



# Plug the holes in your retirement bucket

Investment gains in taxable accounts often trigger taxes that must be paid annually. Tax-deferred\* variable annuities, on the other hand, can help your money grow more quickly because you do not pay taxes each year on any investment earnings you receive. Instead, you pay taxes on those gains when you take withdrawals.

See the power of tax deferral with our digital calculator.

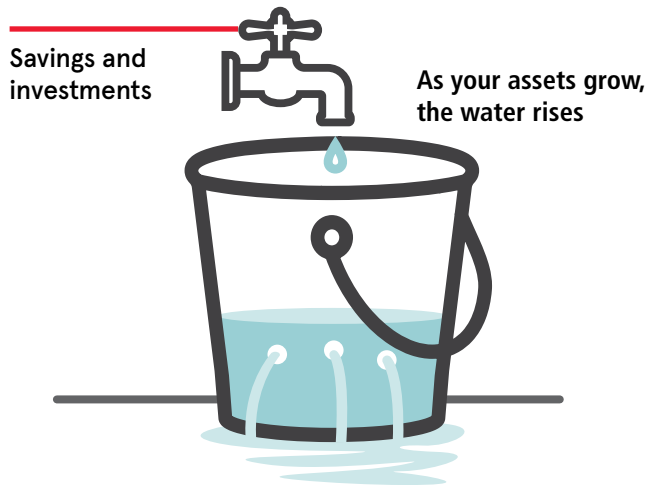
[Jackson.com/taxcalculator](https://jackson.com/taxcalculator)



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.

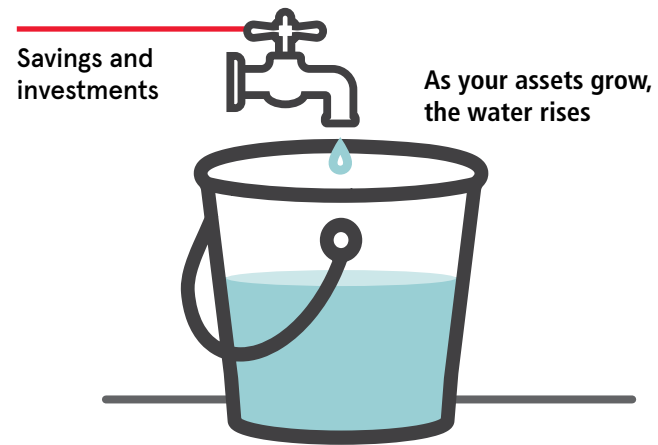
Add-on living benefits are available for an extra charge in addition to the ongoing fees and expenses of the variable annuity.

## Taxable account



Annual taxes on investments from capital gains, dividends, and interest are like holes in your accumulation bucket.

## Tax-deferred variable annuity



Any earnings you receive in this bucket accumulate as tax deferred; there are no tax holes to slow the rising water. The absence of holes means that the water can rise more quickly.

\* 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.

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

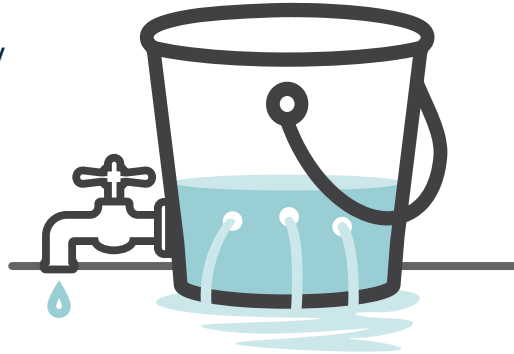
# Turning on the income stream

Generally, withdrawals from your tax-deferred variable annuities are taxed as ordinary income. Your ordinary income rate in retirement may be lower than in your peak earning years.

## Taxable account

As the income tap flows, the water line lowers.

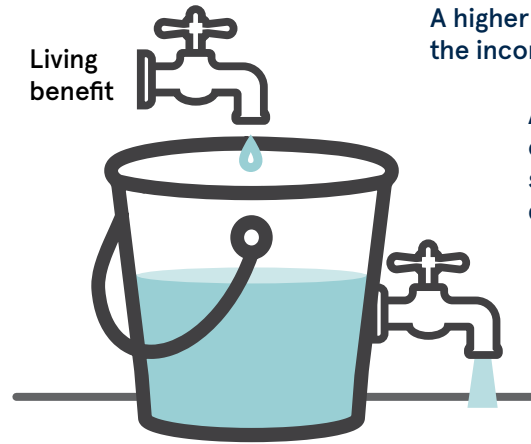
The income stream only lasts as long as there is “water in the bucket.”



## Tax-deferred variable annuity

A higher starting water line means the income stream may last longer.

An add-on living benefit can guarantee<sup>†</sup> the income stream for life, so the bucket doesn't run dry.



<sup>†</sup>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 the separate account or its underlying investments.

To discover more about how a Jackson<sup>®</sup> variable annuity can help you pursue your retirement goals, contact your financial professional.

Before investing, investors should carefully consider the investment objectives, risks, charges, and expenses of the variable annuity and its underlying investment options. The current contract prospectus and underlying fund prospectuses provide this and other important information. Please contact your financial professional to obtain the prospectuses. Please read the prospectuses carefully before investing or sending money.

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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.

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.

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