Return of Premium Death Benefit

Protect the gift you plan to provide for those you love.

When your financial goals shift from building wealth to providing for future generations, Elite Access II℠ offers you a way to safeguard the legacy you’re leaving for your heirs.

Build a Core Legacy

A return of premium death benefit provides your loved ones with guaranteed assets at an amount equal to your initial premium invested, reduced for withdrawals. At the time of a claim, your beneficiaries will receive whichever is greater:

• Your contract value
• The sum of all of your deposits reduced for withdrawals (including any applicable charges and adjustments) in the same proportion that the contract value was reduced on the date of the withdrawal (pro rata).

The Return of Premium Death Benefit can help to:

• Preserve more of what you leave behind with a tax-efficient wealth transfer tool. By passing your assets to your loved ones through a death benefit, you can defer* the income tax burden imposed on beneficiaries.
• Avoid the time-consuming probate process for your heirs since variable annuity death benefits can be paid directly to beneficiaries instead of your estate.

Available through age 85 at issue. Annual charge: 0.20%.

This hypothetical example is for illustrative purposes only and is not representative of the future performance of any particular product. This chart assumes no withdrawals are taken. Past performance is no guarantee of future results.

* Tax deferral offers no additional value if used to fund a qualified plan, such as a 401(k) or IRA, and may not be available if the annuity is owned by a legal entity such as a corporation or certain types of trusts.

Not for use in Oregon.
Firm and state 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 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, which are contained in the same document. 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 is contained in the current contract prospectus and underlying fund prospectuses. Please read the prospectuses carefully before investing or sending money.

This material was prepared to support the promotion and marketing of Jackson variable annuities. 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. Please consult your own independent advisor 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. 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.

In certain states, we reserve the right to refuse any subsequent premium payments.

Add-on benefits are available for an extra charge in addition to the ongoing fees and expenses of the variable annuity. Only one add-on death benefit may be elected per contract. 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 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 terminate if contract value falls to zero and upon spousal continuation.

1 On contracts without a Guaranteed Minimum Withdrawal Benefit (GMWB), if the contract value remaining after withdrawal is less than $2,000; any withdrawal will be treated as a total withdrawal and the withdrawal value will be paid and the contract will terminate. Death benefits will terminate if the contract value is reduced to zero and upon spousal continuation. If elected with Joint Owners, the oldest Joint Owner’s age cannot exceed the maximum election age for the benefit on the date of election.

2 For all states except New York, annual charges are calculated as a percentage of the contract value, and deducted quarterly and upon termination pro rata across Variable Investment Options and Fixed Account Options. In New York, charges are expressed as an annual percentage of the average daily net asset value of 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 charges stated in the contract data pages. In all states except New York, if a fixed account reaches the Fixed Account Minimum Value (FAMV) charges are not deducted from the applicable fixed account, but will be deducted pro rata across any Fixed Account Options that have not reached the FAMV and the Variable Investment Options. If the contract value falls to zero, or if the benefit is terminated, annual charges are discontinued.

Guarantees are backed by the claims-paying ability of Jackson National Life Insurance Company or Jackson National Life Insurance Company of New York 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 or Jackson National Life Insurance Company of New York. 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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