

Pursue growth and protection

PRINCIPAL GUARD

Principal Guard is an add-on guaranteed minimum accumulation benefit (GMAB)—available on our Elite Access Suite[®] for an additional cost—that helps you pursue growth and protect your investment amount through a selected term. This allows you to hold the course and see your investment through, in spite of market volatility. Just keep in mind that within the selected term, the value of your contract will continue to fluctuate based on the performance of your underlying investment options and may lose value. At the end of the term, if your resulting contract value* is lower than the guaranteed amount, Jackson will adjust that value to the guaranteed amount.

The **guaranteed amount** is the minimum contract value guaranteed at the end of the elected guarantee term. This value is reflected as a predetermined percentage (guarantee percentage) of the guarantee benefit base. In down market scenarios, the guarantee percentage will provide you with a **level of downside protection**. Please note that the benefit terminates at the end of the elected term.

PURSUE UNLIMITED INVESTMENT GROWTH

- **Investment Freedom**¹ provides you the opportunity to invest a portion of your money with well-known investment managers in a wide array of investments to help meet your unique investing goals.

HELP PROTECT YOUR INVESTMENT

- **Protect your investment** with the flexibility to select the guarantee percentage, term or cost that is right for you.
- Secure a portion of your principal into the GMAB fixed account to pursue consistent growth.
- Leave a **legacy** for your beneficiaries if any contract value remains.

Excluding New York (see below)

As of 10/21/2024

Help protect your investment while pursuing growth

Term	Guarantee percentage (downside protection level)	GMAB fixed account allocation	GMAB fixed account rate [†]	Cost
7-year	100%	30%	3.00%	1.00%
10-year	110%	30%	3.00%	0.90%

New York only (see below)

As of 12/09/2024

Help protect your investment while pursuing growth

Term	Guarantee percentage (downside protection level)	GMAB fixed account allocation	GMAB fixed account rate [†]	Cost
7-year	100%	30%	3.00%	1.02%
10-year	110%	30%	3.00%	0.90%

Available ages: 0 to 85

* Contract value equals the sum of the allocations between the GMAB fixed account option, fixed account, and subaccounts.

[†] Interest rates are subject to change without notice. Premium in the fixed account options earns interest at a rate never less than the fixed account minimum interest rates (FAMIR) (1% to 3% depending on the five-year constant maturity treasury rate).

Guarantees are backed by the claims-paying ability of Jackson National Life Insurance Company or Jackson National Life Insurance Company of New York and do not apply to the principal amount or investment performance of a variable annuity's separate account or its underlying investments.

Jackson[®] is the marketing name for Jackson Financial Inc., Jackson National Life Insurance Company[®], and Jackson National Life Insurance Company of New York[®].

Firm and state variations may apply.

Not FDIC/NCUA insured • May lose value • Not bank/CU guaranteed • Not a deposit • Not insured by any federal agency

Ask your financial professional how to pursue growth and protection in your retirement.

What is a variable annuity?

A variable annuity is a long-term, tax-deferred investment designed for retirement, involves investment risks, 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.

Add-on benefits are available for an extra charge in addition to the ongoing fees and expenses of the variable annuity and are subject to conditions and limitations. For Principal Guard, any withdrawal reduces the guarantee benefit base in the same proportion that the contract value is reduced.

This material is authorized for use only when preceded or accompanied by the current contract prospectus and underlying fund prospectuses. Before investing, investors should carefully consider the investment objectives, risks, charges, and expenses of the variable annuity and its underlying investment options. This and other important information is contained in the current contract prospectuses and underlying fund prospectuses. Please read the prospectuses carefully before investing or sending money.

Jackson, its distributors, and their respective representatives do not provide tax, accounting, or legal advice. Any tax statements contained herein were not intended or written to be used and cannot be used for the purpose of avoiding U.S. federal, state, or local tax penalties. The tax law is complicated and subject to change. Tax results may depend on each taxpayer's individual set of facts and circumstances. You should rely on your own independent advisor as to any tax, accounting, or legal statements made herein.

¹ Select up to a maximum of 99 investments and adjust options or allocations up to 25 times each contract year without transfer fees. To prevent abusive trading practices, Jackson restricts the frequency of transfers among variable investment options, including trading out of and back into the same subaccount within a 15-day period.

The latest income date allowed is age 95, which is the required age to annuitize or take a lump sum. Please see the prospectus for important information regarding the annuitization of a contract.

In certain states, we reserve the right to refuse any subsequent premium payments.

Guarantees are backed by the claims-paying ability of Jackson National Life Insurance Company or Jackson National Life Insurance Company of New York and do not apply to the principal amount or investment performance of a variable annuity's separate account or its underlying investments. They are not backed by the broker/dealer from which this annuity contract is purchased, by the insurance agency from which this annuity contract is purchased, or any affiliates of those entities, and none makes any representations or guarantees regarding the claims-paying ability of Jackson National Life Insurance Company or Jackson National Life Insurance Company of New York.

The investment companies (subaccounts) offered in Elite Access Suite of variable annuities are registered as investment companies under the Investment Company Act of 1940, as amended ("1940 Act"), and their shares are registered under the Securities Act of 1933, as amended. There are many differences among 1940 Act registered subaccounts and unregistered hedge funds, including but not limited to liquidity, restrictions on leverage and diversification, fund reporting and transparency, fees, and availability.

Principal Guard guarantees that at the end of the guarantee term, the contract value will be at least as much as the guaranteed amount, which is reduced for withdrawals. If at the end of the guarantee term, the contract value is less than the guaranteed amount, Jackson will increase the contract value to the guaranteed amount.

Depending on your elected term, if the guarantee percentage is less than 100%, you could receive less than your premium (or more than your premium if greater than 100%) at the end of the term.

At election, a certain percentage of the contract value is allocated to the guaranteed minimum accumulation benefit (GMAB) fixed account option pursuant to the GMAB allocation requirements. The remaining contract value is allocated based on the allocations specified by the owner. The owner may not elect transfers to or from the GMAB fixed account option.

On the contract issue date, the guarantee benefit base is equal to the initial premium (net of any applicable taxes) subject to a maximum of \$5 million. The guarantee benefit base is reduced for withdrawals. The annual charge is a percentage of the benefit base and deducted quarterly (monthly in New York) from the contract value on a pro rata basis over all investment options. At the end of the guarantee term, the benefit will terminate unless a new term has been selected. If the GMAB is added to the contract on any contract anniversary (including when a new term is being selected), the guarantee benefit base equals the contract value as of the end of the business day on the effective date of the GMAB add-on benefit, subject to a maximum of \$5 million. Re-election is not available in New York. This benefit is not available if EarningsMax® or the liquidity option is elected.

Impact of withdrawals:

Partial withdrawals reduce the guaranteed amount in the same proportion that the contract value was reduced on the date of the withdrawal. This means that, if the contract value is less than the guaranteed amount at the time a partial withdrawal is taken, the partial withdrawal may reduce the guaranteed amount by a dollar amount that is greater than the dollar amount withdrawn, in other words, on more than a dollar-for-dollar basis.

An add-on benefit is available for an extra charge in addition to the ongoing fees and expenses of the variable annuity. Once elected, benefits may not be canceled or changed; please see prospectus for specific benefit availability. The long-term advantage of the add-on benefits will vary with the terms of the benefit option, the investment performance of the variable investment options selected, and the length of time the annuity is owned.

Variable annuities (contract form numbers VA670, VA670-CB1, ICC19 VA670, ICC19 VA670-CB1, VA785, VA785-FB1, ICC18 VA785, ICC18 VA785-FB1) are issued by Jackson National Life Insurance Company (Home Office: Lansing, Michigan) and in New York contract form numbers (VA670NY, VA670NY-CB1, VA785NY, VA785NY-FB1) by Jackson National Life Insurance Company of New York (Home Office: Purchase, New York). Variable annuities are distributed by Jackson National Life Distributors LLC, member FINRA. May not be available in all states, and state variations may apply. These products have limitations and restrictions. Jackson issues other variable annuities with similar features, benefits, limitations, and charges. Discuss them with your financial professional, or contact Jackson for more information.

Oregon endorsement numbers: ICC24 7815, ICC24 7815-S, ICC24 7816, ICC24 7816-S.



Firm and state variations may apply.

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