



Growth potential for your retirement plan

JACKSON RETIREMENT INVESTMENT ANNUITY®

Tax-deferred investing with optional income and legacy protection



Jackson® is the marketing name for Jackson Financial Inc. and Jackson National Life Insurance Company®.
Not for use in Oregon.

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

You are unique. Shouldn't your financial plan support your unique retirement needs?

You can evaluate many paths and financial options when planning for your future retirement. Jackson Retirement Investment Annuity® offers tax-deferred growth* potential and choices to support your unique retirement goals. We can help you achieve a clear path for your future with the availability of add-on benefits, including retirement income protection, the ability to provide a lasting legacy, or a combination of the two.

Let's explore three potential paths to reaching your retirement goals



→ **KIM**, age 50, wants maximum tax-deferred growth.



→ **JEREMY**, age 65, and **TRISH**, age 60, want to protect their retirement income while still maximizing growth.



→ **DION**, age 69, wants to leave a lasting legacy for his heirs.

→ **SEE APPENDIX** for this annuity's standard and add-on benefit highlights.

WHAT ARE VARIABLE ANNUITIES?

Variable annuities are long-term, tax-deferred investments designed for retirement, 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 variable 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.

* 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.





KIM

Age 50

HAS

- Maxed out 401(k) and IRA contributions
- Significant personal savings
- Overarching financial strategy supported by a diverse portfolio

WANTS

Maximum tax-deferred growth for investable assets

KIM'S SELECTION

Jackson Retirement Investment Annuity

Kim can potentially benefit from our annuity because it provides investment freedom, tax-deferred growth potential, as well as add-on benefits designed to generate income and preserve her legacy.



Kim, AGE 50



Kim still has some time to make decisions about her future. But her biggest goal is maximizing her retirement nest egg. Because she's maxed out her 401(k) and IRA contributions, she realizes that she needs a tax-efficient investment to help reduce her overall tax burden leading up to and throughout retirement.

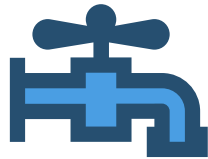
Kim's unique vision for retirement leads her to choose a Jackson Retirement Investment Annuity. She is accustomed to choosing her own investments, and our investment freedom allows her to continue making those choices. The annuity also allows her to defer taxes until she begins taking withdrawals. This feature could help her see significant growth as earnings can be reinvested and compound over time.



Any earnings in Kim's taxable accounts will trigger taxes that must be paid annually. Jackson Retirement Investment Annuity may help her money grow quicker because she won't have to pay taxes each year on the investment earnings she receives. She only pays taxes on her earnings when she takes withdrawals from her annuity. This example demonstrates how the annuity works.

TAXABLE ACCOUNT

Savings and investments



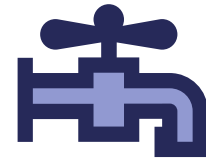
As Kim's assets grow, the water rises. But annual taxes also cause leaks in Kim's bucket.



Annual taxes on investment earnings such as capital gains, dividends, and interest are like holes in Kim's growth potential bucket.

TAX-DEFERRED JACKSON RETIREMENT INVESTMENT ANNUITY

Savings and investments



As Kim's assets grow, the water rises. With tax deferral, the annual leaks in Kim's bucket disappear.



Because any earnings Kim receives accumulate tax deferred, there are no holes to slow the rising water.

JACKSON RETIREMENT INVESTMENT ANNUITY

HIGHLIGHTS

DEFER TAXES ON YOUR GROWTH POTENTIAL

Benefit from an investment that isn't eroded by taxation each year and supports your goals, including income generation and legacy preservation.

CHOOSE YOUR INVESTMENTS

Enjoy investment flexibility.

CONTROL YOUR COST

Core contract: 0.40%

ANNUITY ISSUE AGE

0 to 85

INCLUDED STANDARD BENEFITS

Investment automation¹

Invest with dollar-cost averaging.

Penalty- and tax-free transfers²

Transfer between investment options up to 25 days per year.

Automatic rebalancing^{1, 3}

Ensure you're investing the way you want.

Transfer contract to spouse⁴

Plan for surviving spouse to choose to continue and build contract.

Systematic withdrawals

Choose how to receive your income.

Control your legacy⁵

Select how and when to distribute to your beneficiaries.

ADDITIONAL RESOURCES

Investment options expense range

See what investments may best fit your priorities.



Jeremy, AGE 65, AND Trish, AGE 60



JEREMY AND TRISH

Jeremy, age 65, retired this year

Trish, age 60, plans to retire in five years

HAVE

- Moderate savings
- Concerns that market shifts will impact their retirement lifestyle

WANT

Maximum growth with income protection

JEREMY AND TRISH'S SELECTION

Jackson Retirement Investment Annuity, with the Jackson +Protect® add-on benefit

By adding Jackson +Protect—which is available for an additional charge—to each of their Jackson Retirement Investment Annuities, Jeremy and Trish can secure their income throughout retirement. They will also benefit from tax-deferred growth potential and are free to invest their own unique way.

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



Jeremy, AGE 65, AND Trish, AGE 60



Jeremy recently retired, whereas Trish still has a few years to go. Their main objective is to have enough income to retire comfortably. Given their ages, they are concerned about market downturns, which can significantly impact their retirement income and lifestyle. So, it's important that they maximize their growth potential while still protecting hard-earned savings from market fluctuations.

Jeremy and Trish elect to each purchase a Jackson Retirement Investment Annuity with Jackson +Protect. Although they could choose to purchase one annuity as joint owners, the for life income guarantees* would end upon the first death. This provides the protection they need to get them through the most vulnerable years of their retirement. Regardless of market fluctuations, Jeremy and Trish know that Jackson +Protect has each of them covered.†

* Guarantees are backed by the claims-paying ability of Jackson National Life Insurance Company and do not apply to the principal amount or investment performance of a variable annuity's separate account or its underlying investments.

† The principal value of the variable annuity will fluctuate based on the performance of the underlying investment options and may lose value.



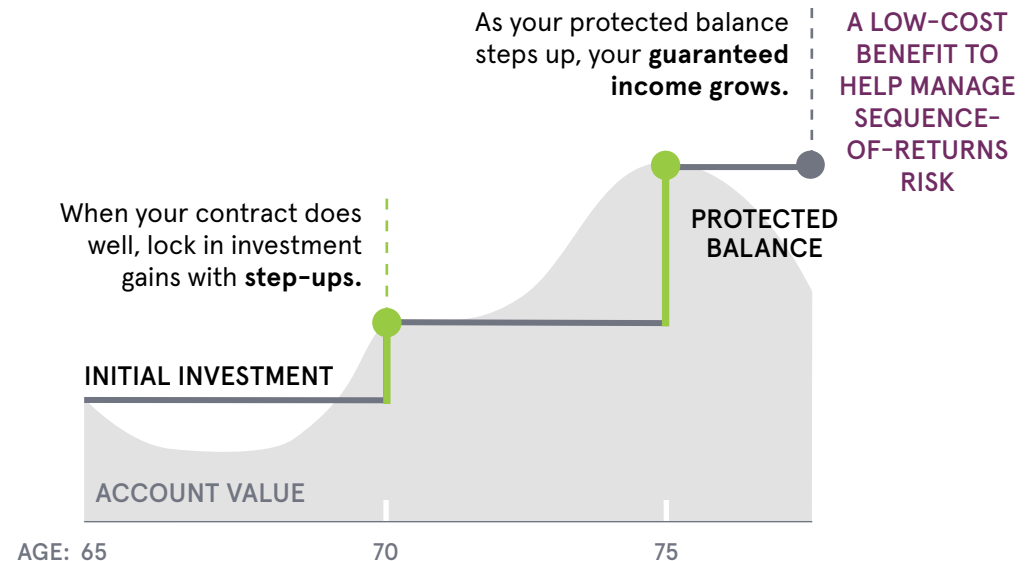
Jeremy, AGE 65, AND Trish, AGE 60

Market downturns during the five years leading up to retirement and the five years following could be detrimental to Jeremy and Trish's retirement income. A major downturn during these crucial years could mean a loss to their overall portfolio that could be further compounded if they start taking income.

With Jackson +Protect, Jeremy and Trish can take income equal to 4% of the account value upon the first withdrawal. Beginning at age 65, this amount, known as the guaranteed annual withdrawal amount (GAWA), will never decrease due to market fluctuations.⁶ Step-ups provide more opportunities to grow their GAWA every fifth contract anniversary when the market is up. If their account value drops, their income is still locked-in for life. If they don't need income, they continue to have lower-cost income protection. If they do need income, the benefit charge will increase upon their first withdrawal.

Jackson +Protect may help Jeremy and Trish to weather the years where market fluctuations may negatively impact their retirement plan.

REAP THE BENEFITS OF INCOME PROTECTION



Step-ups, if applicable, are applied every fifth year to your protected balance, not the account value. It's important to keep in mind the difference between your account value and protected balance, which this example illustrates. The protected balance is not a cash value, not available as a lump sum, and decreases on a dollar-for-dollar basis as you withdraw your guaranteed annual withdrawal amount or required minimum distribution (RMD).

This hypothetical example is for illustrative purposes only and is not representative of future performance of any particular product. **Past performance is no guarantee of future results.**



JACKSON +PROTECT

HIGHLIGHTS

PROTECT YOUR INCOME

Take advantage of income protection during the years your retirement income is most at risk from market volatility. Jackson +Protect is available as a single option, meaning guaranteed income for one individual's life.

LOCK IN YOUR INCOME

Receive a guaranteed annual withdrawal amount of 4%—starting at age 65—and enter into the withdrawal period of the Jackson +Protect add-on benefit.

CHOOSE YOUR INVESTMENTS

Enjoy investment flexibility even when an add-on benefit is elected.

CONTROL YOUR COST

Core contract: 0.40%

Jackson +Protect: 0.35% during deferral period⁷

Jackson +Protect: 0.80% during withdrawal period⁷

JACKSON +PROTECT ISSUE AGE⁸

35 to 70

If you elect Jackson +Protect, you still receive the standard benefits of the Jackson Retirement Investment Annuity. See the appendix for details.

ADDITIONAL RESOURCES

Sequence of returns

Find out why “timing is everything” when you decide to start taking income in retirement.

Investment choices

Access a wide range of asset classes and à la carte investment options from reputable firms designed to fit with your asset allocation strategies.



Dion, AGE 69



DION

Age 69

HAS

- A diverse range of investments
- Heirs that may benefit from his legacy

WANTS

Tax-deferred growth potential and to protect his financial legacy

DION'S SELECTION

Jackson Retirement Investment Annuity, with an add-on Return of Premium death benefit

Dion may benefit from our variable annuity that offers tax deferral, investment freedom, and legacy protection. With a Return of Premium death benefit—available for an additional charge—Dion also has the opportunity to secure and protect his initial investment against market downturns and to provide for his loved ones even after he's gone.



Dion, AGE 69

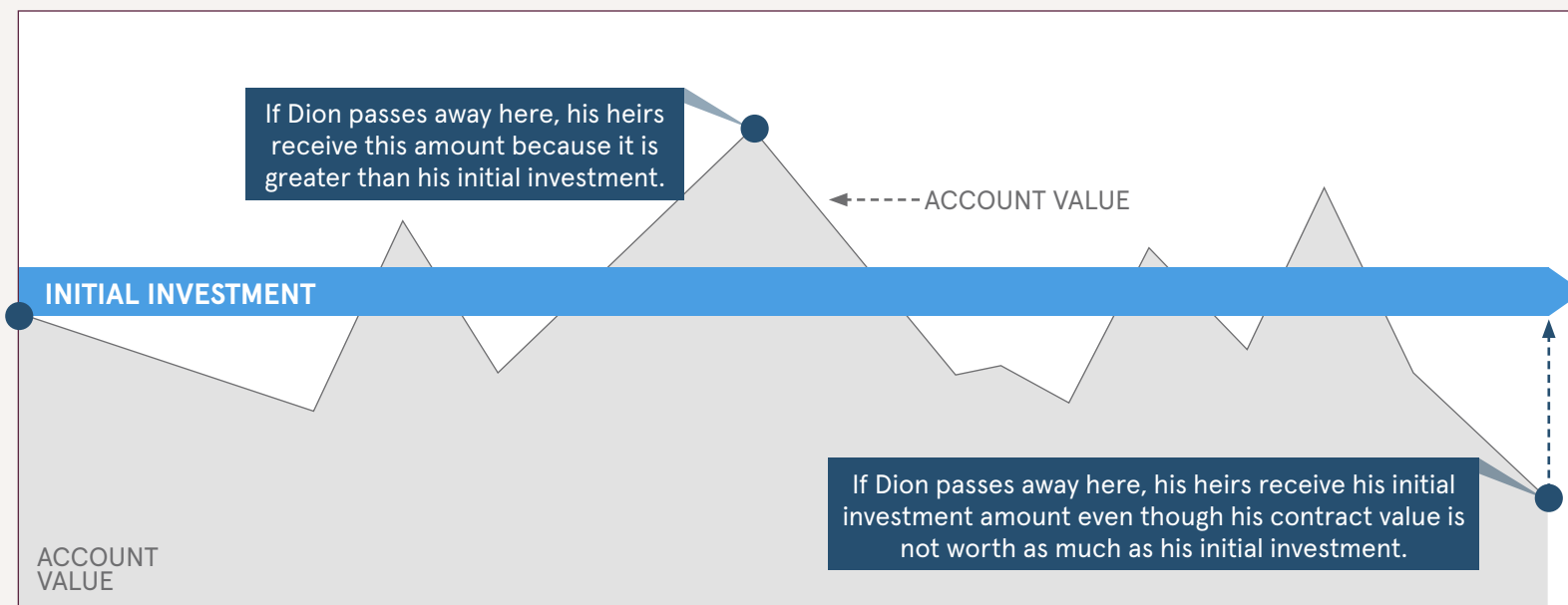


A combination of work ethic and personal determination has provided Dion with a comfortable lifestyle and plenty of time and gifts to share with loved ones. Though he has a diverse range of financial investments, he wants to benefit from tax deferral and investment protection so he may leave a lasting legacy to his heirs.

Dion decides to add a Return of Premium death benefit to his Jackson Retirement Investment Annuity. This benefit allows Dion an opportunity to provide his loved ones with an inheritance based on the annuity's contract value or his initial investment amount adjusted for withdrawals, whichever is greater. His heirs can also avoid the time-consuming probate process because annuity death benefits can be paid directly to beneficiaries.

RETURN OF PREMIUM DEATH BENEFIT

Here's how Dion's Return of Premium death benefit works. Once Dion passes away, his heirs will receive whichever amount is greater: his contract's value or his initial investment adjusted for withdrawals. The chart illustrates how the Return of Premium death benefit works with Dion's initial investment and how his annuity's investment performance might impact his legacy.



This hypothetical example is for illustrative purposes only and is not representative of the past or future performance of any particular product. This chart assumes no withdrawals are taken. **Past performance is no guarantee of future results.**

RETURN OF PREMIUM DEATH BENEFIT

HIGHLIGHTS

LEGACY PROTECTION

Help protect your investment and provide a lasting legacy for your beneficiaries after you pass away.

CONTROL YOUR COST

Core contract: 0.40%

Return of Premium death benefit^{7,9}: 0.20%

ANNUITY ISSUE AGE

0 to 85

If you elect the Return of Premium death benefit, you still receive the standard benefits of the Jackson Retirement Investment Annuity. See the appendix for details.



Now that you've seen our Jackson Retirement Investment Annuity, you may be one step closer to achieving your unique vision for retirement.

Invest your way.

Pursue protection.

**Help bring confidence
to your future.**

CHOOSE JACKSON®.

**VIEW THIS ANNUITY AND OUR FULL ANNUITY LINEUP
AT [JACKSON.COM/RIA/ANNUITIES](https://www.jackson.com/ria/annuities)**



APPENDIX: Jackson Retirement Investment Annuity and Add-on Benefits Highlights

JACKSON RETIREMENT INVESTMENT ANNUITY

DEFER TAXES ON YOUR GROWTH POTENTIAL

Benefit from an investment that isn't eroded by taxation each year and supports your goals, including income generation and legacy preservation.

CHOOSE YOUR INVESTMENTS

Maintain the investment flexibility you have become accustomed to.

CONTROL YOUR COST

Core contract: 0.40%

ANNUITY ISSUE AGE

0 to 85

INCLUDED STANDARD BENEFITS

Investment automation¹

Invest with dollar-cost averaging.

Penalty- and tax-free transfers²

Transfer between investment options up to 25 days per year.

Automatic rebalancing^{1,3}

Ensure you're investing the way you want.

Transfer contract to spouse⁴

Plan for the surviving spouse to choose to continue and build contract.

Systematic withdrawals

Choose how to receive your income.

Control your legacy⁵

Select how and when to distribute to your beneficiaries.

JACKSON +PROTECT ADD-ON BENEFIT

PROTECT YOUR INCOME

Take advantage of income protection during the years your retirement income is most at risk from market volatility. Guaranteed income for life is available as a single option, meaning guaranteed income for one individual's life.

LOCK-IN YOUR INCOME

Receive a guaranteed annual withdrawal amount of 4%—starting at age 65—and enter into the withdrawal period of the Jackson +Protect add-on benefit.

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RETURN OF PREMIUM DEATH BENEFIT

LEGACY PROTECTION

Help protect your investment and provide a lasting legacy for your beneficiaries after you pass away.

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Return of Premium death benefit^{7,9}: 0.20%





This material is authorized for use only when preceded or accompanied by the current contract prospectus and underlying fund prospectuses. Before investing, investors should carefully consider the investment objectives, risks, charges, and expenses of the variable annuity and its underlying investment options. This and other important information is contained in the current contract prospectus and underlying fund 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.

The latest income date allowed is age 95, which is the required age to annuitize or take a lump sum. Please see the prospectus for important information regarding the annuitization of a contract.

Guarantees are backed by the claims-paying ability of Jackson National Life Insurance Company and do not apply to the principal amount or investment performance of a variable annuity's separate account or its underlying investments. 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.

Once elected, benefits may not be canceled or changed; please see prospectus for specific benefit availability. The long-term advantage of the add-on benefits will vary with the terms of the benefit option, the investment performance of the Variable Investment Options selected, and the length of time the annuity is owned. As a result, in some circumstances the cost of an option may exceed the actual benefit paid under that option.

¹ Systematic investment programs do not assure a profit or protect against loss in a declining market. They involve continuous investing regardless of fluctuating price levels. You should consider your ability to continue investing through periods of fluctuating market conditions.

² 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.

³ If fixed account restrictions are imposed, the owner may elect automatic rebalancing, but the 1-Year Fixed Account option may not be included in the allocation.

⁴ Add-on death benefits terminate if the contract value falls to zero and upon spousal continuation.

⁵ Preselected death benefit is available on nonqualified and IRA contracts only.

⁶ On the contract anniversary on or immediately following the designated life's attained age 65, the for-life guarantee becomes effective provided: (1) the contract value is greater than zero and (2) the contract has not been annuitized. If the designated life is age 65 on the effective date of the endorsement, then the for-life guarantee becomes effective on that date.

⁷ The total annual charges are calculated as a percentage of the benefit base, contract value for the Return of Premium death benefit, and deducted quarterly and upon termination on a pro rata basis across the Variable Investment Options and the Fixed Account Options. For Jackson +Protect, the Deferral Period Guaranteed Minimum Withdrawal Benefit (GMWB) charge will be charged at the end of each contract quarter when no withdrawals have been taken since the effective date of the benefit. The Withdrawal Period GMWB charge will be charged at the end of each contract quarter immediately following the contract quarter in which the first withdrawal, even a one-time withdrawal, is taken. On each fifth contract anniversary following the effective date of the endorsement, the company reserves the right to increase the charge subject to the maximum increase amount and maximum benefit charge stated in the contract supplemental data pages. If the Fixed Account Minimum Value of any Fixed Account Option has been reached, charges will not be taken from that Fixed Account Option but will be taken pro rata from any Fixed Account Options that have not reached the Fixed Account Minimum Value and the Variable Investment Options. If the contract value falls to zero or at the time the benefit is terminated, the charge will be discontinued.

⁸ Jackson +Protect is available for ages 35 to 70 at election. For joint owners, both joint owners must fall within the allowable age range on the date of the election.

⁹ The Return of Premium death benefit is available through age 85 at election. For joint owners, the oldest joint owner's age cannot exceed the maximum election age for the benefit on the date of election. Death benefit will terminate if the contract value is reduced to zero and upon spousal continuation.

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