WHY VARIABLE ANNUITIES?

The pursuit of retirement freedom can present many challenges and opportunities. That’s why it’s essential to financially prepare now for a fulfilling, rewarding life in retirement. Jackson AdvantageSM could provide you with additional income that covers the essentials, moving you closer to the future you envision.

POTENTIAL BENEFITS OF AN ANNUITY IN A RETIREMENT PORTFOLIO

Provides **guaranteed lifetime income** that you can’t outlive, no matter how long you live, with the potential to grow.

Helps **protect your income against the effects of unpredictable market fluctuation** during the all-important early distribution years.

Gives you **opportunities for maximum growth** during accumulation years through tax-efficient investing.

Balances out risk in other areas of the portfolio, shifting your focus to your aspirations.

Allows opportunities to **provide a lasting legacy** with add-on guaranteed death benefits.

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 Earnings are taxable as ordinary income when distributed and may be subject to a 10% additional tax if withdrawn before age 59½.

Add-on living benefits are available for an extra charge in addition to the ongoing fees and expenses of the variable annuity.

Ask your financial professional if Jackson Advantage could help you minimize some retirement risks and deliver guaranteed lifetime income.

---

* Lifetime income of the add-on lifetime benefits becomes effective at issue if the designated life is age 59½ at issue, or upon the contract anniversary following designated life’s 59½ birthday, provided the contract value is greater than zero and has not been annuitized.

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.
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 to 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.

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 AdvantageSM (VA710, VA710-CB1, ICC19 VA710, ICC19 VA710-CB1, VA720, VA720-CB1, ICC19 VA720, ICC19 VA720-CB1) is issued by Jackson National Life Insurance Company (Home Office: Lansing, Michigan) and in New York (VA710NY, VA710NY-CB1, VA720NY, VA720NY-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 annuities with similar features, benefits, limitations and charges. Discuss them with your financial professional or contact Jackson for more information.

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

Not for use in Oregon.
State variations may apply.