Elite Access II℠

Jackson℠ is the marketing name for Jackson National Life Insurance Company℠ and Jackson National Life Insurance Company of New York℠.

Not FDIC/NCUA insured • May lose value • Not bank/CU guaranteed • Not a deposit • Not insured by any federal agency
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 Earnings are taxable as ordinary income when distributed and may be subject to a 10% additional tax if withdrawn before age 59 1/2.

A KEY TO RETIREMENT CHALLENGES

**TAX ADVANTAGES**
Manage taxation to keep more of what you earn

**INVESTMENTS**
Adapt your portfolio for different market cycles

**LEGACY & ESTATE PLANNING**
Leave a lasting impression for future generations

Learn how you can choose more for your retirement.
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.

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.

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 unregistered hedge funds, including but not limited to liquidity, restrictions on leverage and diversification, fund reporting and transparency, fees, and availability.

The Elite Access Suite of Variable Annuities (VA670, VA670-CB1, ICC19 VA670, ICC19 VA670-CB1, VA680, VA680-CB1, ICC19 VA680, ICC19 VA680-CB1) is issued by Jackson National Life Insurance Company (Home Office: Lansing, Michigan) and in New York (VA670NY, VA670NY-CB1) by Jackson National Life Insurance Company of New York (Home Office: Purchase, New York). Variable annuities are distributed by Jackson National Life Distributors LLC, member FINRA. 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.

Firm and state variations may apply.