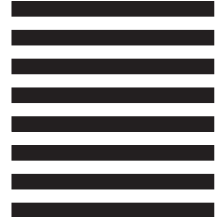






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**Supplement Dated December 8, 2023  
To The Initial Summary Prospectuses Dated May 1, 2023 For**

**ELITE ACCESS II<sup>®</sup>, and JACKSON RETIREMENT INVESTMENT ANNUITY<sup>SM</sup>  
FLEXIBLE PREMIUM VARIABLE AND FIXED DEFERRED ANNUITIES, and  
ELITE ACCESS ADVISORY II<sup>®</sup> FLEXIBLE PREMIUM VARIABLE DEFERRED ANNUITY**

**To The Initial Summary Prospectuses Dated August 28, 2023 For**

**JACKSON ADVANTAGE<sup>®</sup>, PERSPECTIVE II<sup>®</sup>, PERSPECTIVE ADVISORY II<sup>®</sup>, and RETIREMENT LATITUDES<sup>®</sup>,  
FLEXIBLE PREMIUM VARIABLE AND FIXED DEFERRED ANNUITIES**

**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 initial summary prospectuses. Please read and keep it together with your initial summary prospectus for future reference. To obtain an additional copy of an initial 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.**

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Effective November 30, 2023, Western Asset Management Company, LLC was removed as a sub-adviser on the JNL Multi-Manager Alternative Fund. Your initial summary prospectus has been updated as follows

- In the section titled "Funds Available Under the Contract" beginning on page A-1 in Appendix A to the initial summary prospectus, the disclosures in the column titled "Fund and Manager (and Sub-Adviser, if applicable)" for the **JNL Multi-Manager Alternative Fund** are deleted and replaced with the following:

<b><u>Fund and Manager*</u> <u>(and Sub-Adviser, if applicable)</u></b>
*The investment manager for each Fund is Jackson National Asset Management, LLC
<b>JNL Multi-Manager Alternative Fund</b> (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)

(To be used with JMV23537ISP 05/23, JMV21086ISP 05/23, JMV23538ISP 08/23, JMV25288ISP 05/23, JMV21451ISP 08/23, JMV18691ISP 08/23, and JMV21452ISP 08/23)

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# SUMMARY PROSPECTUS FOR NEW INVESTORS

May 1, 2023

## JACKSON RETIREMENT INVESTMENT ANNUITY<sup>SM</sup> FLEXIBLE PREMIUM VARIABLE AND FIXED DEFERRED ANNUITY

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

This summary prospectus summarizes key features of the Jackson Retirement Investment Annuity<sup>SM</sup> Contract.

Before you invest, you should review the prospectus for the Jackson Retirement Investment Annuity<sup>SM</sup> Contract, which contains more information about the Contract's features, benefits, and risks. You can find this document and other information about the Contract online at [www.jackson.com/product-literature-3.html](http://www.jackson.com/product-literature-3.html). You can also obtain this information at no cost by calling 1-800-644-4565.

You can sign up for electronic delivery of your summary prospectus, updates to the summary prospectus or other communications by logging into your account at [www.jackson.com](http://www.jackson.com).

You may cancel your Contract within 10 days of delivery of the Contract. In some states, this cancellation period may be longer. Upon cancellation, you will receive all premium allocated to the Fixed Account Options (less any withdrawals from the Fixed Account Options), plus the Separate Account Contract Value (without deduction for any fees and charges), calculated on the Business Day on which we receive the Contract from you. You should review the prospectus, or consult with your financial professional, for additional information about the specific cancellation terms that apply.

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

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## DEFINITIONS

**Annuitant** – the natural person on whose life annuity payments for this Contract are based. Any reference to the Annuitant includes any joint Annuitant.

**Beneficiary** – the natural person or legal entity designated to receive any Contract benefits upon the Owner’s death. The Contract allows for the naming of multiple Beneficiaries.

**Business Day** – each day that the New York Stock Exchange is open for business.

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

**Contract Value** – the sum of the allocations between the Contract’s Investment Divisions and Fixed Account Options.

**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.

**Designated Life** - the natural person on whose life various optional living benefit features are based.

**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 are available to our creditors.

**Good Order** – when our administrative requirements, including all information, documentation and instructions deemed necessary by us, in our sole discretion, are met in order to issue a Contract or execute any requested transaction pursuant to the terms of the Contract.

**Income Date** – the date on which you begin receiving annuity payments.

**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.

**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.)

**Market Value Adjustment** – an adjustment to the Contract Value allocated to the Fixed Account that is withdrawn, transferred, or annuitized before the end of the period.

**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.

**Separate Account Contract Value** – the sum of all amounts allocated to any of the Contract’s Investment Divisions.

## IMPORTANT INFORMATION YOU SHOULD CONSIDER ABOUT THE CONTRACT

	<b>FEES AND EXPENSES</b>			<b>LOCATION IN PROSPECTUS</b>
<b>Charges for Early Withdrawals</b>	None.			
<b>Transaction Charges</b>	In addition to the Core Contract Charge, 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. Under certain circumstances, you may elect to have advisory fees directly deducted from your Contract Value and automatically transmitted to your third party financial professional, subject to certain administrative rules.			<a href="#"><u>Contract Charges-Transfer Charge</u></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. The fees and expenses disclosed below do not reflect any advisory fees paid to third party financial professionals from your Contract Value or other assets. If such advisory fees were reflected, the fees and expenses disclosed below would be higher.			<a href="#"><u>Contract Charges-Add-On Benefit Expenses</u></a>
	ANNUAL FEE	MINIMUM	MAXIMUM	
	1. Base Contract	0.41% <sup>1</sup>	0.41% <sup>1</sup>	<a href="#"><u>Contract Charges-Annual Contract Expenses: Core Contract Charge</u></a>
	2. Investment options (Fund fees and expenses)	0.21% <sup>2</sup>	1.89% <sup>2</sup>	<a href="#"><u>Contract Charges-Fund Expenses</u></a>
	3. Optional benefits available for an additional charge (for a single optional benefit, if elected)	0.20% <sup>3</sup>	0.80% <sup>3</sup>	<a href="#"><u>Contract Charges-Add-On Benefit Expenses</u></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.			

<sup>1.</sup> As a percentage of Contract Value of the Investment Divisions.

<sup>2.</sup> As a percentage of average Fund net assets.

<sup>3.</sup> The minimum fee reflects an annualized percentage of Contract Value. The maximum fee reflects an annualized percentage of the GWB.



	<b>LOWEST ANNUAL COST: \$607</b>	<b>HIGHEST ANNUAL COST: \$2,849</b>	
	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 or advisory fees</li> <li>• No additional purchase payments, or transfers</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 or advisory fees</li> <li>• No additional purchase payments, or transfers</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. 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"><u>www.jackson.com</u></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>• Certain benefits may limit withdrawals or other rights under the Contract. Under certain benefits, a withdrawal could reduce the value of a benefit by more than the dollar amount of the withdrawal.</li> <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>• Under certain circumstances, you may elect to have the advisory fee directly deducted from your Contract Value and automatically transmitted to your third party financial professional, subject to certain administrative rules. If you elect to pay your advisory fees via direct deductions under our rules, these deductions will reduce the basic death benefit.</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 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>

## **OVERVIEW OF THE CONTRACT**

**Q. What is this Contract, and what is it designed to do?**

A. The Jackson Retirement Investment Annuity Contract is intended to help you save for retirement or another long-term investment purpose through investments in a variety of investment options during accumulation phase. The Contract also offers death benefits to protect your designated Beneficiaries. Through the annuitization feature, the Contract can supplement your retirement income by providing a stream of income payments. The Contract also offers certain optional living benefits that provide you with the ability to take guaranteed withdrawals. This Contract may be appropriate if you have a long investment time horizon. It is not intended for people who may need to make early or frequent withdrawals or intend to engage in frequent trading in the Funds.

**Q. How do I accumulate assets in the Contract and receive income from the Contract?**

A. Your Contract has two phases:

- the accumulation phase, when you make Premium payments to us, and
- the income phase, when we make income payments to you.

**Accumulation Phase**

During the accumulation phase, to help you accumulate assets, you can allocate your Premium payments to:

- a variety of Investment Divisions. Each Investment Division invests in a corresponding (mutual fund) Fund, each of which has its own investment strategies, investment adviser(s), expense ratios, and returns; and
- a variety of Fixed Account Options, which offer a guaranteed fixed interest rate for a specified period. The Fixed Account Options are not available if you elect certain add-on benefits.

**A list of Funds and additional information about the Funds in which the Investment Divisions currently invest is provided in Appendix A: Funds Available Under the Contract.**

**Income Phase**

You can elect to annuitize your Contract and turn your Contract Value into a stream of fixed and/or variable income payments from us. (Variable payments depend on the performance of the Investment Divisions.) Currently, we offer income

options that provide payments for (i) the life of the Annuitant(s), (ii) a specified period, or (iii) a combination of life and a specified period. We may offer other options, at our discretion, where permitted by state law. At the Income Date, you can choose to receive fixed payments or variable payments.

Please note that if you annuitize, your Contract Value will be converted to income payments and you may no longer withdraw money at will from your Contract. All add-on benefits terminate when you begin taking income payments.

**Q. What are the Contract's primary features and options?**

**A. Accessing your money.** Until you annuitize, you have access to your money. You can choose to withdraw your Contract Value at any time (although if you withdraw early, you may have to pay a contract maintenance charge, charges due under any add-on benefit, a Market Value Adjustment, and/or taxes, including tax penalties). Certain withdrawals could substantially reduce or even terminate the benefits available under the Contract.

**Tax treatment.** Your Premium payments accumulate on a tax-deferred basis. This means your earnings are not taxed until you take money out of your Contract, such as when (1) you make a withdrawal; (2) you receive an income payment from the Contract; or (3) upon payment of a death benefit.

**Death benefits.** Your Contract includes a Basic Death Benefit that will pay your designated Beneficiaries your Contract Value on the date we receive all required documentation from your Beneficiary. The basic death benefit is payable during the accumulation phase. You can purchase an optional add-on death benefit ("Return of Premium Guaranteed Minimum Death Benefit") under the Contract that provides additional death benefits for an additional fee. This add-on death benefit may increase the amount of money payable to your designated Beneficiaries upon your death.

**Rebalancing.** At no additional charge, you can arrange to have us automatically reallocate your Contract Value among Investment Divisions and the one-year Fixed Account Option (if currently available) periodically to maintain your selected allocation percentages. Certain restrictions apply.

**Dollar Cost Averaging.** Alternately, at no additional charge, you may select either (i) Dollar Cost Averaging, which automatically transfers a dollar amount or percentage of money periodically from the one-year Fixed Account Option or any of the Investment Divisions into the Investment Divisions and other Fixed Account Options, or (ii) Dollar Cost Averaging Plus (DCA+), which automatically transfers a dollar amount or percentage of money periodically from the DCA+ Fixed Account Option to Investment Divisions or other Fixed Account Options. Certain restrictions apply.

**Earnings Sweep.** At no additional charge, you can choose to move your earnings from the one-year Fixed Account Option, if currently available, and the JNL/WMC Government Money Market Investment Division to the Investment Divisions. Restrictions apply.

**Capital Protection Program.** At no additional charge, you can elect to have us allocate enough of your Premium to the Fixed Account Option you select at issue to assure that the amount so allocated will equal, at the end of a selected period, your total original Premium paid. Restrictions apply.

**Q. How is my Contract impacted by the deduction of advisory fees?**

**A.** The Contracts are available through third party financial professionals who charge an advisory fee for their services. This advisory fee is in addition to contract fees and expenses disclosed in this prospectus. Under certain circumstances, you may elect to have the advisory fee directly deducted from your Contract Value and automatically transmitted to your third party financial professional, subject to certain administrative rules. If you do elect to pay your advisory fees via direct deductions under our rules, we will not treat such deductions as withdrawals in two specific ways: (i) we will not report them as taxable distributions under your Contract; and (ii) any such deduction will not trigger a reduction in the value of any eligible add-on benefit you elected. It is important to note that deductions to pay advisory fees will always reduce the basic death benefit and your Contract Value on a dollar-for dollar basis, and they are otherwise subject to all contractual provisions and other restrictions and penalties, including minimum withdrawal requirements and Market Value Adjustments.

If you make a withdrawal to pay advisory fees without setting up direct deductions under our administrative rules (including the Add-On Benefit Advisory Fee Withdrawal Program, if applicable), your withdrawal will be treated as a standard partial withdrawal under the Contract. This means, in addition to your Contract Value and basic death benefit being reduced, we will reduce the value of any elected add-on benefit(s), and any such withdrawal will be subject to any applicable taxes and tax penalties.

## BENEFITS AVAILABLE UNDER THE CONTRACTS

### Basic Death Benefit (automatically included with the Contract)

NAME OF BENEFIT	PURPOSE	MAXIMUM FEE	BRIEF DESCRIPTION OF RESTRICTIONS/LIMITATIONS
<b>Basic Death Benefit</b>	Guarantees your Beneficiaries will receive a benefit of at least your Contract Value on the date Jackson receives all required documentation from your Beneficiary.	No additional charge	<ul style="list-style-type: none"> <li>• Withdrawals could significantly reduce the benefit.</li> <li>• Payment of advisory fees via direct deduction from Contract Value could significantly reduce the benefit.</li> <li>• Benefit terminates on annuitization.</li> </ul>

### Add-On Death Benefits Available for a Fee

NAME OF BENEFIT	PURPOSE	MAXIMUM FEE	BRIEF DESCRIPTION OF RESTRICTIONS/LIMITATIONS
<b>Return of Premium Guaranteed Minimum Death Benefit</b>	Changes your basic death benefit during the accumulation phase of your Contract to the greater of: (i) Contract Value as of the end of the Business Day on which we receive all required documentation from your Beneficiary; or (ii) all Premiums paid into the Contract (net of any applicable premium taxes and charges), reduced for withdrawals (including any applicable adjustments) in proportion to the reduction in the Contract Value at the time of the withdrawal.	Maximum: 0.40% (as a percentage of benefit base)	<ul style="list-style-type: none"> <li>• Withdrawals may significantly reduce the value of this Return of Premium Death Benefit.</li> <li>• Withdrawals may reduce the value of this benefit by more than the dollar amount of the withdrawal.</li> <li>• The deduction of advisory fees from Contract Value under the Add-On Benefit Advisory Fee Withdrawal Program will be capped at 1.25% of Contract Value annually.</li> <li>• Because deductions to pay advisory fees reduce your Contract Value, they may also negatively impact your Return of Premium Death Benefit, which is equal to the greater of Contract Value or Premiums paid.</li> <li>• On each fifth Contract Anniversary, the GMDB charge may be increased.</li> <li>• Ownership changes are allowed, but Covered Lives cannot be changed.</li> </ul>

**Add-On Living Benefits Available for a Fee**

NAME OF BENEFIT	PURPOSE	MAXIMUM FEE	BRIEF DESCRIPTION OF RESTRICTIONS/LIMITATIONS
<b>Jackson +Protect GMWB</b>	Guarantees partial withdrawals during the Contract's accumulation phase for the Owner's life.	Maximum 1.50% (as a percentage of the GWB)	<ul style="list-style-type: none"> <li>• Withdrawals could reduce or prevent step ups.</li> <li>• Excess withdrawals could significantly reduce or terminate the benefit.</li> <li>• The deduction of advisory fees from Contract Value under the Add-On Benefit Advisory Fee Withdrawal Program will be capped at 1.25% of Contract Value annually, and will not reduce the value of this benefit.</li> <li>• Available to add to a Contract on the Contract's Issue Date, or on any Contract Anniversary, subject to availability.</li> <li>• The charge for this GMWB increases upon the first withdrawal taken after the benefit has been added to the Contract.</li> <li>• May be added on the Issue Date or a Contract Anniversary (with advance notice, subject to availability).</li> <li>• Is subject to fee increases on each 5<sup>th</sup> Contract Anniversary (opting out will affect the benefit and the Contract).</li> <li>• Is subject to a maximum guaranteed withdrawal balance ("GWB") of \$10 million.</li> <li>• Terminates on the Income Date.</li> <li>• Cannot be cancelled by you (except upon spousal continuation).</li> </ul>

**Other Add-On Benefits Included With All Contracts At No Additional Cost**

NAME OF BENEFIT	PURPOSE	MAXIMUM FEE	BRIEF DESCRIPTION OF RESTRICTIONS/LIMITATIONS
<b>Rebalancing</b>	Automatically reallocates your Contract Value among Investment Divisions and the one-year Fixed Account Option (if currently available) periodically to maintain your selected allocation percentages.	None	<ul style="list-style-type: none"> <li>• Rebalancing will terminate if your rebalancing program includes the one-year Fixed Account Option and we impose any transfer restrictions or requirements on the one-year Fixed Account Option.</li> </ul>
<b>Dollar Cost Averaging</b>	Automatically transfers a dollar amount or percentage of money periodically from the one-year Fixed Account Option or any of the Investment Divisions into the Investment Divisions and other Fixed Account Options.	None	<ul style="list-style-type: none"> <li>• Restrictions may apply if we impose any transfer restrictions on the one-year Fixed Account Option You may cancel your Dollar Cost Averaging program using whatever methods you use to change your allocation instructions.</li> </ul>

NAME OF BENEFIT	PURPOSE	MAXIMUM FEE	BRIEF DESCRIPTION OF RESTRICTIONS/LIMITATIONS
<b>Dollar Cost Averaging Plus (DCA+)</b>	If available, offers a fixed interest rate that we guarantee for a period of up to one year in connection with systematic transfers from the DCA+ Fixed Account Option to one or more of the Investment Divisions or other Fixed Account Options. From time to time, we will offer special enhanced rates on the DCA+ Fixed Account Option.	None	<ul style="list-style-type: none"> <li>Restrictions may apply if we impose any transfer restrictions on the one-year Fixed Account Option.</li> <li>The DCA+ Fixed Account Option is only available for new Premiums.</li> <li>A Contract Value of \$15,000 is required to participate.</li> </ul>
<b>Earnings Sweep</b>	Allows you to choose to move your earnings from the source accounts (only applicable from the one-year Fixed Account Option, if currently available, and the JNL/WMC Government Money Market Investment Division).	None	<ul style="list-style-type: none"> <li>May only be added within 30 days of the issue date of your Contract.</li> <li>You may cancel your Earnings Sweep program using whatever methods you use to change your allocation instructions.</li> </ul>
<b>Capital Protection Program</b>	Allocates enough of your Premium to the Fixed Account Option you select to assure that the amount so allocated will equal, at the end of a selected period of 1, 3, 5, or 7 years, your total original Premium paid. You may allocate the rest of your Premium to any Investment Division(s).	None	<ul style="list-style-type: none"> <li>If any part of the Fixed Account value is withdrawn or transferred before the end of the selected period, the value at the end of that period will not equal the original Premium.</li> <li>This program is available only if Fixed Account Options are available.</li> <li>Only available at issue.</li> </ul>

## BUYING THE CONTRACT

**Q. How do I purchase the Jackson Retirement Investment Annuity<sup>SM</sup> Contract?**

- A. To purchase a Contract, you must complete an application. Your financial professional will submit your application, along with your initial Premium payment, to us. Acceptance of applications is subject to Jackson's rules. We reserve the right to reject any application or initial Premium payment.

**Q. How much can I contribute and how are my Premium payments invested?**

- A. You may allocate Premium payments in the available Investment Divisions and Fixed Account Options.

	NON-QUALIFIED CONTRACTS	QUALIFIED CONTRACTS
<b>Minimum Initial Premium</b>	\$50,000 (under most circumstances)	\$50,000 (under most circumstances)
<b>Minimum Subsequent Premiums</b>	\$500 (\$50 for auto payment plan)	\$500 (\$50 for auto payment plan)
<b>Maximum Total Premiums</b>	\$2,500,000 (without prior approval) Jackson reserves the right to lower the maximum.	

You can pay additional Premiums at any time during the accumulation phase unless a specific add-on benefit or feature provides limitations. We can limit, restrict, suspend or reject any Premium payments for any reason.

**Q. When will my Premium payments be credited to my account?**

- A. We will issue your Contract and allocate your first Premium within two Business Days (days when the New York Stock Exchange is open) after we receive your first Premium and all information that we require for the purchase of a Contract. If we

do not receive all of the information that we require, we will contact you to get the necessary information. If for some reason we are unable to complete this process within five Business Days, we will return your money.

Subsequent Premium payments should be sent to one of the following addresses:

<b>Regular Mail</b> P.O. Box 24068, Lansing, Michigan 48909-4068	<b>Express Mail</b> 1 Corporate Way, Lansing, Michigan 48951
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Subsequent Premiums are allocated on the Business Day that the Premium is received. Each Business Day ends when the New York Stock Exchange closes (usually 4:00 p.m. Eastern time).

## **MAKING WITHDRAWALS: ACCESSING MONEY IN YOUR CONTRACT**

**Q. Can I access the money in my account during the accumulation phase?**

A. Until you annuitize, you have full access to your money. You can choose to withdraw your Contract Value at any time (although if you withdraw early, you may have to pay a contract maintenance charge, charges due under any add-on benefit, a Market Value Adjustment, and/or taxes, including tax penalties).

You can have access to the money in your Contract by making a partial or total withdrawal, by electing the Automatic Withdrawal Program, or by electing a Guaranteed Minimum Withdrawal Benefit. Withdrawals will reduce the Contract Value of your Contract (including the amount of the death benefit). However, withdrawing the Contract Value of your Contract below a certain level will terminate your Contract.

Certain benefits may limit withdrawals under the Contract. Certain withdrawals could substantially reduce or even terminate the benefits available under the Contract.

**Q. Are there limitations and consequences associated with taking money out of my Contract during the accumulation phase?**

A. Yes. These limitations and consequences include:

<b>Limitations on withdrawal amounts</b>	The minimum withdrawal amount is the lesser of \$500 or, if less, the entire amount in the applicable Investment Division. The minimum withdrawal is \$50 under the Automatic Withdrawal Program.
<b>Charges and taxes</b>	As described above, when you take out money, there may be a contract maintenance charge, charges due under any add-on benefit, a Market Value Adjustment, and applicable taxes.
<b>Negative impact of withdrawal on benefits and guarantees of your Contract</b>	A withdrawal may have a negative impact on certain standard benefits or add-on benefits that you may elect. It may increase the charge for, reduce the value of or even terminate certain benefits.

**Q. What is the process to request a withdrawal of money from my Contract?**

A. You can request a withdrawal from the Contract at any time before the Income Date. To request a partial or total withdrawal, you can send a written request in Good Order to one of the following addresses:

<b>Regular Mail</b> P.O. Box 24068, Lansing, Michigan 48909-4068	<b>Express Mail</b> 1 Corporate Way, Lansing, Michigan 48951
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Generally, for partial or total withdrawal requests received in Good Order before the end of the Business Day, we will process your request that day. If we receive your request in Good Order after the close of the end of the Business Day, your request will be processed the next Business Day. Generally, Jackson will pay the withdrawal proceeds within seven days of a request in Good Order.

**Q. Can I access the money in my account during the income phase?**

A. The income phase of your Contract occurs when you begin receiving regular income payments from us. You can choose an income option and the date income payments begin (subject to a maximum age). All of the Contract Value must be annuitized. If you annuitize, you may no longer withdraw money at will from your Contract. However, under income options with a specified period, the Beneficiary may request a lump sum payment subject to a commutation fee.

**ADDITIONAL INFORMATION ABOUT FEES**

The following tables describe the fees and expenses that you will pay when buying, owning, and making partial or total withdrawals from the Contract. 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.

The first table describes the fees and expenses that you will pay at the time that you buy the Contract, make a partial or total withdrawal from the Contract, or transfer Contract Value between investment options. State premium taxes may also be deducted.

**Transaction Expenses**

Maximum Withdrawal Charge		None
Transfer Charge (per transfer after 25 in a Contract Year)		\$25
Premium Taxes (Percentage of each Premium) <sup>1</sup>	Minimum	0%
	Maximum	3.5%
Expedited Delivery Charge <sup>2</sup>		\$22.50
Wire Transfers (for withdrawals) <sup>3</sup>		\$25

<sup>1</sup> Premium taxes generally range from 0% to 3.5% and vary by state.

<sup>2</sup> Between Monday and Friday, the Expedited Delivery Charge is \$10. On Saturday, the Expedited Delivery Charge is \$22.50.

<sup>3</sup> Standard wire fees are \$20, international wire fees are \$25.

The next table describes the fees and expenses that you will pay each year during the time that you own the Contract (not including Fund fees and expenses). If you choose to purchase an add-on benefit, you will pay additional charges, as shown below.

**Annual Contract Expenses**

<b>Administrative Charges</b>	<b>Maximum Charge</b>
Annual Contract Maintenance Charge <sup>1</sup>	\$35
<b>Base Contract Charges (% of average daily account value of Investment Divisions)</b>	<b>Maximum Charge</b>
Core Contract Charge <sup>2</sup>	0.40%

<sup>1</sup> This charge is waived on Contract Value of \$50,000 or more. This charge is deducted proportionally from allocations to the Investment Divisions and the Fixed Account either annually (on your Contract Anniversary) or in conjunction with a total withdrawal, as applicable.

<sup>2</sup> This charge is reduced to 0.35% if the Contract Value on the later of the Issue Date or the most recent Contract Quarterly Anniversary is greater than or equal to \$1 million. If your Contract Value subsequently drops below \$1 million on the most recent Contract Quarterly Anniversary, we will reinstate the charge of 0.40%.



The next table describes the maximum charges that you will pay each year if you choose to purchase an add-on benefit.

### Add-On Benefit Expenses

Optional Benefit Charges	
<b>Add-On Death Benefit Charge (benefit based)</b>	<b>Maximum Charge</b>
Return of Premium Guaranteed Minimum Death Benefit (“GMDB”) <sup>3</sup>	0.40%
<b>Add-On Guaranteed Minimum Withdrawal Benefit (“GMWB”) Charges (benefit based)<sup>4</sup></b>	<b>Maximum Charge</b>
Jackson +Protect Guaranteed Minimum Withdrawal Benefit (“GMWB”) <sup>5</sup>	1.50%

3. The Return of Premium GMDB is only available to select when purchasing your Contract, and once purchased cannot be cancelled. For more information, please see “Return of Premium Guaranteed Minimum Death Benefit Charge” under “Death Benefit Charges”.
4. The charge for the add-on guaranteed minimum withdrawal benefit is calculated based on the applicable percentage of the GWB.
5. The charge displayed above represents the maximum possible charge during the Withdrawal Period of the Jackson +Protect GMWB add-on benefit. For more information about the charges for this benefit, please see “Jackson +Protect GMWB” under “Contract Charges”.

The next table shows the minimum and maximum total operating expenses charged by the Funds that you may pay periodically during the time that you own the Contract (before any fee waiver or expense reimbursement). The expenses are expressed as a percentage of average net assets of the Funds and may be higher or lower in the future. A complete list of Funds available under the Contract, including their annual expenses, may be found in Appendix A.

### Annual Fund Expenses

	Minimum	Maximum
Expenses that are deducted from the Fund assets, including management and administration fees, distribution and/or service (12b-1) fees, and other expenses as of December 31, 2021.	0.21%	1.89%

### EXAMPLE

The table below is intended to help you compare the cost of investing in the Contract with the cost of investing in other variable annuity policies. These costs include transaction expenses, annual Contract expenses and annual Fund expenses. The Example assumes that you invest \$100,000 in the Contract for the time periods indicated. The Example also assumes that your investment has a 5% return each year, and assumes the most expensive combination of annual Fund expenses and add-on benefits available for an additional charge (using the maximum possible charge). The Example does not include any advisory fees paid to third party financial professionals from Contract Value or other assets of the Owner. If such advisory fees were reflected, costs would be higher. Although your actual costs may be higher or lower, based on these assumptions your costs would be:

If you take a total withdrawal of your Contract Value at the end of the applicable time period				If you annuitize at the end of the applicable time period				If you do <u>not</u> take a total withdrawal of your Contract Value			
1 Year	3 Years	5 Years	10 Years	1 Year	3 Years	5 Years	10 Years	1 Year	3 Years	5 Years	10 Years
\$4,217	\$12,752	\$21,424	\$43,719	\$4,217	\$12,752	\$21,424	\$43,719	\$4,217	\$12,752	\$21,424	\$43,719

**The example does not represent past or future expenses. Your actual costs may be higher or lower.**

## APPENDIX A

### FUNDS AVAILABLE UNDER THE CONTRACT

The following is a list of Funds (all Class I 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 [www.jackson.com/fund-literature.html](http://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 12/31/22)		
			1 year	5 year	10 year
Allocation	<b>JNL/American Funds Balanced Fund<sup>1</sup></b> (Investment Adviser to the Master Fund: Capital Research and Management Company <sup>SM</sup> )	0.61% <sup>2</sup>	-13.46%	5.28%	6.31%
Fixed Income	<b>JNL/American Funds Bond Fund of America Fund<sup>1</sup></b> (Investment Adviser to the Master Fund: Capital Research and Management Company <sup>SM</sup> )	0.52% <sup>2</sup>	-12.54%	N/A	N/A
Allocation	<b>JNL/American Funds Capital Income Builder Fund<sup>1</sup></b> (Investment Adviser to the Master Fund: Capital Research and Management Company <sup>SM</sup> )	0.65% <sup>2</sup>	-7.29%	N/A	N/A
Fixed Income	<b>JNL/American Funds Capital World Bond Fund<sup>1</sup></b> (Investment Adviser to the Master Fund: Capital Research and Management Company <sup>SM</sup> )	0.74% <sup>2</sup>	-17.67%	-1.79%	-0.54%
International/ Global Equity	<b>JNL/American Funds Global Growth Fund<sup>1</sup></b> (Investment Adviser to the Master Fund: Capital Research and Management Company <sup>SM</sup> )	0.76% <sup>2</sup>	-24.82%	7.06%	N/A
International/ Global Equity	<b>JNL/American Funds Global Small Capitalization Fund<sup>1</sup></b> (Investment Adviser to the Master Fund: Capital Research and Management Company <sup>SM</sup> )	0.95% <sup>2</sup>	-29.59%	2.79%	6.78%
U.S. Equity	<b>JNL/American Funds Growth Fund<sup>1</sup></b> (Investment Adviser to the Master Fund: Capital Research and Management Company <sup>SM</sup> )	0.60% <sup>2</sup>	-29.95%	11.10%	N/A
U.S. Equity	<b>JNL/American Funds Growth-Income Fund<sup>1</sup></b> (Investment Adviser to the Master Fund: Capital Research and Management Company <sup>SM</sup> )	0.61% <sup>2</sup>	-16.57%	7.74%	11.38%
International/ Global Equity	<b>JNL/American Funds International Fund<sup>1</sup></b> (Investment Adviser to the Master Fund: Capital Research and Management Company <sup>SM</sup> )	0.87% <sup>2</sup>	-20.87%	-1.11%	3.77%
International/ Global Equity	<b>JNL/American Funds New World Fund<sup>1</sup></b> (Investment Adviser to the Master Fund: Capital Research and Management Company <sup>SM</sup> )	0.96% <sup>2</sup>	-22.20%	2.20%	4.11%
U.S. Equity	<b>JNL/American Funds<sup>®</sup> Washington Mutual Investors Fund<sup>1</sup></b> (Investment Adviser to the Master Fund: Capital Research and Management Company <sup>SM</sup> )	0.61% <sup>2</sup>	-8.64%	7.04%	11.17%

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 12/31/22)		
			1 year	5 year	10 year
Alternative	<b>JNL Multi-Manager Alternative Fund</b> (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.; Westchester Capital Management, LLC; and Western Asset Management Company, LLC)	1.89%	-10.20%	1.07%	N/A
International/ Global Equity	<b>JNL Multi-Manager Emerging Markets Equity Fund</b> (Kayne Anderson Rudnick Investment Management, LLC; T. Rowe Price Associates, Inc. (Sub-Sub-Adviser: T. Rowe Price Hong Kong Limited); WCM Investment Management, LLC; and Wellington Management Company LLP)	0.92%	-23.93%	-4.20%	-0.48%
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)	0.91%	-30.27%	N/A	N/A
U.S. Equity	<b>JNL Multi-Manager Mid Cap Fund</b> (Champlain Investment Partners, LLC; ClearBridge Investments, LLC; Kayne Anderson Rudnick Investment Management, LLC; Nuance Investments, LLC; and Victory Capital Management Inc.)	0.78%	-16.18%	7.94%	N/A
U.S. Equity	<b>JNL Multi-Manager Small Cap Growth Fund</b> (BAMCO, Inc.; Granahan Investment Management, Inc.; Kayne Anderson Rudnick Investment Management, LLC; Segall Bryant & Hamill, LLC; Victory Capital Management Inc.; and WCM Investment Management, LLC)	0.67%	-30.88%	7.01%	9.32%
U.S. Equity	<b>JNL Multi-Manager Small Cap Value Fund</b> (Congress Asset Management Company, LLP; Cooke & Bieler, L.P.; Reinhart Partners, LLC; River Road Asset Management, LLC; and WCM Investment Management, LLC)	0.79%	-11.93%	4.36%	7.68%
Allocation	<b>JNL iShares Tactical Moderate Fund</b> (Mellon Investments Corporation)	0.49%	-12.88%	2.24%	N/A
Allocation	<b>JNL iShares Tactical Moderate Growth Fund</b> (Mellon Investments Corporation)	0.51%	-14.09%	3.34%	N/A
Allocation	<b>JNL iShares Tactical Growth Fund</b> (Mellon Investments Corporation)	0.52%	-15.12%	4.18%	N/A
Allocation	<b>JNL/American Funds Moderate Growth Allocation Fund</b>	0.68%	-16.98%	4.17%	N/A
Allocation	<b>JNL/American Funds Growth Allocation Fund</b>	0.70%	-19.05%	5.46%	N/A
International/ Global Equity	<b>JNL/AB Sustainable Global Thematic Fund</b> (AllianceBernstein L.P.)	0.86%	N/A	N/A	N/A
U.S. Equity	<b>JNL/AQR Large Cap Defensive Style Fund</b> (AQR Capital Management, LLC)	0.56%	-8.30%	N/A	N/A
International/ Global Equity	<b>JNL/Baillie Gifford International Growth Fund</b> (Baillie Gifford Overseas Limited)	0.68%	-37.06%	1.03%	N/A
Allocation	<b>JNL/BlackRock Global Allocation Fund</b> (BlackRock Investment Management, LLC)	0.77%	-15.27%	3.53%	5.03%

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 12/31/22)		
			1 year	5 year	10 year
Alternative	JNL/BlackRock Global Natural Resources Fund (BlackRock International Limited)	0.68%	18.17%	9.07%	3.22%
U.S. Equity	JNL/BlackRock Large Cap Select Growth Fund (BlackRock Investment Management, LLC)	0.54% <sup>2</sup>	-37.69%	7.23%	11.95%
International/ Global Equity	JNL/Causeway International Value Select Fund (Causeway Capital Management LLC)	0.67%	-6.74%	1.24%	3.77%
U.S. Equity	JNL/ClearBridge Large Cap Growth Fund (ClearBridge Investments, LLC)	0.65%	-32.33%	7.32%	N/A
International/ Global Equity	JNL/DFA International Core Equity Fund (Dimensional Fund Advisors LP)	0.55% <sup>2</sup>	-11.66%	N/A	N/A
U.S. Equity	JNL/DFA U.S. Core Equity Fund (Dimensional Fund Advisors LP)	0.45% <sup>2</sup>	-15.30%	8.58%	11.75%
U.S. Equity	JNL/DFA U.S. Small Cap Fund (Dimensional Fund Advisors LP)	0.63% <sup>2</sup>	-13.48%	5.82%	N/A
Fixed Income	JNL/DoubleLine <sup>®</sup> Core Fixed Income Fund (DoubleLine Capital LP)	0.48%	-13.02%	-0.23%	1.00%
Fixed Income	JNL/DoubleLine <sup>®</sup> Emerging Markets Fixed Income Fund (DoubleLine Capital LP)	0.77%	-14.78%	-0.64%	N/A
U.S. Equity	JNL/DoubleLine <sup>®</sup> Shiller Enhanced CAPE <sup>®</sup> Fund (DoubleLine Capital LP)	0.71%	-23.49%	7.14%	N/A
Fixed Income	JNL/DoubleLine <sup>®</sup> Total Return Fund (DoubleLine Capital LP)	0.52%	-12.75%	-0.60%	N/A
Fixed Income	JNL/Fidelity Institutional Asset Management <sup>®</sup> Total Bond Fund (FIAM LLC)	0.51%	-13.21%	0.32%	1.23%
Alternative	JNL/First Sentier Global Infrastructure Fund (First Sentier Investors (Australia) IM Ltd)	0.85%	-3.73%	4.72%	5.44%
Allocation	JNL/Franklin Templeton Income Fund (Franklin Advisers, Inc.)	0.63%	-4.23%	4.51%	5.59%
U.S. Equity	JNL/Goldman Sachs 4 Fund (Goldman Sachs Asset Management, L.P.)	0.39%	-10.70%	8.45%	N/A
International/ Global Equity	JNL/GQG Emerging Markets Equity Fund (GQG Partners, LLC)	1.07%	-21.69%	1.21%	N/A
International/ Global Equity	JNL/Harris Oakmark Global Equity Fund (Harris Associates L.P.)	0.84%	-15.79%	2.35%	N/A
Sector Equity	JNL/Heitman U.S. Focused Real Estate Fund (Heitman Real Estate Securities LLC)	0.80%	-25.55%	N/A	N/A
U.S. Equity	JNL/Invesco Diversified Dividend Fund (Invesco Advisers, Inc.)	0.69%	-1.72%	6.42%	N/A
International/ Global Equity	JNL/Invesco Global Growth Fund (Invesco Advisers, Inc.)	0.65%	-32.02%	3.00%	7.86%
U.S. Equity	JNL/Invesco Small Cap Growth Fund (Invesco Advisers, Inc.)	0.76%	-35.12%	4.51%	10.02%
Allocation	JNL/JPMorgan Global Allocation Fund (J.P. Morgan Investment Management Inc.)	0.77% <sup>2</sup>	-18.83%	1.45%	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 12/31/22)		
			1 year	5 year	10 year
Alternative	<b>JNL/JPMorgan Hedged Equity Fund</b> (J.P. Morgan Investment Management Inc.)	0.66%	-8.12%	N/A	N/A
U.S. Equity	<b>JNL/JPMorgan MidCap Growth Fund</b> (J.P. Morgan Investment Management Inc.)	0.59%	-26.87%	10.08%	13.20%
Fixed Income	<b>JNL/JPMorgan U.S. Government &amp; Quality Bond Fund</b> (J.P. Morgan Investment Management Inc.)	0.40%	-11.38%	0.08%	0.74%
U.S. Equity	<b>JNL/JPMorgan U.S. Value Fund</b> (J.P. Morgan Investment Management Inc.)	0.59%	-2.64%	6.20%	8.39%
International/ Global Equity	<b>JNL/Lazard International Strategic Equity Fund</b> (Lazard Asset Management LLC)	0.81%	-16.85%	2.09%	N/A
International/ Global Equity	<b>JNL/Loomis Sayles Global Growth Fund</b> (Loomis, Sayles & Company, L.P.)	0.70%	-25.97%	N/A	N/A
Fixed Income	<b>JNL/Lord Abbett Short Duration Income Fund</b> (Lord, Abbett & Co. LLC)	0.50%	-4.73%	N/A	N/A
Sector Equity	<b>JNL/Mellon Communication Services Sector Fund</b> (Mellon Investments Corporation)	0.31% <sup>2</sup>	-41.13%	0.59%	5.73%
Sector Equity	<b>JNL/Mellon Consumer Discretionary Sector Fund</b> (Mellon Investments Corporation)	0.29% <sup>2</sup>	-35.72%	8.03%	12.30%
Sector Equity	<b>JNL/Mellon Consumer Staples Sector Fund</b> (Mellon Investments Corporation)	0.30% <sup>2</sup>	-2.84%	7.73%	N/A
Sector Equity	<b>JNL/Mellon Energy Sector Fund</b> (Mellon Investments Corporation)	0.29% <sup>2</sup>	61.88%	7.79%	4.58%
Sector Equity	<b>JNL/Mellon Financial Sector Fund</b> (Mellon Investments Corporation)	0.29% <sup>2</sup>	-12.56%	4.71%	10.87%
Sector Equity	<b>JNL/Mellon Healthcare Sector Fund</b> (Mellon Investments Corporation)	0.28% <sup>2</sup>	-5.43%	11.53%	14.47%
Sector Equity	<b>JNL/Mellon Industrials Sector Fund</b> (Mellon Investments Corporation)	0.31% <sup>2</sup>	-8.35%	7.26%	N/A
Sector Equity	<b>JNL/Mellon Information Technology Sector Fund</b> (Mellon Investments Corporation)	0.27% <sup>2</sup>	-31.76%	14.46%	17.16%
Sector Equity	<b>JNL/Mellon Materials Sector Fund</b> (Mellon Investments Corporation)	0.31% <sup>2</sup>	-11.57%	6.45%	N/A
Sector Equity	<b>JNL/Mellon Real Estate Sector Fund</b> (Mellon Investments Corporation)	0.31% <sup>2</sup>	-25.82%	3.58%	N/A
U.S. Equity	<b>JNL S&amp;P 500 Index Fund</b> (Mellon Investments Corporation)	0.09% <sup>2</sup>	-18.18%	9.23%	N/A
Sector Equity	<b>JNL/Mellon Utilities Sector Fund</b> (Mellon Investments Corporation)	0.30% <sup>2</sup>	1.22%	8.84%	N/A
U.S. Equity	<b>JNL/MFS Mid Cap Value Fund</b> (Massachusetts Financial Services Company (d/b/a MFS Investment Management))	0.65%	-8.76%	7.67%	9.87%
U.S. Equity	<b>JNL/Morningstar U.S. Sustainability Index Fund</b> (Mellon Investments Corporation)	0.36% <sup>2</sup>	-19.71%	9.88%	N/A
U.S. Equity	<b>JNL/Morningstar Wide Moat Index Fund</b> (Mellon Investments Corporation)	0.46%	-13.52%	N/A	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 12/31/22)		
			1 year	5 year	10 year
Fixed Income	<b>JNL/Neuberger Berman Strategic Income Fund</b> (Neuberger Berman Investment Advisers LLC)	0.65%	-10.59%	1.18%	2.30%
U.S. Equity	<b>JNL/Newton Equity Income Fund</b> (Newton Investment Management North America, LLC)	0.61%	4.11%	10.76%	N/A
Fixed Income	<b>JNL/PIMCO Income Fund</b> (Pacific Investment Management Company LLC)	0.64%	-7.81%	1.48%	N/A
Fixed Income	<b>JNL/PIMCO Investment Grade Credit Bond Fund</b> (Pacific Investment Management Company LLC)	0.51%	-16.23%	0.54%	N/A
Fixed Income	<b>JNL/PIMCO Real Return Fund</b> (Pacific Investment Management Company LLC)	0.65%	-11.55%	2.20%	1.06%
Fixed Income	<b>JNL/PPM America Floating Rate Income Fund</b> (PPM America, Inc.; FIAM LLC)	0.65%	-4.34%	1.55%	N/A
Fixed Income	<b>JNL/PPM America High Yield Bond Fund</b> (PPM America, Inc.)	0.45%	-11.44%	1.57%	3.33%
Fixed Income	<b>JNL/PPM America Total Return Fund</b> (PPM America, Inc.)	0.48%	-13.77%	0.59%	N/A
U.S. Equity	<b>JNL/RAFI<sup>®</sup> Fundamental U.S. Small Cap Fund</b> (Mellon Investments Corporation)	0.32% <sup>2</sup>	-13.70%	1.63%	6.84%
U.S. Equity	<b>JNL/RAFI<sup>®</sup> Multi-Factor U.S. Equity Fund</b> (Mellon Investments Corporation)	0.37%	-7.75%	6.93%	10.17%
Allocation	<b>JNL/T. Rowe Price Balanced Fund</b> (T. Rowe Price Associates, Inc.; Sub-Sub-Adviser: T. Rowe Price Investment Management, Inc.)	0.69%	-17.42%	3.83%	N/A
Allocation	<b>JNL/T. Rowe Price Capital Appreciation Fund</b> (T. Rowe Price Associates, Inc.; Sub-Sub-Adviser: T. Rowe Price Investment Management, Inc.)	0.68%	-11.65%	9.04%	N/A
U.S. Equity	<b>JNL/T. Rowe Price Established Growth Fund</b> (T. Rowe Price Associates, Inc.)	0.53%	-38.63%	4.72%	11.15%
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.)	0.69%	-21.83%	7.19%	11.96%
Fixed Income	<b>JNL/T. Rowe Price Short-Term Bond Fund</b> (T. Rowe Price Associates, Inc.)	0.41%	-4.29%	1.08%	0.99%
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.)	0.64%	-14.56%	0.22%	N/A
U.S. Equity	<b>JNL/T. Rowe Price Value Fund</b> (T. Rowe Price Associates, Inc.)	0.58%	-11.27%	7.91%	11.48%
Allocation	<b>JNL/Vanguard Moderate ETF Allocation Fund</b> (Mellon Investments Corporation)	0.27% <sup>2</sup>	-13.70%	2.51%	N/A
Allocation	<b>JNL/Vanguard Moderate Growth ETF Allocation Fund</b> (Mellon Investments Corporation)	0.28% <sup>2</sup>	-15.13%	3.52%	N/A
Allocation	<b>JNL/Vanguard Growth ETF Allocation Fund</b> (Mellon Investments Corporation)	0.27% <sup>2</sup>	-16.23%	4.60%	N/A
International/ Global Equity	<b>JNL/WCM Focused International Equity Fund</b> (WCM Investment Management, LLC)	0.82%	-28.50%	6.90%	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 12/31/22)		
			1 year	5 year	10 year
Alternative	<b>JNL/Westchester Capital Event Driven Fund</b> (Westchester Capital Management, LLC)	1.29%	-3.04%	4.75%	N/A
Fixed Income	<b>JNL/Western Asset Global Multi-Sector Bond Fund</b> (Western Asset Management Company, LLC; Sub-Sub-Advisers: Western Asset Management Company Limited and Western Asset Management Company Pte. Ltd.)	0.70%	-5.50%	-2.78%	-0.70%
International/ Global Equity	<b>JNL/William Blair International Leaders Fund</b> (William Blair Investment Management, LLC)	0.66%	-24.82%	0.01%	3.69%
Allocation	<b>JNL/WMC Balanced Fund</b> (Wellington Management Company LLP)	0.42%	-13.69%	5.67%	7.98%
U.S. Equity	<b>JNL/WMC Equity Income Fund</b> (Wellington Management Company LLP)	0.59%	0.81%	8.76%	N/A
Sector Equity	<b>JNL/WMC Global Real Estate Fund</b> (Wellington Management Company LLP)	0.73%	-27.38%	-1.26%	2.28%
Fixed Income	<b>JNL/WMC Government Money Market Fund</b> (Wellington Management Company LLP)	0.26%	1.27%	1.05%	0.56%
U.S. Equity	<b>JNL/WMC Value Fund</b> (Wellington Management Company LLP)	0.48%	-4.56%	7.33%	10.27%
Allocation	<b>JNL Conservative Allocation Fund</b>	0.85%	-12.89%	1.38%	N/A
Allocation	<b>JNL Moderate Allocation Fund</b>	0.85%	-14.45%	2.61%	N/A
Allocation	<b>JNL Moderate Growth Allocation Fund</b>	0.87%	-15.52%	3.48%	N/A
Allocation	<b>JNL Growth Allocation Fund</b>	0.87%	-18.40%	3.91%	N/A
Allocation	<b>JNL Aggressive Growth Allocation Fund</b>	0.88%	-19.61%	4.28%	N/A
Fixed Income	<b>JNL Bond Index Fund</b> (Mellon Investments Corporation)	0.09% <sup>2</sup>	-13.11%	N/A	N/A
International/ Global Equity	<b>JNL Emerging Markets Index Fund</b> (Mellon Investments Corporation)	0.16% <sup>2</sup>	-18.48%	N/A	N/A
International/ Global Equity	<b>JNL International Index Fund</b> (Mellon Investments Corporation)	0.10% <sup>2</sup>	-13.75%	N/A	N/A
U.S. Equity	<b>JNL Mid Cap Index Fund</b> (Mellon Investments Corporation)	0.10% <sup>2</sup>	-13.12%	N/A	N/A
U.S. Equity	<b>JNL Small Cap Index Fund</b> (Mellon Investments Corporation)	0.10% <sup>2</sup>	-16.24%	N/A	N/A

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.

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This summary prospectus incorporates by reference the Jackson Retirement Investment Annuity<sup>SM</sup> prospectus and Statement of Additional Information (SAI), both dated May 1, 2023, as amended or supplemented. The SAI may be obtained, free of charge, in the same manner as the prospectus.

Separate Account EDGAR contract identifier #C000226535



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