AARP® Annuity Program from JACKSON®

INTEREST ADVANTAGE

MULTI-YEAR GUARANTEED ANNUITY

Grow your money safely and easily with a fixed interest rate

Exclusive annuity rates for AARP members

GUARANTEED† RETURN

Lock in a fixed interest rate for several years with no market risk.

TAX ADVANTAGE

Your interest grows tax-deferred*, so your money compounds faster until you're ready to use it.

SAFETY AND SIMPLICITY

Your principal and interest are protected by Jackson®, giving you reliable growth you can count on.



Thinking about a CD, but want a competitive rate and tax-deferred growth?

Interest Advantage is like a certificate of deposit. Guaranteed returns with the advantage of an often higher, fixed interest rate, that you lock in for three or five years. You'll also keep more of what you earn with interest that grows tax-deferred.

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

Interest Advantage is a multi-year guaranteed annuity (MYGA). It's a long-term insurance contract designed to help you save for retirement. Any withdrawals are taxed as ordinary income and taking money out before age 59½ may incur a 10% tax penalty.

One of the key differences between a MYGA and a CD is that a CD is backed by the issuing bank and a MYGA is backed by the claims-paying ability of the issuing insurance company.

* 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.

†Guarantees are supported 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® (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.

INTEREST ADVANTAGE

Annuity type	**Multi-year guaranteed annuity (MYGA)**	It's a safe, predictable way to help grow your savings at a guaranteed rate.
Minimum to apply	**$2,500**	Deposit at least $2,500 to help grow your savings.
Issue age	**0–85**	You can be up to 85 years old to buy this product.
Principal protection	**Yes**	What you put in is protected in value and will never go down.
Term	**3 or 5 years**	At the end of the term, you can renew at the current rate, withdraw your principal plus interest, or choose another annuity option.
Free withdrawals	**10%**	During the first contract year, 10% of the premiums paid may be taken free of withdrawal charges. In subsequent years, 10% of the accumulation value determined at the beginning of the contract year may be taken free of withdrawal charges.[1]
Lifetime income	**No, unless annuitized**	For lifetime income without annuitization, consider Jackson's Lifetime Advantage or Income Advantage annuities. This product is focused on contract value growth, but may be annuitized if an income stream is needed. Please refer to the Contract Disclosure for more details on annuitization.
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.
Potential for income growth	**Fixed rate**	The interest rate is fixed for the whole term.
Death benefit	**Yes**	If you pass away before the term ends, your beneficiaries get your investment plus interest, minus any withdrawals.

Jackson is a leader in the retirement space

Since 1961, Jackson believes that every American deserves the opportunity to live life well and not 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[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

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, clients should consult their own independent advisors regarding their specific circumstances.

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.

[1] **Impact of withdrawals:** If withdrawals are made before the end of the term duration, withdrawal charges may apply. The withdrawal charge schedule is **8%**, **8%** and **7%** for the 3-year term and **8%**, **8%**, **7%**, **6%** and **5%** for the 5-year term.

[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.

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.

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.

Interest Advantage (contract form numbers A540, A540-D2C, ICC26 A540, ICC26 A540-D2C) is issued by Jackson National Life Insurance Company and distributed by Jackson National Life Distributors LLC. Availability and premium restrictions may vary by state. Contract may include limitations such as withdrawal charges and possible interest adjustments. Jackson offers other annuities with similar features. Contact Jackson for costs and details.

AARP is not affiliated with Jackson.

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