

Jackson Income AssuranceSM 10

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.

Jackson Income Assurance 10

Standard contract provisions

Issue age	50 to 80											
Maximum maturity age ¹	95											
Minimum single premium	\$25,000											
Subsequent premium	Minimum of \$500 (permitted in first contract year), with a maximum not to exceed the greater of 20% of initial premium or \$25,000.											
Withdrawal charges ^{2, 3, 4}	Completed years since receipt of premium	0	1	2	3	4	5	6	7	8	9	10
		9.00%	8.25%	7.25%	6.50%	5.50%	4.50%	3.75%	2.75%	1.75%	0.75%	0.00%
Withdrawal charges as a percentage of premium and interest credited on such premium.												
Free withdrawals ²	In the first contract year, up to 10% of initial and additional premium, and in subsequent years, up to 10% of the accumulation value determined at the beginning of the contract year may be taken without a withdrawal charge or market value adjustment.											
Required minimum distribution (RMD) ^{4, 8}	Jackson Income Assurance 10 is RMD friendly, so qualified contracts may not be subject to withdrawal charges or MVA.											

Growth and protection options

(contact your financial professional for options and availability)

Fixed account Premium allocated to the fixed account earns interest at an annually renewable rate never less than the guaranteed minimum interest rate (GMIR) of 0.15% to 3%. The GMIR is guaranteed for the life of the contract.*	Index(es) Premiums may be allocated in index account options offering growth potential or a fixed account option, which offers a competitive fixed interest rate regardless of market performance. Please contact your financial professional for options and availability.	Index interest crediting method(s) Multiple crediting methods offer ways to calculate and lock in potential index-linked interest. You may select any one—or a combination of—these methods and have flexibility to change selections and allocations penalty-free at the end of each contract year. Please contact your financial professional for options and availability.
Guaranteed minimum value^{5, 6} 87.5% of premium accumulated at never less than the contract's guaranteed minimum interest rate (guaranteed minimum value). Not subject to embedded benefit charges.	Cap(s)/rate(s)⁶ Caps and rates are guaranteed for each contract year. Please contact your financial professional for options and availability.	Market value adjustment (MVA)⁷ The Company applies an MVA to certain amounts withdrawn or annuitized. The MVA may result in an increase or decrease to amounts removed from your contract.

Included benefits

(available at no additional charge)

Extended care waiver ⁹	If you (or your joint owner) are by medical necessity confined to a nursing home or hospital for 90 consecutive days, you may withdraw up to 100% of the accumulated contract value without incurring a withdrawal charge (one time only). Please contact your financial professional for options and availability.
Terminal illness waiver ¹⁰	If you (or your joint owner) are diagnosed with a medical condition expected to result in death within 12 months, you may withdraw up to 100% of your contract's accumulated contract value without incurring a withdrawal charge (one time only). Please contact your financial professional for options and availability.
Preselected death benefit	Before the income date, this allows you (or your joint owner) to select how the death benefit will be paid to your beneficiaries. Please contact your financial professional for options and availability.

Embedded benefit

(annual benefit-based charge)

Embedded guaranteed minimum withdrawal benefit (GMWB) ¹¹	Single life annual charge 1.10% ; joint life annual charge 1.10% .
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* The fixed account value will never be less than the guaranteed minimum value. The guaranteed minimum value is equal to 87.5% of premium allocated to the fixed account, accumulated at the guaranteed minimum interest rate, less any withdrawals, applicable charges/adjustments, and taxes.

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

See next page for important additional information.

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



For more information about Jackson Income AssuranceSM 10, contact your financial professional today.

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.

¹ Qualified plans may require an earlier distribution. The maturity date under this contract is the owner's age 95, which is the required age to annuitize or take a lump sum.

² 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 withdrawal charges and market value adjustment (MVA). Free withdrawals not taken in a contract year are not available in following contract years.

³ A full withdrawal may be taken at any time and will be subject to applicable withdrawal charges and the market value adjustment (MVA). Withdrawal charges and the MVA are waived upon the expiration of the withdrawal charge/MVA period.

⁴ All withdrawals, including systematic withdrawals, required minimum distributions (RMDs) and free withdrawals, apply to the total amount withdrawn in a contract 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).

⁵ Credited daily and adjusted for withdrawals.

⁶ **The guaranteed minimum interest rate is declared each calendar year and will fall between 0.15% to 3%.** Once a contract is issued, the guaranteed minimum interest rate will not change.

⁷ The Company applies a market value adjustment (MVA) to certain amounts withdrawn during the MVA period, and annuitized from the index account option and fixed account option during the first five contract years. The MVA may result in an increase or decrease to amounts withdrawn, increasing or decreasing the amount paid. In no event will a full withdrawal be less than the guaranteed minimum value. Please see the contract disclosure for details regarding the calculation of MVA.

⁸ The RMD for this contract may be taken from a qualified Jackson Income AssuranceSM 10 contract free of withdrawal charges, even if the amount exceeds the 10% free withdrawal provision. 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 withdrawal charge/market value adjustment (MVA) period exceeds the greater of the RMD requirement or the 10% free withdrawal benefit, the excess amount withdrawn will be subject to withdrawal charges and MVA.

⁹ State variations may apply. You will be eligible for this waiver of withdrawal charge after the first contract anniversary. If you or your joint owner are confined to a nursing home or hospital for 90 consecutive days by medical necessity, you may access up to 100% of the contract value free of withdrawal charges. Limited to \$250,000. All contract values will be reduced proportionately. A payment under the extended care waiver is payable only once, regardless of any subsequent confinement. Market value adjustment (MVA) may apply.

¹⁰ State variations may apply. You will be eligible for this waiver of withdrawal charge after the first contract anniversary. If you or your joint owner is diagnosed with a terminal illness that is expected to result in death within 12 months, you may access up to 100% of the contract value free of withdrawal charges. Limited to \$250,000. All contract values will be reduced proportionately. A payment under the terminal illness waiver is payable only once, regardless of any subsequent diagnosis. Market value adjustment (MVA) may apply.

¹¹ The total annual charges are based off the guaranteed withdrawal balance (GWB) and deducted from the accumulation value on an annual basis after interest is credited, on the contract anniversary. Jackson reserves the right to increase the charge on each fifth contract anniversary up to 0.40%, subject to a maximum annual charge of 3.00%. If the charge percentage is increased, a notice will be sent prior to the contract anniversary.

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

Jackson Income AssuranceSM 10 fixed annuity with index-linked interest option and market value adjustment (contract form numbers FIA280, ICC25 FIA280, FIA280-CB1, ICC25 FIA280-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 and market value adjustment (MVA). MVA may not be applicable in all states. During the withdrawal charge and MVA period, the annuity's cash withdrawal value may be less than the initial premium. Additional premium is permitted in the first contract year. For costs and complete details, contact Jackson. Premium payments are flexible in the first contract year only, subject to contract minimums and maximums. Subsequent premiums will remain in a fixed account until the first contract 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.

Products and features may be limited by state availability, and/or your selling firm's policies and regulatory requirements (including standard of conduct rules).