TWO WAYS THAT YOU CAN ADD PROTECTION. CHOOSE ONE OR BOTH.

- 1. BUFFER PROTECTION:** Reduces how much your indexed account could go down by a set percentage, and Jackson protects against loss within the buffer. If you are comfortable with some cushion from market downturns and want higher upside potential, then you may want to consider a buffer.



- 2. FLOOR PROTECTION:** Limits how much your indexed account could go down. A floor may be the choice for you if you value knowing the maximum percentage amount your investment could lose each term. Jackson protects against losses below the floor.



This hypothetical example is for illustrative purposes only and is not representative of the past or future performance of any particular product. There may be different protection levels available.



Flexibility

What flexibility do you have to invest on your terms?

CHOOSE FROM TWO INDEX ACCOUNT OPTION TERMS.*

These are the periods 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 term and the contract value is adjusted accordingly. Jackson Market Link Pro Suite offers 1- and 6-year terms.

- **1-YEAR:** Gains or losses are applied at the end of the 1-year term and are determined by the percentage change in the index value from the start to end date as adjusted by the level of protection or the crediting method.
- **6-YEAR:** Gains or losses are applied at the end of the 6-year term and are determined by the percentage change in the index value from the start to end date as adjusted by the level of protection or the crediting method.

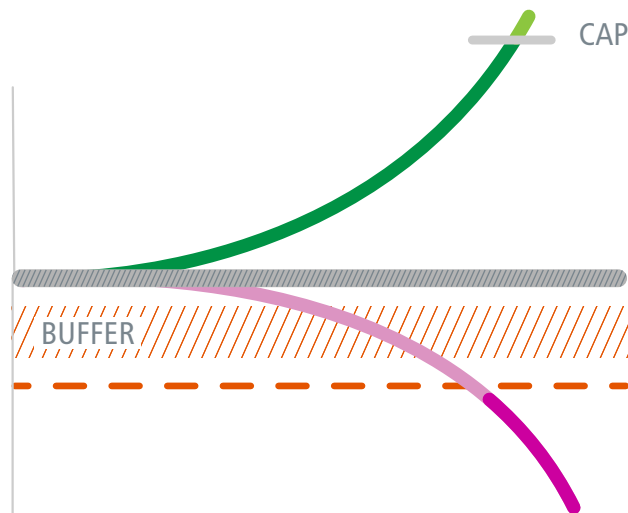
*Not all crediting methods and/or protection options are available with all Index Account Option Terms. Caps/Rates are set at the beginning of each term and are subject to change.



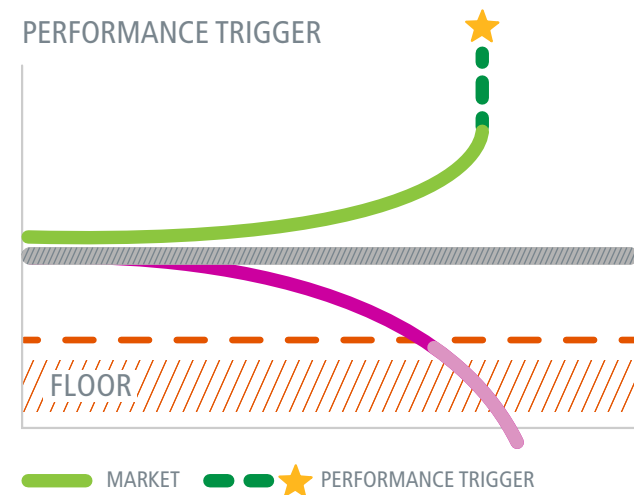
Flexibility

CHOOSE FROM TWO CREDITING METHODS.

- 1. CAP RATE ("CAP"):** Your contract is credited an amount up to the stated cap if the index change is positive. If the index change is negative, you can help protect it with a protection level option. You would choose this option for more growth opportunity when you believe the market will be positive.



- 2. PERFORMANCE TRIGGER RATE ("PERFORMANCE TRIGGER"):** Your contract is credited a set amount if the index change is positive or flat at the end of the term. If the index return is negative, you can help protect it with a protection level. You would choose this option for more predictability in an up or flat market condition.



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Caps/Rates are set at the beginning of each term and are subject to change.



Flexibility



Is there the flexibility to reallocate to different options?

Upon the anniversary of the term you have selected, you are able to reallocate those dollars to another term, index or fixed account, protection option, and crediting method. This allows for complete flexibility and the opportunity to change based on your needs. Electing a new term after the initial 6-year period does not extend the withdrawal charge schedule for Jackson Market Link Pro or market value adjustment period for Jackson Market Link Pro Advisory. Jackson also offers a 30-day rate lock for incoming transfers. If a rate change occurs before transfer funds are received and those funds are received within 30 days of the date you signed the application, you will receive the higher rate.



What if I need to take a withdrawal?

At any point in time you can take a withdrawal from the fixed account or your Index Account Options. Withdrawals taken from your Index Account Option will be based on an interim value calculation. The 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. See the prospectus for details at Jackson.com/ProspectusJMLP for Jackson Market Link Pro or Jackson.com/ProspectusJMLPA for Jackson Market Link Pro Advisory. Withdrawals during the first six years of the contract may be subject to withdrawal charges for Jackson Market Link Pro or a market value adjustment for Jackson Market Link Pro Advisory.



Looking for more information on how Jackson Market Link Pro Suite can provide you opportunities for growth, protection, and flexibility on your terms? Contact your financial professional today.





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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®, 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, 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.

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.

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

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Jackson Market Link Pro® Suite of registered index-linked annuities (contract form numbers RILA280, RILA280-CB1, RILA282, RILA282-CB1, RILA285, RILA285-FB1, RILA287, RILA287-FB1) is issued by Jackson National Life Insurance Company (Home Office: Lansing, Michigan) and distributed by Jackson National Life Distributors LLC, member FINRA. May not be available in all states and state variations may apply. These products have limitations and restrictions, including withdrawal charges, a market value adjustment, and an Interim Value Calculation. Jackson issues other annuities with similar features, benefits, limitations, and charges. Discuss them with your financial professional or contact Jackson for more information.

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