AARP® Annuity Program from JACKSON®

LIFETIME ADVANTAGE

SINGLE-PREMIUM IMMEDIATE ANNUITY

Count on steady, dependable income for life

Exclusive annuity rates for AARP members

DEPENDABLE INCOME

You receive steady, dependable payments, no matter how long you live, and no matter how the market performs.

GUARANTEED* PAYOUT

You can elect 10 years of guaranteed payments with the remaining guaranteed payments paid out to your beneficiaries if you die early.

REMAINDER PAYOUT

There's also a cash refund option for a 10-year period that pays the remaining guaranteed payments to your heirs in one lump sum if you die early.



Pay once now. Get payments for life—immediately.

With a one-time lump sum, Lifetime Advantage guarantees income for life. You'll receive monthly or annual payments for life—or for both your lives if you apply jointly. The payment amount depends on your initial contribution, age(s), interest rates and any selected options. Through the AARP® Annuity Program from Jackson®, you can access all the Lifetime Advantage benefits.

Lifetime Advantage is a single-premium immediate annuity (SPIA). It's a retirement-focused insurance contract that converts a one-time lump-sum premium payment to a guaranteed income stream, commencing within the first year of purchase. 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.

Jackson® is the marketing name for Jackson Financial Inc., Jackson National Life Insurance Company®, and Jackson National Life Distributors LLC (JNLD). Financial professionals are licensed insurance agents of Jackson National Life Insurance Agency LLC, which is a subsidiary of JNLD, and provide securities brokerage services as registered persons of JNLD.

LIFETIME ADVANTAGE

Annuity type	**Single-premium immediate annuity (SPIA)**	You start getting paid soon after funding the contract.
Minimum to apply†	**$5,000**	Deposit at least $5,000 to start receiving payments for life.
Issue age	**5–90**	You can be between the ages of 5 and 90 to buy this product.
Principal protection	**Yes**	What you put in can never be affected by market fluctuation.
Lifetime income	**Yes**	Each month or each year, you'll receive a set amount of money for the rest of your life.
Potential for growth	**No**	If you're looking for growth potential you may want to consider Jackson's Interest Advantage or Growth Advantage annuities.
Death benefit	**Depends on the selected income option**	If you choose a 10-year guaranteed payment period and pass away before that term ends, the remaining payments are paid to your beneficiary.

Jackson is a leader in the retirement space

Since 1961, Jackson believes that every American deserves the opportunity to live life well and outlive their money.

Grade A

"Excellent" in A.M. Best financial strength rating—the third highest out of thirteen (13) rating categories

Top 10

#5 seller of annuities in the U.S. during 2025[1]

#8 largest U.S. life insurance company ranked by total statutory assets[2]

Jackson National Life Insurance Company received these ratings from independent agencies as of February 18, 2026. Financial strength ratings do not apply to the principal or investment performance of variable product separate accounts or underlying investments. Securities ratings are not recommendations and may change or be withdrawn at any time.

CALL JACKSON TODAY
Monday–Friday 8:00–7:00 ET
(800) 565-4747

Get started at
affinity.jackson.com/aarp

† A one-time contract fee of $250 is deducted from the premium on the date the premium is received by Jackson, prior to the calculation of any income option. In addition, if a withdrawal is taken under the contract's liquidity feature endorsement, a Liquidity administrative fee of $50 will be deducted from the liquidity withdrawal requested.

Jackson, its distributors, and representatives do not provide tax, accounting, or legal advice. Any tax information provided is not intended or written to be used for avoiding U.S. tax penalties. Because tax laws are complex and subject to change, you should consult your own independent advisors regarding their specific circumstances.

[1] LIMRA/Secure Retirement Institute, US Individual Annuity Participants Report Q4 YTD 2025. Jackson ranks #5 for total annuity sales out of 57 companies that reported sales to the LIMRA/Secure Retirement Institute in Q4 YTD 2025 Jackson sales are inclusive of sales by Jackson National Life Insurance Company and Jackson National Life Insurance Company of New York.

[2] Statutory financial data per SNL Financial, rankings as of 12/31/2025. The 50 largest companies are a subset of 712 operating individual life insurance companies sourced from SNL Financial. Latest rankings are available. Includes funds withheld assets.

Guarantees are supported by the claims-paying ability of Jackson National Life Insurance Company. They are not guaranteed by the broker/dealer, insurance agency, or any of their affiliates, and those entities make no representations about Jackson's claims-paying ability.

Lifetime Advantage (contract form numbers ICC26 IA320, ICC26 IA320-D2C, IA320, IA320-D2C) is issued by Jackson National Life Insurance Company (Home Office: Lansing, MI) and distributed by Jackson National Life Distributors LLC. State variations may apply. Contract may include limitations and restrictions. Jackson offers other annuities with similar features. Contact Jackson for costs and details.

Products and features may be limited by state availability.

AARP is not affiliated with Jackson.

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