

Retirement Latitudes[®] –rates

Variable annuities are long-term, tax-deferred investments designed for retirement, involve 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.

There is a variety of investment options available, see jackson.com/performance for a full list of investment options. There also are fixed account options available. A fixed account can provide a guaranteed rate of return over a specified period. See the fixed account rates provided below.

Interest rates effective 01/02/2025

Current Interest Rates ¹ for Fixed Account Options	
Fixed Account Option	Interest Rate
DCA	1.00%
1 year	1.00%

Current Fixed Account Minimum Interest Rate (FAMIR) ¹	
2.65%	

¹ Interest rates are effective as of 01/02/2025 and 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 Rate (FAMIR) (1% to 3% depending on the five-year Constant Maturity Treasury Rate).** The FAMIR may be redetermined once a year in January on the contract anniversary date. There may be periods when Jackson[®] restricts the amount of premium payments into, and the amount and frequency of transfers between, into, and from, any Fixed Account Option; to close any Fixed Account Option; and to require transfers from a Fixed Account Option. Withdrawals from the fixed accounts prior to the end of the guaranteed period may be subject to withdrawal charges and market value adjustments, which may reduce contract value. Market value adjustments do not apply to the 1-year Fixed Account Option. Fixed Account Options may not be available with the election of certain add-on benefits. Please see the prospectus for specific Fixed Account Options availability and limitations.

See next page for important additional information.

Jackson[®] is the marketing name for Jackson Financial Inc. and Jackson National Life Insurance Company[®].

Not for use in Oregon.

State variations may apply.

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



For more rate and product information, please contact your financial professional today.

Key Terms

Fixed account is an investment option that credits interest to your contract value in the fixed account for a specified period that you select, subject to availability, so long as the contract value in that fixed account option is not withdrawn, transferred, or annuitized until the end of the specified period. Please see the product prospectus for additional limitations and information.

Dollar cost averaging (DCA) allows for the transfer of a requested dollar amount from the source option selected to a designated investment option.

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 prospectus 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 is age 95, which is the required age to annuitize or to take a lump sum. Please see the prospectus for important information regarding the annuitization of a contract.

All or any portion of the contract may be withdrawn at any time prior to the income date. On contracts without a guaranteed minimum withdrawal benefit (GMWB), if the contract value remaining after withdrawal is less than \$2,000, any withdrawal will be treated as a total withdrawal and the withdrawal value will be paid and the contract will terminate. Withdrawal charges are expressed as a percentage of premium payments and are based on the number of completed years since each premium payment. Upon a full or partial withdrawal taken on or after the owner's 86th birthday, withdrawal charge percentages applied will be less than those in the normal duration of the schedule.

Withdrawals in excess of free withdrawals may be subject to the following withdrawal charge schedule:

Retirement Latitudes: 8.5%, 7.5%, 6.5%, 5.5%, 5%, 4%, 2%, 0%

In certain states, we reserve the right to refuse 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 the 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.

Retirement Latitudes® Variable and Fixed Annuity (VA775, VA775-RLC, ICC18 VA775, ICC18 VA775-RLC) is issued by Jackson National Life Insurance Company (Home Office: Lansing, Michigan) and distributed by Jackson National Life Distributors LLC, member FINRA. This contract has 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.

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VADV13423 01/25