



JACKSON® FIXED INDEX ANNUITIES  
INCOMEACCELERATOR®

# Predictable income for a flexible retirement

Jackson® is the marketing name for Jackson Financial Inc. and Jackson National Life Insurance Company®.

**Not for use in California and Oregon.**

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

# With IncomeAccelerator, it pays to wait

## SAFEGUARD YOUR RETIREMENT WITH INCOME THAT LASTS AS LONG AS YOU DO

Many people today are living longer, healthier lives. However, this positive trend can also lead to some corresponding challenges. Longer lives mean longer retirements and the need for retirement income that lasts longer, too.

IncomeAccelerator®, an add-on lifetime income benefit<sup>1</sup> available for an additional charge on MarketProtector® Suite, provides guaranteed income every year for the rest of your life. It also offers several ways for you to grow your income, including options that let you decide how much you'd like to make.

### What is a fixed index annuity?

A fixed index annuity is a long-term, tax-deferred vehicle designed for retirement. 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.

IncomeAccelerator is an add-on income benefit that is available for an additional charge on MarketProtector® Suite only.

### 1. Set your income baseline

You set your income baseline by deciding when to sign up for IncomeAccelerator. This establishes your starting **lifetime annual income payment (LAIP)**<sup>2</sup> percentage. This is the percentage of your contract value that you can withdraw when you're ready to take income.

### 2. Enhance your income percentage

Your age when you elect IncomeAccelerator also determines your **annual deferral credit**<sup>3</sup> percentage. Annual deferral credits are an additional amount that combines with the LAIP percentage each year that you defer income payments. Once you have started taking your lifetime annual income payment, you also have the potential for **annual step-ups**<sup>4</sup>, which automatically lock in gains for the life of the contract.

## INCOME NOW OR INCOME LATER

Depending on your retirement needs, you can choose to take income now or wait to take income later. The longer you wait, the greater your lifetime annual income payment percentage.

Age on initiation date*	INCOME NOW	+	ADD	INCOME LATER		
	Starting LAIP% Single / Joint		Annual deferral credit	Wait 5 years for income Single / Joint	Wait 10 years for income Single / Joint	Wait 15 years for income Single / Joint
50-54	4.50% / 4.00%		0.15%	5.25% / 4.75%	6.00% / 5.50%	6.75% / 6.25%
55-59	5.00% / 4.50%		0.20%	6.00% / 5.50%	7.00% / 6.50%	8.00% / 7.50%
60-64	5.50% / 5.00%		0.25%	6.75% / 6.25%	8.00% / 7.50%	9.25% / 8.75%
65-69	6.00% / 5.50%		0.30%	7.50% / 7.00%	9.00% / 8.50%	10.50% / 10.00%
70-74	6.50% / 6.00%		0.35%	8.25% / 7.75%	10.00% / 9.50%	—
75-79	7.00% / 6.50%		0.40%	9.00% / 8.50%	—	—
80	7.50% / 7.00%		0.45%	9.75% / 9.25%	—	—

Charge:<sup>5</sup> 1.10% for single life, 1.25% for joint life<sup>6</sup>

\* Available for purchase at ages 50 to 80. The initiation date is the date the benefit values are first determined. If the benefit is elected at issue, the initiation date is the allocation date. If the benefit is elected post-issue, the initiation date is the first indexed option anniversary on or after election.

Guarantees are backed by the claims-paying ability of Jackson National Life Insurance Company.

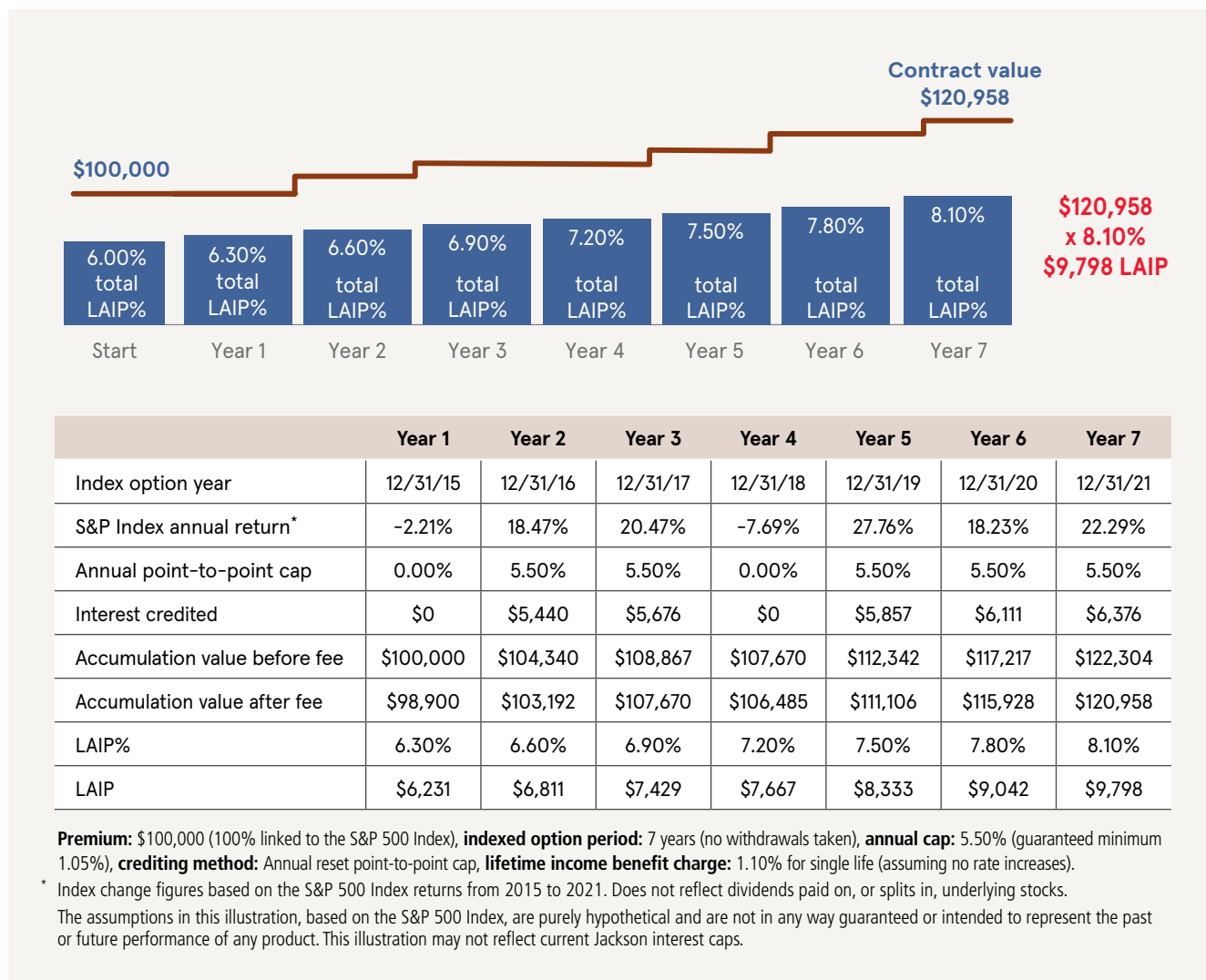
# Protection from market volatility

When you add IncomeAccelerator to your MarketProtector Suite contract, your LAIP can grow in two ways: (1) your contract value may increase based on index performance, and (2) an annual deferral credit is added to your LAIP percentage every year that you wait to take income.

Your LAIP is based on the greater of contract value or premiums paid less withdrawals. In years with index gains, your contract value increases. In years with index losses, your contract value is protected.

## WORTH THE WAIT

The example below shows an initial premium of \$100,000 and how your LAIP could grow over a seven-year period on MarketProtector®. This hypothetical illustration uses historical return data for the S&P 500® and the annual reset point-to-point cap crediting method. It assumes a 65-year-old with a starting LAIP percentage of 6.00% and annual deferral credit of 0.30%. **After seven years, a LAIP percentage of 8.10% on a contract value of \$120,958 would provide a \$9,798 lifetime annual income payment.**



**This hypothetical example is for illustrative purposes only and is not representative of the future performance of any particular product. Past performance is no guarantee of future results.**

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**To learn more about the IncomeAccelerator, contact your financial professional today.**

<sup>1</sup> Not available with the 5-year indexed option period. (Subject to firm availability. Contact your financial professional for more information.)

<sup>2</sup> For the joint option, the lifetime annual income payment (LAIP) percentage is based on the younger covered life's age on the initiation date. The total LAIP percentage is determined at election of the life income of the LAIP income option. For the single version, the LAIP percentage is based on the oldest owner's age on the initiation date. The total LAIP percentage is determined at election of the life income of the LAIP income option.

<sup>3</sup> The LAIP percentage increases with annual deferral credits for each year the owner defers the activation of income payments, up to the end of the deferral credit period or until the owner reaches age 85. The percentage increase applied is determined based on the owner's age at issue, or upon the initiation date of the add-on benefit if elected after issue. These increases are not affected by partial withdrawals. The number of annual deferral credit years increases by one (1) on each indexed option anniversary, subject to the annual deferral credit period maximum shown on the supplemental contract data pages. These increases are not affected by partial withdrawals. Please note that partial withdrawals will reduce your contract value, and therefore could reduce your future lifetime annual income payments.

<sup>4</sup> On each indexed option anniversary following the activation date, the LAIP will automatically step up to a higher value if the LAIP percentage multiplied by the contract value is greater than the LAIP prior to the step-up.

<sup>5</sup> The total annual charges are calculated based on the accumulation value after interest is credited on the indexed option anniversary. Jackson reserves the right to prospectively increase the charge on each fifth indexed option anniversary up to 0.20%, subject to a maximum annual charge of 2.20% (2.50% for joint life options). If the charge percentage is increased, a notice will be sent to the owner prior to the indexed option anniversary.

<sup>6</sup> IncomeAccelerator<sup>®</sup> with joint option is available on both qualified and nonqualified contracts. For qualified contracts, the annuitant and the sole primary spousal beneficiary, or annuitant and contingent annuitant on qualified custodial contracts, are defined as "covered lives," and the owner and annuitant must be the same person. For nonqualified contracts, the joint owners are defined as the covered lives. The benefit is based on the younger covered life. At election, both covered lives must be between ages 50 and 80.

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

**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.**

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Fixed index annuities (contract form numbers FIA260, FIA260-CB1, FIA260-CB2, ICC19 FIA260, ICC19 FIA260-CB1, ICC20 FIA260-CB2, FIA265, FIA265-FB1, FIA265-FB2, ICC19 FIA265, ICC19 FIA265-FB1, ICC20 FIA265-FB2) are issued by Jackson National Life Insurance Company (Home Office: Lansing, Michigan) and distributed by Jackson National Life Distributors LLC. These products are fixed annuities that do not participate in any stock or equity investments and have limitations and restrictions, including market value adjustment (MVA) and withdrawal charges, if applicable. During the indexed option period the annuity's cash withdrawal value may be less than the initial premium. Premium payments are flexible in the first contract year only, subject to contract minimums and maximums. Subsequent premiums will remain in a fixed account option until the first indexed option anniversary. No premium payments will be accepted after the first contract anniversary. For costs and complete details, contact your financial professional or the Company.

**The design of these annuity contracts emphasizes the protection of credited interest rather than the maximization of interest rate crediting.** Jackson issues other annuities with similar features, benefits, limitations, minimum caps/rates, and charges. Similar products with different features, limitations, and with either higher or lower caps/rates may be available through other broker/dealers. Discuss them with your financial professional or contact Jackson for more information. **Fixed index annuities may not be suitable for everyone.**

Guarantees are backed by the claims-paying ability of Jackson National Life Insurance Company. 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.

IncomeAccelerator endorsement number: ICC19 8005, ICC19 8005-S

IncomeAccelerator with joint option endorsement number: ICC19 8006, ICC19 8006-S

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