**Product Features**

<table>
<thead>
<tr>
<th>Feature</th>
<th>Details</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Minimum Premium¹</strong></td>
<td>$5,000 Nonqualified/$2,000 Qualified. More than $1,000,000 is subject to Company approval.</td>
</tr>
<tr>
<td><strong>Maximum Issue Age</strong></td>
<td>Up to age 90 (85 in Oklahoma).</td>
</tr>
<tr>
<td><strong>Additional Premium</strong></td>
<td>Subsequent payments must be at least $1,000 (or $80 per month, if part of an automatic payment plan). May be restricted in some states.</td>
</tr>
<tr>
<td><strong>Interest Rate Guarantee</strong></td>
<td>Initial rate is guaranteed for first contract year.</td>
</tr>
<tr>
<td><strong>Guaranteed Minimum Interest Rate</strong></td>
<td>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.</td>
</tr>
<tr>
<td><strong>First-year Interest Rate Bonus²</strong></td>
<td>Yes.</td>
</tr>
<tr>
<td><strong>Extended Guaranteed Period³</strong></td>
<td>Optional 3- and 5-year extended guaranteed periods. (Availability of extended guaranteed periods is subject to change. Check with your representative for availability.)</td>
</tr>
<tr>
<td><strong>Withdrawal Charges</strong></td>
<td>Withdrawal charges as a percentage of each initial and subsequent premium and interest credited on such premium.</td>
</tr>
<tr>
<td><strong>Withdrawal Charges</strong></td>
<td>wandered years since receipt of premium</td>
</tr>
<tr>
<td></td>
<td>Withdrawal charge</td>
</tr>
<tr>
<td><strong>Withdrawals⁴</strong></td>
<td>Every contract year, you may withdraw up to 15% of the accumulated value, free of withdrawal charges.</td>
</tr>
<tr>
<td><strong>Terminal Illness Benefit⁵</strong></td>
<td>If you (or a joint owner) are diagnosed with a medical condition expected to result in death within 12 months, you may withdraw (one time only) up to 100% of your contract value without incurring a withdrawal charge. State variations may apply.</td>
</tr>
<tr>
<td><strong>Extended Care Benefit</strong></td>
<td>Optional Death Benefit Option</td>
</tr>
<tr>
<td><strong>(Nursing Home Waiver)⁶</strong></td>
<td>If you (or a joint owner) are by medical necessity confined to a nursing home or hospital for 90 consecutive days, you may withdraw (one time only) up to 100% of the accumulated contract value without incurring a withdrawal charge. State variations may apply.</td>
</tr>
<tr>
<td><strong>Accelerated Benefit⁷</strong></td>
<td>If you suffer from a qualified condition, you may access up to 25% of your accumulated value free of withdrawal charges (one time only). State variations may apply.</td>
</tr>
<tr>
<td><strong>Preselected Death Benefit Option</strong></td>
<td>Allows you to select how the death benefit will be paid to your beneficiaries. Available on nonqualified and IRA contracts only. State variations may apply.</td>
</tr>
<tr>
<td><strong>Optional Death Benefit⁸</strong></td>
<td>EarningsMax®, available at an additional cost, is Jackson's earnings protection benefit, which offers an optional additional death benefit that may help lessen the impact of taxes to heirs. Availability of the EarningsMax benefit is subject to change. State variations may apply.</td>
</tr>
<tr>
<td><strong>Death Benefit Prior to the Income Date</strong></td>
<td>Accumulated value. State variations may apply.</td>
</tr>
<tr>
<td><strong>Higher Interest Crediting⁹</strong></td>
<td>Subject to certain limitations and restrictions, a higher first-year interest rate may be credited to new and subsequent premium of $100,000 or greater.</td>
</tr>
<tr>
<td><strong>Premium Taxes</strong></td>
<td>State premium taxes, where applicable, will be applied in accordance with state regulations.</td>
</tr>
</tbody>
</table>

Note: Not all features may be available in all states and state variations may apply.
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<td><strong>Qualified Plans</strong></td>
</tr>
<tr>
<td>Yes. IRA transfers, rollovers, Keogh, SEP-IRA, 401(k), 403(b), pension, and profit sharing.</td>
</tr>
<tr>
<td><strong>Joint Annuitants</strong></td>
</tr>
<tr>
<td>Nonqualified contracts only.</td>
</tr>
<tr>
<td><strong>Annuitzation Bonus</strong></td>
</tr>
<tr>
<td>1%</td>
</tr>
</tbody>
</table>

1. Tax deferral offers no additional value if an annuity is used to fund a qualified plan, such as a 401(k) or 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.

2. As a result of the product’s first-year interest rate bonus, rates in subsequent years are lower. Current rate is subject to change.

3. Initial interest rate credited to the 3- and 5-year extended guaranteed periods may 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.

4. If the sum of withdrawals in a given contract year exceeds 15% of accumulated value, the total amount withdrawn that contract year will be subject to withdrawal charges.

5. If you or your joint owner is diagnosed with a terminal illness, you may access up to 100% of your Accumulation Value free of withdrawal charges. The Terminal Illness Benefit is subject to a maximum of $250,000 for all company contracts. State variations may apply.

6. If you or your joint owner is confined to a nursing home or hospital for 90 consecutive days by medical necessity beginning at least 30 days after the issue of your contract, you may access up to 100% of the Accumulation Value free of withdrawal charges. The Extended Care Benefit is subject to a maximum of $250,000 for all Jackson® contracts. The Company reserves the right to require proof of confinement. State variations may apply. Not available in Massachusetts.

7. If you suffer from a qualified condition, you may access up to 25% of your Accumulation Value free of withdrawal charges. Qualified conditions defined by the Company include: heart attack, stroke, Alzheimer’s disease, renal failure, life-threatening cancer, or coronary artery surgery. In the case of joint owners, this benefit applies to each of them for 12.5% of the Accumulation Value. State variations may apply. Not available in Connecticut.

8. Jackson’s earnings protection benefit, EarningsMax, offers an optional death benefit. For owners of contracts issued up to age 69, EarningsMax will pay your beneficiaries an additional 40% of the contract earnings, and for owners aged 70-75 at issue, EarningsMax is calculated at 25% of contract earnings (earnings not to exceed a maximum of 100% of premium payments, excluding subsequent premium less than 12 months old and adjusted for withdrawals). EarningsMax is not available if the owner is older than age 75 on the date of issue. Election of this benefit will result in credited interest rate(s) of 0.20% less than the annual credited interest rate(s) that would apply to your accumulated value if EarningsMax had not been elected. EarningsMax can only be elected at the time of issue and, once elected, is irrevocable. Availability of EarningsMax is subject to change and it may not be available in all states.

9. Subject to certain limitations and restrictions, higher first-year interest rates may be applicable to certain amounts. A higher first-year interest rate may be credited to new and subsequent premium of $100,000 or greater. Subsequent premium that increases the accumulated value of a contract to $100,000 or greater may also be eligible for the higher first-year interest rates. Higher interest rates will not be applied retroactively to previously received premium when the accumulated value of a contract reaches or exceeds $100,000.

10. State variations may apply. If annuitization begins four or more years from the issue date, a 1% annuitization bonus 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. Not available in Nevada.