

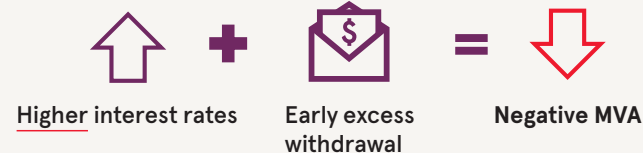
How a market value adjustment impacts your annuity

A market value adjustment (MVA)* can account for interest rate fluctuations by increasing or decreasing the value of your annuity. But the MVA is only applied if you withdraw money from your annuity during your surrender period and in excess of the free withdrawal amount in your contract terms.

How it works

The impact of an MVA is an inverse relationship between interest rates and the value of the annuity. We reference the state of interest rates when the annuity contract was issued to the time of the excess withdrawal to value whether interest rates have increased or decreased.

Impacts of an MVA on your annuity



For illustrative purposes only.

What is an annuity?

An 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.

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*A market value adjustment (plus or minus) applies during the withdrawal charge period or market value adjustment period on amounts withdrawn in excess of the free withdrawal amount.

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

Learn more about market value adjustments at <https://www.jackson.com/annuities/market-value-adjustment-rates.html>.

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Withdrawals in excess of the free withdrawal amount during the withdrawal charge period or the MVA period, as applicable depending on the product, may be subject to an MVA. The detailed MVA calculation may be found in the contract's withdrawal provisions.

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