

# EarningsMax®

EarningsMax is available on Jackson's Elite Access Suite® of variable annuities for an additional fee. It provides the potential to leave beneficiaries more than what the standard death benefit may provide.

## EARNINGS PROTECTION

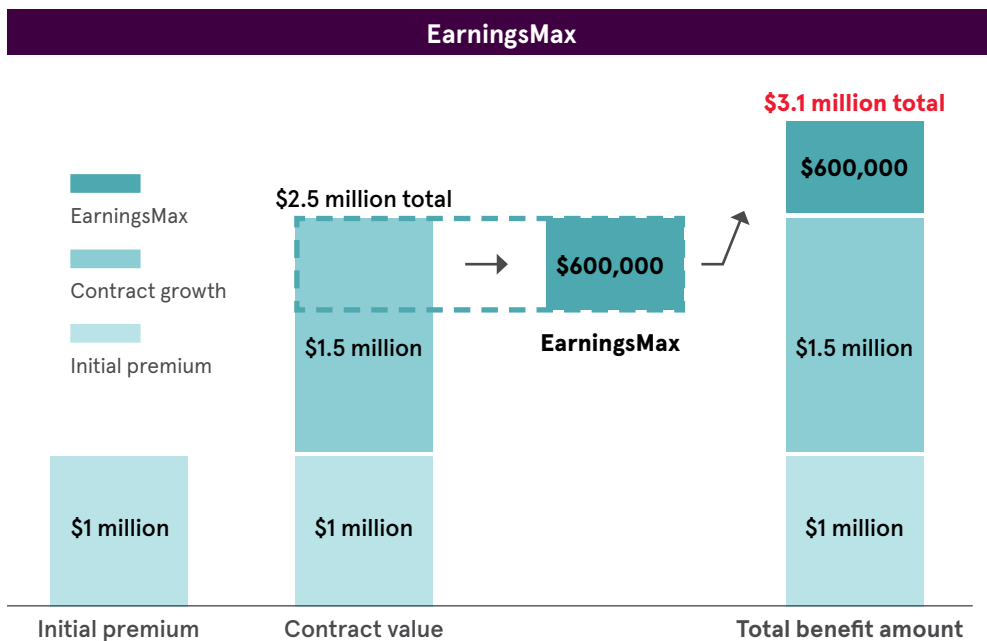
Expenses such as federal and state income taxes can erode your death benefit proceeds, leaving your beneficiary with less than originally planned. EarningsMax may help offset taxes and leave your beneficiary with a larger estate.<sup>1</sup>

- **For owners up to age 69 at issue:** Your beneficiary will receive an additional 40% of the contract earnings. The contract earnings used to calculate the EarningsMax benefit payable are capped at 250% of net premium (excluding premium less than 12 months old).
- **For owners age 70 through 75 at issue:** Your beneficiary will receive an additional 25% of the contract earnings. The contract earnings used to calculate the EarningsMax benefit payable are capped at 250% of net premium (excluding premium less than 12 months old).

### What are variable annuities?

Variable annuities are long-term, tax-deferred investments designed for retirement, involve 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.

Add-on benefits are available for an extra charge in addition to the ongoing fees and expenses of the variable annuity.



In this example, the EarningsMax benefit is equal to 40% of contract earnings, subject to a maximum of 250% of purchase payments remaining in the contract.

Available through age 75 at issue.

**Annual charge<sup>2</sup>:** 0.35%

This chart is based on a hypothetical contract assuming the owner was age 69 or younger at issue and there were no withdrawals or future premium. Performance indicated is not historical, nor is it a prediction of future results. Performance has been plotted to show how the EarningsMax benefit works in a hypothetical scenario.

This example does not take into account federal or state taxes.

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

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

**To learn more about add-on death benefits,  
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 payments.

Add-on death benefits must be elected at the time of purchase and, once elected, may not be canceled or changed. The long-term advantage of the add-on death benefits 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 the option. Add-on death benefits are terminated if the contract value falls to zero.

<sup>1</sup> If there are no earnings in the contract at the time of death, there is no EarningsMax<sup>®</sup> benefit payable.

<sup>2</sup> Charge is calculated as a percentage of the daily net asset value of the investment divisions. On each fifth contract anniversary following the effective date of the endorsement, the company reserves the right to increase the charge subject to the maximum increase amount and maximum benefit charge stated in the contract supplemental data pages.

Fixed account options are not available with election of EarningsMax.

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 the 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.

Variable annuities (VA670, VA670-CB1, ICC19 VA670, ICC19 VA670-CB1, VA680, VA680-CB1, ICC19 VA680, ICC19 VA680-CB1, VA785, VA785-FB1, ICC18 VA785, ICC18 VA785-FB1) are issued by Jackson National Life Insurance Company (Home Office: Lansing, Michigan) and distributed by Jackson National Life Distributors LLC, member FINRA. These contracts have limitations and restrictions. Jackson issues other annuities with similar features, benefits, limitations, and charges. Discuss them with your financial professional or, contact Jackson for more information.

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