



# Pursue protected lifetime income with +Income

Jackson® is the marketing name for Jackson Financial Inc. and Jackson National Life Insurance Company®.  
Firm and state variations may apply. Additionally, product may not be available in all states.

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

# Add flexible, guaranteed income to your portfolio

Now you can create an income stream with Jackson Market Link Pro® Suite. Also grow your withdrawal amounts by waiting to take income until you're ready.

The need for flexibility built into your retirement plan—for unexpected changes—can't be overstated. So having guaranteed,\* lifetime income† you can turn on whenever you need it can be a huge plus.

Traditionally, registered index-linked annuities (RILAs) are used to pursue only growth and protection in retirement. Not anymore. Now, you can pursue both—plus income.

With +Income, add guaranteed withdrawal amounts at an additional cost‡ to your portfolio. It's your choice when to take withdrawals, too—take income now or let it grow over time.

## Flexibility could pay off

- Elect your add-on benefit right away or save on cost by adding it later†
- Achieve a greater guaranteed annual withdrawal amount percentage (GAWA%)§ by deferring withdrawals based on your guaranteed withdrawal balance (GWB)²
- Defer income so it can build off annual step-ups\*\* and potential market growth down the road

## More income, as long as you can wait

And once you decide to start taking income, you can lock in your withdrawal percentage, based on:

- Your age†† when you turn on income
- The period you've deferred income once you elect +Income—3 years, 6 years, or 9 years
- Step-ups to your contract value over time—due to market performance on contract anniversaries—instead of your initial premium

## WHAT IS A REGISTERED INDEX-LINKED ANNUITY (RILA)?

A RILA is a long-term, tax-deferred vehicle designed for retirement. It is subject to investment risk, its value will fluctuate, and loss of principal is possible. A RILA, which is an insurance contract, allows you to choose how you want to prioritize growth opportunities while managing the amount of loss you may assume. 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.

There is no guarantee that a RILA with an add-on living benefit will provide sufficient supplemental retirement income.

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

† 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.

‡ Jackson retains the right to limit the availability of the add-on benefit on new or existing contracts. Rates are subject to change.

§ The guaranteed annual withdrawal amount percentage (GAWA%) is determined at the time of first withdrawal, based on the designated life's attained age and the number of years the owner defers withdrawals.

\*\* A one-time step up of the guaranteed withdrawal balance (GWB) will occur if the contract value is greater than the GWB on the date the guaranteed annual withdrawal amount percentage (GAWA%) is determined (determination date), subject to a maximum of \$10 million. On each contract anniversary following the effective date of the add-on benefit, the GWB will automatically step up to the contract value if the contract value is greater than the GWB, subject to a maximum of \$10 million.

†† The timing and amounts of withdrawals have a significant impact on the amount and duration of benefits. The closer you are to retirement the more reliably you may forecast your withdrawal needs before you reach the ages at which certain benefit features are locked in. Conversely, the younger and further from retirement you are, the less reliable such forecasts may be. Consult your financial professional regarding the amount of money to invest, the age of the owner/annuitant, and the value the potentially limited downside protection of a guaranteed minimum withdrawal benefit (GMWB) may provide.

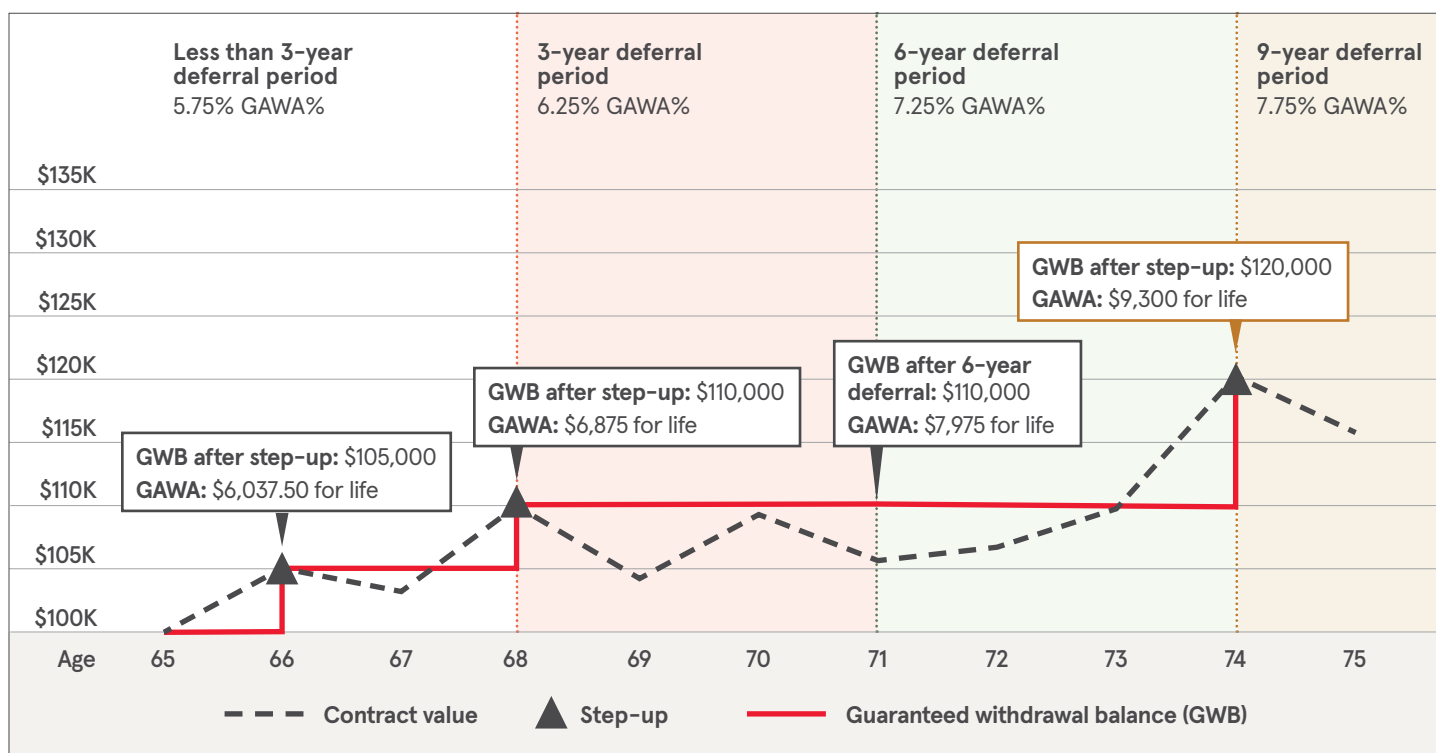
Get an idea of what your guaranteed withdrawal percentage would be if you can wait to take income.

AGE AT FIRST WITHDRAWAL	GUARANTEED ANNUAL WITHDRAWAL AMOUNT PERCENTAGE (GAWA%)			
	Less than 3-year deferral	3-year deferral to less than 6-year deferral	6-year deferral to less than 9-year deferral	9-year deferral or more
50-59	4.25%	4.75%	5.25%	5.75%
60-64	5.25%	5.50%	5.75%	6.25%
65-69	5.75%	6.25%	7.00%	7.50%
70-74	6.00%	6.50%	7.25%	7.75%
75-79	6.25%	6.75%	7.50%	8.00%
80+	6.75%	7.25%	8.00%	8.25%

Single life charge: 1.45%, joint life charge: 1.45%

If the joint option is elected, deduct 0.50% from the GAWA% listed. The GAWA% is based on the designated life's age.

And now let's see +Income in action.



This hypothetical example is for illustrative purposes only, and is not representative of the past or future performance of any particular product and does not reflect the deduction of fees and charges inherent in investing in a registered index-linked annuity with an add-on benefit. Past performance is no guarantee of future results.

If you were to purchase a \$100,000 Jackson Market Link Pro Suite contract with the +Income benefit elected at age 65, and you waited to start taking income for several years, you may have time to take advantage of annual step-ups and potential market growth. That way your potential GAWA—which increases the longer you wait—could be based on a greater contract value than the premium you started with. And once your GAWA is set, it is locked in—and continues to be built upon your annual contract value over time.

Scan or visit [Jackson.com/RILA](https://www.jackson.com/RILA) to see how +Income can help add flexible, guaranteed income to your portfolio.



**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 are contained in the current contract prospectus at [Jackson.com/ProspectusJMLP2](https://www.jackson.com/ProspectusJMLP2) for Jackson Market Link Pro II or [Jackson.com/ProspectusJMLPA2](https://www.jackson.com/ProspectusJMLPA2) for Jackson Market Link Pro Advisory II. Please read the prospectus carefully before investing or sending money.**

**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> The total annual charges are calculated based on the guaranteed withdrawal balance after interest is credited on the contract anniversary. On each fifth contract anniversary following the effective date of the endorsement, the company reserves the right to increase the add-on benefit charges subject to the maximum increase amount and maximum benefit charge stated in the contract supplemental data pages. If the charge percentage is increased, a notice will be sent to the owner prior to the contract anniversary.

<sup>2</sup> All withdrawals, including systematic withdrawals, required minimum distributions (RMDs), and free withdrawals (if applicable), apply to the total amount withdrawn in a contract year. The RMD withdrawal must be for this contract only and the owner must specify that the withdrawal is an RMD.

**Impact of excess withdrawals:** If at the time of withdrawal the sum of all withdrawals taken in a contract year is greater than the GAWA or RMD, the dollar-for-dollar portion is equal to the greater of (a) GAWA or the RMD less all prior partial withdrawals made in the current contract year or (b) zero.

The GWB is equal to the greater of (a) the GWB prior to the partial withdrawal less the dollar-for-dollar portion reduced for the excess withdrawal amount pro rata, subject to a maximum of \$10 million, or (b) zero. The GAWA is reduced for the excess withdrawal amount pro rata. Rules may vary upon spousal continuation or if the for-life guarantee is not in effect. Withdrawals under the add-on benefit are assumed to be the total amount deducted from the contract value, including any charges or adjustments. Withdrawals in excess of free withdrawals may be subject to a withdrawal charge.

Election of 72(t)/72(q) distributions may not be appropriate on contracts with an add-on benefit.

Withdrawals taken under IRC 72(t)/72(q) are not considered required minimum distributions for purposes of preserving the guarantees under the guaranteed minimum withdrawal benefit (GMWB). 72(t)/72(q) distributions under a GMWB will have the same effect as any withdrawal or excess withdrawal.

The latest income date allowed is age 95, which is the required age to annuitize or take a lump sum. If the guaranteed minimum death benefit value is greater than your contract value following mandatory annuitization at age 95, that difference will be locked in as a guaranteed death benefit. Please see the prospectus for important information regarding the annuitization of a contract.

**Impact of withdrawals:** Withdrawals before the end of a term are subject to an interim value adjustment. The interim value adjustment may have a positive or negative impact on the contract value at the end of the term which may be significant.

For Jackson Market Link Pro<sup>®</sup> II, withdrawal charges will apply to withdrawals during the first six years of the contract which will result in a reduced contract value. The withdrawal charge schedule is **8%, 8%, 7%, 6%, 5%, 4%, 0%**.

For Jackson Market Link Pro Advisory II, a market value adjustment (MVA) will be applied to certain amounts withdrawn or annuitized during the first six contract years. The MVA may result in an increase or decrease to amounts removed from the contract.

An add-on benefit that provides income for the length of the designated life and/or covered lives may be available for an additional charge. The amount of income that this benefit may provide can vary depending on age, when income is taken, and how many lives are covered when the benefit is elected. Certain state variations may also apply. The cost of this benefit may negatively impact the contract's cash value.

The +Income add-on living benefit is available ages 50 to 80 at election.

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.

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 annuities (contract form numbers RILA290, RILA290-CB1, RILA292, RILA292-CB1, RILA295, RILA295-FB1, RILA297, RILA297-FB1) are 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.

**Firm and state variations may apply. Additionally, product may not be available in all states.**

JMR42410 05/24

