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adjustment (plus or minus) applies during the withdrawal charge period or market value adjustment period on amounts withdrawn in excess of the free withdrawal amount.

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

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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.

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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