



VARIABLE
ANNUITIES

INVESTMENT GUIDE

Elite Access Suite®

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

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

Jackson Investment Freedom®

We believe that you and your financial professional deserve the freedom to decide how much risk to take on and which types of investments to hold. A “one-size-fits-all” (or predetermined allocation) approach doesn’t give you that ability. That’s why we give you the power of Jackson Investment Freedom, which means you can make choices based on your unique situation.

You have choices within six different asset classes. Without restriction,* you can allocate within any combination of U.S. equity, international/global equity, sector equity, allocation, fixed income, and alternatives.

To access the full investment lineup with costs and performance, visit jackson.com/Performance.

Jackson’s investment partners

Whether the market is up, down, or flat, a solid long-term investment strategy offers the potential for more positive outcomes. This can translate to greater confidence in the future. With Jackson, you can start by tapping into the knowledge and experience of respected money managers that can put you on track for better investment performance. Our wide range of investment options features:

- Well-known names in money management
- Expertise within a wide array of asset classes
- Exclusive subaccount investment options only available from Jackson

 ALLIANCEBERNSTEIN	 CAPITAL GROUP AMERICAN FUNDS		BLACKROCK ®	 Causeway
ClearBridge Investments	COHEN & STEERS	 Dimensional	 DoubleLine®	 Dreyfus
 Fidelity INVESTMENTS	 First Sentier Investors	 FRANKLIN TEMPLETON INVESTMENTS	 Goldman Sachs Asset Management	 GQG PARTNERS
 Invesco	J.P.Morgan Asset Management	LAZARD ASSET MANAGEMENT	 LOOMIS SAYLES	 LORD ABBETT®
 MELLON	 MFS ® Investment Management	NEUBERGER BERMAN	NEWTON Investment Management	P I M C O
PPMAMERICA	T.RowePrice 	 Vanguard®		WELLINGTON MANAGEMENT®
 Westchester Capital MANAGEMENT	<i>William Blair</i>			

View the full lineup and subaccount options at jackson.com/Investments.

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* 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.

Freedom to invest your way

MULTIPLE ASSET CLASSES AND 100+ INVESTMENT OPTIONS

Build a diversified* portfolio that can help take you through retirement.

EQUITY INVESTMENTS—For growth in your portfolio, choose from domestic and international/global equity options with varying investment styles.

FIXED INCOME INVESTMENTS—For a conservative component in your portfolio.

ALTERNATIVE INVESTMENTS—Diversify further by adding alternatives that don't fall within the basic categories of equities, fixed income, and cash.

Unlock your portfolio's true potential

There are no investment allocation restrictions† or asset class requirements of any kind. Choose a portfolio based on a customized model, select investment options that fit your personal style, or a combination of both.

You make the choice.

INDIVIDUAL INVESTMENT OPTIONS	ASSET ALLOCATION PORTFOLIOS	COMBINATION OF BOTH
<ul style="list-style-type: none">• Recognized money managers• No asset allocation requirements• Flexibility to modify allocations as you see fit	<ul style="list-style-type: none">• Unique blend of investment choices• Continuous professional portfolio oversight• Variety of investment philosophies and options in use	<ul style="list-style-type: none">• Use a combination of individual investment options and asset allocation portfolios

And why not? It's your money and you should control it

For a full list of all of your investment options, please visit jackson.com/Performance.

What is a variable annuity?

A variable annuity is a long-term, tax-deferred investment designed for retirement, involves 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.

* Diversification does not assure a profit or protect against loss in a declining market.

† 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.

Elite Access Suite[®] investment lineup

The Elite Access Suite of variable and fixed annuities, offered by Jackson[®], has more than 100 available investment options—more than 30 of which are exclusive (✱) to Jackson. Choose individual variable investment options, leverage the guidance provided through asset allocation portfolios, or use a combination of both.

Equity investments	Morningstar [®] * category name
U.S. equity	
JNL/American Funds [®] Growth	Large Growth
JNL/BlackRock [®] Large Cap Select Growth	Large Growth
JNL/ClearBridge Large Cap Growth	Large Growth
JNL/Mellon Nasdaq [®] 100 Index	Large Growth
✱ JNL Multi-Manager U.S. Select Equity	Large Growth
JNL/T. Rowe Price Growth Stock	Large Growth
JNL/American Funds [®] Growth-Income	Large Blend
JNL/AQR Large Cap Defensive Style	Large Blend
JNL/DFA U.S. Core Equity	Large Blend
JNL/Mellon S&P 500 [®] Index	Large Blend
JNL/Mellon U.S. Stock Market Index	Large Blend
JNL/Morningstar U.S. Sustainability Index	Large Blend
JNL/Morningstar Wide Moat Index	Large Blend
✱ JNL/T. Rowe Price Capital Appreciation Equity	Large Blend
JNL/American Funds [®] Washington Mutual Investors	Large Value
✱ JNL/DoubleLine [®] Shiller Enhanced CAPE [®]	Large Value
✱ JNL/Goldman Sachs 4	Large Value
JNL/Invesco Diversified Dividend	Large Value
JNL/JPMorgan U.S. Value	Large Value
JNL/Mellon Dow SM Index	Large Value
✱ JNL/Newton Equity Income	Large Value
✱ JNL/RAFI [®] Multi-Factor U.S. Equity	Large Value
JNL/T. Rowe Price Value	Large Value
JNL/WMC Equity Income	Large Value
JNL/WMC Value	Large Value
JNL/JPMorgan MidCap Growth	Mid-Cap Growth
JNL/T. Rowe Price Mid-Cap Growth	Mid-Cap Growth
✱ JNL Multi-Manager Mid Cap	Mid-Cap Blend
JNL/Mellon S&P 400 [®] MidCap Index	Mid-Cap Blend
JNL/Morningstar SMID Moat Focus Index	Mid-Cap Blend
JNL/MFS Mid Cap Value	Mid-Cap Value
✱ JNL Multi-Manager Small Cap Growth	Small Growth
JNL/Invesco Small Cap Growth	Small Growth
✱ JNL Multi-Manager Small Cap Value	Small Blend
JNL/DFA U.S. Small Cap	Small Blend
JNL/Mellon Small Cap Index	Small Blend
✱ JNL/RAFI [®] Fundamental U.S. Small Cap	Small Blend

Equity investments (continued)	Morningstar [®] * category name
International/Global equity	
✱ JNL/WCM China Quality Growth	China Region
JNL/American Funds [®] International	Foreign Large Growth
✱ JNL/WCM Focused International Equity	Foreign Large Growth
JNL/William Blair International Leaders	Foreign Large Growth
✱ JNL/Lazard International Quality Growth	Foreign Large Growth
JNL/DFA International Core Equity	Foreign Large Blend
JNL/Mellon International Index	Foreign Large Blend
✱ JNL/Causeway International Value Select	Foreign Large Value
✱ JNL Multi-Manager International Small Cap	Foreign Small/Mid Growth
✱ JNL Multi-Manager Emerging Markets Equity	Diversified Emerging Mkts
JNL/American Funds [®] New World	Diversified Emerging Mkts
JNL/GQG Emerging Markets Equity	Diversified Emerging Mkts
JNL/Mellon Emerging Markets Index	Diversified Emerging Mkts
JNL/Mellon World Index	Global Large-Stock Blend
JNL/AB Sustainable Global Thematic	Global Large-Stock Growth
JNL/American Funds [®] Global Growth	Global Large-Stock Growth
JNL/Invesco Global Growth	Global Large-Stock Growth
JNL/Loomis Sayles Global Growth	Global Large-Stock Growth
JNL/American Funds [®] Global Small Capitalization	Global Small/Mid Stock
Sector equity	
JNL/Mellon Communication Services Sector	Communications
JNL/Mellon Consumer Discretionary Sector	Consumer Cyclical
JNL/Mellon Consumer Staples Sector	Consumer Defensive
JNL/Mellon Energy Sector	Equity Energy
JNL/Mellon Financial Sector	Financial
JNL/WMC Global Real Estate	Global Real Estate
JNL/Mellon Healthcare Sector	Health
JNL/Mellon Industrials Sector	Industrials
JNL/Mellon Materials Sector	Natural Resources
JNL/Cohen & Steers U.S. Realty	Real Estate
JNL/Mellon Real Estate Sector	Real Estate
JNL/Mellon Information Technology Sector	Technology
JNL/Mellon Utilities Sector	Utilities

✱ Indicates subaccounts in the variable annuity industry that are available exclusively from Jackson as of 04/28/2025.

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Alternative	Morningstar®* category name
✱ JNL/Neuberger Berman Commodity Strategy	Commodities Broad Basket
✱ JNL/Neuberger Berman Gold Plus Strategy	Commodities Focused
✱ JNL/First Sentier Global Infrastructure	Infrastructure
✱ JNL Multi-Manager Alternative	Multistrategy
✱ JNL/Westchester Capital Event Driven	Event Driven
JNL/BlackRock® Global Natural Resources	Natural Resources
JNL/JPMorgan Hedged Equity	Equity Hedged
✱ JNL/JPMorgan Nasdaq® Hedged Equity	Equity Hedged
JNL/Morningstar PitchBook Listed Private Equity Index	Financial

Fixed income	Morningstar®* category name
✱ JNL Multi-Manager Floating Rate Income	Bank Loan
JNL/PIMCO Investment Grade Credit Bond	Corporate Bond
✱ JNL/PPM America Investment Grade Credit	Corporate Bond
✱ JNL/DoubleLine® Emerging Markets Fixed Income	Emerging Markets Bond
✱ JNL/PPM America High Yield Bond	High-Yield Bond
JNL/T. Rowe Price U.S. High Yield	High-Yield Bond
JNL/PIMCO Real Return	Inflation-Protected Bond
JNL/American Funds® Bond Fund of America	Intermediate Core Bond
JNL/Mellon Bond Index	Intermediate Core Bond
JNL/DoubleLine® Core Fixed Income	Intermediate Core-Plus Bond
✱ JNL/DoubleLine® Total Return	Intermediate Core-Plus Bond
JNL/Fidelity Institutional Asset Management® Total Bond	Intermediate Core-Plus Bond
✱ JNL/PPM America Total Return	Intermediate Core-Plus Bond
JNL/JPMorgan U.S. Government & Quality Bond	Intermediate Government
JNL/Dreyfus Government Money Market†	Money Market—Taxable†
✱ JNL/Neuberger Berman Strategic Income	Multisector Bond
JNL/PIMCO Income	Multisector Bond
JNL/Lord Abbett® Short Duration Income	Short-Term Bond
JNL/T. Rowe Price Short-Term Bond	Short-Term Bond
JNL/American Funds® Capital World Bond	Global Bond

Allocation	Morningstar®* category name
✱ JNL Conservative Allocation	Conservative Allocation
✱ JNL/JPMorgan Managed Conservative	Conservative Allocation
✱ JNL Moderate Allocation	Moderately Conservative Allocation
✱ JNL Moderate ETF Allocation	Moderately Conservative Allocation
✱ JNL/JPMorgan Managed Moderate	Moderately Conservative Allocation
✱ JNL/Vanguard® Moderate ETF Allocation	Moderately Conservative Allocation
✱ JNL Moderate Growth Allocation	Moderate Allocation
✱ JNL Moderate Growth ETF Allocation	Moderate Allocation
JNL/American Funds® Balanced	Moderate Allocation
✱ JNL/American Funds® Moderate Allocation	Moderate Allocation
✱ JNL/American Funds® Moderate Growth Allocation	Moderate Allocation
JNL/Franklin Templeton Income	Moderate Allocation
JNL/JPMorgan Managed Moderate Growth	Moderate Allocation
JNL/T. Rowe Price Balanced	Moderate Allocation
JNL/T. Rowe Price Capital Appreciation	Moderate Allocation
✱ JNL/Vanguard® Moderate Growth ETF Allocation	Moderate Allocation
✱ JNL/WMC Balanced	Moderate Allocation
✱ JNL Growth Allocation	Moderately Aggressive Allocation
✱ JNL Growth ETF Allocation	Moderately Aggressive Allocation
✱ JNL/American Funds® Growth Allocation	Moderately Aggressive Allocation
✱ JNL/JPMorgan Managed Growth	Moderately Aggressive Allocation
✱ JNL/Vanguard® Growth ETF Allocation	Moderately Aggressive Allocation
✱ JNL Aggressive Growth Allocation	Aggressive Allocation
✱ JNL/JPMorgan Managed Aggressive Growth	Aggressive Allocation
JNL/American Funds® Capital Income Builder	Global Allocation
JNL/BlackRock® Global Allocation	Global Allocation
JNL/JPMorgan Global Allocation	Global Allocation

✱ Indicates subaccounts in the variable annuity industry that are available exclusively from Jackson as of 04/28/2025.

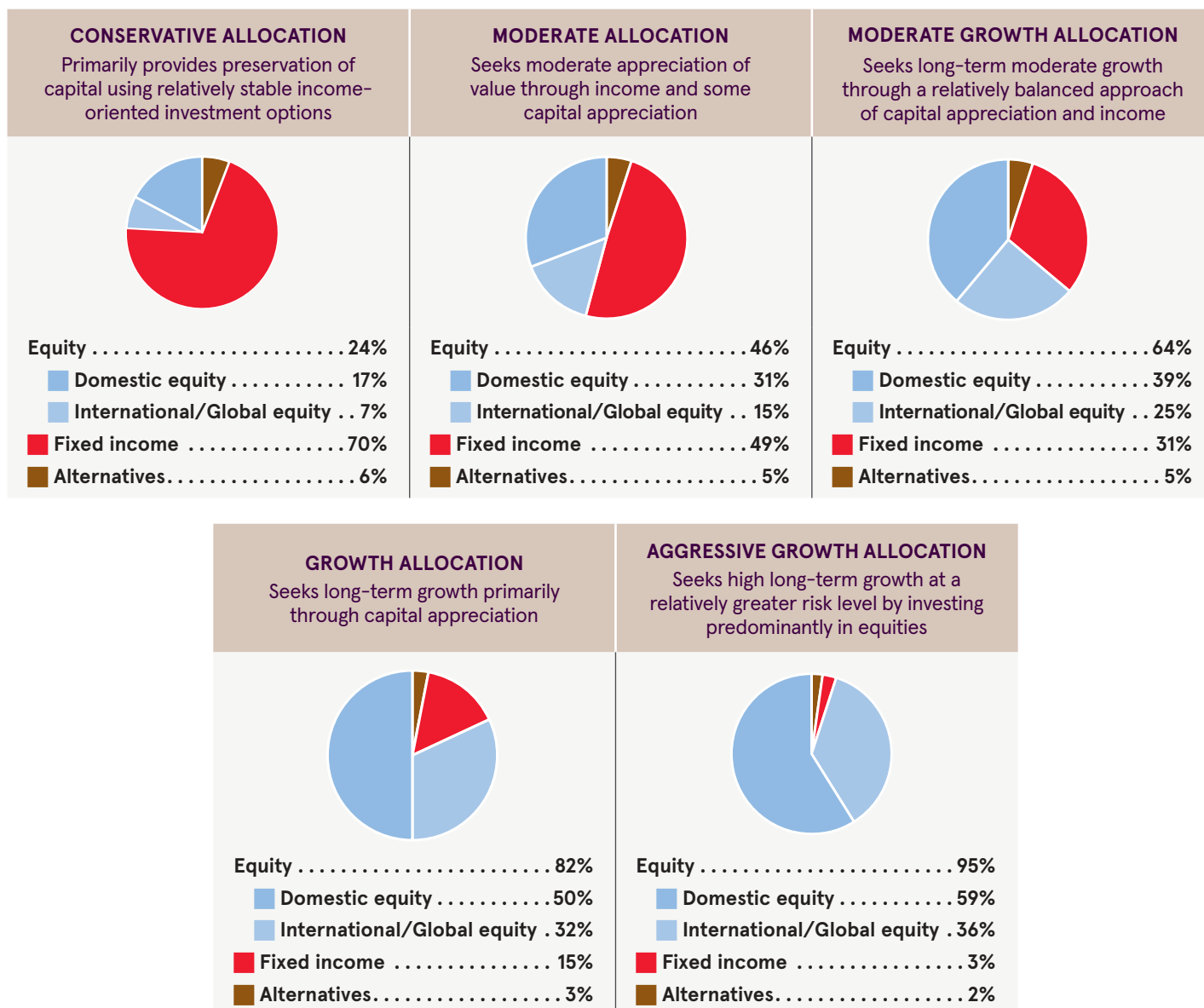
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† You could lose money by investing in the Fund. Although the Fund seeks to preserve the value of your investment at \$1.00 per share, it cannot guarantee it will do so. An investment in the Fund is not a bank account and is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. The Fund's sponsor is not required to reimburse the Fund for losses, and you should not expect that the sponsor will provide financial support to the Fund at any time, including during periods of market stress.

‡ This subaccount is not taxable within the structure of a variable annuity.

What are asset allocation portfolios?

Asset allocation portfolios are a strategic blend of equities, fixed income, and alternatives. Serving as the investment advisor for Jackson, Jackson National Asset Management, LLC® (JNAM) has developed parameters to help align risk tolerance to different investment allocations. The examples below illustrate a targeted neutral allocation for five types of asset allocation portfolios. Target allocations are for illustrative purposes only and are subject to change.



Equity—The price of equity or equity-related securities fluctuates and can decline and reduce the value of a portfolio investing in these securities.

Fixed income—Fixed income prices respond to changing economic environments, including interest rate changes, credit risk, and call features that could negatively affect the price and/or result in reinvestment in lower-yielding securities.

Foreign securities—Investments in foreign securities are subject to potential adverse fluctuations in foreign currency values, less publicly available information, and the possible imposition of foreign withholding taxes on income payable on the securities. Securities may be more volatile and less liquid than in U.S. markets.

Alternative investments—Alternative investment strategies such as leveraging, arbitrage, and commodities investing are subject to greater risks and volatility than more traditional investment offerings.













Diverse* investments. Expertly constructed.

ALLOCATIONS ALIGNED TO RISK TOLERANCE

In addition to individual investment options available in the Elite Access Suite of variable and fixed annuities, Jackson asset allocation portfolios can help you achieve greater diversity. Built by highly regarded asset management firms, not only do they let you choose the risk profile of the subaccount you're comfortable taking, but these portfolios also offer:

- **Convenience**—Access to actively managed fund-of-funds that focuses on a single strategy or you can diversify among many asset classes.
- **Ongoing professional management**—Maintain the objectives of your investment strategy with expert portfolio managers who oversee your underlying investment allocations.
- **World-class investment strategies**—Each portfolio is composed of individual strategies from premier, well-known asset managers.

These expertly constructed portfolios employ a broad range of asset classes and management styles and often address a specific investing challenge.

	<div>LESS RISK ←</div> <div>→ MORE RISK</div>				
					
 JACKSON National Asset Management, LLC	JNL Conservative Allocation	JNL Moderate Allocation	JNL Moderate Growth Allocation	JNL Growth Allocation	JNL Aggressive Growth Allocation
 JACKSON National Asset Management, LLC  CAPITAL GROUP AMERICAN FUNDS		JNL/American Funds® Moderate Allocation	JNL/American Funds® Moderate Growth Allocation	JNL/American Funds® Growth Allocation	
 JACKSON National Asset Management, LLC		JNL Moderate ETF Allocation	JNL Moderate Growth ETF Allocation	JNL Growth ETF Allocation	
 J.P.Morgan Asset Management	JNL/JPMorgan Managed Conservative Allocation	JNL/JPMorgan Managed Moderate Allocation	JNL/JPMorgan Managed Moderate Growth Allocation	JNL/JPMorgan Managed Growth Allocation	JNL/JPMorgan Managed Aggressive Growth Allocation
 JACKSON National Asset Management, LLC  Vanguard		JNL/Vanguard® Moderate ETF Allocation	JNL/Vanguard® Moderate Growth ETF Allocation	JNL/Vanguard® Growth ETF Allocation	

What's your risk tolerance level?

Work with your financial professional to assess your personal goals and timeline. Then see which investment choices might be right for you.

* Diversification does not assure a profit or protect against loss in a declining market.
There are additional charges associated with these portfolios. Please refer to the prospectus for more information.

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The latest income date allowed 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.

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All indices referenced herein are unmanaged and not available for direct investment.

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