



Issued by Jackson National Life Insurance Company  
1 Corporate Way, Lansing, MI 48951



# Updating Summary Prospectus

**April 28, 2025**

**Call 1-866-349-4564, log in to Jackson.com, or mail this postage paid card.**

☐ ALL DOCUMENTS

☐ Statements and transaction confirmations

☐ Other contract-related correspondence

☐ Annual and semi-annual reports  
(variable products only)

☐ Prospectuses and prospectus supplements  
(variable life and variable and registered index-linked annuities only)

This consent will continue until revoked and will cover delivery to you in the form of an email or by notice to you of a document's availability on the Jackson National Life Insurance Company (also referred to as Jackson®) website. For jointly owned contracts, all joint owners are consenting to electronic delivery and use of the single email address below. Please contact the Jackson Customer Care Center or go to Jackson.com to update your email address, revoke your consent to electronic delivery, or request paper copies. Certain types of correspondence may continue to be delivered by the United States Postal Service for compliance reasons. Registration on Jackson's website (Jackson.com) is required for electronic delivery of contract-related correspondence.

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Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ ZIP: \_\_\_\_\_

Policy Number \_\_\_\_\_ Owner's State of Residence \_\_\_\_\_

Phone Number \_\_\_\_\_ - \_\_\_\_\_ - \_\_\_\_\_

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**Supplement Dated August 29, 2025  
To The Updating Summary Prospectuses Dated April 28, 2025 For**

**ELITE ACCESS II<sup>®</sup>, JACKSON ADVANTAGE<sup>®</sup>, JACKSON RETIREMENT INVESTMENT ANNUITY<sup>®</sup>,  
PERSPECTIVE II<sup>®</sup>, PERSPECTIVE ADVISORY II<sup>®</sup>, RETIREMENT LATITUDES<sup>®</sup>, PERSPECTIVE ADVISORS II<sup>SM</sup>,  
ELITE ACCESS<sup>®</sup>, ELITE ACCESS BROKERAGE EDITION<sup>®</sup>, JACKSON PRIVATE WEALTH<sup>®</sup>,  
PERSPECTIVE L SERIES<sup>SM</sup>, FIFTH THIRD PERSPECTIVE, and PERSPECTIVE REWARDS<sup>®</sup>  
FLEXIBLE PREMIUM VARIABLE AND FIXED DEFERRED ANNUITIES, and  
ELITE ACCESS ADVISORY II<sup>®</sup> FLEXIBLE PREMIUM VARIABLE DEFERRED ANNUITY, and  
PERSPECTIVE FIXED AND VARIABLE ANNUITY<sup>®</sup>**

**Issued by  
Jackson National Life Insurance Company<sup>®</sup> through  
Jackson National Separate Account - I**

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**This supplement updates the above-referenced updating summary prospectuses. Please read and keep it together with your updating summary prospectus for future reference. To obtain an additional copy of an updating summary prospectus, please contact us at our Customer Care Center, P.O. Box 24068, Lansing, Michigan, 48909-4068; 1-800-644-4565; [www.jackson.com](http://www.jackson.com).**

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- Effective August 28, 2025, the following changes have been made to “**Appendix A: (Funds Available Under the Contract)**” of your updating summary prospectus, in order to reflect sub-adviser removals:
- For the JNL Multi-Manager Mid Cap Fund, Nuance Investments, LLC has been removed as a sub-adviser in the column titled "Fund and Manager (and Sub-Adviser, if applicable)".
  - For the JNL Multi-Manager International Small Cap Fund, Baillie Gifford Overseas Limited has been removed as a sub-adviser in the column titled "Fund and Manager (and Sub-Adviser, if applicable)".
  - For the JNL Multi-Manager Small Cap Growth Fund, Victory Capital Management Inc. has been removed as a sub-adviser in the column titled "Fund and Manager (and Sub-Adviser, if applicable)".
- Effective August 29, 2025, the following change has been made to “**Appendix A: (Funds Available Under the Contract)**” of your updating summary prospectus, in order to reflect a sub-adviser appointment:
- For the JNL Multi-Manager U.S. Select Equity Fund, River Road Asset Management, LLC has been added as a sub-adviser in the column titled "Fund and Manager (and Sub-Adviser, if applicable)".

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(To be used with JMV23537USP 04/25, JMV21086USP 04/25, JMV23538USP 04/25, JMV25288USP 04/25, JMV21451USP 04/25, JMV18691USP 04/25, JMV21452USP 04/25, VC5869USP 04/25, JMV8037USP 04/25, JMV8037BEUSP 04/25, JMV18692USP 04/25, JMV7697USP 04/25, VC5890USP 04/25, VC4224USP 04/25, FVC4224FTUSP 04/25, JMV8798USP 04/25, JMV9476USP 04/25, JMV9476WFUSP 04/25, JMV16966USP 04/25, VC3656USP 04/25, VC5995USP 04/25, and JMV2731USP 04/25)

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**Supplement Dated July 21, 2025  
To The Updating Summary Prospectus Dated April 28, 2025 For**

**ELITE ACCESS II® FLEXIBLE PREMIUM VARIABLE AND FIXED DEFERRED ANNUITY**

**Issued by  
Jackson National Life Insurance Company® through  
Jackson National Separate Account - I**

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**This supplement updates the above-referenced updating summary prospectus. Please read and keep it together with your updating summary prospectus for future reference. To obtain an additional copy of an updating summary prospectus, please contact us at our Customer Care Center, P.O. Box 24068, Lansing, Michigan, 48909-4068; 1-800-644-4565; [www.jackson.com](http://www.jackson.com).**

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Effective July 21, 2025 the following product update has been made to support changes to the maximum Contract issue age. The **"Updated Information About Your Contract"** section of the Updating Summary Prospectus has been revised as follows:

**UPDATED INFORMATION ABOUT YOUR CONTRACT**

The information in this Updating Summary Prospectus is a summary of certain Contract features that have changed since the prospectus dated April 28, 2025. This may not reflect all of the changes that have occurred since you entered into your Contract.

**General Product Changes**

Effective July 21, 2025, the following change was made to to the Contract:

1. For Contracts issued on or after July 21, 2025, the Contract's maximum issue age increased from 85 to 90 years old.

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**Supplement Dated June 5, 2025  
To The Updating Summary Prospectuses Dated April 28, 2025 For**

**ELITE ACCESS II<sup>®</sup>, JACKSON ADVANTAGE<sup>®</sup>, JACKSON RETIREMENT INVESTMENT ANNUITY<sup>®</sup>,  
PERSPECTIVE II<sup>®</sup>, PERSPECTIVE ADVISORY II<sup>®</sup>, RETIREMENT LATITUDES<sup>®</sup>, PERSPECTIVE ADVISORS II<sup>SM</sup>,  
ELITE ACCESS<sup>®</sup>, ELITE ACCESS BROKERAGE EDITION<sup>®</sup>, JACKSON PRIVATE WEALTH<sup>®</sup>,  
PERSPECTIVE L SERIES<sup>SM</sup>, FIFTH THIRD PERSPECTIVE, and PERSPECTIVE REWARDS<sup>®</sup>  
FLEXIBLE PREMIUM VARIABLE AND FIXED DEFERRED ANNUITIES, and  
ELITE ACCESS ADVISORY II<sup>®</sup> FLEXIBLE PREMIUM VARIABLE DEFERRED ANNUITY, and  
PERSPECTIVE FIXED AND VARIABLE ANNUITY<sup>®</sup>**

**Issued by  
Jackson National Life Insurance Company<sup>®</sup> through  
Jackson National Separate Account - I**

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**This supplement updates the above-referenced updating summary prospectuses. Please read and keep it together with your updating summary prospectus for future reference. To obtain an additional copy of an updating summary prospectus, please contact us at our Customer Care Center, P.O. Box 24068, Lansing, Michigan, 48909-4068; 1-800-644-4565; [www.jackson.com](http://www.jackson.com).**

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The following change has been made to “**Appendix A: (Funds Available Under the Contract)**” of your updating summary prospectus, in order to reflect a sub-adviser appointment:

- Effective June 5, 2025, for the JNL Multi-Manager Mid Cap Fund, River Road Asset Management, LLC has been added as a sub-adviser in the column titled "Fund and Manager (and Sub-Adviser, if applicable)".

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(To be used with JMV23537USP 04/25, JMV21086USP 04/25, JMV23538USP 04/25, JMV25288USP 04/25, JMV21451USP 04/25, JMV18691USP 04/25, JMV21452USP 04/25, VC5869USP 04/25, JMV8037USP 04/25, JMV8037BEUSP 04/25, JMV18692USP 04/25, JMV7697USP 04/25, VC5890USP 04/25, VC4224USP 04/25, FVC4224FTUSP 04/25, JMV8798USP 04/25, JMV9476USP 04/25, JMV9476WFUSP 04/25, JMV16966USP 04/25, VC3656USP 04/25, VC5995USP 04/25, and JMV2731USP 04/25)

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# UPDATING SUMMARY PROSPECTUS

April 28, 2025

## ELITE ACCESS II® FLEXIBLE PREMIUM VARIABLE AND FIXED DEFERRED ANNUITY

Issued by  
**Jackson National Life Insurance Company® through  
Jackson National Separate Account – I**

This Updating Summary Prospectus summarizes certain key features of your Elite Access II® Flexible Premium Variable and Fixed Deferred Annuity contract (“Contract”). This Updating Summary Prospectus also provides a summary of Contract features that have changed.

The prospectus for the Contract contains more information about the Contract, including its features, benefits, and risks. You can find the current prospectus and other information about the Contract online at [www.jackson.com/product-literature-1.html](http://www.jackson.com/product-literature-1.html). To request a free paper or email copy of this information, please call 1-800-644-4565 or send an email request to [customer care@jackson.com](mailto:customer care@jackson.com).

Additional information about certain investment products, including variable annuities, has been prepared by the Securities and Exchange Commission’s staff and is available at [www.Investor.gov](http://www.Investor.gov).

**The Securities and Exchange Commission has not approved or disapproved this Contract or passed upon the adequacy of this Summary Prospectus. Any representation to the contrary is a criminal offense.**

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## DEFINITIONS

**Completed Year** - the succeeding twelve months from the date on which we receive a Premium payment. Completed Years specify the years from the date of receipt of the Premium and does not refer to Contract Years.

**Contract** - the individual deferred variable and fixed annuity contract and any optional endorsements you may have selected.

**Contract Anniversary** – each one-year anniversary of the Contract's Issue Date.

**Contract Year** – the succeeding twelve months from a Contract's Issue Date and every anniversary. The first Contract Year (Contract Year 0-1) starts on the Contract's Issue Date and extends to, but does not include, the first Contract Anniversary. Subsequent Contract Years start on an anniversary date and extend to, but do not include, the next anniversary date.

For example, if the Issue Date is January 15, 2026, then the end of Contract Year 0-1 would be January 14, 2027, and January 15, 2027, which is the first Contract Anniversary, begins Contract Year 1-2.

**Fixed Account** – part of our General Account to which the Contract Value you allocate is guaranteed to earn a stated rate of return over the specified period. The Fixed Account consists of the Fixed Account Options.

**Fixed Account Option** – a Contract option within the Fixed Account for a specific period under which a stated rate of return will be credited.

**Fund** – a registered investment company in which an Investment Division of the Separate Account invests.

**General Account** – the General Account includes all our assets, including any Contract Value allocated to the Fixed Account, which is available to our creditors.

**Investment Division** – one of multiple variable options of the Separate Account to allocate your Contract's value, each of which exclusively invests in a different available Fund. The Investment Divisions are called variable because the return on investment is not guaranteed.

**Issue Date** – the date your Contract is issued.

**Jackson, JNL, we, our, or us** - Jackson National Life Insurance Company. (We do not capitalize "we," "our," or "us" in the prospectus.)

**Owner, you, or your** - the natural person or legal entity entitled to exercise all rights and privileges under the Contract. Any reference to the Owner includes any joint Owner.

**Premium(s)** - considerations paid into the Contract by or on behalf of the Owner.

**Separate Account** – Jackson National Separate Account - I. The Separate Account is divided into sub-accounts generally referred to as Investment Divisions.

## **UPDATED INFORMATION ABOUT YOUR CONTRACT**

The information in this Updating Summary Prospectus is a summary of certain Contract features that have changed since the prospectus dated October 21, 2024. This may not reflect all of the changes that have occurred since you entered into your Contract.

### **Fund Changes**

Effective April 28, 2025, the following changes were made to the Funds available under the Contract:

### **Merged Funds**

1. JNL/Western Asset Global Multi-Sector Bond Fund merged into the JNL/Neuberger Berman Strategic Income Fund
2. JNL/Baillie Gifford International Growth Fund merged into the JNL/Mellon International Index Fund
3. JNL/Harris Oakmark Global Equity Fund merged into the JNL/Mellon World Index Fund

## IMPORTANT INFORMATION YOU SHOULD CONSIDER ABOUT THE CONTRACT

	FEES AND EXPENSES			LOCATION IN PROSPECTUS
<b>Charges for Early Withdrawals</b>	If you withdraw money from your Contract within 5 Complete Years following your last Premium payment, you will be assessed a withdrawal charge. The maximum withdrawal charge is 6.5% of the Remaining Premium withdrawn during the first Completed Year. For example, if you make an early withdrawal within the first Completed Year, you could pay a withdrawal charge of up to \$6,500 on a \$100,000 investment. The withdrawal charge then declines by 1% or 0.5% per year for each additional Completed Year, until the end of the fifth Completed Year, after which no charge is made. There is an optional Liquidity Option available that provides for no withdrawal charges.			<a href="#">Contract Charges-Transaction Expenses: Withdrawal Charge</a>
<b>Transaction Charges</b>	In addition to withdrawal charges, you also may be charged for other transactions, such as when you transfer cash value between investment options more than 25 times a year, or if you request expedited delivery or wire transfer of funds.			<a href="#">Contract Charges-Transaction Expenses</a>
<b>Ongoing Fees and Expenses</b> (annual charges)	The table below describes the fees and expenses that you may pay <i>each year</i> , depending on the options you choose. Please refer to your Contract Data Pages for information about the specific fees you will pay each year based on the options you have elected.			<a href="#">Contract Charges-Add-On Benefit Expenses</a>
	ANNUAL FEE	MINIMUM	MAXIMUM	
	1. Base Contract <sup>1</sup>	1.02%	1.02%	<a href="#">Contract Charges-Annual Contract Expenses: Core Contract Charge</a>
	2. Investment options (Fund fees and expenses) <sup>2</sup>	0.52%	2.28%	<a href="#">Contract Charges-Fund Expenses</a>
	3. Optional benefits available for an additional charge (for a single optional benefit, if elected) <sup>3</sup>	See current Rate Sheet Prospectus Supplement	See current Rate Sheet Prospectus Supplement	<a href="#">Contract Charges-Add-On Benefit Expenses</a>  <a href="#">Rate Sheet Prospectus Supplement</a>
	1. As a percentage of average daily Contract Value of the Investment Divisions. 2. As a percentage of average Fund net assets. 3. This prospectus utilizes Rate Sheet Prospectus Supplements to describe the current minimum and maximum charges you would pay for a single optional benefit, if elected. To obtain a copy of the most recent Rate Sheet Prospectus Supplement(s), please visit <a href="http://www.jackson.com/product-literature-1.html">www.jackson.com/product-literature-1.html</a> .			
Because your Contract is customizable, the choices you make affect how much you will pay. To help you understand the cost of owning your Contract, the following table shows the lowest and highest cost you could pay each year, based on current charges. This estimate assumes that you do not take withdrawals from the Contract, <b>which could add surrender (withdrawal) charges that substantially increase costs.</b>				
	<b>LOWEST ANNUAL COST:</b> <b>See Current Rate Sheet Prospectus Supplement</b>	<b>HIGHEST ANNUAL COST:</b> <b>See Current Rate Sheet Prospectus Supplement</b>		<a href="#">Rate Sheet Prospectus Supplement</a>
	Assumes: <ul style="list-style-type: none"><li>• Investment of \$100,000</li><li>• 5% annual appreciation</li><li>• Least expensive combination of Fund fees and expenses</li><li>• No add-on benefits</li><li>• No sales charges</li><li>• No additional purchase payments, transfers or withdrawals</li></ul>	Assumes: <ul style="list-style-type: none"><li>• Investment of \$100,000</li><li>• 5% annual appreciation</li><li>• Most expensive combination of add-on benefits and Fund fees and expenses</li><li>• No sales charges</li><li>• No additional purchase payments, transfers or withdrawals</li></ul>		

	<b>RISKS</b>	<b>Location in Prospectus</b>
<b>Risk of Loss</b>	You can lose money by investing in this Contract.	<a href="#"><u>Principal Risks</u></a>
<b>Not a Short-Term Investment</b>	This Contract is not designed for short-term investing and is not appropriate for an investor who needs ready access to cash. Withdrawal charges apply for up to 5 years following your last Premium payment. They will reduce the value of your Contract if you withdraw money during that time. The benefits of tax deferral and living benefit protections also mean the Contract is more beneficial to investors with a long time horizon.	<a href="#"><u>Principal Risks</u></a>
<b>Risks Associated with Investment Options</b>	<ul style="list-style-type: none"> <li>• An investment in this Contract is subject to the risk of poor investment performance and can vary depending on the performance of the investment options you choose.</li> <li>• Each investment option (Investment Divisions and Fixed Account Options) has its own unique risks.</li> <li>• Early withdrawals from a Fixed Account Option are subject to a Market Value Adjustment.</li> <li>• You should review the investment options before making an investment decision.</li> </ul>	<a href="#"><u>Principal Risks</u></a>
<b>Insurance Company Risks</b>	Any obligations (including under the Fixed Account Options), guarantees, and benefits of the Contract are subject to the claims-paying ability of Jackson. More information about Jackson is available upon request by visiting our website at <a href="http://www.jackson.com">www.jackson.com</a> or by calling 1-800-644-4565.	<a href="#"><u>Principal Risks</u></a>
	<b>RESTRICTIONS</b>	
<b>Investments</b>	<ul style="list-style-type: none"> <li>• We reserve the right to charge \$25 for each transfer when you transfer money between Investment Divisions in excess of 25 times in a Contract Year.</li> <li>• Jackson may remove or substitute Funds as investment options available under the Contract, and may limit or suspend availability of the Fixed Account Options.</li> </ul>	<a href="#"><u>Principal Risks</u></a>
<b>Optional Benefits</b>	<ul style="list-style-type: none"> <li>• Not all add-on benefits are available through all broker-dealers and may vary by state or date of purchase.</li> <li>• We may modify or discontinue an add-on benefit at any time.</li> <li>• Withdrawals may reduce the value of certain benefits by an amount greater than the value withdrawn.</li> <li>• Certain add-on benefits may come with investment restrictions or allocation requirements.</li> </ul>	<a href="#"><u>Benefits Available Under the Contracts</u></a>
	<b>TAXES</b>	
<b>Tax Implications</b>	<ul style="list-style-type: none"> <li>• Consult with a tax professional to determine the tax implications of an investment in and purchase payments received under this Contract.</li> <li>• If you purchase the Contract through a tax-qualified plan or individual retirement account (IRA), you do not get any additional tax deferral.</li> <li>• Earnings on your Contract are taxed at ordinary income tax rates when you withdraw them, and you may have to pay a penalty if you take a withdrawal before age 59 ½.</li> </ul>	<a href="#"><u>Taxes</u></a>
	<b>CONFLICTS OF INTEREST</b>	
<b>Investment Professional Compensation</b>	Your financial professional or other investment professionals may receive compensation for selling this Contract to you in the form of commissions, revenue sharing, and other compensation programs. Accordingly, investment professionals may have a financial incentive to offer or recommend this Contract over another investment.	<a href="#"><u>Distribution of Contracts</u></a>
<b>Exchanges</b>	Some investment professionals may have a financial incentive to offer you a new contract in place of the one you own. You should only consider exchanging your Contract if you determine, after comparing the features, fees, and risks of both contracts, that it is in your best interest to purchase the new contract rather than continue to own your existing Contract.	<a href="#"><u>Non-Qualified Contracts - 1035 Exchanges</u></a>

## APPENDIX A

### FUNDS AVAILABLE UNDER THE CONTRACT

The following is a list of Funds (all Class A shares) available under the Contract, which is subject to change, as discussed in the prospectus. Certain broker-dealers selling the Contracts may limit the Investment Divisions that are available to their customers. You can find the prospectuses and other information about the Funds online at <https://www.jackson.com/fund-literature.html>. You can also request this information at no cost by calling 1-800-644-4565 or by sending an email request to [ProspectusRequest@jackson.com](mailto:ProspectusRequest@jackson.com).

The current expenses and performance information below reflects fees and expenses of the Funds, but does not reflect the other fees and expenses that your Contract may charge. Expenses would be higher and performance would be lower if these charges were included. Each Fund's past performance is not necessarily an indication of future performance.

Fund Type	Fund and Manager* (and Sub-Adviser, if applicable)  *The investment manager for each Fund is Jackson National Asset Management, LLC	Current Expenses	Average Annual Total Returns (as of 12/31/24)		
			1 year	5 year	10 year
Allocation	JNL/American Funds Balanced Fund <sup>1</sup> (Investment Adviser to the Master Fund: Capital Research and Management Company <sup>SM</sup> )	0.90% <sup>2</sup>	16.05%	7.93%	7.41%
Fixed Income	JNL/American Funds Bond Fund of America Fund <sup>1</sup> (Investment Adviser to the Master Fund: Capital Research and Management Company <sup>SM</sup> )	0.83% <sup>2</sup>	0.87%	N/A	N/A
Allocation	JNL/American Funds Capital Income Builder Fund <sup>1</sup> (Investment Adviser to the Master Fund: Capital Research and Management Company <sup>SM</sup> )	0.96% <sup>2</sup>	9.77%	5.58%	N/A
Fixed Income	JNL/American Funds Capital World Bond Fund <sup>1</sup> (Investment Adviser to the Master Fund: Capital Research and Management Company <sup>SM</sup> )	1.05% <sup>2</sup>	(3.34)%	(2.73)%	(0.39)%
International/ Global Equity	JNL/American Funds Global Growth Fund <sup>1</sup> (Investment Adviser to the Master Fund: Capital Research and Management Company <sup>SM</sup> )	1.06% <sup>2</sup>	13.23%	9.37%	10.40%
International/ Global Equity	JNL/American Funds Global Small Capitalization Fund <sup>1</sup> (Investment Adviser to the Master Fund: Capital Research and Management Company <sup>SM</sup> )	1.23% <sup>2</sup>	2.05%	2.67%	5.47%
U.S. Equity	JNL/American Funds Growth Fund <sup>1</sup> (Investment Adviser to the Master Fund: Capital Research and Management Company <sup>SM</sup> )	0.91% <sup>2</sup>	31.26%	18.46%	16.19%
U.S. Equity	JNL/American Funds Growth-Income Fund <sup>1</sup> (Investment Adviser to the Master Fund: Capital Research and Management Company <sup>SM</sup> )	0.91% <sup>2</sup>	23.75%	12.59%	11.77%
International/ Global Equity	JNL/American Funds International Fund <sup>1</sup> (Investment Adviser to the Master Fund: Capital Research and Management Company <sup>SM</sup> )	1.17% <sup>2</sup>	2.74%	0.84%	3.61%
International/ Global Equity	JNL/American Funds New World Fund <sup>1</sup> (Investment Adviser to the Master Fund: Capital Research and Management Company <sup>SM</sup> )	1.26% <sup>2</sup>	6.09%	4.08%	5.78%
U.S. Equity	JNL/American Funds <sup>®</sup> Washington Mutual Investors Fund <sup>1</sup> (Investment Adviser to the Master Fund: Capital Research and Management Company <sup>SM</sup> )	0.91% <sup>2</sup>	18.64%	11.76%	9.86%
Alternative	JNL Multi-Manager Alternative Fund (Boston Partners Global Investors, Inc.; DoubleLine Capital LP; First Pacific Advisors, LP; Kayne Anderson Rudnick Investment Management, LLC; Lazard Asset Management LLC; Loomis, Sayles & Company, L.P.; and Westchester Capital Management, LLC)	2.22% <sup>2</sup>	9.59%	3.85%	N/A

Fund Type	Fund and Manager* (and Sub-Adviser, if applicable)  *The investment manager for each Fund is Jackson National Asset Management, LLC	Current Expenses	Average Annual Total Returns (as of 12/31/24)		
			1 year	5 year	10 year
International/ Global Equity	<b>JNL Multi-Manager Emerging Markets Equity Fund</b> (GQG Partners LLC, Kayne Anderson Rudnick Investment Management, LLC; T. Rowe Price Associates, Inc. (Sub-Sub-Adviser: T. Rowe Price Hong Kong Limited); and WCM Investment Management, LLC)	1.23%	4.58%	(0.98)%	1.34%
Fixed Income	<b>JNL Multi-Manager Floating Rate Income Fund</b> (PPM America, Inc.; FIAM LLC)	0.93%	8.13%	3.98%	3.77%
International/ Global Equity	<b>JNL Multi-Manager International Small Cap Fund</b> (Baillie Gifford Overseas Limited; Causeway Capital Management LLC; and WCM Investment Management, LLC)	1.22%	4.98%	6.45%	N/A
U.S. Equity	<b>JNL Multi-Manager Mid Cap Fund</b> (Champlain Investment Partners, LLC; Kayne Anderson Rudnick Investment Management, LLC; Nuance Investments, LLC; and Victory Capital Management Inc.)	1.09%	6.97%	7.39%	N/A
U.S. Equity	<b>JNL Multi-Manager Small Cap Growth Fund</b> (BAMCO, Inc.; Driehaus Capital Management, LLC; Granahan Investment Management, Inc.; Kayne Anderson Rudnick Investment Management, LLC; Segall Bryant & Hamill, LLC; Victory Capital Management Inc.; and WCM Investment Management, LLC)	0.98%	9.66%	5.79%	8.50%
U.S. Equity	<b>JNL Multi-Manager Small Cap Value Fund</b> (Congress Asset Management Company, LLP; Cooke & Bieler, L.P.; Reinhart Partners, Inc.; River Road Asset Management, LLC; and WCM Investment Management, LLC)	1.09%	9.46%	8.63%	7.24%
U.S. Equity	<b>JNL Multi-Manager U.S. Select Equity Fund</b> (GQG Partners, LLC; WCM Investment Management, LLC)	0.98%	35.25%	N/A	N/A
Allocation	<b>JNL Moderate ETF Allocation Fund</b> (Mellon Investments Corporation)	0.82%	6.79%	3.53%	4.27%
Allocation	<b>JNL Moderate Growth ETF Allocation Fund</b> (Mellon Investments Corporation)	0.82%	9.10%	5.26%	5.79%
Allocation	<b>JNL Growth ETF Allocation Fund</b> (Mellon Investments Corporation)	0.83%	11.26%	6.76%	7.10%
Allocation	<b>JNL/American Funds Moderate Allocation Fund</b>	0.97%	N/A	N/A	N/A
Allocation	<b>JNL/American Funds Moderate Growth Allocation Fund</b>	0.98%	9.66%	5.91%	6.47%
Allocation	<b>JNL/American Funds Growth Allocation Fund</b>	0.99%	12.80%	7.80%	8.26%
International/ Global Equity	<b>JNL/AB Sustainable Global Thematic Fund</b> (AllianceBernstein L.P.)	1.21%	6.11%	N/A	N/A
U.S. Equity	<b>JNL/AQR Large Cap Defensive Style Fund</b> (AQR Capital Management, LLC)	0.86%	15.32%	9.71%	N/A
Allocation	<b>JNL/BlackRock Global Allocation Fund</b> (BlackRock Investment Management, LLC; Sub-Sub-Adviser BlackRock International Limited; Sub-Sub-Adviser BlackRock (Singapore) Limited)	1.06%	9.38%	6.10%	5.49%
Alternative	<b>JNL/BlackRock Global Natural Resources Fund</b> (BlackRock International Limited)	0.99%	(3.58)%	8.74%	3.07%

Fund Type	Fund and Manager* (and Sub-Adviser, if applicable)  *The investment manager for each Fund is Jackson National Asset Management, LLC	Current Expenses	Average Annual Total Returns (as of 12/31/24)		
			1 year	5 year	10 year
U.S. Equity	JNL/BlackRock Large Cap Select Growth Fund (BlackRock Investment Management, LLC)	0.83% <sup>2</sup>	31.48%	15.31%	14.63%
International/ Global Equity	JNL/Causeway International Value Select Fund (Causeway Capital Management LLC)	0.97%	4.49%	7.45%	5.71%
U.S. Equity	JNL/ClearBridge Large Cap Growth Fund (ClearBridge Investments, LLC)	0.93%	27.55%	14.50%	N/A
Sector Equity	JNL/Cohen & Steers U.S. Realty Fund (Cohen & Steers Capital Management, Inc.)	1.03%	4.46%	3.28%	N/A
International/ Global Equity	JNL/DFA International Core Equity Fund (Dimensional Fund Advisors LP)	0.90%	3.94%	4.70%	N/A
U.S. Equity	JNL/DFA U.S. Core Equity Fund (Dimensional Fund Advisors LP)	0.80%	20.40%	12.80%	11.35%
U.S. Equity	JNL/DFA U.S. Small Cap Fund (Dimensional Fund Advisors LP)	0.98%	9.24%	9.67%	8.24%
Fixed Income	JNL/DoubleLine <sup>®</sup> Core Fixed Income Fund (DoubleLine Capital LP)	0.78%	2.29%	(0.32)%	1.39%
Fixed Income	JNL/DoubleLine <sup>®</sup> Emerging Markets Fixed Income Fund (DoubleLine Capital LP)	1.08%	6.82%	0.62%	N/A
U.S. Equity	JNL/DoubleLine <sup>®</sup> Shiller Enhanced CAPE <sup>®</sup> Fund (DoubleLine Capital LP)	0.98%	13.06%	9.44%	N/A
Fixed Income	JNL/DoubleLine <sup>®</sup> Total Return Fund (DoubleLine Capital LP)	0.83%	2.56%	(0.85)%	1.07%
Fixed Income	JNL/Dreyfus Government Money Market Fund (Mellon Investments Corporation)	0.56%	4.77%	2.04%	1.29%
Fixed Income	JNL/Fidelity Institutional Asset Management <sup>®</sup> Total Bond Fund (FIAM LLC)	0.79%	1.76%	0.23%	1.39%
Alternative	JNL/First Sentier Global Infrastructure Fund (First Sentier Investors (Australia) IM Ltd)	1.14%	5.64%	2.55%	3.11%
Allocation	JNL/Franklin Templeton Income Fund (Franklin Advisers, Inc.)	0.92%	6.38%	4.95%	5.09%
U.S. Equity	JNL/Goldman Sachs 4 Fund (Goldman Sachs Asset Management, L.P.)	0.70%	19.21%	11.46%	9.31%
International/ Global Equity	JNL/GQG Emerging Markets Equity Fund (GQG Partners LLC)	1.33%	5.03%	6.59%	N/A
U.S. Equity	JNL/Invesco Diversified Dividend Fund (Invesco Advisers, Inc.)	0.98%	12.59%	7.42%	N/A
International/ Global Equity	JNL/Invesco Global Growth Fund (Invesco Advisers, Inc.)	0.97%	15.83%	9.33%	9.68%
U.S. Equity	JNL/Invesco Small Cap Growth Fund (Invesco Advisers, Inc.)	1.04%	16.72%	7.29%	8.20%
Allocation	JNL/JPMorgan Global Allocation Fund (J.P. Morgan Investment Management Inc.)	1.06% <sup>2</sup>	8.36%	3.76%	4.35%
Alternative	JNL/JPMorgan Hedged Equity Fund (J.P. Morgan Investment Management Inc.)	0.96%	17.86%	9.92%	N/A



Fund Type	Fund and Manager* (and Sub-Adviser, if applicable)  *The investment manager for each Fund is Jackson National Asset Management, LLC	Current Expenses	Average Annual Total Returns (as of 12/31/24)		
			1 year	5 year	10 year
U.S. Equity	<b>JNL/JPMorgan MidCap Growth Fund</b> (J.P. Morgan Investment Management Inc.)	0.89%	14.12%	10.99%	11.61%
Alternative	<b>JNL/JPMorgan Nasdaq<sup>®</sup> Hedged Equity Fund</b> (J.P. Morgan Investment Management Inc.)	1.00%	N/A	N/A	N/A
Fixed Income	<b>JNL/JPMorgan U.S. Government &amp; Quality Bond Fund</b> (J.P. Morgan Investment Management Inc.)	0.70%	1.15%	(0.52)%	0.85%
U.S. Equity	<b>JNL/JPMorgan U.S. Value Fund</b> (J.P. Morgan Investment Management Inc.)	0.88%	14.72%	8.26%	7.09%
International/ Global Equity	<b>JNL/Lazard International Quality Growth Fund</b> (Lazard Asset Management LLC)	1.06%	0.59%	3.17%	4.98%
International/ Global Equity	<b>JNL/Loomis Sayles Global Growth Fund</b> (Loomis, Sayles & Company, L.P.)	1.00%	22.45%	11.90%	N/A
Fixed Income	<b>JNL/Lord Abbett Short Duration Income Fund</b> (Lord, Abbett & Co. LLC)	0.80%	5.10%	N/A	N/A
U.S. Equity	<b>JNL/Mellon Dow<sup>SM</sup> Index Fund</b> (Mellon Investments Corporation)	0.65%	14.21%	9.82%	10.86%
International/ Global Equity	<b>JNL/Mellon Emerging Markets Index Fund<sup>3</sup></b> (Investment Sub-Adviser to the Master Fund: Mellon Investments Corporation)	0.77% <sup>2</sup>	5.56%	1.10%	2.97%
International/ Global Equity	<b>JNL/Mellon World Index Fund</b> (Mellon Investments Corporation)	0.65%	18.04%	10.82%	8.72%
U.S. Equity	<b>JNL/Mellon Nasdaq<sup>®</sup> 100 Index Fund</b> (Mellon Investments Corporation)	0.64%	25.09%	19.43%	17.07%
U.S. Equity	<b>JNL/Mellon S&amp;P 500 Index Fund</b> (Mellon Investments Corporation)	0.52%	24.39%	13.95%	12.53%
U.S. Equity	<b>JNL/Mellon S&amp;P 400 MidCap Index Fund<sup>3</sup></b> (Investment Sub-Adviser to the Master Fund: Mellon Investments Corporation)	0.56% <sup>2</sup>	13.34%	9.74%	9.10%
U.S. Equity	<b>JNL/Mellon Small Cap Index Fund<sup>3</sup></b> (Investment Sub-Adviser to the Master Fund: Mellon Investments Corporation)	0.56% <sup>2</sup>	8.03%	7.78%	8.18%
International/ Global Equity	<b>JNL/Mellon International Index Fund<sup>3</sup></b> (Investment Sub-Adviser to the Master Fund: Mellon Investments Corporation)	0.61% <sup>2</sup>	2.92%	4.25%	4.83%
Fixed Income	<b>JNL/Mellon Bond Index Fund<sup>3</sup></b> (Investment Sub-Adviser to the Master Fund: Mellon Investments Corporation)	0.57% <sup>2</sup>	0.70%	(0.88)%	0.74%
U.S. Equity	<b>JNL/Mellon U.S. Stock Market Index Fund</b> (Mellon Investments Corporation)	0.61%	23.39%	13.36%	N/A
Sector Equity	<b>JNL/Mellon Communication Services Sector Fund</b> (Mellon Investments Corporation)	0.65%	38.44%	12.56%	10.95%
Sector Equity	<b>JNL/Mellon Consumer Discretionary Sector Fund</b> (Mellon Investments Corporation)	0.64%	24.70%	14.81%	13.12%
Sector Equity	<b>JNL/Mellon Consumer Staples Sector Fund</b> (Mellon Investments Corporation)	0.65%	13.52%	7.48%	N/A
Sector Equity	<b>JNL/Mellon Energy Sector Fund</b> (Mellon Investments Corporation)	0.64%	5.96%	11.60%	3.55%

<b>Fund Type</b>	<b>Fund and Manager* (and Sub-Adviser, if applicable)</b>  <b>*The investment manager for each Fund is Jackson National Asset Management, LLC</b>	<b>Current Expenses</b>	<b>Average Annual Total Returns (as of 12/31/24)</b>		
			<b>1 year</b>	<b>5 year</b>	<b>10 year</b>
Sector Equity	<b>JNL/Mellon Financial Sector Fund</b> (Mellon Investments Corporation)	0.64%	30.37%	10.52%	10.55%
Sector Equity	<b>JNL/Mellon Healthcare Sector Fund</b> (Mellon Investments Corporation)	0.63%	2.02%	6.65%	8.25%
Sector Equity	<b>JNL/Mellon Industrials Sector Fund</b> (Mellon Investments Corporation)	0.66%	15.72%	11.74%	N/A
Sector Equity	<b>JNL/Mellon Information Technology Sector Fund</b> (Mellon Investments Corporation)	0.61%	35.27%	22.98%	20.88%
Sector Equity	<b>JNL/Mellon Materials Sector Fund</b> (Mellon Investments Corporation)	0.67%	(2.32)%	8.44%	N/A
Sector Equity	<b>JNL/Mellon Real Estate Sector Fund</b> (Mellon Investments Corporation)	0.66%	4.34%	2.37%	N/A
Sector Equity	<b>JNL/Mellon Utilities Sector Fund</b> (Mellon Investments Corporation)	0.65%	25.69%	6.20%	7.94%
U.S. Equity	<b>JNL/MFS Mid Cap Value Fund</b> (Massachusetts Financial Services Company (d/b/a MFS Investment Management))	0.95%	13.91%	9.55%	7.87%
Alternative	<b>JNL/Morningstar PitchBook Listed Private Equity Index Fund</b> (Mellon Investments Corporation)	0.81%	21.11%	N/A	N/A
U.S. Equity	<b>JNL/Morningstar SMID Moat Focus Index Fund</b> (Mellon Investments Corporation)	0.76%	N/A	N/A	N/A
U.S. Equity	<b>JNL/Morningstar U.S. Sustainability Index Fund</b> (Mellon Investments Corporation)	0.71%	20.44%	13.82%	N/A
U.S. Equity	<b>JNL/Morningstar Wide Moat Index Fund</b> (Mellon Investments Corporation)	0.75%	10.51%	12.12%	N/A
Alternative	<b>JNL/Neuberger Berman Commodity Strategy Fund</b> (Neuberger Berman Investment Advisers LLC)	0.93%	6.27%	8.77%	3.14%
Alternative	<b>JNL/Neuberger Berman Gold Plus Strategy Fund</b> (Neuberger Berman Investment Advisers LLC)	1.23%	24.86%	N/A	N/A
Fixed Income	<b>JNL/Neuberger Berman Strategic Income Fund</b> (Neuberger Berman Investment Advisers LLC)	0.94%	5.53%	2.56%	3.05%
U.S. Equity	<b>JNL/Newton Equity Income Fund</b> (Newton Investment Management North America, LLC)	0.87%	17.04%	12.77%	11.07%
Fixed Income	<b>JNL/PIMCO Income Fund</b> (Pacific Investment Management Company LLC)	1.15%	4.63%	2.24%	N/A
Fixed Income	<b>JNL/PIMCO Investment Grade Credit Bond Fund</b> (Pacific Investment Management Company LLC)	1.16%	2.75%	0.08%	2.35%
Fixed Income	<b>JNL/PIMCO Real Return Fund</b> (Pacific Investment Management Company LLC)	1.34%	2.04%	1.91%	2.04%
Fixed Income	<b>JNL/PPM America High Yield Bond Fund</b> (PPM America, Inc.)	0.75%	7.93%	3.63%	4.27%
Fixed Income	<b>JNL/PPM America Investment Grade Credit Fund</b> (PPM America, Inc.)	0.83%	N/A	N/A	N/A
Fixed Income	<b>JNL/PPM America Total Return Fund</b> (PPM America, Inc.)	0.79%	2.06%	0.31%	1.87%

Fund Type	Fund and Manager* (and Sub-Adviser, if applicable)  *The investment manager for each Fund is Jackson National Asset Management, LLC	Current Expenses	Average Annual Total Returns (as of 12/31/24)		
			1 year	5 year	10 year
U.S. Equity	<b>JNL/RAFI® Fundamental U.S. Small Cap Fund</b> (Mellon Investments Corporation)	0.67%	10.72%	9.56%	5.60%
U.S. Equity	<b>JNL/RAFI® Multi-Factor U.S. Equity Fund</b> (Mellon Investments Corporation)	0.67%	18.64%	11.19%	8.84%
Allocation	<b>JNL/T. Rowe Price Balanced Fund</b> (T. Rowe Price Associates, Inc.; Sub-Sub-Advisers: T. Rowe Price Investment Management, Inc.; T. Rowe Price Australia Limited; and T. Rowe Price International Ltd)	0.97% <sup>2</sup>	11.56%	6.37%	5.88%
Allocation	<b>JNL/T. Rowe Price Capital Appreciation Fund</b> (T. Rowe Price Associates, Inc.; Sub-Sub-Adviser: T. Rowe Price Investment Management, Inc.)	0.97% <sup>2</sup>	12.30%	10.16%	10.09%
U.S. Equity	<b>JNL/T. Rowe Price Capital Appreciation Equity Fund</b> (T. Rowe Price Associates, Inc.; Sub-Sub-Adviser: T. Rowe Price Investment Management, Inc.)	1.00% <sup>2</sup>	N/A	N/A	N/A
U.S. Equity	<b>JNL/T. Rowe Price Growth Stock Fund</b> (T. Rowe Price Associates, Inc.)	0.83% <sup>2</sup>	29.95%	13.04%	13.60%
U.S. Equity	<b>JNL/T. Rowe Price Mid-Cap Growth Fund</b> (T. Rowe Price Associates, Inc.; Sub-Sub-Adviser: T. Rowe Price Investment Management, Inc.)	0.98% <sup>2</sup>	9.17%	7.32%	9.89%
Fixed Income	<b>JNL/T. Rowe Price Short-Term Bond Fund</b> (T. Rowe Price Associates, Inc.; Sub-Sub-Adviser: T. Rowe Price Hong Kong Limited)	0.72% <sup>2</sup>	4.65%	1.62%	1.61%
Fixed Income	<b>JNL/T. Rowe Price U.S. High Yield Fund</b> (T. Rowe Price Associates, Inc.; Sub-Sub-Adviser: T. Rowe Price Investment Management, Inc.)	0.94% <sup>2</sup>	8.04%	2.55%	N/A
U.S. Equity	<b>JNL/T. Rowe Price Value Fund</b> (T. Rowe Price Associates, Inc.)	0.87% <sup>2</sup>	14.84%	10.19%	9.12%
Allocation	<b>JNL/Vanguard Moderate ETF Allocation Fund</b> (Mellon Investments Corporation)	0.70%	7.14%	3.41%	N/A
Allocation	<b>JNL/Vanguard Moderate Growth ETF Allocation Fund</b> (Mellon Investments Corporation)	0.69%	9.59%	5.10%	N/A
Allocation	<b>JNL/Vanguard Growth ETF Allocation Fund</b> (Mellon Investments Corporation)	0.68%	11.84%	6.73%	N/A
International/ Global Equity	<b>JNL/WCM China Quality Growth Fund</b> (WCM Investment Management, LLC)	1.36%	(0.82)%	N/A	N/A
International/ Global Equity	<b>JNL/WCM Focused International Equity Fund</b> (WCM Investment Management, LLC)	1.10%	7.10%	6.57%	9.12%
Alternative	<b>JNL/Westchester Capital Event Driven Fund</b> (Westchester Capital Management, LLC)	1.83%	4.79%	3.38%	N/A
International/ Global Equity	<b>JNL/William Blair International Leaders Fund</b> (William Blair Investment Management, LLC)	0.97%	(0.95)%	0.24%	2.76%
Allocation	<b>JNL/WMC Balanced Fund</b> (Wellington Management Company LLP)	0.71%	14.64%	7.48%	7.59%
U.S. Equity	<b>JNL/WMC Equity Income Fund</b> (Wellington Management Company LLP)	0.89%	12.54%	9.23%	N/A
Sector Equity	<b>JNL/WMC Global Real Estate Fund</b> (Wellington Management Company LLP)	1.03%	5.63%	(1.40)%	1.80%

<b>Fund Type</b>	<b>Fund and Manager* (and Sub-Adviser, if applicable)</b>  <b>*The investment manager for each Fund is Jackson National Asset Management, LLC</b>	<b>Current Expenses</b>	<b>Average Annual Total Returns (as of 12/31/24)</b>		
			<b>1 year</b>	<b>5 year</b>	<b>10 year</b>
U.S. Equity	<b>JNL/WMC Value Fund</b> (Wellington Management Company LLP)	0.79%	10.88%	8.24%	7.96%
Allocation	<b>JNL/JPMorgan Managed Conservative Fund</b> (J.P. Morgan Investment Management Inc.)	1.10%	4.66%	1.83%	2.75%
Allocation	<b>JNL/JPMorgan Managed Moderate Fund</b> (J.P. Morgan Investment Management Inc.)	1.10%	7.07%	3.77%	4.47%
Allocation	<b>JNL/JPMorgan Managed Moderate Growth Fund</b> (J.P. Morgan Investment Management Inc.)	1.09%	9.74%	5.74%	6.17%
Allocation	<b>JNL/JPMorgan Managed Growth Fund</b> (J.P. Morgan Investment Management Inc.)	1.10%	12.36%	7.65%	8.03%
Allocation	<b>JNL/JPMorgan Managed Aggressive Growth Fund</b> (J.P. Morgan Investment Management Inc.)	1.11%	13.64%	8.59%	8.82%
Allocation	<b>JNL Conservative Allocation Fund</b>	1.22%	5.56%	2.24%	3.04%
Allocation	<b>JNL Moderate Allocation Fund</b>	1.21%	7.64%	4.18%	4.47%
Allocation	<b>JNL Moderate Growth Allocation Fund</b>	1.20%	9.17%	5.39%	5.76%
Allocation	<b>JNL Growth Allocation Fund</b>	1.17%	10.60%	6.48%	6.76%
Allocation	<b>JNL Aggressive Growth Allocation Fund</b>	1.14%	11.93%	7.38%	7.49%

- 1 Capital Research and Management Company is the investment adviser of the master fund in which this feeder fund invests. Under the master-feeder fund structure, the feeder fund does not buy individual securities directly. Rather, the feeder fund invests all of its investment assets in a corresponding master fund, which invests directly in individual securities.
- 2 The Fund's current expenses reflect temporary fee reductions.
- 3 Mellon Investments Corporation is the investment sub-adviser of the master fund in which this feeder fund invests. Under the master-feeder fund structure, the feeder fund does not buy individual securities directly. Rather, the feeder fund invests all of its investment assets in a corresponding master fund, which invests directly in individual securities.

## **BACK COVER PAGE**

This Summary Prospectus incorporates by reference the Contract's prospectus and Statement of Additional Information ("SAI"), both dated April 28, 2025, as amended or supplemented. The SAI may be obtained, free of charge, in the same manner as the prospectus.

Separate Account EDGAR contract identifier #C000218277

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Please note that recent changes to your delivery preferences may not be reflected with this mailing.

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