



Jackson Retirement Investment Annuity®

Updating Summary Prospectus

October 21, 2024

Jackson® is the marketing name for Jackson Financial Inc. and Jackson National Life Insurance Company® (Home Office: Lansing, Michigan). Jackson National Life Distributors LLC.

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UPDATING SUMMARY PROSPECTUS

October 21, 2024

JACKSON RETIREMENT INVESTMENT ANNUITY® 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 Jackson Retirement Investment Annuity® 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-3.html. To request a free paper or email copy of this information, please call 1-800-644-4565 or send an email request to customercare@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.

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.

TABLE OF CONTENTS

DEFINITIONS	1
UPDATED INFORMATION ABOUT YOUR CONTRACT	2
IMPORTANT INFORMATION YOU SHOULD CONSIDER ABOUT THE CONTRACT	3
APPENDIX A (FUNDS AVAILABLE UNDER THE CONTRACT)	A-1
BACK COVER PAGE	B-1

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DEFINITIONS

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, 2025, then the end of Contract Year 0-1 would be January 14, 2026, and January 15, 2026, 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 management 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 April 29, 2024. This may not reflect all of the changes that have occurred since you entered into your Contract.

Product Changes

Effective October 21, 2024, the following changes were made to the Contract:

1. The 3, 5 and 7-year Fixed Account Options are no longer available as targets for allocation of Contract Value or Premium(s). Contract Owners currently allocated to the 3, 5, and 7-year Fixed Account Options may remain allocated for the remainder of their current terms but will be reallocated to the 1-year Fixed Account Option at the end of their current terms unless they provide updated allocation instructions to the Company.
2. The Capital Protection Program is no longer available for election.
3. The maximum aggregate Premiums you may add to the Contract without prior approval has been reduced from \$2.5 million to \$1 million.

Fund Changes

Effective October 21, 2024, the following changes were made to the Funds available under the Contract:

Fund Name Changes

1. JNL iShares Tactical Moderate Fund to JNL Moderate ETF Allocation Fund
2. JNL iShares Tactical Moderate Growth Fund to JNL Moderate Growth ETF Allocation Fund
3. JNL iShares Tactical Growth Fund to JNL Growth ETF Allocation Fund
4. JNL/Heitman U.S. Focused Real Estate Fund to JNL/Cohen & Steers U.S. Realty Fund
5. JNL/Lazard International Strategic Equity Fund to JNL/Lazard International Quality Growth Fund
6. JNL/PPM America Floating Rate Income Fund to JNL Multi-Manager Floating Rate Income Fund
7. JNL/T. Rowe Price Established Growth Fund to JNL/T. Rowe Price Growth Stock Fund
8. JNL/WMC Government Money Market Fund to JNL/Dreyfus Government Money Market Fund

New Funds

1. JNL Multi-Manager U.S. Select Equity Fund
2. JNL/American Funds Moderate Allocation Fund
3. JNL/JPMorgan Nasdaq[®] Hedged Equity Fund
4. JNL/Morningstar SMID Moat Focus Index Fund
5. JNL/PPM America Investment Grade Credit Fund
6. JNL/T. Rowe Price Capital Appreciation Equity Fund

IMPORTANT INFORMATION YOU SHOULD CONSIDER ABOUT THE CONTRACT

	FEES AND EXPENSES	LOCATION IN PROSPECTUS		
Charges for Early Withdrawals	None.			
Transaction Charges	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.	Contract Charges-Transfer Charge		
Ongoing Fees and Expenses (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.	Contract Charges-Add-On Benefit Expenses		
	ANNUAL FEE	MINIMUM	MAXIMUM	
	1. Base Contract ¹	0.41%	0.41%	Contract Charges-Annual Contract Expenses: Core Contract Charge
	2. Investment options (Fund fees and expenses) ²	0.21%	2.14%	Contract Charges-Fund Expenses
3. Optional benefits available for an additional charge (for a single optional benefit, if elected) ³	See current Rate Sheet Prospectus Supplement	See current Rate Sheet Prospectus Supplement	Contract Charges-Add-On Benefit Expenses Rate Sheet Prospectus Supplement	
	<ol style="list-style-type: none"> 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 www.jackson.com/product-literature-3.html. 			
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.				
	LOWEST ANNUAL COST: See Current Rate Sheet Prospectus Supplement	HIGHEST ANNUAL COST: See Current Rate Sheet Prospectus Supplement	Rate Sheet Prospectus Supplement	
	Assumes: <ul style="list-style-type: none"> • Investment of \$100,000 • 5% annual appreciation • Least expensive combination of Fund fees and expenses • No add-on benefits • No sales charges • No additional purchase payments, or transfers 	Assumes: <ul style="list-style-type: none"> • Investment of \$100,000 • 5% annual appreciation • Most expensive combination of add-on benefits and Fund fees and expenses • No sales charges • No additional purchase payments, or transfers 		

	RISKS	Location in Prospectus
Risk of Loss	You can lose money by investing in this Contract.	<u>Principal Risks</u>
Not a Short-Term Investment	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.	<u>Principal Risks</u>
Risks Associated with Investment Options	<ul style="list-style-type: none"> • 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. • Each investment option (Investment Divisions and Fixed Account Options) has its own unique risks. • Early withdrawals from a Fixed Account Option are subject to a Market Value Adjustment. • You should review the investment options before making an investment decision. 	<u>Principal Risks</u>
Insurance Company Risks	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 www.jackson.com or by calling 1-800-644-4565.	<u>Principal Risks</u>
	RESTRICTIONS	
Investments	<ul style="list-style-type: none"> • 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. • Jackson may remove or substitute Funds as investment options available under the Contract, and may limit or suspend availability of the Fixed Account Options. 	<u>Principal Risks</u>
Optional Benefits	<ul style="list-style-type: none"> • 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. • Not all add-on benefits are available through all broker-dealers and may vary by state or date of purchase. • We may modify or discontinue an add-on benefit at any time. • 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. 	<u>Benefits Available Under the Contracts</u>
	TAXES	
Tax Implications	<ul style="list-style-type: none"> • Consult with a tax professional to determine the tax implications of an investment in and purchase payments received under this Contract. • If you purchase the Contract through a tax-qualified plan or individual retirement account (IRA), you do not get any additional tax deferral. • 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. 	<u>Taxes</u>
	CONFLICTS OF INTEREST	
Investment Professional Compensation	Your financial professional or other investment professionals may receive compensation for selling this Contract to you in the form of advisory fees, revenue sharing, and other compensation programs. Accordingly, investment professionals may have a financial incentive to offer or recommend this Contract over another investment.	<u>Distribution of Contracts</u>
Exchanges	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.	<u>Non-Qualified Contracts - 1035 Exchanges</u>

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 <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.

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 12/31/23)		
			1 year	5 year	10 year
Allocation	JNL/American Funds Balanced Fund¹ (Investment Adviser to the Master Fund: Capital Research and Management Company SM)	0.61% ²	14.18%	9.12%	6.17%
Fixed Income	JNL/American Funds Bond Fund of America Fund¹ (Investment Adviser to the Master Fund: Capital Research and Management Company SM)	0.53% ²	4.85%	N/A	N/A
Allocation	JNL/American Funds Capital Income Builder Fund¹ (Investment Adviser to the Master Fund: Capital Research and Management Company SM)	0.66% ²	8.91%	7.34%	N/A
Fixed Income	JNL/American Funds Capital World Bond Fund¹ (Investment Adviser to the Master Fund: Capital Research and Management Company SM)	0.76% ²	6.10%	-0.34%	0.32%
International/ Global Equity	JNL/American Funds Global Growth Fund¹ (Investment Adviser to the Master Fund: Capital Research and Management Company SM)	0.76% ²	22.49%	13.62%	N/A
International/ Global Equity	JNL/American Funds Global Small Capitalization Fund¹ (Investment Adviser to the Master Fund: Capital Research and Management Company SM)	0.94% ²	16.09%	8.27%	5.74%
U.S. Equity	JNL/American Funds Growth Fund¹ (Investment Adviser to the Master Fund: Capital Research and Management Company SM)	0.61% ²	38.46%	18.65%	N/A
U.S. Equity	JNL/American Funds Growth-Income Fund¹ (Investment Adviser to the Master Fund: Capital Research and Management Company SM)	0.61% ²	26.03%	13.27%	10.77%
International/ Global Equity	JNL/American Funds International Fund¹ (Investment Adviser to the Master Fund: Capital Research and Management Company SM)	0.87% ²	15.77%	4.76%	3.29%
International/ Global Equity	JNL/American Funds New World Fund¹ (Investment Adviser to the Master Fund: Capital Research and Management Company SM)	0.96% ²	15.80%	8.49%	4.54%
U.S. Equity	JNL/American Funds[®] Washington Mutual Investors Fund¹ (Investment Adviser to the Master Fund: Capital Research and Management Company SM)	0.63% ²	17.25%	12.54%	9.82%
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)	2.14%	11.55%	4.06%	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 12/31/23)		
			1 year	5 year	10 year
International/Global Equity	JNL Multi-Manager Emerging Markets Equity Fund (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)	0.94%	10.47%	1.72%	0.60%
Fixed Income	JNL Multi-Manager Floating Rate Income Fund (PPM America, Inc; FIAM LLC)	0.64%	13.52%	4.33%	N/A
International/Global Equity	JNL Multi-Manager International Small Cap Fund (Baillie Gifford Overseas Limited; Causeway Capital Management LLC; and WCM Investment Management, LLC)	0.91%	22.84%	11.72%	N/A
U.S. Equity	JNL Multi-Manager Mid Cap Fund (Champlain Investment Partners, LLC; Kayne Anderson Rudnick Investment Management, LLC; Nuance Investments, LLC; and Victory Capital Management Inc.)	0.79%	12.64%	11.78%	N/A
U.S. Equity	JNL Multi-Manager Small Cap Growth Fund (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)	0.68%	16.68%	10.76%	8.09%
U.S. Equity	JNL Multi-Manager Small Cap Value Fund (Congress Asset Management Company, LLP; Cooke & Bieler, L.P.; Reinhart Partners, Inc.; River Road Asset Management, LLC; and WCM Investment Management, LLC)	0.81%	21.37%	11.95%	6.56%
U.S. Equity	JNL Multi-Manager U.S. Select Equity Fund (GQG Partners, LLC; WCM Investment Management, LLC)	0.69%	23.21%	N/A	N/A
Allocation	JNL Moderate ETF Allocation Fund (Mellon Investments Corporation)	0.47%	9.87%	5.27%	N/A
Allocation	JNL Moderate Growth ETF Allocation Fund (Mellon Investments Corporation)	0.48%	12.08%	7.24%	N/A
Allocation	JNL Growth ETF Allocation Fund (Mellon Investments Corporation)	0.50%	14.35%	9.01%	N/A
Allocation	JNL/American Funds Moderate Allocation Fund	0.66%	N/A	N/A	N/A
Allocation	JNL/American Funds Moderate Growth Allocation Fund	0.70%	14.22%	7.92%	N/A
Allocation	JNL/American Funds Growth Allocation Fund	0.71%	17.58%	10.07%	N/A
International/Global Equity	JNL/AB Sustainable Global Thematic Fund (AllianceBernstein L.P.)	0.84%	16.03%	N/A	N/A
U.S. Equity	JNL/AQR Large Cap Defensive Style Fund (AQR Capital Management, LLC)	0.56%	10.91%	N/A	N/A
International/Global Equity	JNL/Baillie Gifford International Growth Fund (Baillie Gifford Overseas Limited)	0.69%	14.09%	6.62%	N/A
Allocation	JNL/BlackRock Global Allocation Fund (BlackRock Investment Management, LLC; Sub-Sub-Adviser BlackRock International Limited)	0.76%	14.35%	7.98%	5.02%

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 12/31/23)		
			1 year	5 year	10 year
Alternative	JNL/BlackRock Global Natural Resources Fund (BlackRock International Limited)	0.67%	-1.35%	12.93%	2.12%
U.S. Equity	JNL/BlackRock Large Cap Select Growth Fund (BlackRock Investment Management, LLC)	0.54% ²	50.11%	15.80%	12.79%
International/ Global Equity	JNL/Causeway International Value Select Fund (Causeway Capital Management LLC)	0.67%	28.79%	10.61%	4.36%
U.S. Equity	JNL/ClearBridge Large Cap Growth Fund (ClearBridge Investments, LLC)	0.64%	45.05%	15.57%	N/A
Sector Equity	JNL/Cohen & Steers U.S. Realty Fund (Cohen & Steers Capital Management, Inc.)	0.74%	9.89%	7.41%	N/A
International/ Global Equity	JNL/DFA International Core Equity Fund (Dimensional Fund Advisors LP)	0.55% ²	15.96%	N/A	N/A
U.S. Equity	JNL/DFA U.S. Core Equity Fund (Dimensional Fund Advisors LP)	0.45% ²	22.71%	14.88%	10.66%
U.S. Equity	JNL/DFA U.S. Small Cap Fund (Dimensional Fund Advisors LP)	0.64% ²	17.12%	12.40%	N/A
Fixed Income	JNL/DoubleLine [®] Core Fixed Income Fund (DoubleLine Capital LP)	0.49%	6.37%	1.05%	1.83%
Fixed Income	JNL/DoubleLine [®] Emerging Markets Fixed Income Fund (DoubleLine Capital LP)	0.78%	9.83%	1.76%	N/A
U.S. Equity	JNL/DoubleLine [®] Shiller Enhanced CAPE [®] Fund (DoubleLine Capital LP)	0.72%	27.81%	13.51%	N/A
Fixed Income	JNL/DoubleLine [®] Total Return Fund (DoubleLine Capital LP)	0.53%	5.43%	0.04%	N/A
Fixed Income	JNL/Dreyfus Government Money Market Fund (Mellon Investments Corporation)	0.26%	4.86%	1.68%	1.04%
Fixed Income	JNL/Fidelity Institutional Asset Management [®] Total Bond Fund (FIAM LLC)	0.49%	7.04%	1.96%	2.02%
Alternative	JNL/First Sentier Global Infrastructure Fund (First Sentier Investors (Australia) IM Ltd)	0.83%	3.05%	6.68%	3.54%
Allocation	JNL/Franklin Templeton Income Fund (Franklin Advisers, Inc.)	0.63%	8.54%	7.10%	5.05%
U.S. Equity	JNL/Goldman Sachs 4 Fund (Goldman Sachs Asset Management, L.P)	0.40%	14.78%	12.87%	N/A
International/ Global Equity	JNL/GQG Emerging Markets Equity Fund (GQG Partners LLC)	1.04%	29.41%	9.99%	N/A
International/ Global Equity	JNL/Harris Oakmark Global Equity Fund (Harris Associates L.P.)	0.81%	20.45%	11.36%	N/A
U.S. Equity	JNL/Invesco Diversified Dividend Fund (Invesco Advisers, Inc.)	0.69%	8.92%	9.82%	N/A
International/ Global Equity	JNL/Invesco Global Growth Fund (Invesco Advisers, Inc.)	0.66%	34.97%	12.44%	8.56%
U.S. Equity	JNL/Invesco Small Cap Growth Fund (Invesco Advisers, Inc.)	0.75%	12.48%	9.00%	7.64%

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 12/31/23)		
			1 year	5 year	10 year
Allocation	JNL/JPMorgan Global Allocation Fund (J.P. Morgan Investment Management Inc.)	0.76% ²	13.02%	5.79%	N/A
Alternative	JNL/JPMorgan Hedged Equity Fund (J.P. Morgan Investment Management Inc.)	0.66%	15.97%	9.36%	N/A
U.S. Equity	JNL/JPMorgan MidCap Growth Fund (J.P. Morgan Investment Management Inc.)	0.60%	23.59%	15.96%	11.62%
Alternative	JNL/JPMorgan Nasdaq[®] Hedged Equity Fund (J.P. Morgan Investment Management Inc.)	0.69%	N/A	N/A	N/A
Fixed Income	JNL/JPMorgan U.S. Government & Quality Bond Fund (J.P. Morgan Investment Management Inc.)	0.39%	4.51%	0.81%	1.53%
U.S. Equity	JNL/JPMorgan U.S. Value Fund (J.P. Morgan Investment Management Inc.)	0.58%	9.34%	10.11%	6.65%
International/ Global Equity	JNL/Lazard International Quality Growth Fund (Lazard Asset Management LLC)	0.75%	16.82%	7.52%	N/A
International/ Global Equity	JNL/Loomis Sayles Global Growth Fund (Loomis, Sayles & Company, L.P.)	0.71%	36.76%	13.72%	N/A
Fixed Income	JNL/Lord Abbett Short Duration Income Fund (Lord, Abbett & Co. LLC)	0.50%	5.70%	N/A	N/A
Sector Equity	JNL/Mellon Communication Services Sector Fund (Mellon Investments Corporation)	0.30% ²	54.23%	10.94%	8.29%
Sector Equity	JNL/Mellon Consumer Discretionary Sector Fund (Mellon Investments Corporation)	0.29% ²	39.06%	15.60%	12.12%
Sector Equity	JNL/Mellon Consumer Staples Sector Fund (Mellon Investments Corporation)	0.30% ²	2.01%	10.14%	N/A
Sector Equity	JNL/Mellon Energy Sector Fund (Mellon Investments Corporation)	0.28% ²	-0.88%	12.55%	2.13%
Sector Equity	JNL/Mellon Financial Sector Fund (Mellon Investments Corporation)	0.29% ²	15.80%	11.02%	9.31%
Sector Equity	JNL/Mellon Healthcare Sector Fund (Mellon Investments Corporation)	0.28% ²	1.94%	10.81%	10.80%
Sector Equity	JNL/Mellon Industrials Sector Fund (Mellon Investments Corporation)	0.31% ²	20.53%	14.77%	N/A
Sector Equity	JNL/Mellon Information Technology Sector Fund (Mellon Investments Corporation)	0.27% ²	58.79%	25.65%	19.86%
Sector Equity	JNL/Mellon Materials Sector Fund (Mellon Investments Corporation)	0.32% ²	14.59%	13.92%	N/A
Sector Equity	JNL/Mellon Real Estate Sector Fund (Mellon Investments Corporation)	0.32% ²	11.38%	7.01%	N/A
U.S. Equity	JNL S&P 500 Index Fund (Mellon Investments Corporation)	0.09% ²	26.17%	15.52%	N/A
Sector Equity	JNL/Mellon Utilities Sector Fund (Mellon Investments Corporation)	0.30% ²	-7.37%	6.34%	N/A
U.S. Equity	JNL/MFS Mid Cap Value Fund (Massachusetts Financial Services Company (d/b/a MFS Investment Management))	0.65%	12.67%	12.99%	8.07%

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 12/31/23)		
			1 year	5 year	10 year
U.S. Equity	JNL/Morningstar U.S. Sustainability Index Fund (Mellon Investments Corporation)	0.36% ²	26.42%	16.13%	N/A
U.S. Equity	JNL/Morningstar SMID Moat Focus Index Fund (Mellon Investments Corporation)	0.46%	N/A	N/A	N/A
U.S. Equity	JNL/Morningstar Wide Moat Index Fund (Mellon Investments Corporation)	0.46%	31.78%	16.98%	N/A
Fixed Income	JNL/Neuberger Berman Strategic Income Fund (Neuberger Berman Investment Advisers LLC)	0.65%	10.15%	3.60%	3.28%
U.S. Equity	JNL/Newton Equity Income Fund (Newton Investment Management North America, LLC)	0.58%	10.67%	15.25%	N/A
Fixed Income	JNL/PIMCO Income Fund (Pacific Investment Management Company LLC)	0.74%	8.76%	3.16%	N/A
Fixed Income	JNL/PIMCO Investment Grade Credit Bond Fund (Pacific Investment Management Company LLC)	0.54%	8.00%	2.57%	N/A
Fixed Income	JNL/PIMCO Real Return Fund (Pacific Investment Management Company LLC)	0.76%	4.23%	3.46%	2.43%
Fixed Income	JNL/PPM America High Yield Bond Fund (PPM America, Inc.)	0.46%	13.16%	5.20%	3.76%
Fixed Income	JNL/PPM America Investment Grade Credit Fund (PPM America, Inc.)	0.53%	N/A	N/A	N/A
Fixed Income	JNL/PPM America Total Return Fund (PPM America, Inc.)	0.49%	6.94%	2.15%	N/A
U.S. Equity	JNL/RAFI[®] Fundamental U.S. Small Cap Fund (Mellon Investments Corporation)	0.32% ²	17.64%	10.54%	5.21%
U.S. Equity	JNL/RAFI[®] Multi-Factor U.S. Equity Fund (Mellon Investments Corporation)	0.37%	12.42%	11.66%	8.42%
Allocation	JNL/T. Rowe Price Balanced Fund (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)	0.67% ²	17.76%	8.78%	N/A
Allocation	JNL/T. Rowe Price Capital Appreciation Fund (T. Rowe Price Associates, Inc.; Sub-Sub-Adviser: T. Rowe Price Investment Management, Inc.)	0.68% ²	18.78%	12.71%	N/A
U.S. Equity	JNL/T. Rowe Price Capital Appreciation Equity Fund (T. Rowe Price Associates, Inc.; Sub-Sub-Adviser: T. Rowe Price Investment Management, Inc.)	0.70% ²	N/A	N/A	N/A
U.S. Equity	JNL/T. Rowe Price Growth Stock Fund (T. Rowe Price Associates, Inc.)	0.53% ²	48.46%	13.59%	11.89%
U.S. Equity	JNL/T. Rowe Price Mid-Cap Growth Fund (T. Rowe Price Associates, Inc.; Sub-Sub-Adviser: T. Rowe Price Investment Management, Inc.)	0.69% ²	20.32%	11.72%	10.54%
Fixed Income	JNL/T. Rowe Price Short-Term Bond Fund (T. Rowe Price Associates, Inc.)	0.41% ²	5.06%	1.80%	1.46%
Fixed Income	JNL/T. Rowe Price U.S. High Yield Fund (T. Rowe Price Associates, Inc.; Sub-Sub-Adviser: T. Rowe Price Investment Management, Inc.)	0.63% ²	14.01%	3.27%	N/A
U.S. Equity	JNL/T. Rowe Price Value Fund (T. Rowe Price Associates, Inc.)	0.57% ²	12.27%	12.61%	9.24%

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 12/31/23)		
			1 year	5 year	10 year
Allocation	JNL/Vanguard Moderate ETF Allocation Fund (Mellon Investments Corporation)	0.27% ²	10.53%	5.46%	N/A
Allocation	JNL/Vanguard Moderate Growth ETF Allocation Fund (Mellon Investments Corporation)	0.28% ²	12.72%	7.37%	N/A
Allocation	JNL/Vanguard Growth ETF Allocation Fund (Mellon Investments Corporation)	0.27% ²	14.74%	9.21%	N/A
International/ Global Equity	JNL/WCM Focused International Equity Fund (WCM Investment Management, LLC)	0.83%	16.85%	12.03%	N/A
Alternative	JNL/Westchester Capital Event Driven Fund (Westchester Capital Management, LLC)	1.57%	6.77%	5.04%	N/A
Fixed Income	JNL/Western Asset Global Multi-Sector Bond Fund (Western Asset Management Company, LLC; Sub-Sub-Advisers: Western Asset Management Company Limited and Western Asset Management Company Pte. Ltd.)	0.66%	9.02%	-1.27%	-0.20%
International/ Global Equity	JNL/William Blair International Leaders Fund (William Blair Investment Management, LLC)	0.67%	13.26%	5.87%	3.17%
Allocation	JNL/WMC Balanced Fund (Wellington Management Company LLP)	0.41%	13.42%	9.06%	7.41%
U.S. Equity	JNL/WMC Equity Income Fund (Wellington Management Company LLP)	0.58%	7.01%	11.66%	N/A
Sector Equity	JNL/WMC Global Real Estate Fund (Wellington Management Company LLP)	0.73%	9.87%	1.90%	2.95%
U.S. Equity	JNL/WMC Value Fund (Wellington Management Company LLP)	0.48%	9.56%	11.64%	8.29%
Allocation	JNL Conservative Allocation Fund	0.86%	9.61%	3.86%	N/A
Allocation	JNL Moderate Allocation Fund	0.86%	12.28%	6.03%	N/A
Allocation	JNL Moderate Growth Allocation Fund	0.87%	14.07%	7.64%	N/A
Allocation	JNL Growth Allocation Fund	0.87%	16.90%	9.21%	N/A
Allocation	JNL Aggressive Growth Allocation Fund	0.88%	18.84%	10.28%	N/A
Fixed Income	JNL Bond Index Fund (Mellon Investments Corporation)	0.09% ²	5.49%	N/A	N/A
International/ Global Equity	JNL Emerging Markets Index Fund (Mellon Investments Corporation)	0.16% ²	9.87%	N/A	N/A
International/ Global Equity	JNL International Index Fund (Mellon Investments Corporation)	0.10% ²	17.83%	N/A	N/A
U.S. Equity	JNL Mid Cap Index Fund (Mellon Investments Corporation)	0.10% ²	16.32%	N/A	N/A
U.S. Equity	JNL Small Cap Index Fund (Mellon Investments Corporation)	0.10% ²	16.08%	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.

BACK COVER PAGE

This Summary Prospectus incorporates by reference the Contract's prospectus and Statement of Additional Information ("SAI"), both dated October 21, 2024, 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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For legal mailings of this nature, it can take up to 60 days for your delivery preferences to take effect.