



## **Jackson Adds Guaranteed Minimum Accumulation Benefit to Elite Access<sup>®</sup> Variable Annuity Suite**

*Principal Guard provides the opportunity to pursue growth while protecting the guaranteed amount at the end of a selected term*

**LANSING, Mich. — October 21, 2024** — [Jackson National Life Insurance Company](#)<sup>®</sup> (Jackson<sup>®</sup>), the main operating subsidiary of Jackson Financial Inc.<sup>1</sup> (NYSE: JXN), today launched Principal Guard, an add-on guaranteed minimum accumulation benefit (GMAB) available for an extra charge in the [Elite Access<sup>®</sup> Suite](#) of variable annuities. The new GMAB offers clients the ability to invest their money with no downside risk through a selected term.<sup>2</sup>

“The addition of Principal Guard to Jackson’s Elite Access Suite positions us to better meet the evolving market demand for protection-oriented products,” said Brian Sward, Head of Product Solutions for Jackson National Life Distributors LLC (JNLD), the marketing and distribution business of Jackson. “Through our enhanced digital capabilities, we also provide consumers a user-friendly ecosystem that educates on the variety of features and benefits available in the [Elite Access Suite](#), including access to a data-driven performance tool that can generate customized, hypothetical scenarios of the various product benefits, growth potential from tax deferral<sup>3</sup>, and legacy and estate planning options.”

Jackson’s Elite Access Suite with Principal Guard offers the ability to pursue growth while protecting the initial investment amount through a selected term. Investment Freedom<sup>®4</sup> provides customers the opportunity to invest a portion of their money into a variety of well-known investments and with investment managers to help meet their unique investing goals. Customers who add Principal Guard can now receive benefits beyond tax deferral, including guaranteed accumulation. With Principal Guard, if a customer selects a 7-year guarantee<sup>5</sup>

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<sup>1</sup>Jackson Financial Inc. is a U.S. holding company and the direct parent of Jackson Holdings LLC (JHLLC). The wholly-owned direct and indirect subsidiaries of JHLLC include Jackson National Life Insurance Company, Brooke Life Insurance Company, PPM America, Inc. and Jackson National Asset Management, LLC.

<sup>2</sup>At the end of the guarantee term, the benefit will terminate unless a new term has been selected, if available.

<sup>3</sup>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.

<sup>4</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.

<sup>5</sup>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.

term option, the customer's contract value at the end of the term will be at least 100% of their original investment. If the customer selects a 10-year guarantee term option, the customer's contract value at the end of the term will be at least 110% of their original investment.<sup>6</sup>

The Elite Access Suite of 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 individuals may be subject to a 10% additional tax for withdrawals before age 59 1/2 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.

Financial professionals who would like to learn more about Jackson's products can contact the company at 1-800-711-7397, connect with their local wholesaler or visit [www.jackson.com](http://www.jackson.com).

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#### **ABOUT JACKSON**

Jackson® (NYSE: JXN) is committed to helping clarify the complexity of retirement planning—for financial professionals and their clients. Through our range of annuity products, financial know-how, history of award-winning service\* and streamlined experiences, we strive to reduce the confusion that complicates retirement planning. We take a balanced, long-term approach to responsibly serving all our stakeholders, including customers, shareholders, distribution partners, employees, regulators and community partners. We believe by providing clarity for all today, we can help drive better outcomes for tomorrow. For more information, visit [www.jackson.com](http://www.jackson.com).

*\*SQM (Service Quality Measurement Group) Call Center Awards Program for 2004 and 2006-2023. (Criteria used for Call Center World Class FCR Certification is 80% or higher of customers getting their contact resolved on the first call to the call center (FCR) for 3 consecutive months or more.)*

<sup>6</sup>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. 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.

**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 or the Company to obtain the 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.**

At election of the GMAB, a certain percentage of the contract value is allocated to the 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.

Annuities are issued by Jackson National Life Insurance Company (Home Office: Lansing, Michigan) and 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. Discuss them with your financial professional or contact Jackson for more information.

Jackson® is the marketing name for Jackson Financial Inc., Jackson National Life Insurance Company®.

Guarantees are backed by the claims-paying ability of Jackson National Life Insurance Company. 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.

**Firm and state variations may apply. Additionally, product may not be available in all states.**

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