AARP® Annuity Program from JACKSON®

GROWTH ADVANTAGE

FIXED INDEX ANNUITY

Opportunities for greater growth—with principal protection

Exclusive annuity rates for AARP members

PRINCIPAL PROTECTION

Because your money is protected—you'll never have less than you started with.

SOME UPSIDE POTENTIAL

You stand to gain up to a cap rate annually if the S&P 500 returns that amount or higher.

FLEXIBILITY

Select how much index exposure you want up to your cap rate. The rest will be growing at a fixed 5.05% rate.



Pursue retirement funds safely

Growth Advantage gives you the assurance that you'll get back at least what you put in because you can't lose in a downturn.

You choose how much of your money is linked to a market index, such as the S&P 500. If the index goes up, your annuity can earn interest based on that increase, which helps your contract value grow.

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

Growth Advantage is a fixed index annuity (FIA). It's a long-term, tax-deferred* 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% penalty.

* 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.

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.

GROWTH 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.
Minimum to apply	**$25,000**	Deposit at least $25,000 to help grow your savings.
Issue age	**0–85**	You can be up to 85 years old to buy this product.
Term	**5 or 7 years**	Your rates renew and interest is credited each year.
Lifetime income	**No, unless annuitized**	You get one lump-sum payment at the end of the term or keep money in without any fees. 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.
Principal protection	**Yes**	What you put in is fully protected from any market exposure.
Potential for income growth	**Max 12.65% annually**	Each year, your contract value tied to the S&P 500 can grow up to a cap rate (e.g., 12.65%) based on how well the index performs.
Free withdrawals	**Up to 10% annually**	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. Choose between a 5- or 7-year MVA period.
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.
Death benefit	**Yes**	If you pass away before the annuity matures, your beneficiaries receive the greater of the contract's current value or your initial investment 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 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

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.

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] 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.

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

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.

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

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Growth Advantage (contract form number FIA265, FIA265-D2C, ICC19 FIA265, ICC26 FIA265-D2C) is issued by Jackson National Life Insurance Company and distributed by Jackson National Life Distributors LLC. Availability and features may vary by state. These products include limitations and restrictions such as withdrawal charges and market value adjustments (not applicable in all states). During the indexed option period, the cash withdrawal value may be less than the initial premium. Additional premium payments 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 are designed to protect credited interest rather than maximize returns and do not participate directly in stock or equity investments and 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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