

Elite Access II®

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. An add-on benefit is available for an extra charge in addition to the ongoing fees and expenses of the variable annuity.

Elite Access II					
Standard contract provisions					
Withdrawal charges*		5 years—6.5%, 6%, 5%, 4%, 3%, 0%			
Liquidity option ^{1,†}		0.25%—If elected no withdrawal charges will apply			
Core contract charge [†]		1.00% (The charge reduces to 0.85% for contracts with quarterly anniversary values of \$250,000 or more.)			
Annual contract maintenance charge		\$50, waived for contract anniversary values or surrender values of \$50,000 or more			
Investment options ²		More than 100. ³ Expense range: Gross 0.52% to 2.28%, net 0.52% to 2.22% as of April 28, 2025			
Maximum issue age		90			
Maximum annuitization age		95 (Age 95 is the required age to annuitize or take a lump sum. See the prospectus for information regarding the annuitization of a contract.)			
Minimum initial premium		\$5,000 (nonqualified); \$2,000 (qualified)			
Free withdrawals ⁴		Each contract year, the greater of earnings at any time or 10% of remaining premium still subject to withdrawal charges (where applicable)			
Death benefit ⁵		Contract value only, unless an add-on death benefit is elected for an additional charge.			
Included benefits (available at no additional charge)					
Investment automation⁶ The power of ongoing investing with dollar-cost averaging.	Penalty- and tax-free transfers³ Transfer between investment options up to 25 days per year.	Automatic rebalancing^{6,7} To ensure you're invested the way you want.	Systematic withdrawals Choose how to receive your income.	Transfer contract to spouse⁸ Surviving spouse may choose to continue and build the contract.	Control your legacy⁹ Select how and when to distribute to your beneficiaries.
Add-on benefits ¹⁰					
Accumulation benefit ¹¹		Principal Guard—7-year term 1.00%, 10-year term 0.90%			
Death benefit ¹²		Return of premium death benefit—0.20%			
Earnings protection ¹³		EarningsMax®—0.35%			
Fixed account option					
Fixed account option ¹⁴		1-year guaranteed period The premium earns interest in a fixed account at a rate never less than the fixed account minimum interest rate (FAMIR) (1% to 3% depending on the five-year Constant Maturity Treasury rate). The FAMIR may be redetermined once a year in January on the contract anniversary date. Jackson® reserves the right to restrict transfers to and from the fixed account option.			

* All or any portion of the contract may be withdrawn at any time prior to the income date. 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.

† Charges are expressed as an annual percentage of the average daily net assets of the variable investment options.

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

Not for use in Oregon.

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



To learn more about Elite Access II, 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 are 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. 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 payment.

Alternative investment strategies such as leveraging, arbitrage, and commodities investing are subject to greater risks and volatility than more traditional investment offerings. The subaccounts expect to invest in positions that emphasize alternatives or nontraditional asset classes or investment strategies and, as a result, are subject to the risk factors of those asset classes.

Diversification does not assure a profit or protect against loss in a declining market.

The investment companies (subaccounts) offered in Elite Access II 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.

- ¹ If the liquidity option is elected the fixed account options are not available. The add-on liquidity benefit is available for an extra charge in addition to the ongoing fees and expenses of the variable annuity. It is important to note that the charges for this add-on benefit are charged for the life of the contract.
- ² Total annual fund operating expenses are calculated as an annual percentage of the average daily net assets. These are expenses deducted from fund assets, including management and administration fees and other expenses. This range is based on the estimated expenses reflected for each of the portfolios in the current prospectus and subsequent prospectus supplements.
- ³ 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.
- ⁴ Withdrawals that exceed the free withdrawal may be subject to withdrawal charges and market value adjustments, which may reduce the contract value. Remaining premium is equal to the sum of all premium paid less any premium withdrawn, including the free withdrawal amount.
- ⁵ The standard death benefit is equal to contract value on the date of the claim and does not include any additional guarantees. The standard death benefit terminates if contract value falls to zero.
- ⁶ Systematic investment programs do not assure a profit or protect against loss in a declining market. They involve continuous investing regardless of fluctuating price levels. You should consider your ability to continue investing through periods of fluctuating market conditions.
- ⁷ If fixed account restrictions are imposed, the owner may elect automatic rebalancing, but the 1-year fixed account may not be included in the allocation.
- ⁸ Add-on death benefits terminate if the contract value falls to zero and upon spousal continuation.
- ⁹ Preselected death benefit is available on nonqualified and IRA contracts only.
- ¹⁰ An add-on benefit is available for an extra charge in addition to the ongoing fees and expenses of the variable annuity. Once elected, the benefit may not be canceled or

changed; please see prospectus for specific benefit availability. The long-term advantage of the add-on benefit 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 that option.

- ¹¹ 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 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 available. If the guaranteed minimum accumulation benefit (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. This benefit is not available if EarningsMax or the liquidity option is elected.
- ¹² The return of premium death benefit is available through age 85 at election. For joint owners, the oldest joint owner's age cannot exceed the maximum election age for the benefit on the date of election. Death benefits will terminate if the contract value is reduced to zero and upon spousal continuation. The total annual charges are calculated as a percentage of the contract value for the return of premium death benefit and deducted quarterly and upon termination on a pro rata basis across the variable investment options and the fixed account options. If the fixed account minimum value of any fixed account option has been reached, charges will not be taken from that fixed account option but will be taken pro rata from any fixed account options that have not reached the fixed account minimum value and the variable investment options. For all contracts, the Company reserves the right to increase the charge on each fifth 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.
- ¹³ EarningsMax is available for owners through age 75 at issue. EarningsMax is calculated at 40% of contract earnings for issue ages 0 to 69; 25% for issue ages 70 to 75; subject to a maximum of 250% of purchase payments remaining in the contract (excluding premium less than 12 months old). If there are no earnings in the contract at the time of death, there is no EarningsMax benefit payable. Charge is calculated as a percentage of the daily net asset value of the investment divisions. Fixed account options are not available with EarningsMax. For all contracts, the Company reserves the right to increase the charge on each fifth 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.
- ¹⁴ There may be periods when Jackson restricts the amount of premium payments into, and the amount and frequency of transfers between, into, and from any fixed account option; to close any fixed account option; and to require transfers from a fixed account option. If the transfer restriction is imposed, then transfers from the 1-year fixed account in the first contract year may not exceed one-third of the value of the fixed account; if the maximum transfer amount has been transferred in the previous contract year, in the following contract year transfers may not exceed one-half of the value of the fixed account. If the maximum transfer amount has been transferred in both of the two prior contract years, the remaining value of the fixed account may be transferred the next contract year. Transfers may not begin until 12 months after the last transfer. If the restrictions are imposed, you may elect automatic rebalancing, but the 1-year fixed account may not be included in the allocation. The interest rates credited to the fixed accounts are backed by the claims-paying ability of Jackson National Life Insurance Company. Withdrawals from a fixed account prior to the end of the fixed period may be subject to withdrawal charges and market value adjustments, where applicable, which may reduce the contract value. The fixed account minimum value is equal to 87.5% of premiums allocated to the fixed account options reduced by withdrawals and transfers from the fixed account options. Guarantees are backed by the claims-paying ability of Jackson National Life Insurance Company 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. Tax deferral offers no additional value if an IRA or a qualified plan, such as a 401(k), is used to fund an annuity 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. Elite Access II® variable and fixed annuity (contract numbers VA670, VA670-CB1, ICC19 VA670, ICC19 VA670-CB1, VA680, VA680-CB1, ICC19 VA680, ICC19 VA680-CB1) is issued by Jackson National Life Insurance Company (Home Office: Lansing, Michigan). Variable annuities are distributed by Jackson National Life Distributors LLC, member FINRA. This product has 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.

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Products and features may be limited by state availability, and/or your selling firm's policies and regulatory requirements (including standard of conduct rules).

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