

CONTROL FROM THE GRAVE¹

Do you have an irresponsible beneficiary like Matt?



BENEFICIARIES



Greg and Vera Spencer: Ages 67 and 69

Occupation: Retired

\$500,000 Jackson® Nonqualified Annuity

BENEFICIARIES:

Son Matt – Aspiring professional roulette player

Son John – Successful business owner

CONCERNS:

While Greg and Vera trust that their son John will invest his inheritance wisely, they are concerned that their son Matt will gamble his money away in a matter of months. As a result, they want to limit Matt's access to his inheritance.

SOLUTION:

Greg and Vera utilize the "Control from the Grave" program, which allows them to limit Matt's inheritance, providing him with only the required minimum "stretch" payments from his contract until he reaches a pre-determined age.² Greg and Vera allow their more responsible son, John, to choose how he receives his inheritance.



BENEFITS OF "CONTROL FROM THE GRAVE"

- Restrict beneficiaries' access to the proceeds
- Customize your legacy
- Allow continued tax-deferred³ growth potential
- Allow selection of a death benefit distribution option
- Help avoid probate

Two Ways to Control—Beneficiary Receives:

- Minimum stretch payments over lifetime, or
- Period Certain Option

¹ Preselected death benefit is available on nonqualified contracts only.

² There are no limitations on the pre-determined age that can be selected.

³ Tax deferral offers no additional value if an annuity is used to fund a qualified plan, such as a 401(k) or IRA, and may be found at a lower cost in other investment products. It also may not be available if the annuity is owned by a legal entity such as a corporation or certain types of trusts.

CONTROL FROM THE GRAVE

Unfortunately, not all beneficiaries are responsible enough to effectively manage an inheritance. To help protect your wealth and the legacy you've created, Jackson offers, free-of-charge, "Control from the Grave"—a helpful program that allows you to restrict the distribution of your wealth to the next generation and confidently provide for inexperienced or irresponsible beneficiaries. "Control from the Grave" is restricted to either a nonqualified stretch or annuitization distribution option, which can provide for your beneficiaries long after you are gone.

The Stretch (for nonqualified accounts): This option permits beneficiaries to stretch death benefit distributions over their life expectancies, potentially minimizing taxes while allowing the balance to remain invested on a tax-deferred basis. Once the beneficiary is no longer restricted from accessing the account, they may accelerate distributions, withdraw additional amounts in any year, or even cash out at any time, if needed.

Income for a Specified Period (ISP): This option annuitizes the death benefit to the beneficiary in equal installments over any period ranging from five to 60 years, as long as the period does not exceed the beneficiary's life expectancy. Unlike the stretch, beneficiaries cannot accelerate distributions. However, once the beneficiary is no longer restricted from accessing the account, they can elect to receive a lump-sum distribution based on the commuted value of the distributions remaining. Ask your financial professional for more information concerning the calculation of this value.

Before investing, investors should carefully consider the investment objectives, risks, charges, and expenses of the variable annuity and its underlying investment options. The current contract prospectus and underlying fund prospectuses, which are contained in the same document, provide this and other important information. Please contact your financial professional or the Company to obtain the prospectuses. Please read the prospectuses carefully before investing or sending money.

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Annuities are long-term, tax-deferred investments designed for retirement. Variable annuities involve investment risks and may lose value. Earnings are taxable as ordinary income when distributed and may be subject to a 10% additional tax if withdrawn before age 59½.

The latest maturity date or latest income date allowed under the contract is the owner's age 95, which is the required age to annuitize or take a lump sum.

Add-on death benefits terminate if the contract value falls to zero and upon spousal continuation.

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