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.[1]

- **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.
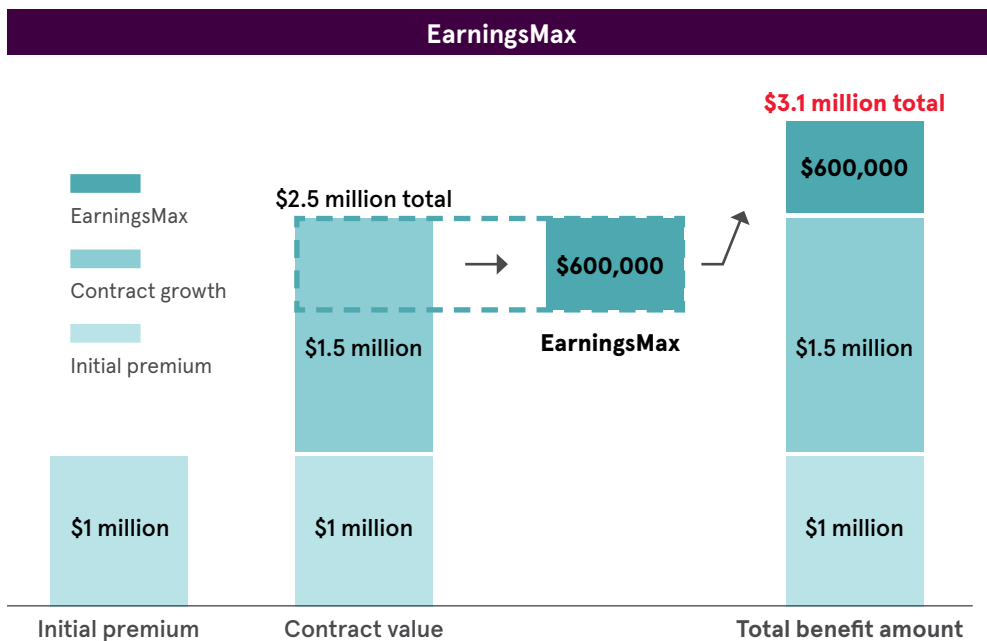
EarningsMax

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[2]: 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.

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