



# Pursue unlimited growth and protection

**CHOOSE PRINCIPAL GUARD'S 10-YEAR TERM**



Jackson® is the marketing name for Jackson Financial Inc., Jackson National Life Insurance Company®, and Jackson National Life Insurance Company of New York®.  
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Not FDIC/NCUA insured • May lose value • Not bank/CU guaranteed • Not a deposit • Not insured by any federal agency

# Pursue growth—and now protection—by staying invested with Elite Access Suite<sup>®</sup>

Preparing for retirement is challenging, especially when we're at the mercy of the market. We often look at our savings and wonder, "Will I have enough?" or "Do I still have enough time to grow?"

Our **Elite Access Suite** helps you prepare for any market condition by letting you access a retirement portfolio to meet those market challenges.

And now you can raise the bar with **Principal Guard**. This add-on guaranteed minimum accumulation benefit (GMAB)—available for an extra charge—allows you to invest your money with no downside risk through a selected term.

**Principal Guard lets you hold the course and see your investments through—regardless of market uncertainty.**



## Pursue growth

Invest up to 70% of your premium into a wide array of well-known investments and with investment managers while preserving 30% in a GMAB fixed account option.



## Protect your investment<sup>1</sup>

The 10-year guarantee\* term option ensures that you receive at least 110% of your investment as a guaranteed amount. Once your selected term ends, you can elect another term, if available, to build off that growth—if any. The **guaranteed amount** is the minimum contract value guaranteed at the end of the elected guarantee term. This value is reflected as a predetermined percentage (**guarantee percentage**) of the guarantee benefit base. In down-market scenarios, the guarantee percentage provides you with a **level of downside protection**. Please note that the benefit terminates at the end of the elected term.

### What is a variable annuity?

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. Individuals may be subject to a 10% additional tax for withdrawals before age 59½ unless an exception to the tax is met.

Add-on benefits are available for an extra charge in addition to the ongoing fees and expenses of the variable annuity and are subject to conditions and limitations. For Principal Guard, any withdrawal reduces the guarantee benefit base in the same proportion that the contract value is reduced.

\* 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. Principal Guard is not available with EarningsMax<sup>®</sup> or Elite Access II<sup>®</sup> with liquidity.

## Complement your financial plan with Elite Access Suite

Adding an annuity to your portfolio can help add value to your investment diversification strategy. Choose our Elite Access Suite of variable annuities to get an investment platform that considers different economic challenges. Optimize your portfolio through the benefit of tax deferral\* combined with principal protection, legacy planning and estate planning. You can even select from traditional and alternative investments and asset allocation portfolios.†

### 1.

#### Control taxes and costs

- Earnings, dividends and interest are automatically reinvested and accumulate tax deferred
- No transfer fees or immediate tax consequences
- Control income and costs based on needs and effective tax rates

### 2.

#### Customize investments

- Equities, fixed income and alternative funds
- Access to well-known and exclusive investments
- Choose asset allocation portfolios, personalize investments or use a combination of each

### 3.

#### Choose protection, legacy and estate plan

- Help protect your initial investment with Principal Guard
- Provide a tax-deferred legacy for heirs
- Control how payouts to beneficiaries are received
- Maintain investment freedom<sup>2</sup> and flexibility

\* Tax deferral offers no additional value if an IRA or a qualified plan, such as a 401(k), is used to fund an annuity 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 strategies such as diversification and asset allocation cannot guarantee a profit or protect against loss.

## Stay invested to pursue growth

Unless you have a crystal ball, there's no way to know the best time to get in or out of the market. Investing for the long term, rather than focusing on the day-to-day returns, can help even out the unpredictable market ups and downs over time.

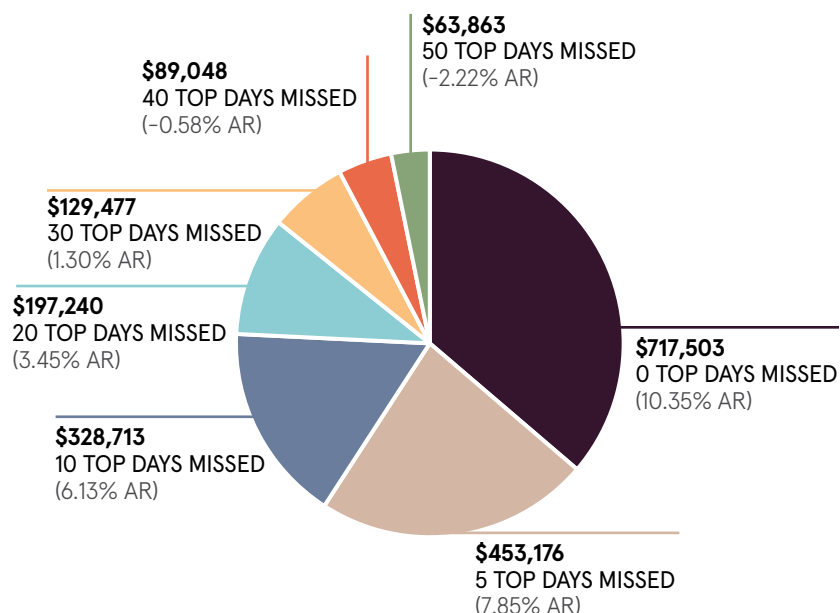
### A big loss is painful—so is missing out on a big gain

What if you decide to pull your money out during a market low? Not only could you lose the potential to make up for any losses, but you also risk missing out on future market upswings. Even missing a couple of days in an up cycle can have a dramatic effect on your portfolio.

If you decide to postpone investing until the market stabilizes, you might find yourself waiting a very long time. Although the annualized return (AR) of the S&P 500® index since 1937 is +10.68%, the annual index returns only performed near that average five out of the last 88 years. More interesting is that it has delivered positive annual returns about 76% of the time. That's 67 "up" years.\*

### WHAT SLICE OF PIE WOULD YOU RATHER HAVE?

If you invested \$100,000 into the S&P 500 on January 1, 2005, in 20 years your investment would be worth...



Although past performance is no guarantee of future results, waiting for the market to stabilize could mean missing out on big gains.

\* Morningstar Direct, S&P 500 Index annual total returns 1937–2024.

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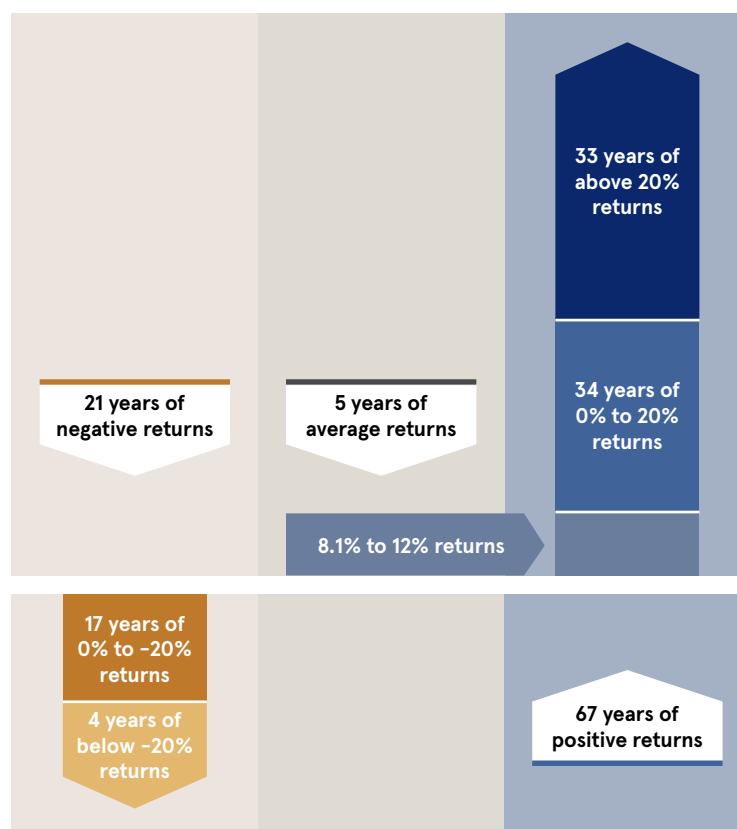
An investment cannot be made directly in an index.

## The market's been a bumpy ride—but it's gone up more often than down

It's true. When you look at the equity market, it historically has been a roller coaster. As we saw earlier, the market has been up 76% of the time in the last 88 years. And, as the chart shows, around half of those 67 up years have returned gains of 20% or better.\*

Although past performance is no guarantee of future results, waiting for the market to stabilize could mean missing out on years of big gains.

### UPS AND DOWNS OF THE EQUITY MARKET



S&P 500 Index for the 88-year period ending in 12/31/2024.

\* Morningstar Direct. S&P 500 Index annual total returns 1937–2024.

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Total returns include the reinvestment of dividends with no fees assessed.

Chart is for illustrative purposes only and not representative of the performance of any particular portfolio, security, or strategy.

# Being in the market at the beginning of an upswing could have major effects on your portfolio

Have you been questioning if you should stay out of the market while it’s down? Keep this in mind—markets have historically moved up more often than down. In fact, as the chart shows, our nation’s largest down markets were followed by significant rallies.

Use the color bars to find the worst year of each major downturn and match it to its rally on the right.

- Credit Crisis (2007–2009) and rally (2009)
- Dot-Com Bust (2000–2002) and rally (2003)
- Oil Crisis (1973–1974) and rally (1975)
- Recession of 1957 (1957) and rally (1958)
- Pearl Harbor (1940–1941) and rally (1942)
- Late Depression (1937) and rally (1938)

2024	25.0%
2023	26.3%
2021	28.7%
2019	31.5%
2017	21.8%
2013	32.4%
2009	26.5%
2003	28.7%
1999	21.0%
1998	28.6%
1997	33.4%
1996	23.0%
1995	37.6%
1991	30.5%
1989	31.7%
1985	31.6%
1983	22.5%
1982	21.5%
2020	18.4%
2014	13.7%
2012	16.0%
2010	15.1%
2006	15.8%
1988	16.6%
1986	18.6%
1979	18.4%
1972	19.0%
1971	14.2%
2016	12.0%
2004	10.9%
1993	10.1%
1968	11.0%
1959	12.0%
1944	19.5%
1942	20.1%
1938	30.8%
1980	32.4%
1976	23.8%
1975	37.1%
1967	23.9%
1963	22.8%
1961	26.9%
1958	43.1%
1955	31.4%
1954	52.3%
1951	24.0%
1950	31.5%
1945	36.3%
1943	25.6%
1941	20.1%
1937	34.7%
2015	1.4%
2011	2.1%
2007	5.5%
2005	4.9%
1994	1.3%
1992	7.6%
1987	5.2%
1984	6.2%
1978	6.5%
1970	3.9%
1960	0.5%
1956	6.5%
1948	5.4%
1947	5.6%

NEGATIVE YEARS							
-20% or less		-19.9% to -12%		-11.9% to -8%		-7.9% to 0%	
2008	-37.0%	2022	-18.1%	2001	-11.9%	2018	-4.4%
2002	-22.1%	1973	-14.1%	2000	-9.1%	1990	-3.1%
1974	-26.3%			1969	-8.4%	1981	-4.9%
1937	-34.7%			1966	-10.0%	1977	-7.2%
				1962	-8.7%	1953	-0.9%
				1957	-10.7%	1939	-0.4%
				1946	-8.0%		
				1941	-11.6%		
				1940	-9.8%		

POSITIVE YEARS			
0.1% to 8%	8.1% to 12%	12.1% to 20%	20.1% or more

**Past performance is no guarantee of future results.** Chart is for illustrative purposes only and is not representative of the future performance of any particular portfolio, security, or strategy.

Source: Morningstar Direct. S&P 500 Index annual total returns 1937–2024.

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Total returns include the reinvestment of dividends with no fees assessed.

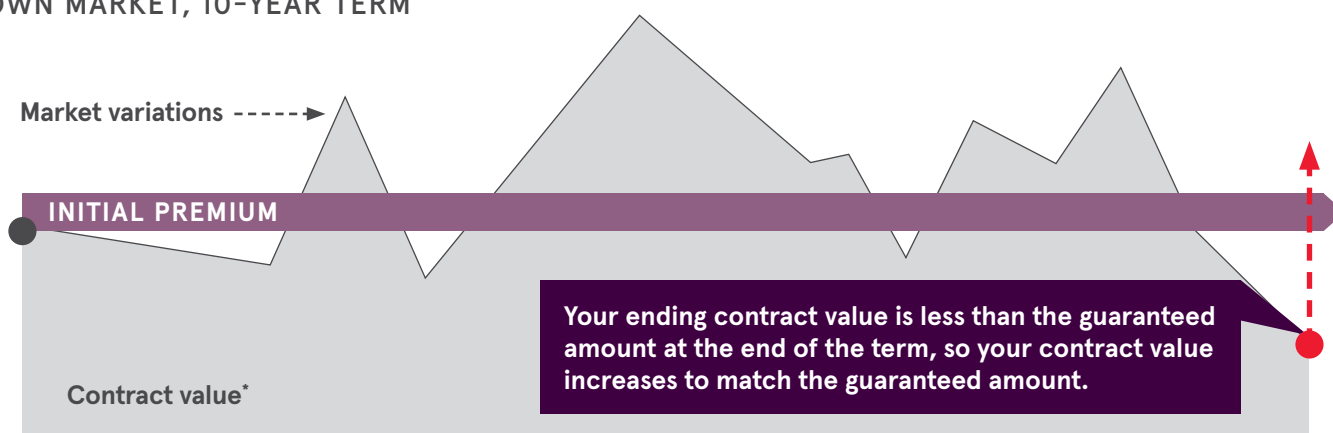
**An investment cannot be made directly into an index.**

## Now that we've seen the importance of staying invested, let's see Principal Guard in two different market scenarios

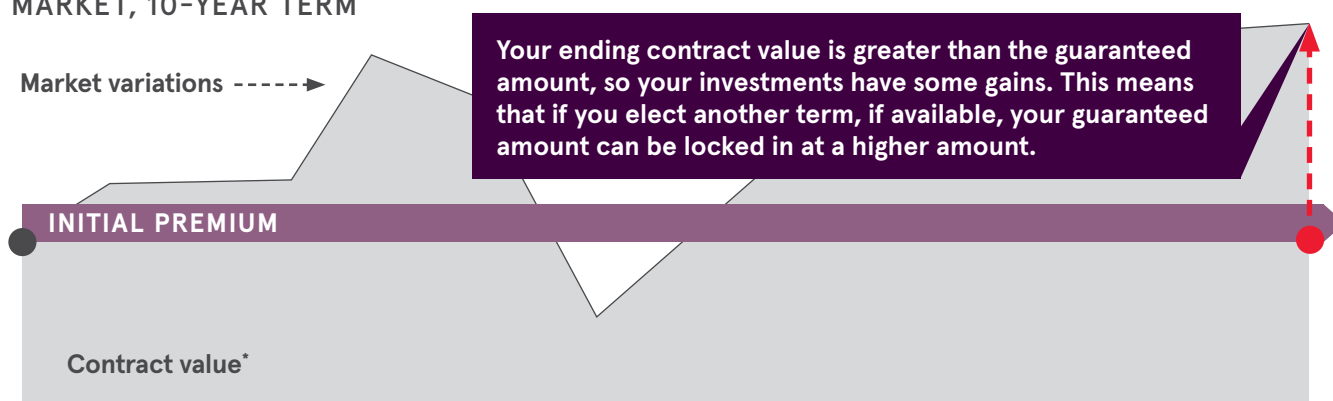
Principal Guard helps you hold the course on your investments with a downside protection level in times of down markets. It works by providing you a minimum contract value (guaranteed amount) that is guaranteed at the end of an elected term—reflected as the “guarantee percentage” of the guarantee benefit base.

### 110% DOWNSIDE PROTECTION LEVEL (GUARANTEE PERCENTAGE)

#### DOWN MARKET, 10-YEAR TERM



#### UP MARKET, 10-YEAR TERM



#### PRINCIPAL GUARD, 10-YEAR TERM OPTION AS OF 12/09/2024

Guarantee percentage (downside protection level)	110%, 110% in New York
GMAB fixed account allocation	30%, 30% in New York
GMAB fixed account rate <sup>†</sup>	3.00%, 3.00% in New York
Issue ages	0 to 85
Benefit charge	0.90%, 0.90% in New York

These hypothetical examples are for illustrative purposes only and are not representative of the past or future performance of any product. Past performance is no guarantee of future results.

\* Contract value equals the sum of the allocations between the GMAB fixed account option, fixed account and subaccounts.

<sup>†</sup> Interest rates are subject to change without notice. Premium in the fixed account options earns interest at a rate never less than the fixed account minimum interest rates (FAMIR) (1% to 3% depending on the five-year Constant Maturity Treasury (CMT) rate).

# To pursue growth and protection with Principal Guard, contact your financial professional today.

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. The tax law is 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 advisor as to any tax, accounting, or legal statements made herein.

<sup>1</sup> Depending on your elected term, if the guarantee percentage is less than 100%, you could receive less than your premium (or more than your premium if greater than 100%) at the end of the term.

<sup>2</sup> 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.

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 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.

Principal Guard guarantees that at the end of the guarantee term, the contract value will be at least as much as the guaranteed amount, which is reduced for withdrawals. If at the end of the guarantee term, the contract value is less than the guaranteed amount, Jackson will increase the contract value to the guaranteed amount.

At election, a certain percentage of the contract value is allocated to the guaranteed minimum accumulation benefit (GMAB) fixed account option pursuant to the GMAB allocation requirements. The remaining contract value is allocated based on the allocations specified by the owner. The owner may not elect transfers to or from the GMAB fixed account option.

No additional premium payments are allowed after the first 90 days from the contract's issue date while the GMAB is in effect.

On the contract issue date, the guarantee benefit base is equal to the initial premium (net of any applicable taxes) subject to a maximum of \$5 million. The guarantee benefit base is reduced for withdrawals. The annual charge is a percentage of the benefit base and deducted quarterly (monthly in New York) from the contract value on a pro rata basis over all investment options. At the end of the guarantee term, the benefit will terminate unless a new term has been selected. If the GMAB is added to the contract on any contract anniversary (including when a new term is being selected), the guarantee benefit base equals the contract value as of the end of the business day on the effective date of the GMAB add-on benefit, subject to a maximum of \$5 million. Re-election is not available in New York. This benefit is not available if EarningsMax or the liquidity option is elected.

**Impact of withdrawals:** Partial withdrawals reduce the guaranteed amount in the same proportion that the contract value was reduced on the date of the withdrawal. This means that, if the contract value is less than the guaranteed amount at the time a partial withdrawal is taken, the partial withdrawal may reduce the guaranteed amount by a dollar amount that is greater than the dollar amount withdrawn, in other words, on more than a dollar-for-dollar basis.

Variable annuities (contract form numbers VA670, VA670-CB1, ICC19 VA670, ICC19 VA670-CB1, VA785, VA785-FB1, ICC18 VA785, ICC18 VA785-FB1) are issued by Jackson National Life Insurance Company (Home Office: Lansing, Michigan) and in New York (contract form numbers VA670NY, VA670NY-CB1, VA785NY, VA785NY-FB1) 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. May not be available in all states, and state variations may apply. 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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