Add-on living benefits are available for an additional cost. Availability and certain terms may vary by firm. This material is authorized for use only when preceded or accompanied by the current prospectus. 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.

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
What are variable annuities?
Variable annuities are long-term, tax-deferred investments designed for retirement, involve 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 Earnings are taxable as ordinary income when distributed and may be subject to a 10% additional tax if withdrawn before age 59½.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 living benefits are available for an extra charge in addition to the ongoing fees and expenses of the variable annuity.
YOUR LIFE. YOUR RETIREMENT.
YOUR WAY.

No pension? Create a personal plan for today, tomorrow, and what’s next.

You’ve taken the first step toward financial freedom by partnering with a financial advisor. Now’s a great time to learn a little bit more about the choices in front of you.

Protected Income For Life℠*
Longer lifespans are leading to more years in retirement. That means even more time to enjoy passions and to be with loved ones. A steady stream of lifelong income† in retirement can help you pursue what matters most, and a variable annuity with the purchase of an add-on benefit can provide that.

Lifetime Check℠
Imagine your income in retirement can be protected from market downturns, while still capturing the opportunity for growth.† Now imagine that retirement income lasting your entire life—no matter how long you live.

When you purchase a variable annuity with add-on living benefits, you can potentially receive a Lifetime Check 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 even has the potential to keep growing.

Funding Your Longevity

<table>
<thead>
<tr>
<th>Men 23.1 years</th>
</tr>
</thead>
<tbody>
<tr>
<td>Women 26 years</td>
</tr>
</tbody>
</table>

Content on this chart is based on Jackson® calculations of information from: Social Security Administration, Life Expectancy Calculator, as of March 19, 2019.

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*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.

Add-on living benefits are available for an additional cost. Availability and certain terms may vary by firm.

† The guaranteed minimum withdrawal benefits (GMWBs) discussed in this brochure 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; 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 add-on benefit may exceed the actual benefit paid under the option.

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.

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 advisors as to any tax, accounting or legal statements made herein.
PROTECTION AND GROWTH FOR THE LIFE YOU WANT

In addition to income for life, Jackson helps ensure growth by providing you with benefits you can count on in any market.

Maximizing Your Lifetime Income

Building the money you’ll live on in retirement starts with growing your “protected balance” (see right). To generate the largest amount of income, you’ll want to grow your balance as much as possible.

A Closer Look

Protected Balance: A value called the guaranteed withdrawal balance (GWB). This serves as your “protected balance” from which you’ll take your income for life.1

Capture Market Growth

First, if your investment options perform well, step-ups automatically lock in gains and grow your protected balance on each contract anniversary. Choose from the following options:

- **Annual step-ups** lock in your contract anniversary value.
- Once a year, **quarterly step-ups** look back at your contract value (on each quarterly contract anniversary) and lock in the highest value* of the four quarters.

Growth During Market Downturns

But if the markets flatten or even fall, your protected balance can still grow. How? Jackson will increase it by a certain percentage. This is called your “bonus.”2

- Applied in years you don’t take a withdrawal during the bonus period.
- The bonus period lasts for at least the first 10 contract years but can reset with a step-up, potentially allowing you to receive bonuses through age 90.

The Power of Two

So what happens when your protected balance steps up due to market growth? The amount of your future bonuses will step up too. Why? Because those bonuses will now be determined by your larger value2 following a step-up.

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.

* Adjusted for subsequent premiums and withdrawals.

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.
Growth In Any Market
Climb, fall, or stall—no matter what markets are doing, Jackson has mechanisms in place to support ongoing protection and growth.

Growth Through a Variety of Market Conditions

The above hypothetical example is for illustrative purposes only and is 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.

The Power of Investment Freedom
Jackson provides flexibility with more than 140 investment options*—without forcing you into predetermined models—so you and your advisor can create the portfolio that’s right for you.

Your 200% Adjustment³
If, after 12 years or age 70 (whichever is later), you have not taken any withdrawals and your protected balance has not grown to at least 200% of your first-year premiums through step-ups and bonuses, we’ll increase the amount by 200%.³ This feature, available on all benefits covered in this brochure, builds in yet another way for your future income base to grow.³

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*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.

³Any withdrawals, including RMDs, may void the 200% GWB adjustment. For qualified contract owners, please consider whether the timing of your RMD at age 70½ will void the 200% GWB adjustment.

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.

Withdrawals before age 59½ may be subject to a 10% additional tax. Withdrawals may be subject to withdrawal charges and market value adjustments where applicable.
CUSTOMIZE YOUR INCOME TO FIT THE LIFE YOU WANT

Your living benefit is based on the Income Stream® you select.

Plan for Your Priorities
In addition to your bonuses² and step-ups, there’s another feature that comes with your living benefit from Jackson: Your Income Stream. You’ll choose* Max or Value, and your choice will determine what percentage⁴ of your protected balance you’ll receive each year. Income can begin anytime after election — and will continue for the rest of your life.¹

- The percentage⁴ you receive is based on your age⁵ at the time of your first withdrawal and may even increase as you age.
- Your income won’t decrease unless you take excess withdrawals.⁶
- You can begin enjoying your lifetime income any time after age 59½.¹

A Closer Look
Income Streams: As the name implies, our Income Streams offer you a “stream of income” you can’t outlive.¹ Specifically, they provide you with a percent⁴ of your protected balance determined at your first withdrawal that can increase with market step-ups. You’ll receive this amount each year for the rest of your life.

You’re in This Together.
If protecting yourself and your spouse in life is important to you, you may want to consider a joint option that provides guaranteed lifetime income for both of you.⁷

Which Income Stream is Right for You?
The flexibility of our Income Streams allows you to find the appropriate mix of cost and income. Will you need to take income immediately? Or can you wait until a later date, giving you potential to grow your future income? All of this should be considered when choosing an Income Stream.

<table>
<thead>
<tr>
<th>Income Stream Options</th>
<th>MAX</th>
<th>VALUE</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Receive the most guaranteed income.</td>
<td>Complement the savings you’ve already built.</td>
</tr>
</tbody>
</table>

You’ll consult with your advisor to decide which Income Stream best fits your needs, and then combine it with the benefit that aligns to your plan.

*Once elected, the bonus and income options you choose cannot be changed or terminated.
YOUR PRIORITIES.  
YOUR BENEFIT.

Now that we’ve reviewed the features that come with our suite of living benefits, it’s time to choose an add-on living benefit that fits you.

With Jackson, you can tailor your annuity to support your specific goals. Once you decide what’s most important to you, you’ll be ready to select an add-on living benefit.

**Add-on Living Benefits**

<table>
<thead>
<tr>
<th>Customize your growth</th>
<th>LifeGuard Freedom Flex® and LifeGuard Freedom Flex with Joint Option&lt;sup&gt;7&lt;/sup&gt;</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Choose a customizable annual bonus&lt;sup&gt;2&lt;/sup&gt; of 5%, 6%, or 7% to help grow future income&lt;sup&gt;*&lt;/sup&gt;</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Prioritize boosting your income</th>
<th>LifeGuard Freedom Net® and LifeGuard Freedom Net with Joint Option&lt;sup&gt;7&lt;/sup&gt;</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Give an extra boost to income when you have earnings&lt;sup&gt;8&lt;/sup&gt; in your contract through an earnings-sensitive adjustment&lt;sup&gt;9&lt;/sup&gt;</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Balance taking income with leaving a legacy</th>
<th>LifeGuard Freedom Flex DB</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Complement your lifetime income with an enhanced death benefit to help you leave a legacy for loved ones or other beneficiaries&lt;sup&gt;10&lt;/sup&gt;</td>
</tr>
</tbody>
</table>

**A Closer Look**

**Add-on Living Benefits**: These strategies allow you to focus on your personal goals, knowing that you’ll receive guaranteed income for life.<sup>1</sup>

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*Once elected, the bonus and income options you choose cannot be changed or terminated.
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. 
Withdrawals before age 59½ may be subject to a 10% additional tax.
LIFEGUARD FREEDOM FLEX

Customize your growth by pairing your choice of a bonus with annual step-ups and the Income Stream that fits your needs.

FOCUS ON  Growing Your Income

This benefit offers a unique level of flexibility by allowing you to choose from three bonus options: 5%, 6%, or 7%.* Select your ideal amount to help increase your guaranteed withdrawal balance, the “protected balance” from which you take income. In order to help you choose which bonus amount is right for you, you may wish to consider the following:

- 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? Considering the length of time you have to grow your future income—and the period of time bonuses have to accrue—can help in your decision of which bonus to choose.

Choose between annual or quarterly step-ups† that can help provide even more income when investments perform well.

Taking Your Income

Once you’ve chosen your bonus amount, you’ll want to select the Income Stream that best fits your priorities.* Income Streams provide flexibility and cost-conscious options that allow you to determine the specific income range that aligns with your plans.

Choose a single life or joint life option7 to provide lifetime income for just you or you and your spouse.

Choosing What You’ll Receive

As you’re preparing for your future, how much money will you need? Use your answer as a guide, and select an option to fuel your priorities.

<table>
<thead>
<tr>
<th>Age Range</th>
<th>MAX (Single)</th>
<th>MAX (Joint)</th>
<th>VALUE (Single and Joint)</th>
</tr>
</thead>
<tbody>
<tr>
<td>35-64</td>
<td>4.00%</td>
<td>3.50%</td>
<td>3.00%</td>
</tr>
<tr>
<td>65-74</td>
<td>5.00%</td>
<td>4.50%</td>
<td>4.00%</td>
</tr>
<tr>
<td>75-80</td>
<td>5.50%</td>
<td>5.00%</td>
<td>4.50%</td>
</tr>
<tr>
<td>81+</td>
<td>6.00%</td>
<td>5.50%</td>
<td>5.00%</td>
</tr>
</tbody>
</table>

LifeGuard Freedom Flex is a Required Minimum Distribution (RMD) friendly benefit, so qualified contracts are not subject to the stated maximum.

Available ages 35-80 at election.

*Once elected, the bonus and income options you choose cannot be changed or terminated.
† Quarterly step-ups look back at your contract value on each quarterly contract anniversary and once a year automatically lock in the highest value, adjusted for subsequent premiums and withdrawals.
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.
Withdrawals before age 59½ may be subject to a 10% additional tax.
Putting it Together
Want to learn more? Let’s take a closer look at how LifeGuard Freedom Flex works.

This hypothetical example is for illustrative purposes only and is 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. It’s important to keep in mind the difference between your contract value and protected balance, which this example illustrates. While your contract value will fluctuate based on the investments you select, your protected balance will not decline as a result of investment performance; however, it 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).

Cost Considerations
Below, you’ll find the charges associated with this benefit and the Income Stream you prefer.

<table>
<thead>
<tr>
<th>Benefit and Income Stream Charges11</th>
<th>MAX (Single and Joint)</th>
<th>VALUE (Single and Joint)</th>
</tr>
</thead>
<tbody>
<tr>
<td>LifeGuard Freedom Flex 5% Bonus and Annual Step-ups</td>
<td>1.20% / 1.30%</td>
<td>0.55% / 0.85%</td>
</tr>
<tr>
<td>LifeGuard Freedom Flex 6% Bonus and Annual Step-ups</td>
<td>1.30% / 1.40%</td>
<td>0.65% / 0.95%</td>
</tr>
<tr>
<td>LifeGuard Freedom Flex 7% Bonus and Annual Step-ups</td>
<td>1.45% / 1.55%</td>
<td>0.80% / 1.10%</td>
</tr>
<tr>
<td>LifeGuard Freedom Flex 5% Bonus and Quarterly Step-ups</td>
<td>1.30% / 1.40%</td>
<td>0.65% / 0.95%</td>
</tr>
<tr>
<td>LifeGuard Freedom Flex 6% Bonus and Quarterly Step-ups</td>
<td>1.40% / 1.50%</td>
<td>0.75% / 1.05%</td>
</tr>
<tr>
<td>LifeGuard Freedom Flex 7% Bonus and Quarterly Step-ups</td>
<td>1.55% / 1.65%</td>
<td>0.90% / 1.20%</td>
</tr>
</tbody>
</table>
LIFEGUARD FREEDOM NET

Boost your income by receiving greater access to earnings when your contract performs well.

Growing Your Income
As with other add-on benefits, you’ll use a bonus and step-ups to help increase your guaranteed withdrawal balance, the “protected balance” from which you take income. This benefit includes the annual bonus amount of 6%.

Choose between annual or quarterly step-ups* that can help provide even more income when investments perform well.

FOCUS ON 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 distinct Income Streams provide more flexibility—plus cost-conscious options—so you can plan for your unique income needs.

- Choose a single life or joint life option7 to provide lifetime income for just you or you and your spouse.
- A guaranteed floor of income,† called the guaranteed annual withdrawal amount (GAWA), is based on your age at the time of your first withdrawal.
- The earnings-sensitive adjustment (ESA)9 allows you to take more income when you have guaranteed minimum withdrawal benefit (GMWB) earnings.

Choosing What You’ll Receive
As you’re preparing for your future, how much money will you need? Use your answer as a guide, and select an option to fuel your priorities.

### Range of Income Stream Withdrawal Amounts

<table>
<thead>
<tr>
<th>Age Range</th>
<th>MAX (Single)</th>
<th>MAX (Joint)</th>
<th>VALUE (Single and Joint)</th>
</tr>
</thead>
<tbody>
<tr>
<td>35-64</td>
<td>4.00% up to 6.67%</td>
<td>3.50% up to 5.83%</td>
<td>3.00% up to 5.00%</td>
</tr>
<tr>
<td>65-74</td>
<td>5.00% up to 8.33%</td>
<td>4.50% up to 7.50%</td>
<td>4.00% up to 6.67%</td>
</tr>
<tr>
<td>75-80</td>
<td>5.50% up to 9.17%</td>
<td>5.00% up to 8.33%</td>
<td>4.50% up to 7.50%</td>
</tr>
<tr>
<td>81+</td>
<td>6.00% up to 10.00%</td>
<td>5.50% up to 9.17%</td>
<td>5.00% up to 8.33%</td>
</tr>
</tbody>
</table>

LifeGuard Freedom Net is a Required Minimum Distribution (RMD) friendly benefit, so qualified contracts are not subject to the stated maximum.

Available ages 35-80 at election.

*Quarterly step-ups look back at your contract value on each quarterly contract anniversary and once a year automatically lock in the highest value, adjusted for subsequent premiums and withdrawals.
† Once elected, the bonus and income options you choose cannot be changed or terminated.
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.
Withdrawals before age 59½ may be subject to a 10% additional tax.
**Putting it Together**

The guaranteed annual withdrawal amount (the “floor”) and the earnings-sensitive adjustment (ESA) are added together to calculate your total annual withdrawal:

\[
\text{Floor} + \text{ESA} = \text{Total Withdrawal}
\]

**Important Assumptions:** Let’s examine a hypothetical example in which a client receiving 5% guaranteed income per year invests $100,000 and takes a withdrawal on the second day of the contract, at which point the value has grown to $102,000.

<table>
<thead>
<tr>
<th>1. Floor.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Based on a protected balance of $100,000, the client receives 5% annual withdrawals every year for life.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>2. ESA.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Because of the $2,000 in earnings, the earnings-sensitive adjustment allows the client to withdraw additional income.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>3. Total withdrawal.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Even though the protected balance did not grow, the client still receives a greater total annual withdrawal.</td>
</tr>
</tbody>
</table>

This hypothetical example is for illustrative purposes only and is not representative of the future performance of any particular product. Past performance is no guarantee of future results. This illustration does not reflect the deduction of charges. Variable annuities and add-on benefits have associated fees and charges, including Core Contract Charge, portfolio expense charges, and benefit-based add-on benefit charges (if elected).

**Cost Considerations**

Below, you’ll find the charges associated with this benefit and the Income Stream you prefer.

| Benefit and Income Stream Charges11 |
|---|---|
| MAX (Single and Joint) | VALUE (Single and Joint) |
| LifeGuard Freedom Net and Annual Step-ups | 1.45% / 1.55% | 0.80% / 1.10% |
| LifeGuard Freedom Net and Quarterly Step-ups | 1.55% / 1.65% | 0.90% / 1.20% |

*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.*
LIFEGUARD FREEDOM FLEX DB
Balance taking income with leaving a legacy when both are a priority.

Growing Your Income
As with other add-on benefits, you’ll use a bonus and step-ups to help increase your guaranteed withdrawal balance, the “protected balance” from which you take income. This benefit includes the annual bonus\(^2\) amount of 6%.

Choose between annual or quarterly step-ups\(^*\) that can help provide even more income when investments perform well.

Taking Your Income
Select the Income Stream\(^\dagger\) that best fits your expected needs. Income Streams provide flexibility and cost-conscious options that allow you to determine the specific income range that aligns with your plans.

FOCUS ON Leaving a Legacy
LifeGuard Freedom Flex DB has an enhanced death benefit\(^10\) 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.\(^10\)
- **Lock in a death benefit at annuitization.** Age 95 is the latest you can annuitize, which is when you convert your current account value into income payments. At this time, multiple options will be available, some of which may enable you to lock in the enhanced death benefit.

Choosing What You’ll Receive
As you’re preparing for your future, how much money will you need? Use your answer as a guide, and select an option to fuel your priorities.

| Income Stream Guaranteed Annual Withdrawal Amount (GAWA)\(^4\) |
|---|---|---|
| **Age\(^5\) Range** | **MAX** | **VALUE** |
| 35-64 | 4.00% | 3.00% |
| 65-74 | 5.00% | 4.00% |
| 75-80 | 5.50% | 4.50% |
| 81+ | 6.00% | 5.00% |

LifeGuard Freedom Flex DB is a Required Minimum Distribution (RMD) friendly benefit, so qualified contracts are not subject to the stated maximum.

Available ages 35-75 at election.

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\(*\) Quarterly step-ups look back at your contract value on each quarterly contract anniversary and once a year automatically lock in the highest value, adjusted for subsequent premiums and withdrawals.

\(\dagger\) Once elected, the bonus and income options you choose cannot be changed or terminated.

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.
**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 by annual withdrawals up to your guaranteed amount or required minimum distribution (RMD). It allows you to take guaranteed lifetime\(^1\) income but also to provide for loved ones after you are gone.

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As this hypothetical example illustrates, even after taking allowed withdrawals over 20 years, the death benefit is still equal to the net premium (provided the contract value does not fall to zero).

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**Cost Considerations**

Below, you’ll find the charges associated with this benefit and the Income Stream you prefer.

<table>
<thead>
<tr>
<th>Benefit and Income Stream Charges(^{11})</th>
<th>MAX</th>
<th>VALUE</th>
</tr>
</thead>
<tbody>
<tr>
<td>LifeGuard Freedom Flex DB and Annual Step-ups(^{10})</td>
<td>1.30% + 0.80%</td>
<td>0.65% + 0.60%</td>
</tr>
<tr>
<td>LifeGuard Freedom Flex DB and Quarterly Step-ups</td>
<td>1.40% + 0.80%</td>
<td>0.75% + 0.60%</td>
</tr>
</tbody>
</table>

LifeGuard Freedom Flex DB is not available with a joint life option.
A COMPANY YOU CAN RELY ON

Where you invest your money matters. And while it’s important to choose investment 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.

<table>
<thead>
<tr>
<th>Top Reasons to Consider Jackson</th>
</tr>
</thead>
<tbody>
<tr>
<td>#1 variable annuity company in sales.*</td>
</tr>
<tr>
<td>Consistently strong financial ratings.†</td>
</tr>
<tr>
<td>Highest customer satisfaction award 13 years in a row.‡</td>
</tr>
</tbody>
</table>

A CHECKLIST TOWARDS FINANCIAL FREEDOM.

- **Discuss the uncertainties of retirement**, including how long you’ll live, inflation and market volatility, and how those challenges could affect your unprotected investments.
- **Review your sources of protected income in retirement**, including Social Security and pensions, so you have an idea of how much you can count on to start.
- **Evaluate your monthly expenses for basic needs like mortgage and groceries.** Consider how much of those expenses are covered by protected income sources, and how much you would like to be protected.
- **Think about what would happen if your retirement income were to shrink**, and how you would adapt. Now discuss how a Variable Annuity with a Living Benefit can guarantee that your Lifetime Check by Jackson won’t shrink.
- **Work with your advisor** to understand your income gap and how much of your retirement expenses you should consider covering by investing in a Variable Annuity with a Living Benefit.

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* LIMRA Secure Retirement Institute U.S. Individual Annuities Sales Survey, Year-end 2018, based on total variable annuity sales out of 40 companies that reported sales.

† Ratings current as of 01/02/2019. Financial strength ratings do not apply to the principal amount or investment performance of the separate account or underlying investments of variable products. While ratings can be objective indicators of an insurance company’s financial strength and can provide a relative measure to help select among insurance companies, they are not guarantees of the future financial strength and/or claims-paying ability of a company and do not apply to any underlying Variable Investment Options. The broker/dealer from which an annuity is purchased, the insurance agency from which an annuity is purchased and any affiliates of those entities make no representations regarding the quality of the analysis conducted by the rating agencies. The rating agencies are not affiliated with the above mentioned entities nor were they involved in any rating agency’s analysis of the insurance companies.

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 to 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.

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; 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 current 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.

At issue, the guaranteed withdrawal balance (GWB) is equal to net premium (minus any applicable taxes) subject to a maximum of $10 million.

On the contract anniversary or on immediately following the designated life’s attained age 59½, the for-life guarantee becomes effective provided: 1) the contract value is greater than zero and 2) the contract has not been annuitized. If the designated life is age 59½ on the effective date of the endorsement, then the for-life guarantee becomes effective on that date. All withdrawals reduce the GWB and, depending on the amount of withdrawals taken, adjusted for any GWB step-ups and any applicable bonus, the GWB may be reset to a lower amount when the for-life guarantee becomes effective.

The annual bonus is applied in years no withdrawals are taken during the bonus period. At step-up, if the GWB increases upon step-up, the bonus is set equal to the greater of the GWB following the step-up or the bonus base prior to the step-up. If a partial withdrawal made during the contract year exceeds the greater of the guaranteed annual withdrawal amount (GAWA) or the required minimum distribution (RMD), or the GAWARM/RMD earnings-sensitive adjustment (if applicable), the bonus base is set to the lesser of the GWB following the partial withdrawal or the bonus base prior to the partial withdrawal; otherwise, no adjustment is made. The bonus base is increased by the amount of any subsequent premium payments less any applicable taxes subject to a maximum of $10 million. The bonus period begins on the effective date of the benefit and is reset at the time of a step-up of the bonus base if the step-up occurs on or before the contract anniversary immediately following the owner’s or older joint owner’s 80th birthday. The bonus period ends on the earlier of (a) the 10th contract anniversary following the withdrawal period’s effective date or the most recent bonus base step-up; if later, or (b) the date on which the contract value falls to zero. The GWB is reset to the lesser of the GWB following the step-up or the bonus base prior to the step-up to or from any fixed accounts that have not reached the Fixed Account Minimum Value and the contract value is reduced or (b) zero. The GAWA is reduced for the excess withdrawal amount. The GMWB death benefit is not adjusted if a partial withdrawal made during the contract year is greater than the GAWA or RMD, or the GAWA/RMD plus earnings-sensitive adjustment. Not applicable if any ESA, or c) the greater of zero and the GWB minus the maximum withdrawal amount (prior to any ESA). If the for-life guarantee is not in effect at the time of withdrawal, the ESA is equal to the lesser of (a) 40% of GMWB earnings at the time of the withdrawal, or (b) the lesser of 2/3 of the maximum eligible withdrawal amount remaining and the withdrawal amount prior to any ESA. If the for-life guarantee is not in effect at the time of withdrawal, the ESA is equal to the lesser of (a) 40% of GMWB earnings at the time of the withdrawal, or (b) the lesser of 2/3 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 lesser of the GWB or the RMD plus any earnings-sensitive adjustment 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. If any applicable taxes subject to a maximum of $10 million. Withdrawals up to the GAWA/RMD do not reduce the GMWB death benefit. Amounts withdrawn over the GAWA/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 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.

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 charge stated in the supplemental contract 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.

In certain states, we reserve the right to refuse any subsequent premium payments. Jackson is the marketing name for Jackson National Life Insurance Company.