

ELITE ACCESS SUITE[®]

Return of premium death benefit

PROTECT THE GIFT YOU PLAN TO PROVIDE FOR THOSE YOU LOVE

When your financial goals shift from building wealth to providing for future generations, Elite Access Suite offers you a way to safeguard the legacy you're leaving for your heirs.

BUILD A CORE LEGACY

A return of premium death benefit provides your loved ones with guaranteed assets at an amount equal to your initial premium invested, reduced for withdrawals.¹ At the time of a claim, your beneficiaries will receive whichever is greater:

- Your contract value, or
- The sum of all of your deposits reduced for withdrawals (including any applicable charges and adjustments) in the same proportion that the contract value was reduced on the date of the withdrawal (pro rata).

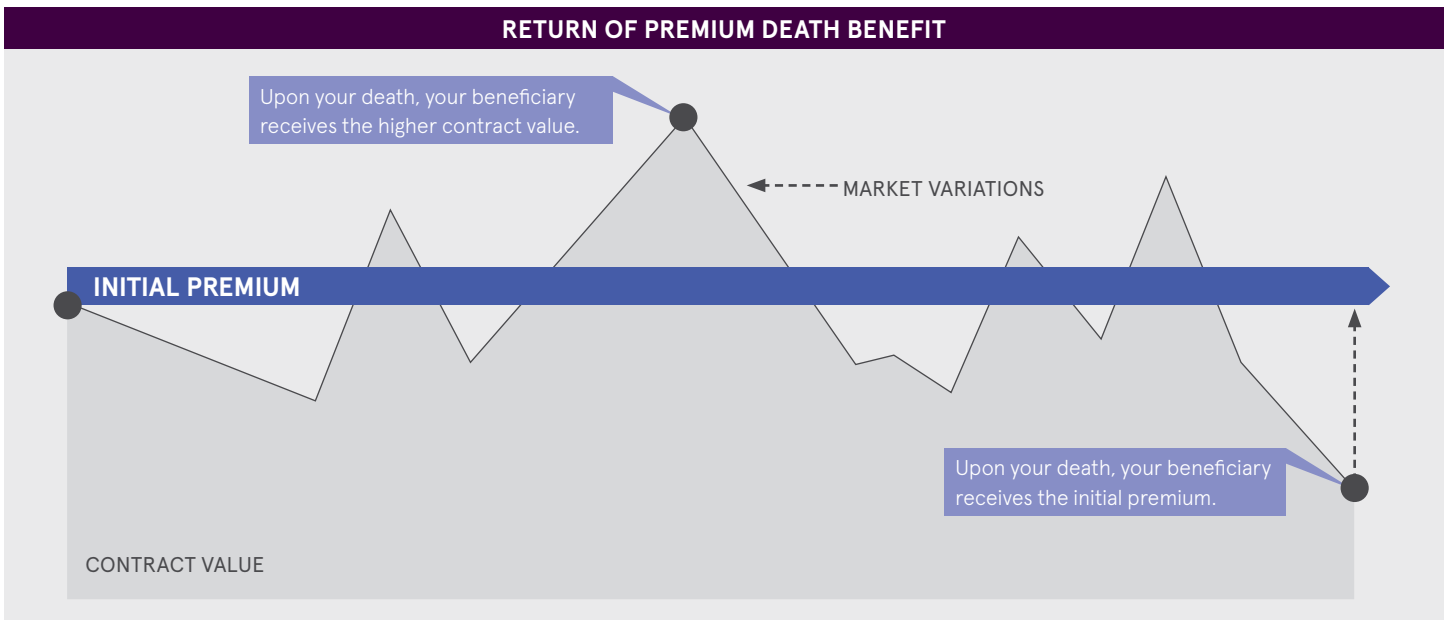
THE RETURN OF PREMIUM DEATH BENEFIT CAN HELP

- Preserve more of what you leave behind with a tax-efficient, wealth-transfer tool. By passing your assets to your loved ones through a death benefit, you can defer* the income tax burden imposed on beneficiaries.
- Avoid the time-consuming probate process for your heirs because variable annuity death benefits can be paid directly to beneficiaries instead of to your estate.

What are variable annuities?

Variable annuities are long-term, tax-deferred investments designed for retirement, involve 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.



Available through age 85 at issue. Annual charge: 0.20%.²

This hypothetical example is for illustrative purposes only and is not representative of the future performance of any particular product.

This chart assumes no withdrawals are taken. Past performance is no guarantee of future results.

* Tax deferral offers no additional value if used to fund a qualified plan, such as a 401(k) or IRA, and 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 National Life Insurance Company[®] and Jackson National Life Insurance Company of New York[®].

Not for use in Oregon.

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

To learn more about add-on death benefits,
contact your financial professional today.

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 prospectus 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. Tax laws are 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 advisors as to any tax, accounting, or legal statements made herein.

The latest income date allowed on variable annuity contracts is age 95, which is the required age to annuitize or take a lump sum. If the guaranteed minimum death benefit value is greater than your contract value following mandatory annuitization at age 95, that difference will be locked in as a guaranteed death benefit. Please see the prospectus for important information regarding the annuitization of a contract.

Add-on benefits are available for an extra charge in addition to the ongoing fees and expenses of the variable annuity. Only one add-on death benefit may be elected per contract. Once elected, benefits may not be canceled or changed; please see prospectus for specific benefit availability. The long-term advantage of the add-on death 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. As a result, in some circumstances, the cost of an option may exceed the actual benefit paid under the option. Add-on death benefits terminate if contract value falls to zero and upon spousal continuation.

¹ If the contract value remaining after withdrawal is less than \$2,000; any withdrawal will be treated as a total withdrawal and the withdrawal value will be paid and the contract will terminate. Death benefits will terminate if the contract value is reduced to zero and upon spousal continuation. If elected with joint owners, the oldest joint owner's age cannot exceed the maximum election age for the benefit on the date of election.

² For Elite Access II[®] (VA670) in all states except New York, annual charges are calculated as a percentage of the contract value and deducted quarterly and upon termination pro rata across the Variable Investment Options and Fixed Account Options. If a Fixed Account Option reaches the Fixed Account Minimum Value (FAMV), charges are not deducted from the applicable Fixed Account Option, but will be deducted pro rata across any Fixed Account Options that have not reached the FAMV and the Variable Investment Options. For Elite Access II with Liquidity Option (VA680) and Elite Access Advisory II[®] in all states except New York, annual charges are calculated as a percentage of the contract value and deducted quarterly and upon termination pro rata across the Variable Investment Options. In New York, charges are expressed as an annual percentage of the average daily net asset value of the Variable Investment Options. For all contracts, the Company reserves the right to increase the charge on each 5th contract anniversary following the effective date of the endorsement; subject to the maximum increase amount and maximum benefit charges stated in the contract data pages. If the contract value falls to zero, or if the benefit is terminated, annual charges are discontinued.

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.

Variable annuities (contract form numbers VA670, VA670-CB1, ICC19 VA670, ICC19 VA670-CB1, VA680, VA680-CB1, ICC19 VA680, ICC19 VA680-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. These contracts have limitations and restrictions. Jackson issues other annuities with similar features, benefits, limitations, and charges. Discuss them with your financial professional or contact Jackson for more information.

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