



JACKSON® FIXED INDEX ANNUITIES

MarketProtector®



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

**Firm variations may apply.
For use in California only.**

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

Top reasons to consider MarketProtector[®]

Jackson[®] delivers options that can help you adapt for market conditions and your changing priorities.

PROTECTION

Principal protection from down markets

Principal is protected when indexes decline because you aren't invested directly in the markets. Plus, the interest you earn is locked in each year.

Changeable lifetime income benefits

You also can add lifetime income benefits, for an additional fee, if you choose. If you change your mind later, you can opt out.

FLEXIBILITY

Choice of interest crediting methods and indexes

MarketProtector offers index options for limited growth potential as well as multiple crediting methods to choose from that can lock in that growth. You may select one or a combination of these methods, and change selections and allocations penalty free at the end of each Indexed Option Year.

Choice of indexed option periods¹

Choose from different index option periods to customize for your specific needs based on your retirement timelines.

RMD friendly

Required minimum distributions (RMDs) for this contract may be taken from your qualified contract with no withdrawal charges, even if the amount exceeds the 10% withdrawal provision.²

INTEGRITY

Financial strength³

The guarantees a company can offer are only as strong as the company itself. We consistently strive for strong financial ratings.

A trusted partner

Experience a higher level of service with Jackson's award-winning customer service group.⁴ We put you first, and are available to educate you and answer questions about our offerings.

Check the record before you buy

We are committed to you for the long haul by offering quality products with a historical record of consistency that does not offer inflated values as a gimmick.

What is a fixed index annuity?

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.





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 combines the protection of a fixed annuity with the potential for you to benefit from market gains.

MarketProtector suite highlights

BENEFIT	HOW IT WORKS
 GROWTH	Add to your contract value with potential gains tied to an index. 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.
 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 time lines, indexes, and crediting methods for when circumstances shift. Additionally, you can add lifetime income benefits if you need them and opt out later if your needs change.
 TAX ADVANTAGES	Income taxes can erode the financial goals you have for retirement. Keep more of what's yours through tax deferral. ⁵

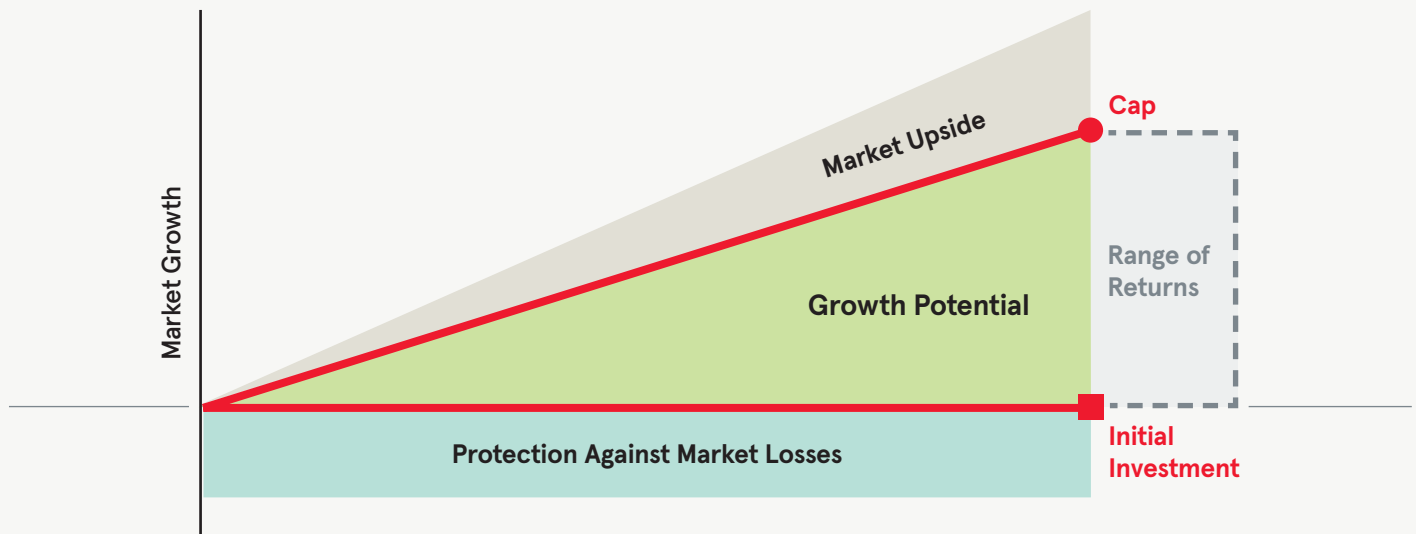
Protect your retirement with potential for growth

MarketProtector can offer a balance of both worlds.

Equity markets can be risky and difficult to navigate, offering potentially high returns or considerable losses. MarketProtector can help by protecting you from losses that can result from participation in equity markets. Additionally, MarketProtector 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 MarketProtector, 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.

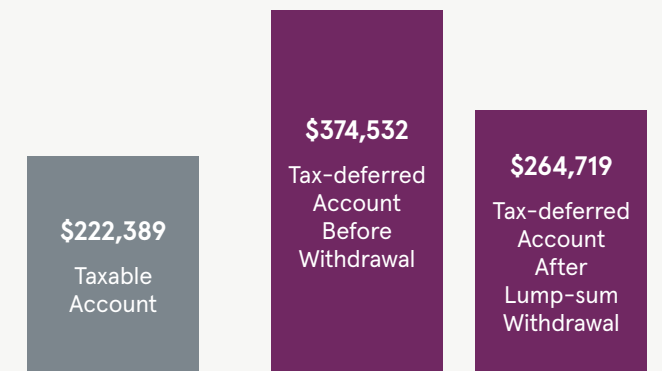
Keep more of what's yours

Watch your interest earnings grow tax deferred with MarketProtector.

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.

Using tax-deferred fixed index annuities, MarketProtector can help maximize growth potential by delaying taxes associated with earnings. When more money stays in your account, its value can grow more quickly. 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 4.5% annual return and a 40% tax rate. The after-tax amount available is in the form of lump-sum distribution after the deduction of taxes at a 40% 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.

* HR.1—Tax Cuts and Jobs Act.

[†] Topic No. 409 Capital Gains and Losses, Internal Revenue Service, page last reviewed or updated November 4, 2021; Topic No. 559 Net Investment Income Tax, Internal Revenue Service, page last reviewed or updated November 4, 2021.

[‡] Topic No. 559 Net Investment Income Tax, Internal Revenue Service, page last reviewed or updated February 15, 2022; HR.1—Tax Cuts and Jobs Act, January 3, 2017.

To learn more about MarketProtector, call your financial professional today!

¹ 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.

² 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. 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 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. 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 withdrawal charges.

³ Please see Jackson.com for the most recent rating and rankings information. While ratings can be objective indicators of an insurance company's financial strength and can provide a relative measure to help select among insurance companies, they are not guarantees of the future financial strength and/or claims-paying ability of a company. The broker/dealer from which an annuity is purchased, the insurance agency from which an annuity is purchased and any affiliates of those entities make no representations regarding the quality of the analysis conducted by the rating agencies. The rating agencies are not affiliated with the above-mentioned entities nor were they involved in any rating agency's analysis of the insurance companies.

⁴ SQM (Service Quality Measurement Group) Call Center of the Year Award in the financial services industry for 2004 and 2006-2021.

⁵ 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.

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.

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

If you cancel the contract within 10 days of receipt, Jackson will refund 100% of your premium adjusted for any withdrawals.

MarketProtector® Individual Modified Single Premium Deferred Fixed Annuity with Index-Linked Interest Option (contract form numbers FIA250, FIA250-CB1) 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. During the Indexed Option Period the annuity's cash withdrawal value may be less than the initial premium. 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.

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