



## **Jackson Adds Protected Lifetime Income Benefit to RILA Suite** *+Income provides guaranteed income, moving beyond growth potential and protection opportunities*

**LANSING, Mich. — April 29, 2024 —** [Jackson National Life Insurance Company](#)<sup>®</sup> (Jackson<sup>®</sup>), the main operating subsidiary of Jackson Financial Inc.<sup>1</sup> (NYSE: JXN), today launched +Income, an add-on benefit available for an additional charge, offering guaranteed<sup>2</sup> lifetime income<sup>3</sup> through [Jackson's Market Link Pro<sup>®</sup> suite](#) of registered index-linked annuities (RILAs). +Income enables clients to create an immediate income stream or defer withdrawals, providing the opportunity to grow income over time.

RILAs are long-term, tax-deferred insurance contracts designed for retirement. They are subject to investment risk, the value will fluctuate, and loss of principal is possible. 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.

“Across the industry, RILAs are helping risk-averse consumers unlock protection opportunities and ways to potentially grow their assets,” said Brian Sward, Head of Product Solutions for Jackson National Life Distributors LLC (JNLD), the marketing and distribution business of Jackson. “With the addition of +Income, Jackson’s RILA offerings can now provide clients with guaranteed retirement income that can withstand unexpected market events, together with the same benefits they’ve become accustomed to when utilizing RILAs in their portfolio.”

Jackson’s Market Link Pro suite offers five index options that can be used in any combination, along with the flexibility to allocate funds through three crediting methods (not all crediting methods and/or protection options are available with all Index Account Option terms). Additionally, the suite can create a legacy through its built-in death benefits<sup>4</sup>, available at no additional charge. Enhancements to the suite were [announced in June 2023](#), including the addition of an exclusive crediting method (Performance Boost), 3-year Index Account Option Terms and an intra-term Performance Lock feature.

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<sup>1</sup>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.

<sup>2</sup>Guarantees are backed by the claims-paying ability of Jackson National Life Insurance Company.

<sup>3</sup>On the contract anniversary on or immediately following the designated life’s attained age 59½, 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 59½ on the effective date of the endorsement, then the for-life guarantee becomes effective on that date.

<sup>4</sup>If the oldest owner’s age when the contract is issued is between 0 and 80, the death benefit is equal to the greater of the current contract value or premiums paid into the contract adjusted for any withdrawals incurred since the issuance of the contract. If the oldest owner’s age is between 81 and 85 when the contract is issued, the death benefit is equal to the current contract value.

Jackson continues to enrich its digital capabilities through its robust [RILA Digital Ecosystem](#), a user-friendly, one-stop-shop for financial professionals and clients seeking more information about the company's RILA offerings. The ecosystem showcases the features of the Jackson Market Link Pro Suite, including product benefits, marketing literature and current rates. It also provides access to a data-driven tool that enables clients to generate customized, hypothetical scenarios of the various RILA options. To coincide with the launch of +Income, the tool now includes a new option to illustrate how lifetime income can impact client portfolios.

"Jackson has a strong track record of serving as a trusted provider of guaranteed lifetime income strategies for financial professionals and their clients," continued Sward. "The introduction of +Income expands on this experience and confirms our commitment to bringing new products, resources and tools that can help clients meet their financial planning goals."

Financial professionals who would like to learn more about Jackson's RILA products can contact the company at 1-800-711-7397, connect with their local wholesaler or visit [www.jackson.com/RILA](http://www.jackson.com/RILA).

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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](http://www.jackson.com).

*\*SQM (Service Quality Measurement Group) Contact Center Awards Program for 2004 and 2006-2023, 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).*

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).

#### **SAFE HARBOR STATEMENT**

The information in this press release contains forward-looking statements about future events and circumstances and their effects upon revenues, expenses and business opportunities. Generally speaking, any statement in this release not based upon historical fact is a forward-looking statement. Forward-looking statements can also be identified by the use of forward-looking or conditional words, such as "could," "should," "can," "continue," "estimate," "forecast," "intend," "look," "may," "will," "expect," "believe," "anticipate," "plan," "remain," "confident" and "commit" or similar expressions. In particular, statements regarding plans, strategies, prospects, targets and expectations regarding the business and industry are forward-looking statements. They reflect expectations, are not guarantees of performance and speak only as of the dates the statements are made. We caution investors that these forward-looking statements are subject to known and unknown risks and uncertainties that may cause actual results to differ materially from those projected, expressed or implied. Factors that could cause actual results to differ materially from those in the forward-looking statements include those reflected in Part I, Item 1A. Risk Factors and Part II, Item 7. Management's Discussion and Analysis of Financial Condition and Results of Operations in our Annual Report on Form 10-K for the year ended December 31, 2023, as filed with the SEC on February 28, 2024, and elsewhere in Jackson Financial Inc.'s filings with the U.S. Securities and Exchange Commission. Except as required by law, Jackson Financial Inc. does not undertake to update such forward-looking statements. You should not rely unduly on forward-looking statements.

This material is authorized for use only when preceded or accompanied by the current contract prospectus. Before investing, investors should carefully consider the investment objectives and risks of the registered index-linked annuity. This and other important information is contained in the current contract prospectus at [Jackson.com/ProspectusJMLP2](https://www.jackson.com/ProspectusJMLP2) for Jackson Market Link Pro II or [Jackson.com/ProspectusJMLPA2](https://www.jackson.com/ProspectusJMLPA2) for Jackson Market Link Pro Advisory II. Please read the prospectus 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.

**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 II, 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 II, 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.

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.

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.

Not all crediting methods and/or protection options are available with all Index Account Option terms.

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.

Registered index-linked annuities (contract form numbers RILA290, RILA290-CB1, RILA292, RILA292-CB1, RILA295, RILA295-FB1, RILA297, RILA297-FB1) are issued by Jackson National Life Insurance Company (Home Office: Lansing, Michigan) and distributed by Jackson National Life Distributors LLC, member FINRA. These products have limitations and restrictions, including withdrawal charges, a market value adjustment, and an interim value adjustment. Jackson issues other annuities with similar features, benefits, limitations, and charges. Discuss them with your financial professional or contact Jackson for more information.

**Firm and state variations may apply. Additionally, product may not be available in all states.**

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