JACKSON® VARIABLE ANNUITIES WITH LIVING BENEFITS

GUARANTEERING LIFETIME INCOME

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

Not FDIC/NCUA insured • May lose value • Not bank/CU guaranteed
Not a deposit • Not insured by any federal agency
What are variable annuities?
Variable annuities are long-term, tax-deferred investments designed for retirement, involve investment risks, and may lose value. Earnings may be subject to a 10% additional tax if withdrawn before age 59½. Add-on living benefits are available for an extra charge in addition to the ongoing fees and expenses of the variable annuity and are subject to conditions and limitations.

Guarantees are backed by the claims-paying ability of Jackson National Life Insurance Company.
ARE YOU PREPARED FOR RETIREMENT?

Life after the workplace will present a new set of financial challenges. When it comes to retirement planning, it’s no longer enough to simply think about saving enough money. There are many factors to consider.

THINGS TO DISCUSS WITH YOUR FINANCIAL PROFESSIONAL:

- Taking distributions from your retirement savings at the wrong time
- Living longer because of good health
- Experiencing the rising cost of healthcare and inflation

Use the following pages to estimate how prepared you may be to face and potentially overcome these challenges and the rising cost of retirement. This could provide a foundation for discussion with your financial professional, and bring to light any gaps in your financial readiness.
An important step in planning your future is identifying your priorities. Do your assets and financial plan support that vision, or should you explore some options? Use this guide as a tool to determine whether there’s a gap between your income needs and the sources of guaranteed income you could use to fund those needs. Once you’ve determined if you have a gap, you and your financial professional can discuss how to cover it.

The following pages can help you map out some expenses you expect to have and how they can add up over time.

WILL YOU HAVE AN INCOME GAP?

Pensions and Social Security used to be the main funding for retirement. Now the responsibility lies with retirees, and their personal assets play a more significant role.

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The following pages can help you map out some expenses you expect to have and how they can add up over time.

WHAT WILL I NEED?

When planning for retirement, think of your income needs as a pyramid. Your essential, daily expenses make up the base of the pyramid. You’ll want to start with these expenses before potentially including expenses in the next levels of discretionary income.

<table>
<thead>
<tr>
<th>What are your <strong>aspirational</strong> activities?</th>
<th>What do they currently cost? (per year)</th>
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<tbody>
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</tbody>
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<table>
<thead>
<tr>
<th>What are your <strong>important</strong>-to-have items?</th>
<th>What do they currently cost? (per year)</th>
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<table>
<thead>
<tr>
<th>What are your <strong>essentials</strong>?</th>
<th>What do they currently cost? (per year)</th>
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<td></td>
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</tbody>
</table>
WHAT CAN I COUNT ON?
Now that you’ve estimated what your expenses could be, use this section to calculate the guaranteed income you expect to have. This could include distributions from investments or a part-time job. This will help determine the gap between what you’ll need and your projected available resources.

<table>
<thead>
<tr>
<th>EXPENSES</th>
<th></th>
<th></th>
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</thead>
<tbody>
<tr>
<td>Aspirational</td>
<td>$</td>
<td>per year</td>
</tr>
<tr>
<td>Important</td>
<td>$</td>
<td>per year</td>
</tr>
<tr>
<td>Essentials</td>
<td>$</td>
<td>per year</td>
</tr>
<tr>
<td>TOTAL PROJECTED EXPENSES</td>
<td>$</td>
<td>A</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>GUARANTEED INCOME SOURCES</th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Pensions</td>
<td>$</td>
<td>per year</td>
</tr>
<tr>
<td>Social Security</td>
<td>$</td>
<td>per year</td>
</tr>
<tr>
<td>Other</td>
<td>$</td>
<td>per year</td>
</tr>
<tr>
<td>TOTAL GUARANTEED INCOME</td>
<td>$</td>
<td>B</td>
</tr>
</tbody>
</table>

WHAT IS MY GAP? (Box A - Box B) $ C

These are your income needs that are not covered by your existing sources of guaranteed income.

This is only meant to be a guide to help you estimate how much you may need to cover expenses in retirement. It is only a high-level overview and does not constitute investment advice, nor is it a measure of investment suitability. Individual investors should ultimately rely on their own judgment and/or the judgment of a financial professional when making investment decisions.
YOUR LIFE. YOUR RETIREMENT.
BUILD IT YOUR WAY.

Secure Your Income

LIFETIME CHECK BY JACKSONSM PROTECTED INCOME
When you purchase Jackson variable annuities with add-on living benefits, you have the opportunity to receive a Lifetime CheckSM that’s unaffected by interest rate fluctuations and market downturns. Your check comes monthly, quarterly, or yearly, so you can have income for the rest of your life—and your Lifetime Check amount might even keep growing. These add-on living benefits allow you to grow and take income, as well as leave a legacy. Each add-on living benefit focuses on a specific aspect of retirement planning so you and your trusted financial professional can create the Lifetime Check that is right for you. (Just keep in mind that the principal value of the variable annuity will fluctuate based on the performance of the underlying investment options and may lose value.)

GROW YOUR INCOME
Growing the money you’ll live on in retirement starts with growing your “protected balance,” from which you’ll take income for life.1 To generate the largest amount of income, you’ll want to grow your protected balance as much as possible. The amount of your Lifetime Check is a percentage2 of your protected balance (determined by your age3 at your first withdrawal4) that can increase with market step-ups and bonuses,* or if your protected balance has not increased through step-ups and bonuses.
To customize your Lifetime Check and decide on a specific Income Stream® percentage, discuss with your financial professional.

THE POWER OF INVESTMENT FREEDOM
It’s been proven that a higher rate of return on investments can ultimately have a larger impact on your income than withdrawal rates or guaranteed bonuses. Jackson® provides flexibility with a variety of investment options†—without forcing you into predetermined models—so you and your financial professional can create the portfolio that’s right for you.

WAYS TO GROW

When the market is up, step-ups automatically lock in gains and grow the guaranteed withdrawal balance (GWB), the “protected balance” from which you take income, each contract anniversary.

In a down market, the protected balance grows by a certain percentage, called a bonus.5

The above hypothetical examples are for illustrative purposes only and are not representative of the future performance of any particular product. Past performance is no guarantee of future results. Step-ups and the annual bonus are applied on an annual basis, if applicable, to your protected balance, not the contract value, and you receive the greater of the two, not both.

*Once elected, the bonus and income options you choose cannot be changed or terminated. The latest income date allowed 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.
† 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.
CUSTOMIZE GROWTH
Choose Your Bonus with LifeGuard Freedom Flex®

GROWING YOUR INCOME
This benefit offers a unique level of flexibility because you can choose from bonus® options to increase your guaranteed withdrawal balance. When deciding, consider the following:

- **Choose a single life or joint life option** to provide lifetime income for just you or you and your spouse. To find out which Income Stream might be right for you consult your trusted financial professional.

- **The importance of cost vs. guaranteed growth.** A higher bonus may yield more growth, but it will also cost more. Is cost a concern or are you willing to pay a higher annual charge in order to receive a higher bonus?

- **Income sooner vs. income later.** Do you need to take income right away or do you have time to grow your future income? Consider the length of time you have for growth—and the period of time bonuses have to accrue—when deciding which one to choose.

PUTTING IT TOGETHER
Want to learn more? Let’s take a closer look at how LifeGuard Freedom Flex works.

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ENHANCE INCOME
Boost your income with greater access to earnings with LifeGuard Freedom Net®

GROWING YOUR INCOME
Use an annual bonus and step-ups to help increase your guaranteed withdrawal balance, the “protected balance” from which you take income.

TAKING YOUR INCOME
LifeGuard Freedom Net provides a feature that allows you to have guaranteed income for life plus greater access to your earnings. Our two Income Streams provide more flexibility—plus cost-conscious options—so you can plan for your unique needs.

- Choose a single life or joint life option to provide for just you or for you and your spouse. To find out which Income Stream might be right for you, consult your trusted financial professional.
- A guaranteed floor of income. The minimum amount of income you’ll be able to count on annually is based on your age at the time of your first withdrawal.
- The earnings-sensitive adjustment (ESA) allows you to take more income when you have earnings over your previous year’s contract value (GMWB earnings). Take as much as 40% of those earnings (up to a maximum of two-thirds of the maximum eligible withdrawal amount remaining). * Once elected, the bonus and income options you choose cannot be changed or terminated.

<table>
<thead>
<tr>
<th>Year</th>
<th>Contract Value</th>
<th>You receive GAWA</th>
<th>ESA</th>
<th>Contract value declines and there are no available earnings in contract, so you receive GAWA.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Year 1</td>
<td></td>
<td></td>
<td>GAWA</td>
<td></td>
</tr>
<tr>
<td>Year 2</td>
<td></td>
<td></td>
<td>GAWA</td>
<td></td>
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<tr>
<td>Year 3</td>
<td></td>
<td></td>
<td>GAWA</td>
<td></td>
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</tbody>
</table>

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* Once elected, the bonus and income options you choose cannot be changed or terminated.
1 LifeGuard Freedom Net is a required-minimum-distribution (RMD) friendly benefit, so qualified contracts are not subject to the stated maximum. Withdrawals before age 59½ may be subject to a 10% additional tax.
BALANCE INCOME WITH LEGACY

Get the best of both worlds with income and a death benefit with LifeGuard Freedom Flex DB

GROWING YOUR INCOME

Use an annual bonus and step-ups\(^8\) to help increase your guaranteed withdrawal balance, the “protected balance” from which you take income.

LEAVING A LEGACY

- LifeGuard Freedom Flex DB has an enhanced death benefit\(^{11}\) that helps you pass on a greater legacy to your beneficiaries.

- **Provide an inheritance** equal to the sum of your premium payments that is not reduced for your allowed annual withdrawals. Keep in mind that while withdrawals do not reduce your enhanced death benefit, they do reduce your contract value.

- **Lock in a death benefit at annuitization.** You must convert your current account value into income payments by age 95. Multiple options will be available, some of which may let you lock in the enhanced death benefit.

PUTTING IT TOGETHER

Let’s take a closer look at how LifeGuard Freedom Flex DB works. LifeGuard Freedom Flex DB provides an enhanced death benefit that is not reduced. You can have guaranteed lifetime\(^1\) income and provide for loved ones after you are gone.

<table>
<thead>
<tr>
<th>Premium</th>
<th>Contract Value</th>
<th>Annual Withdrawals</th>
<th>Death Benefit</th>
</tr>
</thead>
</table>

Even after taking normal withdrawals over 20 years, the death benefit is still equal to the amount of money you’ve paid into the policy (provided the contract value does not fall to zero).

Premium is the total of all your premium payments over the life of the contract.

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Important Point

Even if your Death Benefit lapses due to your contract value falling to $0, you will still receive income for life.

LifeGuard Freedom Flex DB is not available with a joint life option.
CHOOSING YOUR ANNUITY PROVIDER

A Company You Can Rely On

At Jackson, we believe everyone deserves the opportunity to live life well, and not outlive your money. That’s why Jackson is committed to helping people achieve Financial Freedom for Life®.

Products
Life stages often determine how you spend and think about money. Jackson offers a variety of products and benefits to help you pursue your goals, so discuss your options with your financial professional.

People
We’ve been awarded for the quality of our service 14 years in a row.* Jackson strives to deliver more than you might expect, with measures to protect your information and ensure your experience is efficient and pleasant.

Performance
Jackson is a leading annuity provider with a robust and flexible investment platform, spanning multiple asset classes inclusive of equities, fixed income, alternative, active, and passive strategies. Investing without restrictions allows you to participate in market growth, even with a living benefit, and gives you the best chance to grow your income.

Where you invest your money matters. And while it’s important to choose products that support your individual, long-term strategy, it’s also important to choose a company that can stand behind those products. That’s why you should know that our history is one of uninterrupted service, stability, and financial growth.

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.

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. This brochure makes no representations or guarantees regarding the claims-paying ability of Jackson National Life Insurance Company.

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 the option. The latest income date allowed on variable annuity contracts is age 95, which is the required age to annuitize or take a lump sum. Upon mandatory annuitization at age 95, multiple annuitization options may be available, some of which allow you to lock in the enhanced death benefit. Please see the prospectus for important information regarding the annuitization of a contract.

In certain states, we reserve the right to refuse subsequent premium payments. At issue, the guaranteed withdrawal balance (GWB) is equal to net premium (minus any applicable taxes) subject to a maximum of $10 million. The total annual charges are calculated as a percentage of the GWB 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, the Fixed Account Options are not available and a portion of the charge is calculated as a percentage of the GWB and a portion is calculated as a percentage of the GMWB death benefit; both fees are deducted quarterly and upon termination on a pro rata basis across the Variable Investment Options only. 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 charged stated in the supplemental contract data pages. If the Fixed Account Minimum Value of any fixed accounts has been reached, a portion of that account amount 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.

Step-ups and the annual bonus are applied on an annual basis, if applicable, to your guaranteed annuitization value, to the contract value, and to the guaranteed annuitization and guaranteed withdrawal amounts. It’s important to keep in mind the difference between your contract value and guaranteed annuitization value. This example illustrates the protected balance is not a cash value, not available as a lump sum, and decreases on a dollar-for-dollar basis as you withdraw your guaranteed annual withdrawal amount (GAWA) or required minimum distribution (RMD).

Guaranteed minimum withdrawal benefit (GMWB) earnings are defined as the amount used to calculate the earnings-sensitive adjustment that may apply to each withdrawal. GMWB earnings are not equal to the earnings used to calculate the additional free withdrawal amount under the basic contract.

When a withdrawal is taken, the withdrawal amount can be increased by the earnings-sensitive adjustment (ESA). The ESA is considered a withdrawal and will reduce the contract value, remaining premium, and all other contract values in the same way as any other withdrawal. If the for-life guarantee is in effect at the time of the withdrawal, the ESA is equal to the lesser of 40% of GMWB earnings at the time of the withdrawal, or b) two-thirds of the lesser of the maximum eligible withdrawal amount remaining and the withdrawal amount prior to any ESA; or c) the greater of zero and the GWB minus the maximum withdrawal amount (prior to the application of the ESA) that is eligible for the ESA. The maximum eligible withdrawal amount remaining is defined as the greater of the GAWA or RMD plus any ESA in the current contract year, less all partial withdrawals made in that contract year. If the maximum eligible withdrawal amount remaining is zero, no ESA would apply.

At election, the GMWB death benefit is equal to the GWB. Upon any premium payment subsequent to election, the GMWB death benefit is increased by the amount of the premium payment net of any applicable taxes subject to a maximum of $10 million. Withdrawals up to the maximum allowed under the GMWB are not subject to IRS required minimum distribution (RMD) rules. Withdrawals over the GWB/RMD will reduce the GMWB death benefit in the same proportion that the contract value is reduced for the excess withdrawal amount. The GMWB death benefit is not adjusted for bonuses, upon annual GWB step-up, or the application of the GWB adjustment. Not available with any other add-on death benefit. The GMWB death benefit is terminated if the contract value falls to zero. Fixed Account Options are not available with the election of LifeGuard Freedom Flex DB.

Variable Annuites (VA775, VA775-CB1, ICC18 VA775, ICC18 VA775-CB1, VA775-RLC, ICC8 VA775-RLC, VA90, VA90-F81, ICC7 VA90, ICC7 VA90-F81) are issued by the Jackson National Life Insurance Company of Ohio, and guaranteed by Jackson National Life Insurance Company of Illinois, both are member FINRA. These contracts have limitations and restrictions. Jackson issues other annuities with similar features, benefits, limitations, and charges. Discuss them with your financial professional or contact your financial advisor for more information.

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