Retirement Latitudes®

Providing a Lasting Legacy

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

Not for use in Oregon.
**PROVIDING FOR YOUR LOVED ONES**

Your whole life, you’ve worked hard to grow your assets. You want to create a comfortable future and provide for others when you’re gone. When your financial goals shift from building wealth to providing for future generations, by purchasing an add-on death benefit, you can help preserve what you’ve built and enhance what you leave behind.

**Jackson’s Retirement Latitudes® add-on death benefit options are designed to safeguard what matters most:**

- Grow your legacy potential. Choose from a range of add-on death benefits designed to meet a variety of needs, whether you’re seeking a little coverage or a lot.
- Preserve more of what you leave behind with a tax-efficient wealth transfer tool. By passing your assets through a death benefit, you can defer the income tax burden imposed on beneficiaries.
- Variable annuity death benefits can be paid directly to beneficiaries instead of your estate. This can help your beneficiaries avoid time-consuming probate, which is a legal process to determine how your assets will begin to be paid out.

**Standard Death Benefit**

Your Retirement Latitudes variable annuity contract comes with a standard death benefit that is provided at no additional cost. At issue of your contract, the standard death benefit is equal to your initial premium. At the time of a claim, the standard death benefit provides the greater of the following:

- Your contract value
- The sum of all premiums paid 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 (also referred to as pro rata)

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**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 Earnings are taxable as ordinary income when distributed and may be subject to a 10% additional tax if withdrawn before age 59½.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 benefits are available for an extra charge in addition to the ongoing fees and expenses of the variable annuity. Add-on death benefits may be elected at issue and, once elected, may not be canceled or changed.
HIGHEST QUARTERLY ANNIVERSARY VALUE

When the market’s performing well, you’ll have the opportunity to grow your legacy to the same level as your contract value.

Lock In Growth

When the market performs well and your contract value grows, you want to preserve that growth to provide a greater legacy for those you leave behind. The Highest Quarterly Anniversary Value (HQAV) death benefit provides that opportunity four times each contract year.

At issue, the HQAV death benefit will be equal to your initial premium. On the first quarterly contract anniversary, Jackson will compare your contract value to your death benefit value. If the contract value is higher, we will step up, or lock in, the higher amount as your new death benefit amount. This happens until the quarterly contract anniversary prior to your 81st birthday.

HQAV is in addition to the standard death benefit on your contract, so your beneficiaries will receive the greater of the following:

- Standard death benefit
- The highest quarterly contract value prior to age 81, adjusted for any withdrawals

Please keep in mind that withdrawals will reduce the HQAV death benefit in the same proportion that the contract value was reduced on the date of the withdrawal (pro rata).
5% ROLL-UP

When contract performance doesn’t meet your expectations, our 5% Roll-Up death benefit can help grow the amount you leave by increasing your death benefit each year.

Guaranteed Growth

With this add-on benefit, the death benefit increases, or rolls up, each year by 5%. At issue, the Roll-Up Death Benefit is equal to your initial premium. On the first contract anniversary, your death benefit will increase by 5%. The roll-up is applied on each contract anniversary prior to age 81.

With the Roll-Up death benefit, your beneficiaries will receive the greater of the following:

- Standard death benefit
- Net premium compounded at 5% until the contract anniversary just before your 81st birthday, adjusted for withdrawals.

Keep in mind that withdrawals will reduce the Roll-Up Death Benefit dollar-for-dollar up to the 5% roll-up amount. For amounts withdrawn over 5%, the death benefit is reduced in the same proportion that the contract value is reduced (pro rata).

Important Considerations for the Roll-Up Death Benefit After Age 70

If you are age 70 or older on the issue date, the 5% Roll-Up Death Benefit compounds at 4% until the contract anniversary immediately preceding your 81st birthday.

Annual charge: 5% Roll-Up: 0.90%
COMBINATION ROLL-UP AND HIGHEST QUARTERLY ANNIVERSARY VALUE

Combination death benefits can give you the best of both worlds. Lock in market gains and get a guaranteed roll-up in times of slow market growth.

Combined Growth
This combination death benefit provides the guaranteed growth of a roll-up with the potential step-ups of the Highest Quarterly Anniversary Value (HQAV) death benefit.

The combination Roll-Up/HQAV benefit provides your beneficiaries with the greater of the following:

- Standard death benefit
- Net premium compounded at the 5% roll-up rate until the contract anniversary just before your 81st birthday, adjusted for withdrawals.
- The highest quarterly contract value prior to your 81st birthday, adjusted for any withdrawals

Keep in mind that withdrawals will reduce the Roll-Up Death Benefit dollar-for-dollar up to the roll-up amount. For amounts withdrawn over the roll-up amount, the death benefit is reduced proportionately (pro rata). The HQAV portion of the death benefit is reduced pro rata for all withdrawals.

Lock in a Death Benefit at Annuityization
For all of our add-on death benefits, 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. Annuity is when you convert your current account value into income payments. Please see the prospectus for important information regarding the annuity of a contract.

This hypothetical example is for illustrative purposes only and is not representative of the future performance of any particular product. Past performance is no guarantee of future results. Illustration assumes that no withdrawals have been taken in the time period shown.
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 to 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 reduce any subsequent premium payments. 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 by 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. Only one add-on living benefit and one add-on death benefit may be elected per contract. Once elected, benefits may not be canceled; please see prospectus for specific benefit availability. The long-term advantage of the add-on 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 that option. Add-on death benefits are terminated if the contract value falls to zero and upon spousal continuation.

Available through age 79 at issue. Adjustments for withdrawals occur at the time of the withdrawal, and reduce the benefit base in the same proportion the contract value was reduced. Annual charges are calculated as a percentage of the Guaranteed Minimum Death Benefit (GMDB) Base and deducted quarterly and upon termination pro-rata across all Variable Investment Options and any Fixed Account 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. 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.

Available through age 79 at issue. Net premium is equal to the total of all premium paid (net of any applicable taxes) less withdrawals (including any applicable charges and adjustments for such withdrawals), until the contract anniversary immediately preceding the designated life’s 81st birthday, the 5% Roll-Up component is equal to net premium compounded at 5%. Premium payments received during the first contract quarter effectively adjust the Roll-Up Component Base from the contract issue date. Withdrawals for amounts up to the Roll-Up amount as of the previous contract anniversary 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. Annual charges are calculated as a percentage of the GMDB Base, and deducted quarterly and upon termination pro-rata across all Variable Investment Options. Fixed Account Options are not available. 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. If the contract value falls to zero, or if the benefit is terminated, annual charges are discontinued.

Available through age 79 at issue. Net premium is equal to the total of all premium paid (net of any applicable taxes) less withdrawals (including any applicable charges and adjustments for such withdrawals), until the contract anniversary immediately preceding the designated life’s 81st birthday, the 5% Roll-Up component is equal to net premium compounded at 5%. Premium payments received during the first contract quarter effectively adjust the Roll-Up Component Base from the contract issue date. Withdrawals for amounts up to the Roll-Up amount as of the previous contract anniversary 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 HQAV Component in the same proportion the contract value was reduced on the date of the withdrawal. Annual charges are calculated as a percentage of the GMDB Base, and deducted quarterly and upon termination pro-rata across all Variable Investment Options. Fixed Account Options are not available. 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. If the contract value falls to zero, or if the benefit is terminated, annual charges are discontinued.

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