## Variable Annuities

A variable annuity is a long-term, tax-deferred investment designed for retirement, involves investment risks, and may lose value. Earnings are taxable as ordinary income when distributed and may be subject to a 10% additional tax if withdrawn before age 59½. Add-on benefits are available for an extra charge in addition to the ongoing fees and expenses of the variable annuity.

### Perspective Advisory II® Contract

<table>
<thead>
<tr>
<th>Perspective Advisory II®</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Standard Contract Provisions</strong></td>
</tr>
<tr>
<td>Withdrawal Charges&lt;sup&gt;1&lt;/sup&gt;</td>
</tr>
<tr>
<td>Core Contract Charge</td>
</tr>
<tr>
<td>Annual Contract Maintenance Charge</td>
</tr>
<tr>
<td>Investment Options&lt;sup&gt;2&lt;/sup&gt;</td>
</tr>
<tr>
<td>Maximum Issue Age</td>
</tr>
<tr>
<td>Maximum Annuitsation Age</td>
</tr>
<tr>
<td>Minimum Initial Premium</td>
</tr>
<tr>
<td>Death Benefit&lt;sup&gt;3&lt;/sup&gt;</td>
</tr>
</tbody>
</table>

### Included Benefits (Available at No Additional Charge)

#### Living Benefits<sup>9</sup>
- LifeGuard Freedom<sup>®</sup> suite of living benefits – please see your financial professional for options, availability, and charge information.
- MarketGuard Stretch<sup>®</sup> – 1.10%
- AutoGuard<sup>®</sup> – 0.85%

#### Death Benefits<sup>10</sup>
- Highest Quarterly Anniversary Value (HQAV) Death Benefit – 0.50%
- 5% Roll-Up Death Benefit – 1.15%
- 5% Roll-Up/HQAV Combination Death Benefit – 1.25%

### Add-on Benefits (Annual Benefit-based Charge)

#### Living Benefits<sup>9</sup>
- LifeGuard Freedom<sup>®</sup> suite of living benefits – please see your financial professional for options, availability, and charge information.
- MarketGuard Stretch<sup>®</sup> – 1.10%
- AutoGuard<sup>®</sup> – 0.85%

#### Death Benefits<sup>10</sup>
- Highest Quarterly Anniversary Value (HQAV) Death Benefit – 0.50%
- 5% Roll-Up Death Benefit – 1.15%
- 5% Roll-Up/HQAV Combination Death Benefit – 1.25%

### Add-on Benefits (Annual Asset-based Charge)

<table>
<thead>
<tr>
<th>Death Benefits</th>
</tr>
</thead>
<tbody>
<tr>
<td>Return of Premium Death Benefit&lt;sup&gt;10&lt;/sup&gt; – 0.20%</td>
</tr>
<tr>
<td>EarningsMax&lt;sup&gt;®&lt;/sup&gt; Death Benefit&lt;sup&gt;11&lt;/sup&gt; – 0.35%</td>
</tr>
</tbody>
</table>

### Fixed Account Options<sup>12</sup>

<table>
<thead>
<tr>
<th>Fixed Account Options</th>
</tr>
</thead>
<tbody>
<tr>
<td>1-, 3-, 5-, and 7-year guaranteed periods</td>
</tr>
<tr>
<td>The premium earns interest in a fixed account at a rate never less than the Fixed Account Minimum Interest Rate (FAMIR) (1% to 3% depending on the five year Constant Maturity Treasury Rate). The FAMIR may be redeetermined once a year in January on the contract anniversary date. Jackson&lt;sup&gt;®&lt;/sup&gt; reserves the right to restrict transfers to and from the Fixed Account Options.</td>
</tr>
</tbody>
</table>

---

<sup>*Charges are expressed as an annual percentage of the average daily net assets of the Variable Investment Options.</sup>

<sup>†All or any portion of the contract may be withdrawn at any time prior to the Income Date. On contracts without a Guaranteed Minimum Withdrawal Benefit (GMWB), if the contract value remaining after withdrawal is less than $2,000, any withdrawal will be treated as a total withdrawal and the withdrawal value will be paid and the contract will terminate.</sup>

Not for use in Oregon.

Not FDIC/NCUA insured ● May lose value ● Not bank/CU guaranteed
Not a deposit ● Not insured by any federal agency
This material is authorized for use only when preceded or accompanied by the current contract prospectus and underlying fund prospectuses, which are contained in the same document. Before investing, investors should carefully consider the investment objectives, risks, charges, and expenses of the variable annuity and its underlying investment options. This and other important information is contained in the current contract prospectus and underlying fund prospectuses. Please read the prospectuses carefully before investing or sending money.

This material was prepared to support the promotion and marketing of Jackson variable annuities. Jackson, its distributors, and their respective representatives do not provide tax, accounting, or legal advice. Any tax statements contained herein were not intended or written to be used, and cannot be used, for the purpose of avoiding U.S. federal, state, or local tax penalties. Please consult your own independent advisor as to any tax, accounting, or legal statements made herein.

The latest income date allowed on variable annuity contracts is age 95, which is the required age to annuitize or take a lump sum. Please see the prospectus for important information regarding the annuitization of a contract.

In certain states, we reserve the right to refuse any subsequent premium payment.

1 Total annual fund operating expenses are calculated as an annual percentage of the average daily net assets. These are expenses deducted from fund assets, including management and administration fees and other expenses. This range is based on the estimated expenses reflected for each of the portfolios in the current prospectus and subsequent prospectus supplements.

2 Select up to a maximum of 99 investments and adjust options or allocations up to 25 times each contract year without transfer fees. To prevent abusive trading practices, Jackson restricts the frequency of transfers among Variable Investment Options, including trading out of and back into the same subaccount within a 15-day period.

3 The standard death benefit is equal to contract value on the date of the claim and does not include any additional guarantees. The standard death benefit terminates if contract value falls to zero.

4 Systematic investment programs do not assure a profit or protect against loss in a declining market. They involve continuous investing regardless of fluctuating price levels. You should consider your ability to continue investing through periods of fluctuating market conditions.

5 If fixed account restrictions are imposed, the owner may elect automatic rebalancing, but the 1-Year Fixed Account may not be included in the allocation.

6 Add-on death benefits terminate if the contract value falls to zero and upon spousal continuation.

7 Preselected death benefit is available on nonqualified and IRA contracts only.

8 Add-on benefits are available for an extra charge in addition to the ongoing fees and expenses of the variable annuity. Only one add-on living benefit and one add-on death benefit may be elected per contract. Once elected, benefits may not be canceled or changed; please see prospectus for specific benefit availability. The long-term advantage of the add-on benefits will vary with the terms of the benefit option, the investment performance of the Variable Investment Options selected, and the length of time the annuity is owned. As a result, in some circumstances the cost of an option may exceed the actual benefit paid under that option.

9 The total annual charges are calculated as a percentage of the benefit base, contract value for the Return of Premium death benefit, and deducted quarterly and upon termination on a pro rata basis across the Variable Investment Options and the Fixed Account Options. For LifeGuard Freedom Flex® DB, LifeGuard Freedom AcceleratorDB DB, the Roll-Up Death Benefit or Combination Death Benefit, the Fixed Account Options are not available, and the charges are deducted quarterly against the Variable Investment Options only. For LifeGuard Freedom Flex DB and Lifeguard Freedom Accelerator DB, a portion of the charge is calculated as a percentage of the GMWB and a portion is calculated as a percentage of the GMWB death benefit. On each 5th contract anniversary following the effective date of the endorsement, the company reserves the right to increase the charge subject to the maximum increase amount and maximum benefit charge stated in the contract supplemental data pages. If the Fixed Account Minimum Value of any Fixed Account has been reached, charges will not be taken from that Fixed Account but will be taken pro rata from any Fixed Accounts that have not reached the Fixed Account Minimum Value and the Variable Investment Options. If the contract value falls to zero or at the time the benefit is terminated, the charge will be discontinued.

9 MarketGuard Stretch is available on nonqualified contracts only. AutoGuard 5 and MarketGuard Stretch are available through age 80. For MarketGuard Stretch, owners age 70 or less at election, the benefit may be elected no more than five years after the death of the original owner. For owners age 71 through 80 at election, the benefit may only be elected before the first stretch RMD is required. The timing and amounts of withdrawals have a significant impact on the amount and duration of benefits. As you near retirement, it may be possible to more reliably forecast the need to make withdrawals prior to the ages where certain benefit features are locked in (these forecasts may be less reliable when you are farther from retirement). Consult your financial professional or retirement planning agent as to the amount of money and age of the owner/annuitant and the value to you of potentially limited downside protection this GMWB may provide.

10 Add-on, HQAV, Roll-Up, and Combination death benefits are available through age 79 at election. The Return of Premium death benefit is available through age 85 at election. For Joint Owners, the oldest Joint Owner’s age cannot exceed the maximum election age for the benefit on the date of election. If the owner is age 70 or older on the election date, the Roll-Up Death Benefit component compounds at 1% less until the contract anniversary immediately preceding the owner’s 81st birthday. Death benefits will terminate if the contract value is reduced to zero and upon spousal continuation. Fixed Account Options are not available with the Roll-Up Death Benefit or Combination Death Benefit. If elected with Joint Owners, the oldest Joint Owner’s age cannot exceed the maximum election age for the benefit on the date of election.

11 EarningsMax is available for owners through age 75 at issue. EarningsMax is calculated at 40% of contract earnings for issue ages 0-69; 25% for issue ages 70-75; subject to a maximum of 250% of purchase payments remaining in the contract (excluding premium less than 12 months old). If there are no earnings in the contract at the time of death, there is no EarningsMax benefit payable. Charge is calculated as a percentage of the daily net asset value of the account, and the amount of fixed account payments must not exceed one-half of the value of the fixed account. If the maximum transfer amount has been transferred in both of the two prior contract years, the remaining value of the fixed account may be transferred to the previous contract year, in the following contract year transfers may not exceed one-half of the value of the fixed account. If the maximum transfer amount has been transferred in both of the two prior contract years, the remaining value of the fixed account may be transferred to the fixed account. If the transfer restriction is imposed, then transfers from the 1-Year Fixed Account in the first contract year may not exceed one-third of the value of the fixed account; if the maximum transfer amount has been transferred in the previous contract year, in the following contract year transfers may not exceed one-half of the value of the fixed account. If the transfer restriction is imposed, then transfers from the 1-Year Fixed Account may not exceed one-third of the value of the fixed account; if the maximum transfer amount has been transferred in the previous contract year, in the following contract year transfers may not exceed one-half of the value of the fixed account. If the maximum transfer amount has been transferred in both of the two prior contract years, the remaining value of the fixed account may be transferred to the previous contract year. Transfers may not begin until 12 months after the last transfer. If the restrictions are imposed, the owner may elect automatic rebalancing, but the 1-Year Fixed Account may not be included in the allocation. The interest rate credited to the fixed account is backed by the claims-paying ability of Jackson National Life Insurance Company. Withdrawals from a fixed account prior to the end of the fixed period may be subject to market value adjustments, where applicable, which may reduce the contract value. Market value adjustments do not apply on the 1-Year Fixed Account Option. Premium allocated to the fixed accounts are subject to a Fixed Account Minimum Value. The Fixed Account Minimum Value is equal to 87.5% of premiums allocated to the Fixed Account Options reduced by withdrawals and transfers from the Fixed Account Options, any applicable optional benefit charges, taxes, and a $50 annual deduction, accumulated at the Fixed Account Minimum Interest Rate. Fixed Account Options are not available if the LifeGuard Freedom Flex DB, LifeGuard Freedom Accelerator DB, Roll-Up Death Benefit or Combination Death Benefit is elected.

Guarantees are backed by the claims-paying ability of Jackson National Life Insurance Company and do not apply to the principal amount or investment performance of a variable annuity’s separate account or its underlying investments. 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.

Perspective Advisory II Variable and Fixed Annuity (VA790, VA790-FB1, ICC17 VA790, ICC17 VA790-FB1) is issued by Jackson National Life Insurance Company (Home Office: Lansing, Michigan) and distributed by Jackson National Life Distributors LLC, member FINRA. This contract has limitations and restrictions. Jackson issues other annuities with similar features, benefits, limitations, and charges. Discuss them with your financial professional or contact Jackson for more information.

Jackson® is the marketing name for Jackson National Life Insurance Company®. Jackson National Life Distributors LLC.

Not for use in Oregon. Firm and state variations may apply.