

Important Disclosures from State Farm VP Management Corp

Trusted Contact Person Disclosure

In an effort to prevent the financial exploitation of our customers, and in accordance with FINRA Rules, State Farm® is required to make reasonable efforts to obtain the name and contact information (mailing address, phone number, and email address) of a trusted person age 18 or older (such person herein after referred to as a "Trusted Contact Person") that you authorize us to contact and disclose information about your account to address possible financial exploitation, to confirm the specifics of your current contact information, health status, or the identity of any legal guardian, executor, trustee or holder of a power of attorney, or as otherwise permitted by FINRA Rules.

You have the option of providing us with the name of a Trusted Contact Person. Your failure to provide State Farm with the name and contact information of a Trusted Contact Person will not prevent us from opening or maintaining your account. See <https://www.investor.gov/additional-resources/news-alerts/alerts-bulletins/investor-bulletin-finras-new-account-protection> concerning some of the potential benefits of electing to have a Trusted Contact Person

If you wish to name a Trusted Contact Person and authorize State Farm to disclose certain information about you to that person in limited circumstances, please request the Trusted Contact form from your agent.

Securities Investor Protection Corporation ("SIPC")

You may obtain information about SIPC, including the SIPC brochure, by contacting SIPC by phone at (202) 371-8300, by e-mail at asksipc@sipc.org, or by visiting SIPC's website at <https://www.sipc.org>.

FINRA Investor Education and Protection Disclosure

You may obtain information about FINRA's BrokerCheck tool, including an investor brochure that includes information describing FINRA's BrokerCheck tool, by contacting FINRA's BrokerCheck Hotline at (800) 289-9999, or by visiting FINRA's website at <http://www.finra.org>.

USA PATRIOT Act Notice and Anti-Money Laundering Policies

To help the government fight the funding of terrorism and money laundering activities, federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account.

What this means for you: When you open an account, we will ask for your name, address, date of birth and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

If you will not or cannot provide identifying information to reasonably establish your identity, your account will be declined.

Accounts are only offered to persons who are legal residents of the United States as citizens of the United States or as resident aliens. If after opening an account your resident status changes to no longer be a resident of the United States, your account will become a Jackson house account and State Farm VP Management Corp. and State Farm agents (registered representatives) are removed and no longer associated with the account.

State Farm VP Management Corp. will monitor accounts for suspicious and unusual activity. If State Farm determines account activity to be inappropriate, transaction requests may be denied and the account may be closed.

Business Continuity Plan

State Farm VP Management Corp. has developed a Business Continuity Plan that governs how we will respond to events that significantly disrupt our business. Since the timing and impact of disasters and disruptions is unpredictable, we will have to be flexible in responding to actual events as they occur. With that in mind, we are providing you with this information on our business continuity plan.

Contacting Us – If after a significant business disruption you cannot contact your State Farm agent (registered representative) as you usually do, you should go to our website at statefarm.com® or you may contact another local registered State Farm agent.

Our Business Continuity Plan – We plan to quickly recover and resume business operations as soon as possible after a significant business disruption and respond by safeguarding our employees and property, making a financial and operational assessment, protecting the firm's books and records, and allowing our customers to transact business. In short, our business continuity plan is designed to permit our firm to resume operations as quickly as possible, given the scope and severity of the significant business disruption. Our business

continuity plan addresses: data back-up and recovery; all mission critical systems; financial and operational assessments; alternative communications with customers, employees, and regulators; alternate physical location of employees; critical supplier, contractor, bank and counter-party impact; regulatory reporting; and procedures to help ensure that our customers have prompt access to their funds and securities if we are unable to continue our business. Our business continuity plan may be revised or amended. If changes are made, an updated summary will be promptly posted on our website (statefarm.com). You may obtain a current summary of our business continuity plan by writing to us at State Farm Investment Planning Services, 1 State Farm Plaza, Bloomington, IL 61710.

Varying Disruptions – Significant business disruptions can vary in their scope, such as only our firm, a single building housing our firm, the business district where our firm is located, the city where we are located, or the whole region. Within each of these areas, the severity of the disruption can also vary from minimal to severe. In a disruption to only our firm or a building housing our firm, we may transfer our operations to a local site when needed and expect to recover and resume business within 1 business day. In a disruption affecting our business district, city, or region, we will transfer our operations to a site outside of the affected area, and expect to recover and resume business within 3 business days. In either situation, we plan to continue in business, transfer operations if necessary, and notify you through our website statefarm.com, you can contact your State Farm agent, or you can contact another local registered State Farm agent. In the unlikely event that the significant business disruption is so severe that it prevents us from remaining in business, our plan provides procedures to help ensure that our customers have prompt access to their funds and securities.

In all of the situations described above, in light of the

various types of disruptions that could take place and that every emergency poses unique problems, it may take longer to resume operations during any particular disruption.

For more information - If you have questions about our business continuity planning, you can contact your State Farm agent.

Privacy Policy

We value your privacy. Unless you have already received a copy of State Farm's privacy policy in the last 30 days, please contact your agent so that one may be mailed or otherwise supplied to you, or visit:

<https://www.statefarm.com/customer-care/privacy-security/privacy>

Jackson Variable Annuities and Jackson Registered Index-Linked Annuity

Scope of Service

At State Farm®, we put your needs first. We value our relationship with you and want you to make informed decisions about your investments. It's important for investors to understand the service we provide, the fees and costs you may pay and how State Farm and your registered agent earn money on the sale and service of those products. The following disclosures will give you important facts about our relationship as well as potential conflicts between your interest and that of State Farm and/or your registered agent. We encourage you to review these disclosures to help you understand and make informed investment decisions.

State Farm provides securities products through its broker-dealer, State Farm VP Management Corp., which this document will refer to as "State Farm" or the "firm." State Farm and its registered agents do not provide investment advisory services/accounts and do not monitor your accounts. While State Farm registered agents may recommend transactions or investment strategies, the ultimate decision on your investment strategy and the purchase and sale of investments is yours. State Farm and its agents do not provide tax advice or legal advice. Transactions in securities can have significant tax consequences and you should discuss your accounts and transactions with your tax professional.

We offer Jackson variable annuities and a Jackson registered investment-linked annuity through State Farm registered agents. Jackson variable annuities utilize subaccounts that invest in mutual funds. The Jackson registered investment-linked annuity allows investors to choose from a selection of available index account options. State Farm, as distributor of Jackson annuities, is dedicated to creating comprehensive planning conversations that balance the need to continue to grow (accumulation) with the need to protect (guaranteed income).

STATE FARM OFFERS THE FOLLOWING JACKSON VARIABLE ANNUITIES

Elite Access IISM (variable annuity with death benefit)

- Customers may choose from over 100 available funding options.
- Minimum initial premium: \$5,000 (nonqualified); \$2,000 (qualified)
- Minimum additional premium: \$500 (\$50 per month for automatic payment plan)

Perspective II[®] (variable annuity with living benefit and death benefit options)

- Customers may choose from over 100 available funding options.
- Minimum initial premium: \$10,000 (nonqualified); \$5,000 (qualified)
- Minimum additional premium: \$500 (\$50 per month for automatic payment plan)

Please contact your agent for additional information.

Fees and Costs

BRIEF OVERVIEW OF CURRENT FEES AND CHARGES (as of April 25, 2022)

Elite Access IISM Variable Annuity

Contract Expenses

- Core Contract Charge: 1.00% (The charge is reduced to 0.85% for contracts with quarterly contract anniversary values of \$1 million or more.)

Annual Contract Maintenance Charge

- \$50 (\$30 in New York) — waived for contract anniversary values or surrender values of \$50,000 or more.

Total Annual Fund Operating Expenses

- Fund expense ranges as of April 25, 2022:
 - Gross: .52% to 2.01%
 - Net: .37% to 2.0%
- See *Investment Operating Expenses* section below for more information.

Withdrawal Charges

- Five-year withdrawal charge schedule
- Percentage charge for withdrawals in excess of the free withdrawal amount (as a percentage of premium) — 6.5%, 6%, 5%, 4%, 3%, 0%

Elite Access II with Liquidity Option

- Charge: 0.25% — if elected, no withdrawal charges will apply (not available in New York).

Add-on Benefits

ANNUAL BENEFIT-BASED CHARGES: (Please see your registered agent for options, availability and charge information).

- Return of Premium Guaranteed Minimum Death Benefit option
- Earnings protection: EarningsMax® — 0.35%
- Dollar Cost Averaging Plus (DCA+) account (Not available in NY)

Perspective II® Variable Annuity

Contract Expenses

- Core Contract Charge: 1.30% (1.40% in NY) (The charge is reduced to 1.15% (1.25% in NY) for contracts with quarterly contract anniversary values of \$1 million or more.)

Annual Contract Maintenance Charge

- \$35 (\$30 in New York) — waived for contract anniversary values or surrender values of \$50,000 or more.

Total Annual Fund Operating Expenses

- Fund expense ranges as of April 25, 2022:
 - Gross: .52% to 2.01%
 - Net: .37% to 2.01%
- See *Investment Operating Expenses* section below for more information.

Withdrawal Charges*

- 7 years — 8.5%, 7.5%, 6.5%, 5.5%, 5%, 4%, 2%, 0% (7%, 6%, 5%, 4%, 3%, 2%, 1%, 0% in New York)

Add-on Benefits

ANNUAL ASSET-BASED CHARGES:

- **Withdrawal option:** Shorten the withdrawal charge schedule to 4 years.
 - Withdrawal charge 8%, 7%, 5.5%, 3.5%, 0% (6.5%, 5.0%, 3.0%, 2.0%, 0% in New York)**
 - Annual charge: 0.40% (Assessed only in years 1 through 4)
- Earnings protection: EarningsMax® — 0.35%

ANNUAL BENEFIT-BASED CHARGES: (Please see your registered agent for options, availability and charge information.)

- Living benefit options: LifeGuard Freedom® suite of living benefits
- Return of premium benefit options
- Death benefit options: Enhanced death benefit options available

*Withdrawal charges are expressed as a percentage of premium payments and are based on the number of completed years since each premium payment. Upon a full or partial withdrawal taken on or after the owner's 86th birthday, withdrawal charge percentages applied will be less than those in the normal duration of the schedule (does not apply in New York).

**If the four-year withdrawal charge option is elected, subsequent premium payments are only allowed in the first contract year. The additional charge is only for the first four years. If elected, the maximum issue age is 85.

INVESTMENT OPERATING EXPENSES OF JACKSON VARIABLE ANNUITIES

Jackson variable annuities have subaccounts which are like mutual funds and provide a selection of investments. The subaccounts have ongoing operating expenses that reduce your investment returns. The fees vary based on the subaccounts chosen. However, new funds or the addition of asset classes may result in changes to the range shown. As a result, you should understand the operating expenses of the subaccounts you select.

Please see the policy prospectus to determine the charges associated with a specific investment option, as the charges vary by subaccounts. In the event of any difference between this disclosure and the prospectus, the prospectus will prevail:

<https://www.jackson.com/annuities/variable-annuities/elite-access-ii-disclosure.html>

and

<https://www.jackson.com/annuities/variable-annuities/perspective-ii-disclosure.html>

TRANSACTION FEES OF JACKSON VARIABLE ANNUITIES

Your annuity will also be charged transaction fees. See list below.

Owner Transaction Expenses

Transfer Charge (Per transfer after 25 in a contract year)	\$25.00
Overnight Check	\$10.00
Expedited Delivery Charge (Saturday only)	\$22.50
Bank Wire Transfer	\$25.00

State Farm Offers a Jackson Registered Index-Linked Annuity Known as the Market Link Pro®

- Customers may choose from a selection of Index Account options available.
- Minimum initial premium is \$25,000; maximum premium is \$1,000,000.00.
- No additional premiums permitted.
- No variable subaccounts.
- Withdrawal Charges 8%, 8%, 7%, 6%, 5%, 4%, 0%.

Withdrawal charges are expressed as a percentage of premium payments and are based on the number of completed years since each premium payment. Each contract year, free withdrawals are available based on the greater of earnings at

any time or 10% of remaining premium still subject to withdrawal charges. For more information about withdrawal charges, please see the prospectus.

Please contact your agent for additional information.

Important Customer Information

FIRM COMPENSATION PAID BY JACKSON

- When you purchase a Jackson variable annuity or a Jackson registered index-linked annuity through State Farm, Jackson pays State Farm based on the amount of premium you invest. Similarly, Jackson pays State Farm for each subsequent premium investment you make.
- The amount paid by Jackson differs between the annuity products offered through State Farm. However, State Farm registered agents are compensated the same for each product. Our agents are required to recommend the product that's in your best interest, regardless of the amount paid by Jackson to State Farm.
- The amount paid to State Farm by Jackson may increase if you purchase riders to your variable annuity policy.

REGISTERED AGENT COMPENSATION PAID BY STATE FARM

When you make a premium payment, your agent will be paid a commission out of the revenue earned by State Farm on your premium, and the commission paid to your agent is the same percentage amount no matter which Jackson variable annuity you buy.

- For Jackson variable annuities issued before July 1, 2021, our registered agents earned compensation based upon the purchase amount of the variable annuity and based upon the total value of the investment over time. That compensation was equal to the compensation earned by the registered agent for other State Farm investments. For Jackson variable annuities issued after July 1, 2021, our registered agents earn a higher rate of commissions based upon the initial and subsequent purchase amounts but do not receive any commissions based upon the total value of the variable annuity over time. This can result in a registered agent earning more revenue from Jackson variable annuities compared to other State Farm investments, providing an incentive to the agent to recommend a Jackson variable annuity over another State Farm investment.
- The agent may also earn credit toward cash and non-cash (i.e.; travel) incentive programs.

- The cash bonus is based on the registered agent's previous year's total amount of commissionable money.
- The non-cash incentives are based on a percentage of the amount of your registered agent's commissionable money and is the same regardless of the Jackson variable annuity you buy.
- All annuities (other than State Farm variable annuities) and mutual funds offered by State Farm are included in the incentive programs. Not all agents will reach a level of production required to qualify for the programs.

OTHER ASSOCIATED PERSONS COMPENSATION

- State Farm may provide its employees, such as its field sales leaders, with the opportunity to earn a bonus based on State Farm registered agents'* level of engagement with investment products (other than State Farm variable annuities) for the prior year. Not all will qualify for the program.

Additional Disclosures

When you invest in Jackson variable annuities, your investments are subject to inherent risks including market risk, which is the possibility of an investor experiencing losses due to factors that affect the overall performance of the financial markets in which he or she is invested. A more thorough definition of the policies' risks is included in the policy prospectuses.

*State Farm agents are independent contractors who hire their own employees. Neither State Farm agents nor employees of State Farm agents are employees of State Farm.

Annuities are issued by Jackson National Life Insurance Company® (Home Office: Lansing, Michigan) and in New York, annuities are issued by Jackson National Life Insurance Company of New York® (Home Office: Purchase, New York). Jackson annuities are distributed by Jackson National Life Distributors LLC. May not be available in all states and state variations may apply. These products have limitations and restrictions. Please contact your registered State Farm agent for more information. Jackson® is the marketing name for Jackson National Life Insurance Company and Jackson National Life Insurance Company of New York.

Securities distributed by State Farm VP Management Corp.

Securities, insurance and annuity products are not FDIC Insured, are not bank guaranteed and are subject to investment risk, including possible loss of principal.

Annuities are a long-term, tax-deferred vehicles designed for retirement. The value of variable annuities will fluctuate based on the performance of the underlying investment options and may lose value. 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 based on the claims paying ability of the issuing life insurance company.

State Farm VP Management Corp. is a separate entity from Jackson and its affiliates and from those State Farm entities which provide banking and insurance products.

Add-on living benefits are available for an extra charge in addition to the ongoing fees and expenses of the annuity and may be subject to limitations and conditions. There is no assurance an annuity with an add-on benefit will provide sufficient supplemental income in retirement.

Neither State Farm nor its agents provide tax or legal advice.

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