The Power of Elite Access Suite

The Elite Access Suite® of Variable Annuities helps you prepare for any market condition by offering access to a retirement portfolio that meets different economic challenges.

Optimize your portfolio through the benefit of tax deferral*. Select from traditional investments, alternatives, tactical management, and asset allocation portfolios and combine with legacy and estate planning capabilities, providing a customizable and comprehensive investment experience.

Elite Access Suite Advantages

Control Your Taxes

- Earnings, dividends, and interest are automatically reinvested and accumulate tax deferred, which means more money is working for you while you save toward your goals.
- Select up to a maximum of 99 investments†, and investment allocations can be changed up to 25 times each contract year without transfer fees or tax implications. What’s more, automatic rebalancing‡ doesn’t count against permitted transfers or create taxable events.
- Control income based on your needs and effective tax rates, which may be lower in retirement.

Customize Your Portfolio

- Select from more than 120 investment options including:
  - **Equity Investments**—Build a core for growth in your portfolio by choosing from a lineup of domestic and international equity options with varying investment styles, including specific sector and specialty investments.
  - **Fixed Income Investments**—Add a more conservative component to your portfolio by including fixed income investments. It’s important to consider duration, issuer, credit quality, and yield.
  - **Alternative Investments**—Provide your portfolio with further diversification by adding alternatives. These investments are usually non- or low-correlated to traditional investments and include many investments outside of the basic categories of equities, fixed income, and cash.
  - **Tactically Managed Strategies**—Explore strategies that provide asset allocation flexibility and can take advantage of opportunities across the globe.

- Choose from a variety of professionally managed asset allocation portfolios, or build a portfolio from scratch and manage it as you see fit using well-researched individual investment choices. Or, you can use a combination of each.

Choose Your Legacy and Estate Plan

- Defer taxes
- Control distributions to beneficiaries.

A variable annuity is a long-term, tax-deferred investment designed for retirement, involves investment risks, and may lose value. Earnings are taxable as ordinary income when distributed and may be subject to a 10% additional tax if withdrawn before age 59½.

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*Tax deferral offers no additional value if an annuity is used to fund a qualified plan, such as a 401(k) or IRA, and may be found at a lower cost in other investment products. It also may not be available if the annuity is owned by a legal entity such as a corporation or certain types of trusts.

†Select up to a maximum of 99 investments and adjust options or allocations up to 25 times each contract year without transfer fees. To prevent abusive trading practices, Jackson restricts the frequency of transfers among Variable Investment Options, including trading out of and back into the same subaccount within a 15-day period.

‡Systematic investment programs do not assure a profit or protect against loss in a declining market. They involve continuous investing regardless of fluctuating price levels. You should consider your ability to continue investing through periods of fluctuating market conditions. May not be available in all states. If fixed account restrictions are imposed, the owner may elect automatic rebalancing, but the 1-Year Fixed Account may not be included in the allocation.
Let’s Talk About Taxes
How Tax Deferral May Help Maximize Your Investment Potential

The Elite Access Suite contains three key components to help maximize investment potential by keeping more money in your account while you save for retirement: Optimization of Taxes, Simplification of Reporting, and Control of Timing.

**Tax Optimization**

- **Shelter:** Keep more of your money working for you when you place tax-inefficient assets into a tax-advantaged account.
- **Trade:** Make changes to your portfolio as needs change—with no transfer fees and no immediate tax consequences.
- **Rebalance:** Keep your portfolio on track via automatic rebalancing with no immediate tax implications.

**Simplified Tax Reporting**

Your account activity won’t generate multiple 1099s and K-1s. Report on your annual tax return only when you decide to begin taking withdrawals.

**Control of Tax Timing**

Why pay taxes now on money you won’t use until later? Let’s you manage your income from distributions based on each new life stage and the effective tax rates.

**When It’s Time to Pay**

**No income remains tax free forever.**

But even as taxation at ordinary income tax rates begins, you’ll still have control. With a progressive tax structure and the changes that come with a new life stage, you may be better positioned to manage your taxes than you expect:

- Once you reach retirement, **you may find yourself in a lower tax bracket.**
- With no required minimum distributions, **you determine how much taxable income to withdraw from your account.**
- Even after withdrawals begin, **the amount remaining in your account can continue to grow tax deferred.**

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1 Select up to a maximum of 99 investments and adjust options or allocations up to 25 times each contract year without transfer fees. To prevent abusive trading practices, Jackson restricts the frequency of transfers among variable investment options, including trading out of and back into the same subaccount within a 15-day period.

2 Systematic investment programs do not assure a profit or protect against loss in a declining market. They involve continuous investing regardless of fluctuating price levels. You should consider your ability to continue investing through periods of fluctuating market conditions.
Build A Modernized Portfolio to Plan for Changing Phases of the Economic Cycle

When investing long term, you might expect that economic conditions will drive market volatility, and holding investments will offer a return above cash. However, no one can precisely predict market swings, asset class returns, or correlations for the future. This is why it’s important to consider a diversified investment portfolio as a way to address the effect of growth and inflation on economic phases.

**WHEN GROWTH IS RISING**
Compared to Market Expectations

These assets have historically responded positively to increases in the volume of economic activity:

- Equities
- Commodities
- Corporate Credit
- Emerging Market Credit

**WHEN INFLATION IS RISING**
Compared to Market Expectations

These assets have historically responded positively to increases in the pricing of economic activity:

- Commodities
- Inflation-Linked Bonds
- Emerging Market Credit

**WHEN GROWTH IS FALLING**
Compared to Market Expectations

These assets have historically responded positively to decreases in the volume of economic activity:

- Nominal Bonds
- Inflation-Linked Bonds

**WHEN INFLATION IS FALLING**
Compared to Market Expectations

These assets have historically responded positively to decreases in the pricing of economic activity:

- Equities
- Nominal Bonds

Discuss with your financial professional which asset classes work best for your portfolio.

Past performance is no guarantee of future results.

Diversification does not assure a profit or protect against loss in a declining market.

The sourced documents contain the most up-to-date information, and remain highly relevant for investors today.

Thinking About the Future

Leaving a lasting legacy for your loved ones is important. Elite Access Suite can be a powerful estate planning tool. You can decide in advance how and when to make distributions to beneficiaries. Key advantages include passing along the potential for tax deferral and preserving investment choices.

Create a Lasting Legacy

Elite Access Suite can connect you with your heirs to keep them invested over time.

**Advantages for You**
- Name beneficiaries
- Avoid attorney fees
- Gain tax deferral
- Control your investments

**Control payouts to heirs**
Jackson offers the freedom to:
- Distribute your wealth to the next generation
- Customize for each beneficiary
- Pass along the benefits of tax deferral
- Help your loved ones avoid the expense and frustration of probate

**Advantages for Your Beneficiaries**
- Continued tax-deferred growth potential
- Tax control
- Legacy creation
- Flexibility

**A worthy choice for trusts**
Trust income becomes subject to relatively steep tax rates at a fairly low threshold. The Elite Access Suite of Variable Annuities offers advantages such as:
- The power of tax deferral
- Control over recognition and taxation of income
- Investment choice and flexibility without additional transaction costs

In 2001, thanks to a Private Letter Ruling from the IRS, Jackson began offering a new way to manage distributions to beneficiaries that would provide both flexibility and tax advantages: the nonqualified stretch.¹


Tax deferral offers no additional value if an annuity is used to fund a qualified plan, such as a 401(k) or IRA, and may be found at a lower cost in other investment products. It also may not be available if the annuity is owned by a legal entity such as a corporation or certain types of trusts.
**Investment risks may include exposure to:**

**Alternative Investments**—Alternative investment strategies such as leveraging, arbitrage, and commodities investing are subject to greater risks and volatility than more traditional investment offerings.

**Commodity**—Commodity investments and/or commodity-linked derivative instruments, especially if leveraged, may entail greater volatility from a variety of causes than traditional securities.

**Equity**—The price of equity or equity-related securities will fluctuate and can decline and reduce the value of a portfolio investing in these securities. This risk applies to tactically managed, risk management, real estate, commodities, infrastructure, arbitrage, long/short, market neutral, and risk parity strategies.

**Fixed Income**—Fixed income prices respond to changing economic environments, including interest rate changes, credit risk, and call features that could negatively affect the price and/or result in reinvestment in lower yielding securities. This risk applies to tactically managed strategies.

**Managed Portfolios**—The manager’s investment techniques could fail to achieve the fund’s investment objective or negatively affect the fund’s investment performance.

**Tactically Managed Strategies**—Include exposure to actively managed portfolio strategies that rebalance the percentages of assets held in various categories in order to take advantage of market pricing anomalies or strong market sectors.

**Derivatives**—Derivatives can be highly volatile and may be subject to transaction costs and certain risks, such as unanticipated changes in securities prices and global currency investment. Gains or losses from derivatives can be substantially greater than the derivatives’ original cost.

**Foreign Securities**—Investments in foreign securities are subject to potential adverse fluctuations in foreign currency values, less publicly available information, and the possible imposition of foreign withholding taxes on income payable on the securities. They may be more volatile and less liquid than U.S. markets.

**Credit**—Changes in an issuer’s financial strength, the market’s perception of the issuer’s financial strength, or in a security’s credit rating—which reflects a third party’s assessment of the credit risk presented by a particular issuer—may affect the value of underlying debt securities resulting in potential losses to the portfolio.

**Currency**—Investments in foreign currencies, securities that trade in or receive revenues in foreign currencies, or derivatives that provide exposure to foreign currencies are subject to the risk that those currencies may decline in value versus the U.S. dollar, reducing the value of those investments in this U.S. dollar-based fund.

**Inflation-Linked Bonds**—The value of Inflation-Linked Bonds, more specifically known as Treasury Inflation-Protected Securities (TIPS) when issued by the U.S. Government, generally fluctuates in response to changes in real interest rates, which are, in turn, tied to the relationship between nominal interest rates and the rate of inflation. If nominal interest rates increased at a faster rate than inflation, then real interest rates might rise, leading to a decrease in the value of inflation-protected securities.

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 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.

The standard death benefit is equal to contract value on the date of the claim and does not include any additional guarantees.

The investment companies (subaccounts) offered in Elite Access Suite of Variable Annuities are registered as investment companies under the Investment Company Act of 1940, as amended (“1940 Act”), and their shares are registered under the Securities Act of 1933, as amended. There are many differences among 1940 Act registered subaccounts and underlying fund prospectuses. Please read the prospectus carefully before investing or sending money.

The price of equity or equity-related securities will fluctuate and can decline and reduce the value of a portfolio investing in these securities. This risk applies to tactically managed, risk management, real estate, commodities, infrastructure, arbitrage, long/short, market neutral, and risk parity strategies.

Changes in an issuer’s financial strength, the market’s perception of the issuer’s financial strength, or in a security’s credit rating—which reflects a third party’s assessment of the credit risk presented by a particular issuer—may affect the value of underlying debt securities resulting in potential losses to the portfolio.

The investment companies (subaccounts) offered in Elite Access Suite of Variable Annuities are registered as investment companies under the Investment Company Act of 1940, as amended (“1940 Act”), and their shares are registered under the Securities Act of 1933, as amended. These products have limitations and restrictions. Jackson issues other variable annuities with similar features, benefits, limitations, and charges. Discuss them with your financial professional or contact Jackson for more information.

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**Financial Freedom for Life**

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