

COMMISSION SCHEDULE



REGISTERED INDEX-LINKED ANNUITY CONTRACTS

EFFECTIVE OCTOBER 11, 2021

The following is hereby incorporated and made part of the Jackson National Life Insurance Company®/Jackson National Life Distributors LLC Selling Agreement Schedule B Commission Schedules: Term & Conditions effective October 11, 2021. It is subject to all the provisions and restrictions contained in the Jackson National Life Insurance Company/Jackson National Life Distributors LLC Selling Agreement, including, but not limited to, the chargeback provisions.

The following Commission Schedule shall apply to business produced by the Broker/Dealer and issued by Jackson National Life Insurance Company on and after the effective date.

At any time and at the sole discretion of the Insurer, Insurer may change or amend the commission schedules, commission booklets and commissions ("Commissions") on contracts or policies issued under the Selling Agreement upon written notice to Broker/Dealer.

PRODUCT	CUSIP NUMBER
Jackson Market Link Pro®	46849B343

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Commission Schedule Disclosures



If commission rates are not shown, or where special premium rate quotations are made, commission rates shall be fixed by the Company. Additional commission provisions are found in the Selling Agreement or Producer Agreement (as applicable). Commission chargebacks may apply in certain circumstances.

General Disclosure:

- If the Broker/Dealer and/or Producer has not selected a Default Option on their Selling Agreement or Producer Agreement (as applicable) election form (if more than one commission option is available and Producer fails to make a selection on business submitted to Insurer), it is agreed that default selection is Option A for all contracts.
- Only one commission option can be effective on a Contract and the option must be elected prior to Contract issue.
- Issue age is based on individual Owner. If Joint Owners, issue age is based on the oldest Owner's age. In the case of a non-natural entity Owner, the issue age will be based on the Annuitant's age. If Joint Annuitants, issue age is based on older Annuitant's age.
- First year commission is paid on initial premium at the time the premium is initially allocated. The appropriate commission percentage will be applied to the entire premium.
- The Insurer reserves the right to offer different commission terms for any product Contract or Contracts for the same owner having combined initial or anticipated total premium in excess of \$1 million.
- The Insurer retains the right to withhold commission payment until expiration of the "Free Look" provision.
- Trail commissions are paid quarterly beginning at the end of the calendar quarter after the first Contract Anniversary
- The trail commission will be paid on the Interim Value as of the last day of each calendar quarter.
- Annual trail commissions will continue to be paid after the end of the initial Index Account Option term, until the Contract is annuitized, terminated, or payment of a death claim.
- No commission will be paid on a Contract in which it is determined that new premium received came from an existing or previously active Jackson® policy within the past 12 months. This includes premium from any of the following transactions on active or inactive Contracts for the same Policy Owner: Surrender, Partial withdrawal, Loan, Not taken out/Free look transfer.
- Minimum initial premium requirement is \$25,000 Non-qualified and Qualified; maximum premium is \$1,000,000 without prior Company approval.
- The Insurer reserves the right to modify or terminate the commission schedules and policies.
- Contracts may not be available in all states and state variations may apply.

Chargeback Disclosures:

Commission must be returned to the Company if any of the following occur:

- The Owner or the Annuitant (if the Owner is a non-natural person) dies within six months from the date the Contract is issued if the owner's death resulted from any cause or means other than from bodily injuries effected solely through accidental means.

Note: If the claim includes a request for spousal IRA, beneficiary IRA, ISW or 5-year deferral option, the commission will not be charged back. However, if the stretched (stretch IRA, ISW, or 5-year deferral option) Contract is surrendered or internally exchanged within two years from the date the original Contract was issued, the Company will chargeback the commission at that time.

- The Contract is rescinded or not issued by the Insurer, as determined by the Insurer in its sole discretion.
- The Contract is cancelled under the free-look provision (or as provided in the Selling Agreement or Producer Agreement (as applicable) or in the event premiums are reversed and not re-applied to the original contract.

Commission Schedule Disclosures – cont.



Chargeback Disclosures – cont.:

- The Insurer issues a contract as a result of the Broker/Dealer and/or Producer submitting prospective Contract information electronically, by order ticket or by written application, if the Insurer does not receive additional Insurer specified information within 60 days from the date the Contract is issued (the additional information may include, but is not limited to, (1) an executed application or (2) an executed Important Notice on Existing Policies or Contracts and, if applicable, an executed Important Notice: Replacement of Life Insurance or Annuities).
- Where the Owner/Annuitant is changed within 12 months of issue, we will chargeback commission if the commission would have been lower at issue based on the new Owner/Annuitant's age.
- The Owner surrenders the Contract within 30 days following the end of any calendar quarter associated with the payment of an annual trail commission.
- The Broker/Dealer and/or Producer fails to conform to applicable state regulations and/or Insurer policies and procedures.
- The Broker/Dealer and/or Producer fails to reasonably cooperate with the Insurer.
- Where a Joint Owner is added within 12 months of issue, and that Joint Owner is older than the original Owner, we will chargeback commission if the commission would have been lower at issue based on the new Joint Owner's age.

Any such Commissions paid shall be charged back to the Broker/Dealer and/or Producer per the agreement. Broker/Dealer and/or Producer agrees to remit payment for outstanding balances within 30 days. The Insurer reserves the right to automatically recoup any charged back commission by offsetting them against current and/or future commission credits, when available.

Internal Exchange Disclosures:

Please refer to the *Jackson Annuity and Life Internal Exchange Guidelines and Procedures* for additional details on Jackson's policies and procedures regarding internal exchanges of life insurance and fixed/fixed index/variable annuity products

Jackson Market Link Pro® Registered Index-Linked Annuity



Contract numbers RILA280, RILA282 / CUSIP number 46849B343

The following Commission Schedule shall apply to business produced by the Broker/Dealer and issued by Jackson National Life Insurance Company on and after October 11, 2021.

New Premium Commission Schedule:

Owner's Issue Age	Option A ¹ 1st Year / Annual Trail	Option B ¹ 1st Year / Annual Trail	Option C ¹ 1st Year / Annual Trail	Option D ¹ 1st Year / Annual Trail
0-75	6.00% / 0.00%	3.00% / 0.50%	4.50% / 0.25%	1.00% / 1.00%
76-85	3.00% / 0.00%	1.50% / 0.50%	2.25% / 0.25%	1.00% / 0.75%

Internal Exchange Commission Schedule:

Jackson Fixed Annuity to Jackson Market Link Pro Registered Index-Linked Annuity Contracts.

Owner Issue Ages 0-75			
	Option A ¹ 1st Year / Annual Trail	Option B ¹ 1st Year / Annual Trail	Option C ¹ 1st Year / Annual Trail
Withdrawal Charge Remaining on Jackson Fixed Annuity Contract			
5.75% - 6.00%	0.00% / 0.00%	Not Available	Not Available
5.25% - 5.74%	0.50% / 0.00%	Not Available	Not Available
4.75% - 5.24%	1.00% / 0.00%	Not Available	Not Available
4.25% - 4.74%	1.50% / 0.00%	Not Available	Not Available
3.75% - 4.24%	2.00% / 0.00%	Not Available	0.50% / 0.25%
3.25% - 3.74%	2.50% / 0.00%	Not Available	1.00% / 0.25%
2.75% - 3.24%	3.00% / 0.00%	Not Available	1.50% / 0.25%
2.25% - 2.74%	3.50% / 0.00%	0.50% / 0.50%	2.00% / 0.25%
1.75% - 2.24%	4.00% / 0.00%	1.00% / 0.50%	2.50% / 0.25%
1.25% - 1.74%	4.50% / 0.00%	1.50% / 0.50%	3.00% / 0.25%
0.75% - 1.24%	5.00% / 0.00%	2.00% / 0.50%	3.50% / 0.25%
0.25% - 0.74%	5.50% / 0.00%	2.50% / 0.50%	4.00% / 0.25%
Less than 0.25%	6.00% / 0.00%	3.00% / 0.50%	4.50% / 0.25%
Owner Issue Ages 76-85			
	Option A ¹ 1st Year / Annual Trail	Option B ¹ 1st Year / Annual Trail	Option C ¹ 1st Year / Annual Trail
Withdrawal Charge Remaining on Jackson Fixed Annuity Contract			
2.75% - 6.00%	0.00% / 0.00%	Not Available	Not Available
2.25% - 2.74%	0.50% / 0.00%	Not Available	Not Available
1.75% - 2.24%	1.00% / 0.00%	Not Available	0.25% / 0.25%
1.25% - 1.74%	1.50% / 0.00%	Not Available	0.75% / 0.25%
0.75% - 1.24%	2.00% / 0.00%	0.50% / 0.50%	1.25% / 0.25%
0.25% - 0.74%	2.50% / 0.00%	1.00% / 0.50%	1.75% / 0.25%
Less than 0.25%	3.00% / 0.00%	1.50% / 0.50%	2.25% / 0.25%

¹ For Options A, B, C and D. On or after the first Contract Anniversary, annual trail commissions are paid quarterly beginning at the end of each calendar quarter. The trail commission will be paid on the Interim Value as of the last day of each calendar quarter.

Please also refer to the Selling Agreement and the Commission Schedule Disclosures in the front of this booklet for additional information related to this schedule.



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