

# MarketProtector Advisory® III

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.

MarketProtector Advisory III		
Standard contract provisions		
Maximum issue age	85	
Maximum maturity age <sup>1</sup>	95	
Minimum single premium	\$25,000	
Minimum subsequent premium	\$500 (permitted in first contract year)	
Free withdrawals <sup>2</sup>	Every contract year, <b>you may withdraw up to 10% of the accumulated contract value, free of market value adjustment.</b>	
Required minimum distribution (RMD) <sup>3</sup>	MarketProtector Advisory III is RMD friendly, so <b>qualified contracts may not be subject to MVA.</b>	
Growth and protection options (see your financial professional for options and availability)		
<b>Indexed option periods<sup>4</sup></b> 5-, 7-year periods Please contact your financial professional for options and availability.	<b>Index(es)</b> <b>Premiums may be allocated in index options offering growth potential or in a fixed account option,</b> which offers a competitive fixed interest rate regardless of market performance. Please contact your financial professional for options and availability.	<b>Index interest crediting method(s)</b> <b>Multiple crediting methods offer ways to calculate and lock in potential index-linked interest.</b> 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 indexed option year. Please contact your financial professional for options and availability.
<b>Guaranteed minimum value<sup>5, 6</sup></b> 87.5% of premium accumulated at never less than the contract's guaranteed minimum interest rate (guaranteed minimum value). Not subject to add-on benefit charges.	<b>Market value adjustment (MVA)<sup>7</sup></b> <b>The Company applies an MVA to certain amounts withdrawn or annuitized.</b> The MVA may result in an increase or decrease to amounts removed from your contract.	<b>Cap(s)/rate(s)<sup>6, 8</sup></b> <b>Caps and rates are guaranteed for each indexed option year.</b> Please contact your financial professional for options and availability.
Included benefit (available at no additional charge)		
<b>Preselected death benefit</b>	Before the income date, <b>this benefit allows you to select how the death benefit will be paid to your beneficiaries.</b> Please contact your financial professional for options and availability.	
Add-on benefit (annual benefit-based charge)		
<b>Add-on lifetime income benefit<sup>9</sup></b>	Add IncomeAccelerator® to receive a Lifetime Check®—Single life annual charge: <b>1.10%</b> , joint life annual charge: <b>1.25%</b> . Please contact your financial professional for options and availability.	

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

**Not for use in Oregon and California.**

**Firm and state variations may apply.**

**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 MarketProtector Advisory III, 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.**

<sup>1</sup> 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.

<sup>2</sup> 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 the market value adjustment (MVA). Free withdrawals not taken in a contract year are not available in following contract years.

<sup>3</sup> The required minimum distribution (RMD) for this contract may be taken from a qualified MarketProtector Advisory III contract free of the market value adjustment (MVA), 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 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 the MVA. 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 the owner 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 market value adjustments. A reduced contract value results in a lower basis for future income payment calculations if the optional add-on benefit is elected.

<sup>4</sup> 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.

<sup>5</sup> Credited daily and adjusted for withdrawals.

<sup>6</sup> **The guaranteed minimum interest rate is declared each calendar year and will fall between 1% to 3%.** Once a contract is issued, the guaranteed minimum interest rate will not change.

<sup>7</sup> The Company applies a market value adjustment (MVA) to certain amounts withdrawn during the indexed option period, and annuitized from the indexed option and fixed

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 the MVA.

<sup>8</sup> Subject to certain limitations and restrictions. Higher caps, performance trigger crediting rates, index participation rates, and fixed interest rates may apply to premiums of \$100,000 or greater. Keep in mind, higher caps and rates will not be applied when the accumulation value of the contract reaches or exceeds \$100,000. Jackson reserves the right to restrict or prohibit new business, subsequent premium, or transfers to the fixed option.

<sup>9</sup> The total annual charges are calculated based on the accumulation value after interest is credited on the indexed option anniversary. Jackson reserves the right to prospectively increase the charge on each fifth indexed option anniversary up to 0.20%, subject to a maximum annual charge of 2.20% (2.50% for joint life options). If the charge percentage is increased, a notice will be sent prior to the indexed option anniversary.

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

MarketProtector Advisory® III Individual Modified Single Premium Deferred Fixed Annuity with Index-Linked Interest Option and Market Value Adjustment (contract form numbers ICC19 FIA265, ICC19 FIA265-FB1, FIA265, FIA265-FB1) and IncomeAccelerator® (8005, ICC19 8005) with joint option (8006, ICC19 8006) 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 market value adjustment. During the indexed option 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 option until the first indexed option anniversary. No premium payments will be accepted after the first contract anniversary.

**The design of this annuity contract 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.