

Available at:

G E B A Wealth
Management

GEBA MAX

Flexible Premium Deferred Fixed Annuity



**Preserving Your Retirement Dreams
Starts with the Right Choices Today.**

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

Whether you're approaching retirement or already enjoying it, protecting your retirement goals is a major concern. You need to keep growing your nest egg in an effort to minimize the continuing effects of taxes and inflation, along with the possibility of outliving your money. But how can you do this without jeopardizing your nest egg?

Consider...

GEBA MAX

A Flexible Premium Deferred Fixed Annuity with Excess Interest Adjustment

- Preservation of Principal¹
- Competitive Interest Rates²
- Choice of Interest Rate Guarantee Periods²
- Tax-Deferred Interest Accumulation³
- Options for Guaranteed Retirement Income

GROWING YOUR MONEY

Competitive Interest Rate

You may elect to have your initial interest rate, excluding the first-year bonus, guaranteed for 1, 3, or 5 years.² After that, the interest rate is guaranteed to never fall below the contract's declared guaranteed minimum interest rate. If you elect the 3-year or 5-year guarantee period, the rate credited to your contract will be lower than if the extended guaranteed period had not been selected. The 3- and 5-year extended guarantee periods may not be available in all states and are subject to availability.

Note: Three- and five-year extended guaranteed periods may not be available in all states and availability of the three- and five-year extended guaranteed periods is subject to change. Interest credited daily. Interest rate(s) in subsequent years may be less. First-year interest rate credited to the three- and five-year extended guaranteed periods will be lower than that credited to a contract with a one-year interest rate guaranteed period. For the remaining years of an extended guaranteed period, the interest rate credited will remain fixed and may be higher or lower than that credited to contracts where an extended guaranteed period was not selected. Additional premiums will be credited with interest rates in effect at the time premium is received, and the interest rate will be guaranteed for the same period as selected at the time of purchase. Interest rates are subject to change. After your interest rate guarantee period, the interest rate is guaranteed to never fall below the contract's declared guaranteed minimum interest rate.⁴

Interest Crediting

Each premium payment into the GEBA MAX fixed annuity will be credited with the current interest rate as declared by Jackson National Life Insurance Company® at the time of receipt for the one-, three-, or five-year contract periods, depending upon which guaranteed period you select.

After the expiration of the one-year interest rate guarantee, or the three- or five-year extended guaranteed periods, you will continue to be credited with a competitive interest rate as declared by Jackson® for a period of not less than 12 months.

Higher Interest Rates for Larger Deposits

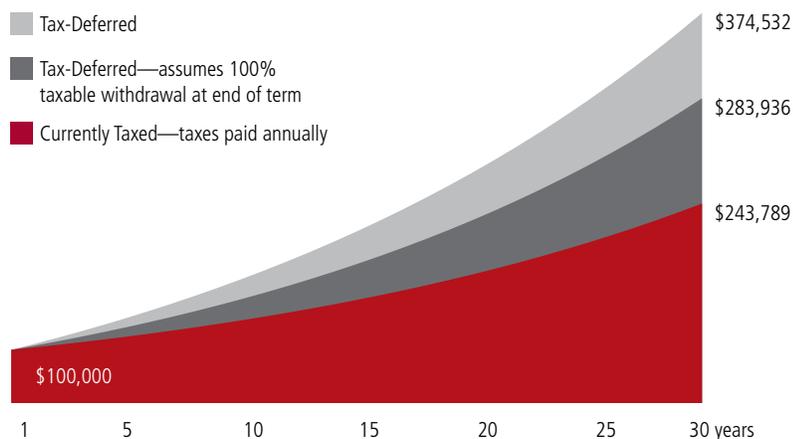
A 0.30% higher first-year interest rate may be credited to new and additional premium of \$100,000 or greater, subject to certain limitations and restrictions. Additional premium that increases the accumulated value of a fixed annuity to \$100,000 or greater may also be eligible for the 0.30% higher first-year interest rate.

Keep in mind, higher interest rates will not be applied retroactively to previously received premium when the accumulated value of a fixed annuity reaches or exceeds \$100,000.

Tax-Deferred Interest Accumulation

Interest earnings accumulate free from taxation until you make a withdrawal.³ This can have a significant impact on the growth of your nest egg over time.

(Hypothetical Example)*



* This example assumes a single, hypothetical contribution of non-qualified \$100,000, a 4.5% annual return and a 33% tax rate. The after-tax amount available is in the form of lump sum distribution after the deduction of federal taxes and the original investment amount in a 33% tax bracket. (The actual tax results of any distribution will depend on an individual's personal tax circumstances.) This hypothetical example illustrates tax deferral and does not represent the past or future performance of any particular product. This example does not assume subsequent investment or withdrawals. Lower maximum tax rates on capital gains and dividends would make the investment return for the taxable investment more favorable, thereby reducing the difference in performance between the accounts shown. Changes in tax rates and tax treatment of investment earnings may impact the comparison shown. Investors should consider their individual investment time horizon and income tax brackets, both current and anticipated, when making a decision, as these may further impact the results of the comparison.

Guarantees

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

- The initial interest rate is declared in advance and guaranteed for the 1-, 3-, and 5-year contract periods, depending upon your selection.
- The guaranteed minimum interest rate will be declared each calendar year and will fall between 1%-3%. Once a contract is issued, the guaranteed minimum interest rate will not change.
- When you're ready to retire, or at any time you decide after the first year, you can turn your GEBA MAX annuity into a monthly income that can last, if you choose, for as long as you live, guaranteed.⁴ The Latest Income Date allowed under the Contract is the owner's age 95 which is the required age to annuitize or take a lump sum.

IMPORTANT FEATURES

Access

- **15% Free Withdrawals.** Each contract year, withdraw up to 15% of your accumulated value without incurring a withdrawal charge or excess interest adjustment.⁵
- **Required Minimum Distributions.** Qualified plan required minimum distributions may be taken each contract year, free of withdrawal charges, even if the required amount exceeds the free withdrawal amount. An excess interest adjustment will be made if applicable.
- **Terminal Illness Benefit.** If you or your Joint Owner is diagnosed with a medical condition expected to result in death within 12 months, you may withdraw up to 100% (one time only) of your contract's accumulated value without incurring a withdrawal charge. This is limited to an aggregate of \$250,000 for all Company contracts. Diagnosis must be made by a U.S.-licensed physician. The Company reserves the right to order a second exam, at its own cost, by a physician of its own choice. An excess interest adjustment will be made if applicable, which may result in an increase or decrease in the amount of your terminal illness benefit.
- **Waiver of Withdrawal Charge of Extended Care.** If, at least 30 days after the issue date of your GEBA MAX fixed annuity, you or the Joint Owner is by medical necessity confined to a nursing home or hospital for 90 consecutive days, the Company will waive withdrawal charges for amounts withdrawn (one time only), up to 100% of the accumulated value. This is limited to an aggregate of \$250,000 for all Company contracts. An excess interest adjustment will be made if applicable.

Death Benefits

- **Standard Death Benefit.** The entire accumulated value will be paid to a beneficiary of your choice or, if no beneficiary is named, to your estate. Withdrawal charges and an excess interest adjustment will not apply. Ask your tax adviser about possible tax consequences.
- **Optional Death Benefit.** EarningsMax®, Jackson's earnings protection benefit, offers an optional additional death benefit. For owners of contracts issued up to age 69, EarningsMax will pay your beneficiary an additional 40% of the contract earnings (earnings not to exceed a maximum of 100% of premium payments, excluding subsequent premium less than 12 months old and adjusted for withdrawals). For owners aged 70-75 at issue, EarningsMax is calculated at 25% of contract earnings (earnings not to exceed a maximum of 100% of premium payments, excluding subsequent premium less than 12 months old and adjusted for withdrawals). EarningsMax is not available if the owner is older than age 75 on the date of issue.

Election of this benefit will result in credited interest rate(s) of 0.20% less than the annual credited interest rate(s) that would apply to your accumulated value if EarningsMax had not been elected. EarningsMax can only be elected at the time of issue and, once elected, is irrevocable. The availability of the EarningsMax benefit is subject to change and may not be available in all states.

- A **Preselected Death Benefit Option** allows you to select how the death benefit distribution option will be paid to your beneficiary(ies). (Available for nonqualified and IRA contracts only.) Ask your representative for more details.



Withdrawal Charges

GEBA MAX is intended as a long-term, tax-deferred retirement vehicle, and each premium payment can be most effective when left in place for at least six years or until retirement. Amounts withdrawn may be subject to withdrawal charges and an excess interest adjustment, which may further reduce the accumulated value.

Completed Years Since Receipt of Each Premium Payment	0	1	2	3	4	5	6
Withdrawal Charge*	6%	5%	4%	3%	2%	1%	0%

* Percentage of each premium and interest credited on such premium. Each premium, including any subsequent premium, is subject to the withdrawal charge schedule detailed above.

Excess Interest Adjustment

The excess interest adjustment to which this contract may be subject may result in an increase or decrease in withdrawal value in accordance with the terms of the contract. Withdrawals within the contract's withdrawal charge period may be adjusted downward when interest rates are rising and upward when interest rates are falling to reflect the changes in the interest crediting rate since the date premium was credited to the contract. In no event will the withdrawal value be less than the premium payments accumulated at the guaranteed minimum interest rate less any applicable withdrawal charge.

GETTING STARTED

Start your GEBA MAX fixed annuity with a minimum initial payment or investment of \$5,000 for nonqualified money or \$2,000 for qualified money, such as an IRA.⁴ Subsequent payments must be at least \$1,000 (or \$80 per month, if part of an automatic payment plan). Issue ages: 0-90.



JACKSON NATIONAL LIFE INSURANCE COMPANY

Jackson National Life Insurance Company, founded in 1961, has \$249.8 billion in assets (IFRS, unaudited)* as of 6/30/2017 and is an industry leader in variable, fixed, and fixed index annuities. The company also offers institutional products.

* Jackson also has \$236.4 billion (IFRS) in policy liabilities, which is the amount set aside to pay primarily future policyowner benefits (as of 6/30/2017).

CONTACT GEBA TODAY!

Telephone: (301) 688-7912 or (800) 826-1126

Email: geba@geba.com

Website: www.geba.com/gebamax

¹ During the withdrawal charge period, the annuity's cash withdrawal value may be less than the principal allocation.

² Interest credited daily. Interest rate(s) in subsequent years may be less. The initial interest rate credited to the 3- and 5-year extended guaranteed periods will be lower than that credited to a contract with a 1-year interest rate guaranteed period. For the remaining years of an extended guaranteed period, the interest rate credited will remain fixed and may be higher or lower than that credited to contracts where an extended guaranteed period was not selected. Additional premium will be credited with interest rates in effect at the time premium is received, and the interest rate will be guaranteed for the same period as selected at the time of purchase. Availability of extended guarantee periods is subject to change. Subsequent premium may be restricted in some states.

³ Tax deferral offers no additional value if an annuity is used to fund a qualified plan, such as a 401(k) or IRA and may not be available if the annuity is owned by a "non-natural person" such as a corporation or certain types of trusts.

⁴ No withdrawal charge or excess interest adjustment will apply, provided the income option elected is a life contingent option or results in payments spread over 10 years or more and the annuitization begins after the first contract year.

⁵ If the sum of withdrawals in a given contract year exceeds 15% of the accumulated value, the total amount withdrawn that contract year will be subject to withdrawal charges and an excess interest adjustment.

This material was prepared to support the promotion and marketing of Jackson fixed annuities. 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. Please consult your own independent advisors as to any tax, accounting, or legal statements made herein.

Annuities are long-term, tax-deferred vehicles designed for retirement. Earnings are taxable as ordinary income when distributed and may be subject to a 10% additional tax if withdrawn before age 59½.

GEBA MAX Flexible Premium Deferred Fixed Annuity (contract form number A710A) is issued by Jackson National Life Insurance Company (Home Office: Lansing, Michigan). We reserve the right to refuse any subsequent premium payments, subject to state applicability. This contract has limitations and restrictions, including withdrawal charges and excess interest adjustments. Jackson issues other annuities with similar features, benefits, limitations and charges. Discuss them with your representative or contact Jackson for more information.

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

Available at:



Issued By:



LONG-TERM SMART®

Not for use in NY, MN,
MO, UT, OR, and WA.