

Protect your income in retirement

FLEX CORE

This add-on benefit—available with most Jackson® variable annuities for an additional cost—helps your income grow, no matter how the market performs, and provides a source of protected income for life.¹ Just keep in mind that the principal value of the variable annuity will fluctuate based on the performance of the underlying investment options and may lose value.

GROW YOUR PROTECTED LIFETIME INCOME

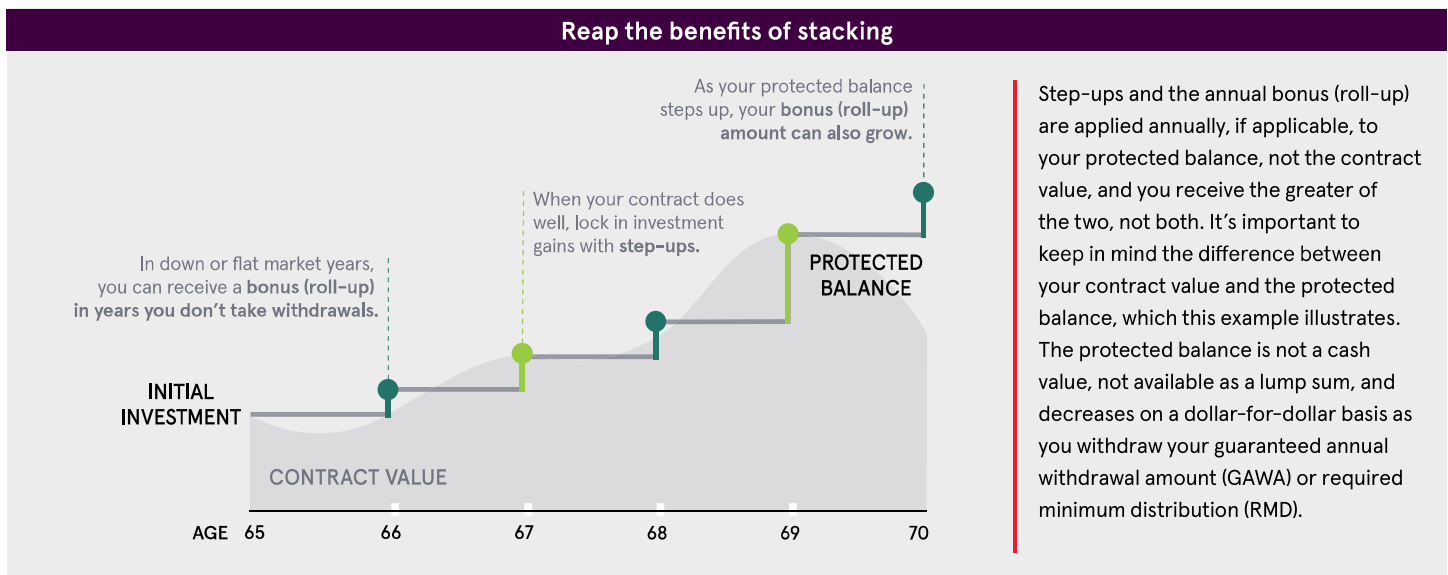
- **Jackson Investment Freedom^{®2}** gives you the potential to grow your protected lifetime income.
- **Step-ups** provide more opportunities to grow your guaranteed withdrawal balance (GWB)—the “protected balance” from which you take income—each contract anniversary when the market is up.
- A **bonus (roll-up)** helps grow your protected balance in years the market is down or flat and no withdrawals have been taken.
- You have the potential for a **lasting legacy** for beneficiaries if any contract value remains.

Options to grow		Options to take your protected lifetime income						
STEP-UP FREQUENCY	BONUS (ROLL-UP)	Age	35 - 64	65 - 69	70-74	75 - 80	81+	Cost
Annual	6%	Single	4.00%	5.35%	5.45%	5.70%	5.85%	1.15%
		Joint	3.75%	5.00%	5.00%	5.25%	5.50%	1.45%

Guaranteed income for life—as a single or joint option—to provide guaranteed lifetime income for you or for two covered lives.

PUTTING IT TOGETHER

Let’s look at how all of this works in different market scenarios, and how the step-ups and bonuses (roll-ups) can help your investment grow.



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.

Available ages: 35 to 80

Guarantees are backed by the claims-paying ability of Jackson National Life Insurance Company. Jackson® is the marketing name for Jackson Financial Inc. and Jackson National Life Insurance Company®.

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

Ask your financial professional how to get more income in your retirement.

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. Individuals may be subject to a 10% additional tax for withdrawals before age 59½ unless an exception to the tax is met. Add-on living benefits are available for an extra charge in addition to the ongoing fees and expenses of the variable annuity and may be subject to conditions and limitations.

This material is authorized for use only when preceded or accompanied by the current contract prospectus and underlying fund prospectuses. 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 are contained in the current contract prospectuses and underlying fund prospectuses. Please read the prospectuses carefully before investing or sending money.

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. Tax laws are complicated and subject to change. Tax results may depend on each taxpayer's individual set of facts and circumstances. You should rely on your own independent advisors 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. Please see the prospectus for important information regarding the annuitization of a contract.

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 any affiliates of those entities, and none makes any representations or guarantees regarding the claims-paying ability of Jackson National Life Insurance Company.

The annual bonus is applied in years no withdrawals are taken during the bonus period. The bonus period is the period over which the owner is eligible for a bonus. At election, the bonus base is equal to the GWB. At step-up (if the GWB increases upon step-up), the bonus base is set equal to the greater of the GWB following the step-up or the bonus base prior to the step-up. The bonus base is increased by the amount of any subsequent premium payments less any applicable taxes subject to a maximum of \$10 million. Partial withdrawals in excess of the allowable amount under the contract may impact future income. Please see the prospectus for additional information.

Available through age 80 at election. Only one add-on living benefit and 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 benefit 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.

¹ On the contract anniversary on or immediately following the designated life's attained age 59½, the for-life guarantee becomes effective provided: 1) the contract value is greater than zero and 2) the contract has not been annuitized. If the designated life is age 59½ on the effective date of the endorsement, then the for-life guarantee becomes effective on that date.

² 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.

Variable Annuities (VA710, VA710-CB1, ICC19 VA710, ICC19 VA710-CB1, VA720, VA720-CB1, ICC19 VA720, ICC19 VA720-CB1, VA775, VA775-CB1, VA775-RLC, ICC18 VA775, ICC18 VA775-CB1, ICC18 VA775-RLC, VA790, VA790-FB1, ICC17 VA790, ICC17 VA790-FB1) are issued by Jackson National Life Insurance Company (Home Office: Lansing, Michigan) and distributed by Jackson National Life Distributors LLC, member FINRA. These contracts 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.

Not for use in Oregon.

State and firm variations may apply.

JMV82500 08/23

Page 2 of 2

JMV82500B 06/24