

Legacy for your heirs

One way to help you leave a legacy is via an add-on death benefit, available for an additional cost with the Retirement Latitudes® variable annuity. Add-on death benefits can provide additional protection and growth opportunities for the assets you plan to leave to your loved ones.

Death benefit facts

- The highest quarterly anniversary value (HQAV) death benefit locks in the highest quarterly anniversary contract value as the death benefit.
- The roll-up death benefit offers a guaranteed annual increase (roll-up) to the death benefit.
- The combination death benefit provides the greater of the guaranteed annual increase (roll-up) or the highest quarterly anniversary contract value.

These add-on benefits give your beneficiaries the greater of the contract value, standard death benefit, or the enhanced death benefit.

Add-on Death Benefits			
Benefit Name	Issue Age 0-79		Cost
Highest Quarterly Anniversary Value (HQAV) Death Benefit	Available		0.30%
Benefit Name	Issue Age 0-69	Issue Age 70-79	Cost
Roll-up Death Benefit	5% Roll-up	4% Roll-up	0.90%
Combination Roll-up/ Highest Quarterly Anniversary Value Death Benefit	5% Roll-up	4% Roll-up	1.00%

What are variable annuities?

Variable annuities are long-term, tax-deferred investments designed for retirement, involve investment risks, and may lose value. Earnings are taxed 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 death benefits are available for an extra charge in addition to the ongoing fees and expenses of the variable annuity.

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

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State and firm variations may apply.

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

TO LEARN MORE ABOUT LEGACY OPTIONS FOR YOUR HEIRS 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.

HQAV, roll-up, and combination death benefits are available through age 79 at issue. Net premium is equal to the total of all premium paid (net of any applicable premium taxes) less withdrawals (including any applicable charges and adjustments for such withdrawals). Until the contract anniversary immediately preceding the owner's 81st birthday, the roll-up component is equal to net premium compounded at the roll-up rate elected. Premium payments received during the first contract quarter effectively adjust the Roll-up Component Base from the contract issue date. Subsequent withdrawals, following the previous contract anniversary, for amounts up to the Roll-up amount will reduce the Roll-up benefit base dollar for dollar. After processing the applicable dollar-for-dollar portion of the withdrawal, withdrawals in excess of the Roll-up amount will reduce the roll-up Component Benefit Base pro rata. Withdrawal adjustments are made at the end of the contract year and on the exercise date for the roll-up component. Adjustments to the HQAV component occur at the time of the withdrawal, and reduce the HAV pro rata on the date of the withdrawal. Death benefits terminate if the contract value falls to zero. Fixed Account Options are not available if the roll-up death benefit or combination death benefit is elected.

EarningsMax is available for owners through age 75 at issue. EarningsMax is calculated at 40% of contract earnings for issue ages 0–69; 25% for issue ages 70–75; 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.

The latest income date allowed on variable annuity contracts is age 95, which is the required age to annuitize or take a lump sum. If the guaranteed minimum death benefit value is greater than your contract value following mandatory annuitization at age 95, that difference will be locked in as a guaranteed death benefit. Please see the prospectus for important information regarding the annuitization of a contract.

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.

Add-on benefits are available for an extra charge in addition to the ongoing fees and expenses of the variable annuity. Once elected, benefits may not be canceled or changed; please see prospectus for specific benefit availability. The long-term advantage of the add-on death 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 the option. Add-on death benefits terminate if contract value falls to zero and upon spousal continuation.

The total annual charges are calculated as a percentage of the benefit base, 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 available. For EarningsMax®, the roll-up death benefit, or combination death benefit, the Fixed Account Options are not available, and the charges are assessed daily against the Variable Investment Options only. 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. On each 5th 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. If the contract value falls to zero or at the time the benefit is terminated, the charge will be discontinued.

Variable annuities (contract form numbers VA710, VA710-CB1, ICC19 VA710, ICC19 VA710-CB1, VA775, VA775-CB1, VA775-RLC, ICC18 VA775, ICC18 VA775-CB1, ICC18 VA775-RLC, VA790, VA790-FB1, ICC17 VA790, ICC17 VA790-FB1) are issued by Jackson National Life Insurance Company (Home Office: Lansing, Michigan) and distributed by Jackson National Life Distributors LLC, member FINRA. These products 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.

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