



MARKETPROTECTOR[®] SUITE

Not for use in California or Oregon.

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

JACKSON[®]
FINANCIAL FREEDOM FOR LIFE[®]

TOP REASONS TO CONSIDER THE MARKETPROTECTOR® SUITE

Jackson® delivers options that can help you adapt for market conditions and your changing priorities.

Protection

Principal Protection from Down Markets

Principal is protected when indexes decline because you aren't invested directly in the markets. Plus, the interest you earn is locked in each year.

Changeable Lifetime Income Benefits

In addition, you can add lifetime income benefits, for an additional fee, if you want. If you change your mind later, you can opt out.

Flexibility

Choice of Interest Crediting Methods and Indexes

The MarketProtector Suite of fixed index annuities offers index options for limited growth potential as well as multiple crediting methods to choose from that can lock in that growth. You may select one or a combination of these methods, and change selections and allocations penalty free at the end of each Indexed Option Year.

Choice of Indexed Option Periods¹

Choose from different Index Option Periods to customize for your specific needs based on your retirement timelines.

RMD-Friendly

Required Minimum Distributions (RMDs) for this contract may be taken from your qualified contract with no withdrawal charges and free of market value adjustments (if applicable), even if the amount exceeds the 10% withdrawal provision.²

Integrity

Financial Strength³

The guarantees a company can offer are only as strong as the company itself. We've earned strong financial ratings for the past 15 years.

A Trusted Partner

Experience a higher level of service with Jackson's award-winning customer service group.⁴ We put you first and are available to educate you and answer questions about our offerings.

Check the Record Before You Buy

We are committed to you for the long haul by offering quality products with a historical record of consistency that does not offer inflated values as a gimmick.

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 Earnings are taxable as ordinary income when distributed and may be subject to a 10% additional tax if withdrawn before age 59½.

CREATE A RETIREMENT WORTH WAITING FOR

A risk-management strategy can help you plan for today, tomorrow, and what's next.

When you're nearing retirement, market downturns can be concerning. At the same time, low-risk investments often offer interest rates that aren't keeping pace with inflation. A retirement product designed to address both while providing lasting income may contribute to a more complete overall retirement strategy.

The MarketProtector Suite of fixed index annuities combines the protection of a fixed annuity with the potential for you to benefit from market gains.

The MarketProtector Suite highlights:

Benefit	How it works
1 Growth	Add to your contract value with potential gains tied to an index. While the MarketProtector 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 contracts. You can also choose from various crediting methods for opportunities to lock in growth.
2 Protection	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.
3 Flexibility	Adapt to your changing needs in retirement. You do your best to plan for the future, but life happens. The MarketProtector Suite gives you options to customize your contract including various timelines, indexes, and crediting methods for when circumstances shift. In addition, you can add lifetime income benefits if you need them or opt out later if your needs change.
4 Tax Advantages	Income taxes can erode the financial goals you have for retirement. Keep more of what's yours through tax deferral. ⁵

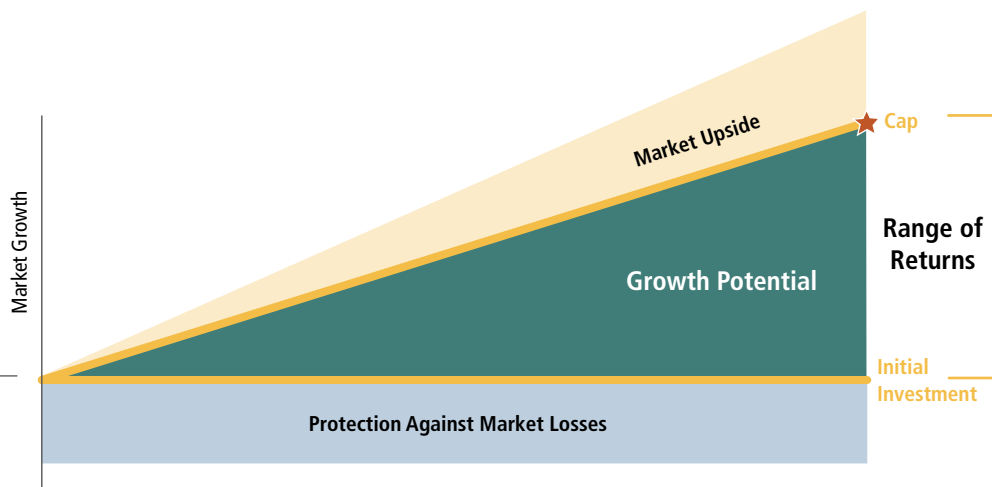
PROTECT YOUR RETIREMENT WITH POTENTIAL FOR GROWTH

The MarketProtector Suite can offer a balance of both worlds.

Equity markets can be risky and difficult to navigate, offering potentially high returns or considerable losses. The MarketProtector Suite fixed index annuities can help by protecting you from losses that can result from participation in equity markets. In addition, MarketProtector 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

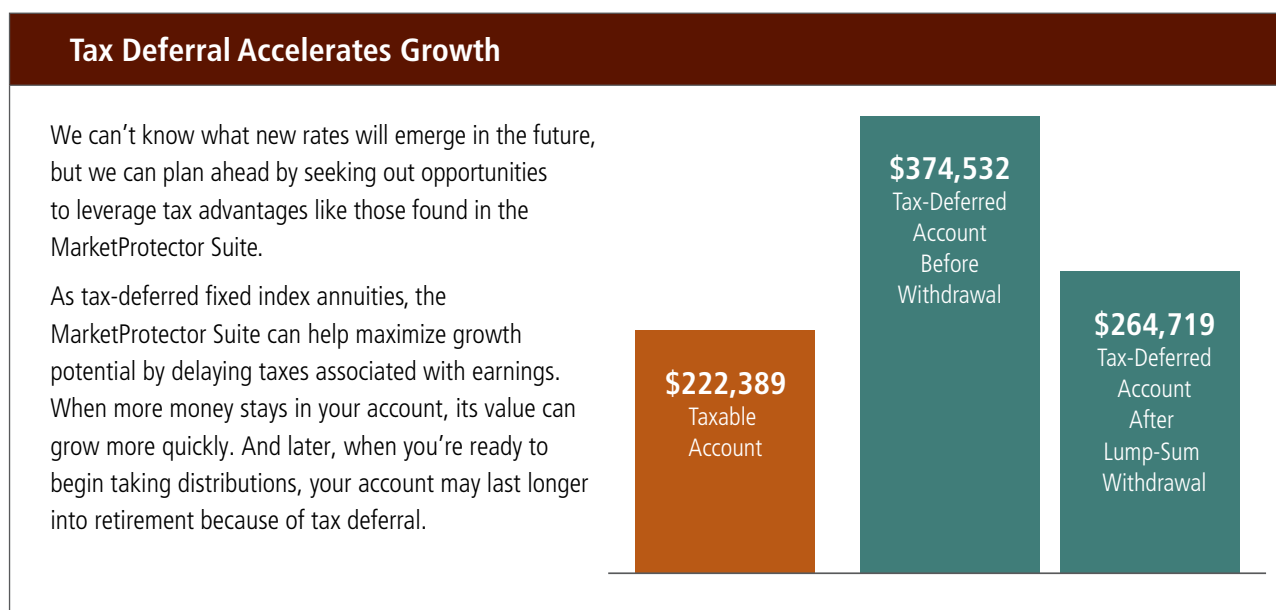
With the Market Protector Suite, interest is calculated based on the performance of an index by using a cap, rate, or spread that determines the maximum amount of the index's returns that can be credited to the contract.



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 the MarketProtector Suite.



This example assumes a single, hypothetical contribution of nonqualified \$100,000, a 4.5% annual return and a 40% tax rate. The after-tax amount available is in the form of lump-sum distribution after the deduction of taxes at a 40% 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.

The Tax Cuts and Jobs Act went into effect in 2018 and implemented the following tax rates:*

- Ordinary income rates as high as 37%*
- Capital gains rates as high as 23.8% (including the Net Investment Income Tax)[†]
- Irrevocable trust tax rates as high as 40.8%[‡]

The Tax Cuts and Jobs Act expires in 2025 and is subject to change then.* Taxes have been and will remain a challenge for investors.

* HR.1 - Tax Cuts and Jobs Act.

[†] Topic No. 409 Capital Gains and Losses, Internal Revenue Service, March 8, 2019; Topic No. 559 Net Investment Income Tax, Internal Revenue Service, March 8, 2019.

[‡] Topic No. 559 Net Investment Income Tax, Internal Revenue Service, March 8, 2019; HR.1 - Tax Cuts and Jobs Act.

**To learn more about MarketProtector Suite,
call your financial professional today!**

- ¹ 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. A client should give careful consideration to his or her individual situation, needs and goals before purchasing a fixed index annuity. A client's age and liquidity needs are particularly important when considering Indexed Option Periods of longer duration.
- ² 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 you 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 withdrawal charges and MVA. A reduced Contract Value results in a lower basis for future income payment calculations if the add-on benefit is elected. The RMD for this contract may be taken from a qualified MarketProtector Suite contract free of withdrawal charges, even if the amount exceeds the 10% free withdrawal provision. 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 applicable withdrawal charges and MVA. Free withdrawals not taken in a Contract Year are not available in following Contract Years. 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 withdrawal charges and MVA is not applicable in California.
- ³ Ratings current as of 3/31/2019. Financial strength ratings do not apply to the principal amount or investment performance of the separate account or underlying investments of variable products. While ratings can be objective indicators of an insurance company's financial strength and can provide a relative measure to help select among insurance companies, they are not guarantees of the future financial strength and/or claims-paying ability of a company and do not apply to any underlying Variable Investment Options. The broker/dealer from which an annuity is purchased, the insurance agency from which an annuity is purchased and any affiliates of those entities make no representations regarding the quality of the analysis conducted by the rating agencies. The rating agencies are not affiliated with the above-mentioned entities nor were they involved in any rating agency's analysis of the insurance companies.
- ⁴ SQM (Service Quality Measurement Group) Contact Center Awards Program for 2004 and 2006-2019.
- ⁵ Tax deferral offers no additional value if an annuity is used to fund a qualified plan, such as a 401(k) or IRA, 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.

Fixed Index Annuities are also referred to as Fixed Annuities with Index-Linked Interest in the contract.

If you cancel the contract within 10 days of receipt (or the period required in your state), Jackson will refund 100% of your premium adjusted for any withdrawals.

Fixed Index Annuities (contract form numbers FIA260, FIA260-CB1, FIA260-CB2, ICC19 FIA260, ICC19 FIA260-CB1, ICC20 FIA260-CB2, FIA265, FIA265-FB1, FIA265-FB2, ICC19 FIA265, ICC19 FIA265-FB1, ICC20 FIA265-FB2) are issued by Jackson National Life Insurance Company (Home Office: Lansing, Michigan) and are distributed by Jackson National Life Distributors LLC. This product is a fixed annuities that do not participate in any stock or equity investments and has limitations and restrictions, including withdrawal charges and market value adjustment (may not be applicable in all states). 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. 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 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.**

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.

Jackson[®] is the marketing name for Jackson National Life Insurance Company[®].

Firm and state variations may apply.

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