OptiMAX annuities offer a menu of standard and add-on features that allow you to build your contract in the way that is the most beneficial to you. We encourage you to talk to your advisor about where these products might fit into your overall portfolio.

What are OptiMAX annuities?
The OptiMAX family of fixed annuities is composed of flexible premium* deferred fixed annuities that provide:

- **Guarantee of principal**
- **Competitive interest rates**
- **Your choice of interest rate guarantee periods**
- **Tax-deferred interest accumulation**
- **Options for guaranteed retirement income, including income for life**

The OptiMAX family of fixed annuities is a selection of long-term, tax-deferred vehicles designed for retirement. Earnings are taxable as ordinary income when distributed and may be subject to a 10% additional tax if withdrawn before age 59½. Please be aware that premium payments can be most effective if left in place for at least seven years or until retirement. Amounts withdrawn may be subject to withdrawal charges, which may further reduce your accumulated value. Guarantees are backed by the claims-paying ability of Jackson National Life Insurance Company®.

How does an OptiMAX annuity work?
The OptiMAX family of fixed annuities helps you preserve and grow your nest egg in three ways:

**First-Year Bonus**
OptiMAX annuities offer a first-year interest rate bonus to help boost your annuity’s accumulated value over the years.4

**Competitive Interest Rates**
You may elect to have your initial interest rate, excluding the first-year bonus, guaranteed for 1, 3, or 5 years.2 After that, the interest rate is guaranteed to never fall below the contract’s declared guaranteed minimum interest rate.5

If you elect the 3-year or 5-year guarantee period, the rate credited to your contract will be lower than if the extended guaranteed period had not been selected. The 3- and 5-year extended guarantee periods may not be available in all states and are subject to change.

**Tax Advantages**
Interest accumulates free of current taxation until you withdraw it. Please note that some states impose premium taxes; contact your representative for details.
COMMITTED TO BEING A COMPANY

YOU CAN COUNT ON

FINANCIAL FREEDOM FOR LIFE®
PRODUCT FEATURES

Guarantees†

• Guarantee of Principal—Jackson guarantees 100% of your premium payment upon full withdrawal (less any prior withdrawals and applicable charges).
• The initial interest rate (excluding a possible first-year interest rate bonus) is declared in advance and guaranteed for 1, 3, or 5 years, depending upon your selection.
• The guaranteed minimum interest rate will be declared each calendar year and will fall between 1%-3%. Once a contract is issued, the guaranteed minimum interest rate will not change.
• A first-year interest rate bonus (where available) helps your premium start to grow on day one.

Access

• Up to 10% or up to 15% free withdrawals each year
• Required Minimum Distributions free of withdrawal charges
• Accelerated Benefit
• Extended Care Waiver
• Terminal Illness Waiver

Death Benefits

• Standard Death Benefit
• Preselected Death Benefit
• EarningsMax Add-on Death Benefit

Retirement Income

• When you choose, you can convert your contract into retirement income, including an option for guaranteed income for life.

GETTING STARTED WITH AN OPTIMAX FIXED ANNUITY

The minimum initial payment for the family of OptiMAX annuities is $5,000 for nonqualified money or $2,000 for qualified money. Subsequent payments must be at least $1,000 (or $80 per month if part of an automatic payment plan). All OptiMAX annuities may be issued to individuals aged 0-90 (0-85 in Oklahoma). Subsequent premium may be restricted in some states.

Is my money protected in an OptiMAX Annuity?
The entire OptiMAX family is composed of fixed annuities providing protection with a fixed rate of interest on your money. Assuming you do not take withdrawals, your money is guaranteed to grow every year. This protects your money and allows it to be more accessible if the need should arise.

Do I have access to my money?
The OptiMAX family offers the following accessibility:

10% or 15% Free Withdrawals
Each contract year, you may withdraw up to 10% or up to 15% (depending on the product) of your accumulated value without incurring a withdrawal charge.

Required Minimum Distributions (RMDs)
The IRS may require you to take a minimum distribution from a qualified account. RMDs may be taken each contract year, free of withdrawal charges, even if the RMD amount exceeds the free withdrawal amount. Free withdrawals and RMDs may be limited when taken in the same year.

Accelerated Benefit (7302OR 10/11)
If you suffer from a qualified medical condition, you may withdraw up to 25% (one time only) of your accumulated value without incurring a withdrawal charge.

Extended Care Waiver (Nursing Home Waiver) (7350OR 10/11)
If you (or the joint owner) are, by medical necessity, confined to a nursing home or hospital for 90 consecutive days, you may withdraw up to 100% of the accumulated contract value without incurring a withdrawal charge (one time only).

Terminal Illness Waiver
If you are diagnosed with a medical condition expected to be terminal within 12 months, you may withdraw (one time only) up to 100% of your contract’s accumulated value without incurring a withdrawal charge.

† Guarantees are backed by the claims-paying ability of Jackson National Life Insurance Company.
CONVERTING AN OPTIMAX ANNUITY INTO RETIREMENT INCOME

You may elect to convert the value of your OptiMAX annuity into a stream of income using one of several available options, including an option that provides monthly payments for life. You are never required to convert your value to income payments to retain earned interest. The Latest Income Date allowed under the Contract is the owner’s age 95, which is the required age to annuitize or take a lump sum.

ANNUITIZATION BONUS

If annuitization begins four or more years from the contract’s issue date, a 1% or 2% bonus (depending on the product) will be added to the accumulated value, provided the election is a life-contingent income option, or payments are spread over at least 10 years.12 (Not available in Nevada, Utah, and Washington.)

THE POWER OF TAX DEFERRAL‡

Taxes you pay annually on earnings, such as interest, dividends, and capital gains, can erode the total amount set aside for your retirement. With a tax-deferred annuity, you pay no taxes on earnings while they remain in the contract. That means all of your money is working for you—not just the portion left after taxes.3

Consider the following hypothetical example comparing currently taxable growth vs. tax-deferred growth of $100,000, assuming a 4.5% annual rate of return and 40% tax rate over 30 years. Even if a lump-sum withdrawal is taken at the end of the 30-year period, the $100,000 still earns more than it would without tax deferral.

This example assumes a single, hypothetical contribution of nonqualified $100,000, a 4.5% annual return, and a 40% tax rate. The after-tax amount available is in the form of lump sum distribution after the deduction of taxes at a 40% tax rate. (The actual tax results of any distribution will depend on an individual’s personal tax circumstances.) This hypothetical example illustrates tax deferral and does not represent the past or future performance of any particular product. Lower maximum tax rates on capital gains and dividends would make the investment return for the taxable investment more favorable, thereby reducing the difference in performance between the accounts shown. Changes in tax rates and tax treatment of investment earnings may impact the comparison shown. Investors should consider their individual investment time horizon and income tax brackets, both current and anticipated, when making an investment decision, as these may further impact the results of the comparison.

‡ Tax deferral offers no additional value if an annuity is used to fund a qualified plan, such as a 401(k) or an IRA and may not be available if the annuity is owned by a “non-natural person” such as a corporation or certain types of trusts.
PROTECTION FOR YOUR BENEFICIARIES

Standard Death Benefit
Your entire accumulated value will be paid to your beneficiaries, who can elect to receive their benefit in a lump sum or a series of payments. Or, if you prefer, Jackson will allow you to preselect how the death benefit will be paid to your beneficiaries.10

Preselected Death Benefit Option
You have the ability to select how the death benefit distribution option will be paid to your beneficiary(ies). (Available for nonqualified and IRA contracts only.)

EarningsMax (7370OR)
You can further protect your legacy by electing EarningsMax, an add-on death benefit available on OptiMAX and OptiMAX 100. EarningsMax pays your beneficiaries up to an additional 40% of contract earnings to help cover taxes or other expenses, leaving more of your money for your heirs.11 This can become a powerful combination for asset transfer.

HOW EarningsMax WORKS
Contract with a hypothetical first year. By electing the add-on EarningsMax benefit, and accepting a 0.20% lower interest rate each year, the contract owner can add valuable death benefit protection.

End of Year 7 (Hypothetical Example: $100,000 premium)

<table>
<thead>
<tr>
<th>Without EarningsMax the contract and death benefit would be worth $122,090.</th>
<th>With EarningsMax the ending contract value would be $3,982 lower; however, the death benefit would be enhanced by more than $3,261.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Contract Value = $122,090</td>
<td>Contract Value = $120,438</td>
</tr>
<tr>
<td>2.89% annual rate</td>
<td>2.69% annual rate</td>
</tr>
<tr>
<td>$22,090</td>
<td>$20,438</td>
</tr>
</tbody>
</table>

3.66% Effective Rate to Beneficiary

$8,175

3.35% annual rate

$3,150

$1,260

3.15% annual rate

$3,350

$20,438

$22,090

Total Death Benefit with EarningsMax = $128,613

This chart is based on a hypothetical contract, assuming the owner was 69 or younger at issue, and there were no withdrawals or future premium. Subsequent premium may be restricted in some states. Performance indicated is not historical, nor a prediction of future results. Performance has been plotted to show how the EarningsMax benefit works in a hypothetical scenario.
A fixed annuity is a long-term, tax-deferred vehicle designed for retirement. Earnings are taxable as ordinary income when distributed and may be subject to a 10% additional tax if withdrawn before age 59½. Tax deferral offers no additional value if an annuity is used to fund a qualified plan, such as a 401(k) or an IRA, and may not be available if the annuity is owned by a “non-natural person” such as a corporation or certain types of trusts. For OptiMAX products, which include an interest rate bonus, rates in subsequent years will be lower.

The guaranteed minimum interest rate will be declared each calendar year and will fall between 1%-3%. Once a contract is issued, the guaranteed minimum interest rate will not change.

Jackson issues other annuities with similar features, benefits, limitations, and charges. Discuss them with your representative or contact Jackson for more information.

Guarantees are backed by the claims-paying ability of Jackson National Life Insurance Company. They are not backed by the broker/dealer from which this annuity contract is purchased, by the insurance agency from which this annuity contract is purchased or any affiliates of those entities, and none makes any representations or guarantees regarding the claims paying ability of Jackson National Life Insurance Company.

Interest credited daily. Interest rate(s) in subsequent years may be less. The initial interest rate credited to the 3- and 5-year extended guaranteed periods will be lower than that credited to a contract with a 1-year interest rate guaranteed period. For the remaining years of an extended guaranteed period, the interest rate credited will remain fixed and may be higher or lower than that credited to contracts where an extended guaranteed period was not selected. Additional premium will be credited with interest rates in effect at the time premium is received, and the interest rate will be guaranteed for the same period as selected at the time of purchase. Availability of extended guaranteed periods is subject to change. Subsequent premium may be restricted in some states.

Tax deferral offers no additional value if an annuity is used to fund a qualified plan, such as a 401(k) or an IRA, and may not be available if the annuity is owned by a “non-natural person” such as a corporation or certain types of trusts. For OptiMAX products, which include an interest rate bonus, rates in subsequent years will be lower.

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