

Jackson Market Link Pro® II - Current Rates

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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.

The rates displayed below are applicable for newly issued contracts only and are guaranteed for the length of the 1-year, 3-year or 6-year index account option term(s).

S&P 500®		1-year term			3-year term		6-year term	
U.S. Large Cap		10% Buffer	20% Buffer	-10% Floor	10% Buffer	20% Buffer	10% Buffer	20% Buffer
Cap*	Index Participation Rate	-	-	-	-	-	-	-
	Cap Rate	-	-	-	-	-	-	-
Performance Boost† Cap Rate		-	-	-	-	-	-	-
Performance Trigger Rate		-	-	-	-	-	-	-

Russell 2000		1-year term			3-year term		6-year term	
U.S. Small Cap		10% Buffer	20% Buffer	-10% Floor	10% Buffer	20% Buffer	10% Buffer	20% Buffer
Cap*	Index Participation Rate	-	-	-	-	-	-	-
	Cap Rate	-	-	-	-	-	-	-
Performance Boost† Cap Rate		-	-	-	-	-	-	-
Performance Trigger Rate		-	-	-	-	-	-	-

MSCI EAFE		1-year term			3-year term		6-year term	
Developed International		10% Buffer	20% Buffer	-10% Floor	10% Buffer	20% Buffer	10% Buffer	20% Buffer
Cap*	Index Participation Rate	-	-	-	-	-	-	-
	Cap Rate	-	-	-	-	-	-	-
Performance Boost† Cap Rate		-	-	-	-	-	-	-
Performance Trigger Rate		-	-	-	-	-	-	-

MSCI Emerging Markets		1-year term			3-year term		6-year term	
International Emerging Markets		10% Buffer	20% Buffer	-10% Floor	10% Buffer	20% Buffer	10% Buffer	20% Buffer
Cap*	Index Participation Rate	-	-	-	-	-	-	-
	Cap Rate	-	-	-	-	-	-	-
Performance Boost† Cap Rate		-	-	-	-	-	-	-
Performance Trigger Rate		-	-	-	-	-	-	-

MSCI KLD 400 Social		1-year term			3-year term		6-year term	
Environmental, Social, and Governance		10% Buffer	20% Buffer	-10% Floor	10% Buffer	20% Buffer	10% Buffer	20% Buffer
Cap*	Index Participation Rate	-	-	-	-	-	-	-
	Cap Rate	-	-	-	-	-	-	-
Performance Boost† Cap Rate		-	-	-	-	-	-	-
Performance Trigger Rate		-	-	-	-	-	-	-

1-year fixed account interest rate is 0%, effective as of 10/31/2024.

The Fixed Account Minimum Interest Rate (FAMIR) is currently 3.00%. The FAMIR will be declared each calendar year and will fall between 0.15%-3%. Once a contract is issued, the FAMIR will not change.

*Caps/rates can range between 1%-999% and may represent extraordinary returns which may not be achieved by the underlying index over the selected term. A cap of 999% represents the maximum potential crediting available on the contract and is dependent on the performance of the underlying index selected.

†The performance boost rate is 10%, unless otherwise specified. The performance boost rate will apply if the index return is higher than or equal to the initial index starting value or if the index return is within, but does not exceed, the buffer.

Not all crediting methods and/or protection options are available with all index account option terms. There may be more index account options available than what is currently selected. Please work with your financial professional to determine availability.

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.

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

See next page for important additional information.

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

Not FDIC/NCUA insured • Not bank/CU guaranteed • May lose value •

Not a deposit • Not insured by any federal agency



Work with your financial professional to choose the right options for your unique situation.

Visit Jackson.com/RILA for more information.

Crediting method components

Index participation rate (IPR): 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.

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

Performance boost cap rate: The stated maximum amount of potential gain, if the index return is positive, flat, or within the buffer, that could be credited for the selected term.

Performance trigger rate (performance trigger):

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 if the ending index value is equal to or greater than the initial index value.

Protection options[†]

Buffer: Downside protection from loss up to a stated amount. Loss is incurred if the index declines more than the buffer percentage during the selected term. Jackson protects against loss within the buffer.

Floor: Downside protection from loss after a stated threshold. Loss can be incurred up to the stated floor percentage during the selected term. Jackson protects against losses below the floor.

[†] Depending on the downside protection option selected, there could be the potential for significant principal loss if the tracked index also has a significant loss beyond the stated buffer/floor option selected.

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/ProspectusJMLP2. Please read the prospectus carefully before investing or sending money.

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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 II, withdrawal charges will apply to withdrawals during the first six years of the contract which will result in a reduced contract value. Withdrawal charges as a percentage of remaining premium. The withdrawal charge schedule is 8%, 8%, 7%, 6%, 5%, 4%, 0%.

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.

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