

ELEVATE *Annuities Explained*

JACKSON ANNUITIES OVERVIEW

- Top Annuity Provider
- Consistent Provider in the Industry
- Financial Stability
- Scope of Product Options
- Service and Support

ACCUMULATION

MARKET LINK PRO II*

Fees

None

Note

One year segment

Three year segment

Six year segment

Accumulation

Access to five market indices featuring downside protection with buffers and floors

Distribution

10% Annual Free Withdrawals

Lump Sum or 1035 Exchange

Death Benefit

Return of net premium less withdrawals or account value

***SEE CHART ON NEXT PAGE**



TROPHY CLUB CONSULTING LLC
"DISCIPLINE TAKES NO VACATION"



ELEVATE *Annuities Explained*

ACCUMULATION

INTEREST RATES EFFECTIVE 02/03/2025.

		Index Account Option Terms							
S&P 500® U.S. Large Cap		1 year			3 year		6 year		
		10% Buffer	20% Buffer	-10% Floor	10% Buffer	20% Buffer	10% Buffer	20% Buffer	
Cap	Index Participation Rate	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	
	Cap Rate*	14.75%	10.75%	13.00%	78.00%	40.00%	400.00%	100.00%	
Performance Boost Cap Rate [†]		9.50%	—	—	32.00%	—	72.00%	—	
Performance Trigger Rate		10.60%	—	9.90%	—	—	—	—	
Russell 2000® U.S. Small Cap		1 year			3 year		6 year		
		10% Buffer	20% Buffer	-10% Floor	10% Buffer	20% Buffer	10% Buffer	20% Buffer	
Cap	Index Participation Rate	100.00%	100.00%	100.00%	100.00%	100.00%	105.00%	100.00%	
	Cap Rate*	23.00%	15.00%	20.50%	100.00%	58.00%	400.00%	145.00%	
Performance Boost Cap Rate [†]		13.00%	—	—	45.00%	—	95.00%	—	
Performance Trigger Rate		14.40%	—	13.60%	—	—	—	—	
MSCI EAFE Developed International		1 year			3 year		6 year		
		10% Buffer	20% Buffer	-10% Floor	10% Buffer	20% Buffer	10% Buffer	20% Buffer	
Cap	Index Participation Rate	100.00%	100.00%	100.00%	130.00%	115.00%	130.00%	115.00%	
	Cap Rate*	37.00%	17.00%	32.00%	350.00%	350.00%	400.00%	400.00%	
Performance Boost Cap Rate [†]		10.25%	—	—	59.00%	—	150.00%	—	
Performance Trigger Rate		12.20%	—	12.00%	—	—	—	—	

ELITE ACCESS II

Fees

Core Contract: 1.0%

Fund Fees: 0.52-2.44%

Rider: 0.2-1%

Accumulation

Sub-account gain or loss

Distribution

Shortened five year Surrender Period or Full

Liquidity for 0.25% charge

Death Benefit

Optional: Return of net premium less
withdrawals or account value



TROPHY CLUB CONSULTING LLC
"DISCIPLINE TAKES NO VACATION"



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DISTRIBUTION

PERSPECTIVE II FLEX NET

Fees

Core Contract: 1.3%

Fund Fees: 0.52-2.44%

Rider: 1.3-1.6%

Accumulation

6% Roll-up for 10 years with Annual Step-ups

Distribution

5.25-8.75% for Age 65-74

5.5-9.17% for Age 75+

Plus 40% of Profits up to 2/3 of monthly
Withdrawal Amount

(See Freedom Net Chart for Additional Notes)

Death Benefit

Return of net premium less withdrawals or
account value

Options to grow		Options to take your protected lifetime income					
STEP-UP FREQUENCY	BONUS (ROLL-UP)	Age	35-64	65-74	75-80	81+	Cost
Annual	6%	Single	4.00% - 6.67%	5.25% - 8.75%	5.50% - 9.17%	5.75% - 9.58%	1.30%
		Joint	3.75% - 6.25%	5.00% - 8.33%	5.25% - 8.75%	5.50% - 9.17%	1.60%



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“DISCIPLINE TAKES NO VACATION”



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DISTRIBUTION

PERSPECTIVE II FLEX DB CORE

Fees

Core Contract: 1.3%

Fund Fees: 0.52-2.44%

Rider: 1.95%

Accumulation

6% Roll-up for 10 years with annual step-ups

Distribution

5.35% for Age 65-74

5.45% for Age 75+

Death Benefit

Return of net premium less withdrawals or account value

PERSPECTIVE II FLEX DB VALUE

Fees

Core Contract: 1.3%

Fund Fees: 0.52-2.44%

Rider: 1.1%

Accumulation

6% roll-up for 10 years with annual step-ups

Distribution

4%

Death Benefit

Return of net premium less withdrawals or account value



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WEALTH TRANSFER

PERSPECTIVE II FLEX STRATEGIC INCOME

Fees

Core Contract: 1.3%

Fund Fees: 0.52-2.44%

Rider: 1.75% / 1.85%

Accumulation

5% Roll-up for 10 years with Annual Step-ups

Distribution (for Age 65-74)

Single: 7% / 4%

Joint: 6.25% / 4%

Death Benefit

Return of net premium less withdrawals or account value

PERSPECTIVE II WITH 5% COMPOUND ROLL UP DB

Fees

Core Contract: 1.3%

Fund Fees: 0.52-2.44%

Rider: 1.0%

Accumulation

Sub-account Gain or Loss

Distribution

10% Annual Free Withdrawals

Lump Sum or 1035 Exchange

Death Benefit

The greater of 5% Roll-ups on death benefit value or highest quarterly value through age 81

