



JACKSON®  
FIXED INDEX ANNUITIES



# Jackson Income Assurance<sup>SM</sup> Suite

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

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

# Help bridge the gap between “have” and “need”

We can help you plan for today, tomorrow and what’s next.

When you retire, you’re likely missing out on a steady paycheck. Market volatility, inflation, taxes and healthcare can also be added stressors. A financial plan can help bridge the gap between what you have and what you need to fund expenses in retirement.

We can help with that. Jackson Income Assurance<sup>SM</sup> Suite of fixed index annuities includes an embedded living benefit that provides guaranteed\* lifetime income.<sup>†</sup>

## The Jackson Income Assurance Suite highlights



### PROTECTED INCOME FOR LIFE

**It’s important to make sure your money lasts throughout your retirement.**

Guaranteed lifetime income gives you regular payments for life, no matter how long you live or how the market performs. Plus, the longer you wait to start receiving these payments, the more money you’ll get.



### CAPITAL PRESERVATION

**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.



### GROWTH

**Add to your contract value with potential gains tied to an index.** While Jackson Income Assurance 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 contract. You can also choose from various crediting methods for opportunities to lock in growth.



### TAX ADVANTAGES

**Income taxes can erode the financial goals you have for retirement.**

Keep more of what’s yours through tax deferral.<sup>‡</sup>

#### What is a fixed index annuity?

A fixed index annuity is a long-term, tax-deferred vehicle designed for retirement. 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.

The embedded living benefit is included for an extra charge and may be subject to conditions and limitations. There is no guarantee that an annuity with a living benefit will provide sufficient supplemental retirement income.

\* 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.

† The for life guarantee becomes effective on the issue date of the contract.

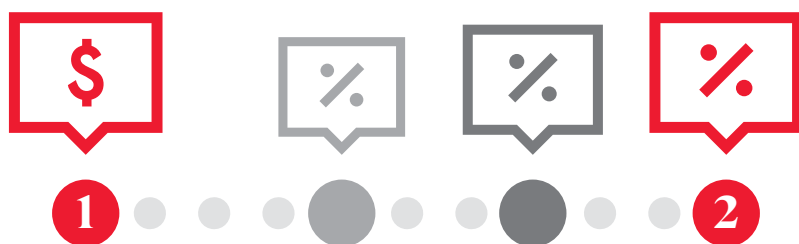
‡ Tax deferral offers no additional value if an IRA or a qualified plan, such as a 401(k), is used to fund an annuity and may be found at a lower cost in other investment products. It also may not be available if the annuity is owned by a legal entity such as a corporation or certain types of trusts.

# Get income when you need it most

Choosing the right time to start taking retirement income isn't easy. But if you wait to take income, the payout could be bigger.

Your financial health is often closely tied to your well-being in old age. That's because financial worry can often be a chronic stressor.\*

Help ease some of the concern with guaranteed lifetime income. Here's how it works.



## 1. Set your baseline income.

Your starting guaranteed annual withdrawal amount percentage (GAWA%) is determined by your age at issue date.

## 2. The GAWA% grows each year you don't take income.

Let's say you're 55 at the contract's start. You take income five years later at 60. You'll receive the declared rate at 60.

However, let's say you start the contract at 55. But this time, you wait 10 years to take income. You'll receive the declared rate at 65.

By waiting five more years, you'd end up with a higher annual amount.

Explore the Income tool to see your options.



\* Purdue University News, "Mental well-being inherently connected to financial wellness," January 27, 2021

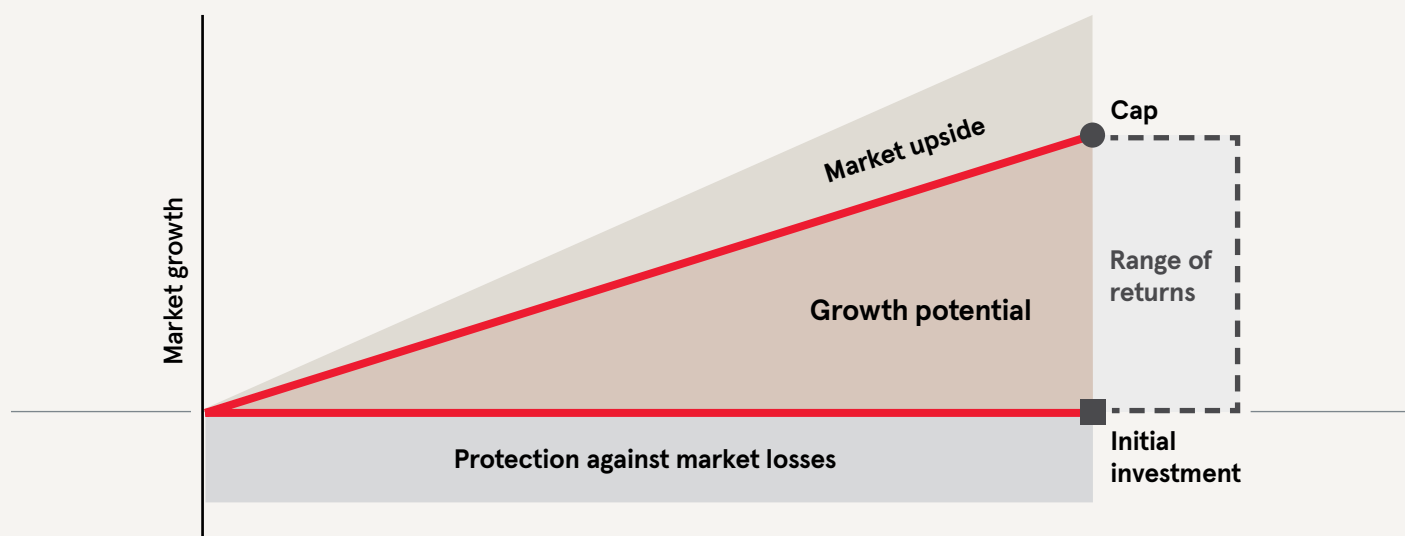
# Help protect your retirement with potential for growth

**Jackson Income Assurance Suite can offer a balance of both worlds.**

Equity markets can be risky and difficult to navigate, offering potentially high returns or considerable losses. Jackson Income Assurance Suite can help by protecting you from losses that can result from participating in equity markets. In addition, Jackson Income Assurance Suite 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

Interest is calculated based on the performance of an index by using a cap or rate. This 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 Jackson Income Assurance.

## TAX DEFERRAL ACCELERATES GROWTH

We can't know what new rates will emerge in the future, but we can plan ahead by seeking opportunities to use tax advantages.

As tax-deferred fixed index annuities, Jackson Income Assurance Suite can help maximize growth potential by delaying taxes associated with earnings. When more money stays in your account, its value can grow faster. And later, when you're ready to take distributions, your account may last longer into retirement because of tax deferral.

### THE POWER OF TAX DEFERRAL

Growth of \$100,000 over 20 years



This example assumes a single, hypothetical contribution of nonqualified \$100,000, a 8% annual return and a 33% tax rate. The after-tax amount available is in the form of lump-sum distribution after the deduction of taxes at a 33% 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.

Calculate how tax deferral can impact your retirement.



To learn more about Jackson Income Assurance Suite, 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.**

Issue ages are 50 to 80.

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.

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

Fixed index annuities (contract form numbers FIA280, ICC25 FIA280, FIA280-CB1, ICC25 FIA280-CB1, FIA285, ICC25 FIA285, FIA285-FB1, ICC25 FIA285-FB1) are issued by Jackson National Life Insurance Company (Home Office: Lansing, Michigan) and are distributed by Jackson National Life Distributors LLC. These products are fixed annuities that do not participate in any stock or equity investments and have limitations and restrictions, including withdrawal charges and/or market value adjustment (may not be applicable in all states). During the withdrawal charge and/or market value adjustment period the annuity's cash withdrawal value may be less than the initial premium. Additional premium is permitted in the first contract year. 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.**

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

