



Jackson Adds Nasdaq 100 Index Option, Offers Full Principal Protection Option in Latest Registered Index-Linked Annuity Launch

Enhancements also made to flagship traditional variable annuity product suite

LANSING, Mich. — May 19, 2025 — [Jackson National Life Insurance Company](#)[®] (Jackson[®]), the main operating subsidiary of Jackson Financial Inc.¹ (NYSE: JXN), today launched [Jackson Market Link Pro[®] III](#) (JMLPIII) and [Jackson Market Link Pro Advisory[®] III](#) (JMLPAIII), further enhancing Jackson's suite of registered index-linked annuities (RILAs). JMLPIII (commission-based) and JMLPAIII (fee-based) give consumers the potential to grow assets before and during retirement while offering different degrees of protection, including full principal protection, against unexpected market events. Additionally, Jackson recently made enhancements to its flagship traditional variable annuity product suite, offering financial professionals and their clients additional value and flexibility.

"As the popularity of RILA products continues to increase, Jackson is excited to announce the latest enhancements to its suite of RILA offerings," said Brian Sward, EVP, Head of Product Solutions, Jackson National Life Distributors LLC (JNLD), the marketing and distribution business of Jackson. "The addition of the Nasdaq 100 index broadens our investment lineup and is a response to increased consumer interest in the tech sector, while the introduction of a 100% buffer allows full principal protection while maintaining the potential for equity-like returns. As interest in RILAs grow, Jackson will continue to seek new and innovative ways for financial professionals and their clients to access these products as they look to secure their financial future."

JMLPIII and JMLPAIII enhancements include the following:

- **Nasdaq 100 Added to Index Options:** The new index option is now available along with the S&P 500, Russell 2000, MSCI EAFE and MSCI Emerging Markets. Jackson will not restrict which index options can be selected with each crediting method or protection option, allowing consumers to reallocate their assets without unwanted tax consequences and invest in what matters most to them².
- **Full Principal Protection:** Introducing a 100% Buffer³ protection option for the 1-year Cap⁴, 3-year Cap, 6-year Cap and 1-year Performance Trigger⁵ crediting methods, in addition to existing 10% and 20% options.

¹ Jackson National Life Insurance Company is a wholly owned subsidiary of Jackson Financial Inc. Jackson Financial Inc. is a publicly traded company.

² Investors are not buying shares of any stock or index and cannot invest directly in an index. The payment of dividends is not reflected in the index return.

³ A Buffer will protect from loss up to a stated percentage, and if the chosen index declines more than the stated buffer, will incur a loss.

⁴ The Cap rate is the stated maximum amount of potential gain, if the index return is positive, that could be credited for the selected term.

⁵ Performance Trigger is a stated rate of return, which may be greater than or less than the actual return of the index, that will be credited to the contract as long as the index return is not negative over the selected term.

Clients may also select a Floor⁶ protection option to help guard their retirement assets against unforeseen market changes. The level of protection depends on the crediting method selected⁷.

In addition to these enhancements, Jackson's RILA suite offers the following competitive features:

- **Flexible Index Account Option Terms:** Jackson offers 1-year, 3-year and 6-year Index Account Option terms⁸. Any gains or losses in the tracked index(es) (described above) are calculated at the end of the term, and the contract value is adjusted accordingly.
- **Multiple Crediting Methods:** Jackson offers a diverse menu of crediting methods that allow consumers the ability to customize their contract both in terms of growth potential and protection level. This includes our exclusive Performance Boost⁹ methodology that can potentially result in positive crediting even in scenarios where the index return is flat or negative.
- **Index Participation Rate on Cap Crediting Method:** Jackson's RILA suite features an Index Participation Rate¹⁰ to the Cap crediting method, which can provide greater upside growth opportunity when the market conditions are favorable.
- **Intra-Term Performance Lock Feature:** The Performance Lock option provides an increased level of transparency to contract holders, enabling them to lock in their interim value at any point during the Index Account Option term. In practice, the value at the lock-in point moves to a short-duration fixed account until the next contract anniversary¹¹.
- **Legacy and Cost Control:** Through the built-in death benefit¹² — available at no additional charge — investors can help protect their retirement assets against market downturns while providing a legacy for beneficiaries. Additionally, with no annual contract fees¹³, more investable assets remain in clients' accounts.

Jackson also recently announced the following enhancements to its suite of variable annuities (VAs).

- **Guaranteed Withdrawal Rates:** Jackson has increased Single Life and Joint Life Guaranteed Annual Withdrawal Amount Percentages (GAWA%) across various living benefit options, including Flex Core, Flex

⁶ A Floor protects from loss beyond a stated percentage, and if the chosen index declines up to the stated floor, will incur a loss.

⁷ 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.

⁸ Not all crediting methods and/or protection options are available with all Index Account Option terms.

⁹ Performance Boost is a 10% boost that is credited if the index return is flat, positive, or negative within the buffer up to the stated cap rate.

¹⁰ The percentage applied to any positive index return in the calculation of the index adjustment for the cap crediting method. The IPR is an index adjustment factor and is declared at the beginning of the index account option term.

¹¹ An intra-term performance lock ends the index account option term for the index account option out of which it is transferred, effectively terminating that index account option. Once an intra-term performance lock has been processed it is irrevocable. Therefore, when intra-term performance lock is processed, the owner will not participate in additional gains or losses their chosen index may experience.

¹² 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.

¹³ Withdrawals during the first six years are subject to a withdrawal charge or market value adjustment. Withdrawals before the end of a term are subject to an interim value adjustment which may have a positive or negative impact on the contract value at the end of the term and may be significant.

Net Core, Flex DB Core, and Flex Plus¹⁴.

- **Guaranteed Withdrawal Balance (GWB) Adjustments:** Jackson has increased the GWB adjustment to 200% for its Flex Plus benefits, providing a higher level of guaranteed income growth for clients that wait until the later of age 70 or 12 contract years to take income. These updates apply to Perspective II®, Perspective Advisory II®, Jackson Advantage® and Retirement Latitudes®.

“As a leader in the variable annuity market, Jackson is continuously reviewing its products to ensure they meet both the needs of our financial professionals and the clients they serve,” said Matthew Lemieux, SVP, Product Management, JNLD. “With the latest enhancements to our VA product line, we are reinforcing our commitment to value and flexibility, providing clients more choice and control over their financial futures. These updates reflect our dedication to delivering a more personalized, transparent and efficient experience for all involved.”

Financial professionals who would like to learn more about Jackson’s recent product enhancements can contact the company at 1-800-711-7397, connect with their local wholesaler or visit www.jackson.com.

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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.

**SQM (Service Quality Measurement Group) Call Center Awards Program for 2004 and 2006-2024. (Criteria used for Call Center World Class FCR Certification is 80% or higher of customers getting their contact resolved on the first call to the call center (FCR) for 3 consecutive months or more.)*

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

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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,” “predict,” “remain,” “future,” “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 the Company’s reports filed 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.

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¹⁴ Guarantees are backed by the claims-paying ability of Jackson National Life Insurance Company.

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Annuities are long-term, tax-deferred vehicles designed for retirement and are insurance contracts. Variable annuities and registered index-linked annuities involve investment risks and may lose value. 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.

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 ANNUITY (RILA) DISCLOSURES

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/ProspectusJMLP3](https://www.jackson.com/ProspectusJMLP3) for the Jackson Market Link Pro III prospectus or [Jackson.com/ProspectusJMLPA3](https://www.jackson.com/ProspectusJMLPA3) for the Jackson Market Link Pro Advisory III prospectus. Please read the prospectus carefully before investing or sending money.

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Jackson Market Link Pro® Suite of registered index-linked annuities (contract form numbers ICC24 RILA300, ICC24 RILA300-CB1, ICC24 RILA302, ICC24 RILA302-CB1, ICC24 RILA305-FB1, ICC24 RILA307, ICC24 RILA307-FB1) is 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.

VARIABLE ANNUITY DISCLOSURES

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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.

The latest income date allowed on variable annuity contracts is age 95, which is the required age to annuitize or take a lump sum.

Add-on benefits are available for an extra charge in addition to the ongoing fees and expenses of the variable annuity.

Variable annuities (contract form numbers VA775, VA775-CB1, VA775-RLC, ICC18 VA775, ICC18 VA775-CB1, ICC18 VA775-RLC, VA710, VA710-CB1, ICC19 VA710, ICC19 VA710-CB1, VA720, VA720-CB1, ICC19 VA720, ICC19 VA720-CB1, VA790, VA790-FB1, ICC17 VA790, ICC17 VA790-FB1) are issued by Jackson National Life Insurance Company (Home Office: Lansing, Michigan). Variable products are distributed by Jackson National Life Distributors LLC, [member FINRA](#). These contracts have limitations and restrictions. Jackson issues other annuities with similar features, benefits, limitations, and charges. Discuss them with your financial professional or contact Jackson for more information.

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PR3672 05/25