AARP® Annuity Program from JACKSON®

INCOME ADVANTAGE

FIXED INDEX ANNUITY

Turn your savings into lifetime income

Exclusive annuity rates for AARP members

HELP GROW INCOME

The longer you wait to take income, the higher the annual lifetime payout. If the index falls, you receive full downside protection.[1]

CHOOSE YOUR PAYDAY

You choose when to begin taking your income.

KEEP YOUR LEGACY SAFE

If you pass away, any remaining contract value goes to your beneficiaries.



Start out 30% ahead with an automatic boost

An embedded benefit within the annuity gets you more because Jackson automatically boosts your benefit base (the number your income is based on) by 30% when you purchase.

Let's say you invest $100,000. Jackson adds another $30,000 to your benefit base, which then grows 8% each year you don't take income.*

Put it into action with Jackson's calculator to estimate your income.

Turn index-based growth potential into lifetime income

Income Advantage provides guaranteed† lifetime income‡ from your savings. You choose when withdrawals begin, and you retain access to your remaining principal.

Through the AARP® Annuity Program from Jackson®, you can access all the Income Advantage benefits.

Income Advantage is a fixed index annuity. It's a long-term, tax-deferred§ insurance contract designed for retirement. Any withdrawals are taxed as ordinary income and taking money out before age 59½ may incur a 10% penalty.

It includes an embedded living withdrawal benefit that comes with a charge. Living benefits have conditions and limits, and there's no guarantee they will provide enough supplemental retirement income.

* The 8% annual roll-up will be applied to your benefit base prior to taking lifetime income for a maximum of 10 years.

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

‡ The for-life guarantee becomes effective on the issue date of the contract.

§ Tax deferral offers no additional value if an IRA or qualified plan, such as a 401(k), is used to fund an annuity 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.

[1] This fixed index annuity does not invest in stocks or equities and includes limitations such as withdrawal charges and/or market value adjustments (MVAs)(not applicable in all states). During the withdrawal charge period and/or MVA period, the cash value may be less than the initial premium.

Jackson® is the marketing name for Jackson Financial Inc., Jackson National Life Insurance Company® (Home Office: Lansing, Michigan), 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.

INCOME ADVANTAGE

Annuity type	**Fixed index annuity**	Designed to help you grow your money safely by linking your interest earnings to the S&P 500® index without putting your principal at risk. When you decide to activate the living withdrawal benefit, you are able to receive guaranteed monthly payments for life, even after your contract value drops to zero.
Minimum to apply	**$25,000**	Deposit at least $25,000 to help grow your savings.
Issue age	**50–80**	You must be between the ages of 50 and 80 to purchase this product.
Crediting methods	**Yes**	The cap rate and performance trigger rate are set rates you could earn if the index you choose meets certain performance goals. The rate is set at the start of the year, so you know how much you could earn. If the goal is met, Jackson adds the interest to your index account option at the end of the contract year.
Embedded benefit cost	**1.10%**	Embedded guaranteed minimum withdrawal benefit (GMWB) annual charge is the same for single and joint life.
Free withdrawals	**Yes**	Free from a market value adjustment (MVA) which is a positive or negative adjustment applied to amounts removed from the contract due to withdrawals during the MVA period. The market value adjustment period refers to the number of contract years from the issue date during which an MVA may be assessed on certain withdrawals from the contract options. Only the 7-year MVA period is available.
Principal protection	**Yes**	What you put in is protected from any downturn in the market.
Tax deferral	**Yes**	Your money grows tax-deferred, owing taxes only when you withdraw it. Withdrawals from pretax funds are fully taxable, while withdrawals from after-tax funds are taxed only on earnings. Consult a qualified tax professional for guidance.
Lifetime income	**Yes**	Once withdrawals begin, you'll receive a fixed payment for life. Choose your start date online or by contacting Jackson. Your payment amount depends on your original premium, its growth and any prior withdrawals.
Potential for income growth	**Yes**	Under the living benefit, you receive a 30% increase on your initial premium, called your benefit base, which determines your future guaranteed income. Your benefit base grows by 8% each year you delay withdrawals (for up to 10 years)—so waiting longer means higher monthly payments.
Death benefit	**Yes, unless you annuitize**	If you pass away before your annuitized payments start, your beneficiaries will receive the greater of the current contract value or your initial premium, minus withdrawals. If you choose to annuitize your contract, no death benefit is paid to beneficiaries.

Jackson is a leader in the retirement space

Since 1961, Jackson has been committed to customers by providing the best service in the shortest possible time.

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[2]

#8 largest U.S. life insurance company ranked by total statutory assets[3]

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

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Before purchasing this annuity, please read the Contract Disclosure carefully to help you understand some of the important features and limitations of the annuity contract.

[2] 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.

[3] 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.

Fixed index annuities are also referred to as fixed annuities with index-linked interest in the contract.

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The latest maturity date or income date allowed under an annuity contract is age 95, which is the required age to annuitize or take a lump sum.

All indexes are unmanaged and not available for direct investment. The payment of dividends is not reflected in the index return.

Income Advantage (contract form numbers FIA290, ICC26 FIA290, FIA290-D2C, ICC26 FIA290-D2C) is issued by Jackson National Life Insurance Company and distributed by Jackson National Life Distributors LLC. After the first anniversary, no further premiums are accepted. Additional premiums are allowed only during the first contract year, subject to minimums and maximums. Jackson offers other annuities with similar or varying features, rates, and charges. **Fixed index annuities may not be suitable for all investors.** Contact Jackson for costs and details.

Products and features may be limited by state availability.

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