Optional living benefit availability 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 the 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 Earnings are taxable as ordinary income when distributed and may be subject to a 10% additional tax if withdrawn before age 59½.

Optional living benefits are available for an extra charge in addition to the ongoing fees and expenses of the variable annuity.
Guaranteed income for life is exactly what a variable annuity with a living benefit was built for. And for some investors, guaranteed income would be enough. But you’re not a one-size-fits-all individual. So why should your vision of retirement be any different?

Not all living benefits are built the same.

Here at Jackson®, our LifeGuard Freedom suite of living benefits* contains important growth and income features—in addition to the death benefit already provided in the variable annuity. This brochure will explain how these features work together and highlight which features are available on each benefit. At the end of the brochure, you will find one-page documents that highlight the income options that are available with the LifeGuard Freedom suite of living benefits.

But that’s just the beginning. We also provide you with as much freedom as possible to help you and your representative craft your personal retirement plan.

• Build your investment portfolio from more than 90 investment options that span across a wide range of asset classes. We don’t force you into asset allocation models or restrict your ability to invest. And, if your plans change over time, you can change your investments and allocations to match.†

• Choose the specific LifeGuard Freedom benefit that best fits your individual priorities. Whether you have a greater need for customized growth or would like to explore opportunities for more income, chances are you may find what you’re looking for with a LifeGuard Freedom benefit.

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* The guaranteed minimum withdrawal benefits (GMWBs) discussed in this brochure may be elected at issue and, once elected, may not be cancelled. Only one optional living benefit may be elected per contract. May not be available in all states or on all products, and state variations may apply. The long-term advantage of the benefit 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 the option may exceed the actual benefit paid under the option.

† Select up to a maximum of 99 investments and adjust options or allocations up to 15 times each contract year without transfer fees.

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 the separate account or its underlying investments. For more information about Jackson, please visit our website at www.jackson.com or contact your representative.

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.
LIFEGUARD FREEDOM SUITE OF LIVING BENEFITS

As you and your advisor determine which benefit is right for your unique needs, it is important to understand how living benefits work. Each benefit we will discuss has common features that can work together to help you build a foundation of growth, income, and legacy.

Grow Your Income

In the years prior to retirement you want guaranteed growth that you can count on in any market—up, down, or flat. The growth features of our living benefits allow you to grow your guaranteed withdrawal* balance, which is the “protected balance” from which you take income, in any market conditions.

<table>
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<th>Here is how it works:</th>
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**A bonus offers growth in down or flat market years.**

An annual bonus¹ guarantees that your protected balance will still grow in years the market does not.

- 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, potentially allowing you to receive bonuses through age 90.

**Step-ups capture gains.**

If your investment options perform well, step-ups automatically lock in gains and grow your protected balance on each contract anniversary.

- If you receive a step-up once you enter a new age range, you may be able to increase the percentage amount that you can withdraw each year.

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.
A 200% GWB Adjustment guarantees to double your income.

If, after the later of 12 years or age 70, 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, the GWB adjustment is applied. This gives you another way to boost your future retirement income.*

Take Your Income

When you reach retirement and are ready to begin taking withdrawals, you want to know that your income will last as long as you do. The LifeGuard Freedom suite of benefits gives you several options of income ranges to choose from. These options, called Income StreamSM, allow you to select the range of your retirement income, based on your needs and goals. The Income Stream options currently available can be found at the end of this brochure.

• The percentage you receive is based on your age at the time of your first withdrawal, but may increase as you age.4
• Your income is guaranteed not to decrease unless you take an excess withdrawal, which will affect the amount you receive in subsequent years.
• The lifetime income guarantee that comes after age 59½, allows you to take a percentage of your protected balance every year for the rest of your life.5

Leave A Legacy

Living benefits can help you protect and grow your future income. But your contract also comes with a death benefit that can help provide for your loved ones. The standard death benefit is automatically included at no additional charge.

• Your heirs will receive the greater of net premiums or your current contract value.
• The standard death benefit is reduced in the same proportion the contract value is reduced for withdrawals.**

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* Any 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.
** The standard death benefit is terminated if the contract value falls to zero. Withdrawals may be subject to withdrawal charges and excess interest adjustments where applicable. 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 the separate account or its underlying investments. Withdrawals before age 59½ may be subject to a 10% additional tax.
LIFEGUARD FREEDOM FLEX

When your need is for income growth, you can pair your choice of bonus percentage with annual step-ups to help meet your needs.

Grow Your Income
These unique features help grow your guaranteed withdrawal balance, the “protected balance” from which you take income.

- Choose a bonus\(^1\) between 5% and 7% to grow your protected balance in any market.*
- Step-ups help you capture gains. Annual step-ups lock in your contract anniversary value.
- A 200% GWB adjustment\(^2\) increases your protected balance to double the amount of your first-year premium payments if you wait until the later of 12 years or age 70 to take withdrawals.

Take Your Income
You have chosen your bonus amount; now choose the income you need in retirement.

- Choose the Income Stream option that best fits your retirement income wants and needs.* Please see the back of this brochure for the Income Stream options that are currently available.
- Guaranteed income for life\(^5\) beginning at age 59½.
- The annual withdrawal percentage\(^3\) that you receive is based on your age\(^4\) at the time of your first withdrawal. Withdrawing more than your allowed percentage annually may result in future guaranteed amounts being reduced.\(^6\)
- Keep in mind that taking withdrawals may reduce the likelihood of receiving step-ups, making certain benefit features harder to obtain.

Leave A Legacy
The standard death benefit on your variable annuity is provided at no additional cost and can help you pass on a legacy to your loved ones. It is the greater of your contract value or net premiums adjusted for withdrawals.

LIFEGUARD FREEDOM FLEX WITH JOINT OPTION

Need income for life for more than just yourself? Consider a joint life\(^7\) option of this benefit and receive guaranteed income for life for two covered lives. Ask your representative for details.

Available ages 35-80 at election.

* 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 the 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 excess interest adjustments where applicable.
Focus On Growth

LifeGuard Freedom Flex helps you grow your retirement income several ways and in a variety of market conditions. In years when the market is down or the contract value has not grown enough for a step-up, a bonus¹ may be applied. If the market increases in the years following, a step-up occurs. Subsequent bonuses can be applied on top of the stepped up amount, giving you an even larger bonus and increasing your annual income amount.

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¹ 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).
LIFEGUARD FREEDOM 6 NET

When the potential for additional income is needed, LifeGuard Freedom 6 Net can provide guaranteed lifetime income plus greater access to earnings when your contract performs well.

Grow Your Income

These features help grow your guaranteed withdrawal balance, the “protected balance” from which you take income.

- An annual 6% bonus when the market is down or flat in years you don’t take withdrawals.
- Annual step-ups of the protected balance when your investment options perform well.
- A 200% GWB adjustment to increase your protected balance to double the amount of your first-year premium payments if you wait until the later of 12 years or age 70 to take withdrawals.

Take Your Income

A unique income feature allows you to have guaranteed income for life, plus greater access to your earnings.

- Choose the Income Stream option that best fits your retirement income needs. Please see the back of this brochure for the Income Stream options that are currently available.
- Guaranteed income for life beginning at age 59½.
- A guaranteed floor of income, called the guaranteed annual withdrawal amount, is based on your age at the time of your first withdrawal.
- A unique feature, called the earnings-sensitive adjustment (ESA), allows you to take more income when you have GMWB earnings. See the opposite page for an example of how this feature works.
- Keep in mind, taking withdrawals may reduce the likelihood of receiving step-ups, making certain benefit features harder to obtain.

Leave A Legacy

Pass a legacy to your heirs through the standard death benefit available on your variable annuity contract. It is the greater of your contract value or net premiums adjusted proportionately for withdrawals.

LIFEGUARD FREEDOM 6 NET WITH JOINT OPTION

Need income for life for two covered lives? Consider a joint life option of this benefit and receive guaranteed income for life for you and a second covered life. Ask your representative for details.

Available ages 35-80 at election.

Withdrawals may be subject to withdrawal charges and excess interest adjustments where applicable.
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 the separate account or its underlying investments.
Withdrawals before age 59½ may be subject to a 10% additional tax.
**Access to Additional Income**

When you have earnings in your contract, you can receive additional income on top of your guaranteed amount. It works like this:

\[ \text{ESA} = 40\% \text{ of GMWB earnings up to a maximum of two-thirds of the maximum eligible withdrawal amount remaining.} \]

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.

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<tr>
<td>$5,000</td>
<td>+</td>
<td>$800</td>
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<tr>
<td><strong>1. Floor.</strong></td>
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<td>Based on a protected balance of $100,000, the client receives 5% annual withdrawals every year for life.</td>
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<td><strong>2. ESA.</strong></td>
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<tr>
<td>Because of the $2,000 in earnings, the earnings-sensitive adjustment allows the client to withdraw additional income.</td>
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<td><strong>3. Total withdrawal.</strong></td>
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<tr>
<td>Even though the protected balance did not grow, the client still receives a greater total annual withdrawal.</td>
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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 optional benefits have associated fees and charges, including mortality, expense risk and administration costs (M&E&A), portfolio expense charges, and benefit-based optional benefit charges (if elected).

* LifeGuard Freedom 6 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

When providing for your loved ones is a priority, you may need an enhanced death benefit that allows you to take your guaranteed annual withdrawal amount during retirement without reducing the amount you leave.

Grow Your Income
Growth features help increase your guaranteed withdrawal balance, the “protected balance” from which you take income.

- An annual 6% bonus when the market is down or flat in years you don’t take withdrawals.
- Annual step-ups of the protected balance when your investment options perform well.
- A 200% GWB adjustment increases your protected balance to double the amount of your first-year premium payments if you wait until the later of 12 years or age 70 to take withdrawals.

Take Your Income
Help plan for retirement with these features.

- Choose the Income Stream option that best fits your retirement income wants and needs. Please see the back of this brochure for the Income Stream options that are currently available.
- Guaranteed income for life beginning at age 59½.
- The annual withdrawal percentage that you receive is based on your age at the time of your first withdrawal. Withdrawing more than your allowed percentage annually may result in future guaranteed amounts being reduced.
- Keep in mind, taking withdrawals may reduce the likelihood of receiving step-ups, making certain benefit features harder to obtain.

Leave A Legacy
LifeGuard Freedom Flex DB has an enhanced death benefit that helps you pass on a greater legacy to your heirs.

- Protect a death benefit equal to the sum of your premium payments that is not reduced for your allowed annual withdrawals. Keep in mind that while the enhanced death benefit is not reduced for allowed withdrawals, they do reduce your contract value.
- Seventh contract anniversary step-up. With good investment performance, you may be able to increase the amount you leave with a step-up of the death benefit.
- Lock in a Death Benefit at Annuitization. Upon mandatory annuitization at age 95, multiple annuitization options will be available, some of which may enable you to lock in the enhanced death benefit.

Available ages 35-70 at election.

Important Considerations
Contract fees and poor market performance may also reduce the contract value. If, for any reason, your contract value falls to zero, the enhanced death benefit is terminated and your beneficiaries will not receive a death benefit, however, you may continue to receive guaranteed income. Please consider how taking your guaranteed income will affect the death benefit.

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 the separate account or its underlying investments.
choose your income stream option
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.

The minimum death benefit and withdrawal guarantees, as well as any fixed account crediting rates or annuity payout rates, 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. The guaranteed minimum withdrawal benefits (GMWBs) discussed in this brochure may be elected at issue and, once elected, may not be cancelled. Only one optional living benefit may be elected per contract. May not be available in all states or on all products, and state variations may apply. The long-term advantage of the benefit is determined at the time of first withdrawal and may increase after the GAWA percent is calculated.

1. The annual bonus is applied in years no withdrawals are taken during the bonus period. At election, the bonus base is equal to the GWB. At step-up (if the GWB increases upon step-up), the bonus base 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 GAWARE/MRD plus 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 $5 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 a step-up occurs before the contract anniversary immediately following the owner’s (or older joint owner’s) 70th birthday, the bonus period ends on the earlier of (a) the 10th contract anniversary following the withdrawal option’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. Each time the bonus is applied, the GWB equals the GWB prior to application of the bonus. The maximum GMWB earnings are defined as the amount used to calculate the additional free withdrawal amount under the base contract. GMWB earnings are not equal to the earnings used to calculate the base contract earnings-sensitive adjustment (ESA), if any. 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 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 the withdrawal, the ESA is equal to the lesser of a) 40% of GMWB earnings at the time of the withdrawal, 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 maximum withdrawal amount (prior to 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 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 increased by the amount of the premium payment net of any applicable premium taxes subject to a maximum of $5 million. Withdrawals up to the GWB/RMD do not reduce the GMWB death benefit. Amounts withdrawn over the GAWARE/MRD 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 optional death benefit. The GMWB death benefit is terminated if the contract value falls to zero.

2. Optional living benefit availability may vary by firm.