



PRODUCT MARKETING GUIDE



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COMMITTED TO
BEING A COMPANY
YOU CAN
COUNT ON



LONG-TERM SMART®

Not FDIC/NCUA insured • May lose value • Not bank/CU guaranteed • Not a deposit • Not insured by any federal agency

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BONUSMAX[®] FAMILY

Flexible Premium Deferred Fixed Annuities, Featuring a First-Year Interest Rate Bonus
With an Excess Interest Adjustment.

| Product | BonusMAX | BonusMAX One | BonusMAX Two |
|---|--|-------------------------------|-------------------------------|
| Contract form number ¹ | A730C | A730C | A730C |
| Owner-driven contract | Yes | | |
| Premium: Minimum initial Minimum subsequent Maximum | \$2,000 qualified ² , \$5,000 nonqualified \$1,000 \$1,000,000 (without prior Company approval) | | |
| Issue ages | 0–90 (85 in Oklahoma) | | |
| First-year interest rate bonus ³ | Yes | | |
| Interest rate guaranteed periods ⁴ | 1-yr standard, 3-yr and 5-yr extended (as available) | | |
| Higher interest rates for certain amounts ⁵ | Yes | | |
| Guaranteed minimum interest rate ⁶ | 1%-3% | | |
| Excess Interest Adjustment (Market Value Adjustment) ⁷ | Yes | | |
| Front-end/annual fees | No | | |
| Withdrawal charges (percentage of premium and interest credited on such premium). Each premium payment, including any subsequent premium, is subject to the withdrawal charge schedule as detailed. | 8.25%, 7.25%, 6.50%, 5.50%, 4.50%, 3.75%, 2.75%, 1.75%, 0.75% | | |
| Free withdrawals without a Jackson [®] withdrawal charge or excess interest adjustment ⁸ | Up to 15% every contract year | Up to 10% every contract year | Up to 15% every contract year |
| Withdrawal charges waived on IRC required minimum distributions (RMDs) | Yes | | |
| Accelerated Benefit (In addition to partial withdrawals) ⁹ | Yes | No | Yes |
| Terminal Illness Benefit ¹⁰ | Yes | | |
| Waiver of Withdrawal Charge for Extended Care (Nursing Home Waiver) ¹¹ | Yes | | |
| EarningsMax [®] earnings protection benefit (optional death benefit), ¹² available at an additional cost | Yes | | |
| Preselected Death Benefit Option (Nonqualified and IRAs only) allows your clients to select how the death benefit distribution option will be paid to their beneficiary(ies) | Yes | | |
| Available for HR-10, nonqualified, IRAs, rollovers, other qualified plans and pension transfers | Yes | | |
| Annuitization Bonus ¹³ | 1% | No | 2% |
| Commission options ¹⁴ | A, B and C options available. Contact the Company for details. | | |

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ACTION[®] FAMILY

Flexible Premium Deferred Fixed Annuities, Featuring a First-Year Interest Rate Bonus Without an Excess Interest Adjustment.

| Product | Action | Action One | Action Two |
|---|--|-------------------------------|-------------------------------|
| Contract form number ¹ | A720B | A720B | A720B |
| Owner-driven contract | Yes | | |
| Premium: Minimum initial Minimum subsequent Maximum | \$2,000 qualified ² , \$5,000 nonqualified \$1,000 \$1,000,000 (without prior Company approval) | | |
| Issue ages | 0–90 (85 in Oklahoma) | | |
| First-year interest rate bonus ³ | Yes | | |
| Interest rate guaranteed periods ⁴ | 1-yr standard, 3-yr and 5-yr extended (as available) | | |
| Higher interest rates for certain amounts ⁵ | Yes | | |
| Guaranteed minimum interest rate ⁶ | 1%-3% | | |
| Excess Interest Adjustment (Market Value Adjustment) ⁷ | No | | |
| Front-end/annual fees | No | | |
| Withdrawal charges (percentage of premium and interest credited on such premium). Each premium payment, including any subsequent premium, is subject to the withdrawal charge schedule as detailed. | 8.25%, 7.25%, 6.50%, 5.50%, 4.50%, 3.75%, 2.75%, 1.75%, 0.75% | | |
| Free withdrawals without a Jackson withdrawal charge ⁸ | Up to 15% every contract year | Up to 10% every contract year | Up to 15% every contract year |
| Withdrawal charges waived on IRC required minimum distributions (RMDs) | Yes | | |
| Accelerated Benefit (In addition to partial withdrawals) ⁹ | Yes | No | Yes |
| Terminal Illness Benefit ¹⁰ | Yes | | |
| Waiver of Withdrawal Charge for Extended Care (Nursing Home Waiver) ¹¹ | Yes | | |
| EarningsMax earnings protection benefit (optional death benefit), ¹² available at an additional cost | Yes | | |
| Preselected Death Benefit Option (Nonqualified and IRAs only) allows your clients to select how the death benefit distribution option will be paid to their beneficiary(ies) | Yes | | |
| Available for HR-10, nonqualified, IRAs, rollovers, other qualified plans and pension transfers | Yes | | |
| Annuitization Bonus ¹³ | 1% | No | 2% |
| Commission options ¹⁴ | A, B and C options available. Contact the Company for details. | | |

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MAX, MAX ONE AND SUPERMAX

Flexible Premium Deferred Fixed Annuities, Available With or Without Either a First-Year Interest Rate Bonus or an Excess Interest Adjustment.

| Product | MAX | MAX XL | MAX One | MAX One XL | SuperMAX | SuperMAX XL |
|--|--|--------|-------------------------------|------------|---|-------------|
| Contract form number ¹ | A700 | A710A | A720B | A730C | A700 | A710A |
| Owner-driven contract | Yes | | | | | |
| Premium: Minimum initial Minimum subsequent Maximum | \$2,000 qualified ² ; \$5,000 nonqualified \$1,000 \$1,000,000 (without prior Company approval) | | | | | |
| Issue ages | 0–90 (85 in Oklahoma) | | | | | |
| First-year interest rate bonus ³ | No | Yes | | | No | |
| Interest rate guaranteed periods ⁴ | 1-yr standard, 3-yr and 5-yr extended (as available) | | | | | |
| Higher interest rates for certain amounts ⁵ | Yes | | | | | |
| Guaranteed minimum interest rate ⁶ | 1%-3% | | | | | |
| Excess Interest Adjustment (Market Value Adjustment) ⁷ | No | Yes | No | Yes | No | Yes |
| Front-end/annual fees | No | | | | | |
| Withdrawal charges (percentage of accumulation value). Each premium payment, including any subsequent premium, is subject to the withdrawal charge schedule as detailed. | 6%, 5%, 4%, 3%, 2%, 1% | | 6%, 5%, 4%, 3%, 2%, 1% | | 8.25%, 7.25%, 6.50%, 5.50%, 4.50%, 3.75%, 2.75%, 1.75%, 0.75% | |
| Free withdrawals without a Jackson withdrawal charge or excess interest adjustment, ⁸ if applicable | Up to 15% every contract year | | Up to 10% every contract year | | Up to 15% every contract year | |
| Withdrawal charges waived on IRC required minimum distributions (RMDs) | Yes | | | | | |
| Accelerated Benefit (In addition to partial withdrawals) ⁹ | No | No | | | Yes | |
| Terminal Illness Benefit ¹⁰ | Yes | | | | | |
| Waiver of Withdrawal Charge for Extended Care (Nursing Home Waiver) ¹¹ | Yes | No | | | Yes | |
| EarningsMax earnings protection benefit (optional death benefit), ¹² available at an additional cost | Yes | | | | | |
| Preselected Death Benefit Option (Nonqualified and IRAs only) allows your clients to select how the death benefit distribution option will be paid to their beneficiary(ies) | Yes | | | | | |
| Available for HR-10, nonqualified, IRAs, rollovers, other qualified plans and pension transfers | Yes | | | | | |
| Annuitization Bonus ¹³ | No | No | | | 1% | |
| Commission options ¹⁴ | A, B and C options available. Contact the Company for details. | | | | | |

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IMMEDIATE ANNUITY

Single Premium Immediate Annuity

| Product | Immediate Annuity |
|---|--|
| Contract form number ¹ | IA300 |
| Premium: Minimum Maximum | \$5,000 \$1,000,000 (without prior Company approval) |
| Issue ages | 5-115 |
| Excess Interest Adjustment (Market Value Adjustment) ⁷ | No |
| Income Escalator ^{® 15} (3% annual increasing payment option) | Yes |
| Front-end/annual fees | \$250 one-time policy fee for premiums under \$15,000 |
| Free withdrawals without a Jackson withdrawal charge | None |
| Accelerated Benefit (In addition to partial withdrawals) ⁹ | No |
| Terminal Illness Benefit ¹⁰ | No |
| Waiver of Withdrawal Charge for Extended Care (Nursing Home Waiver) ¹¹ | No |
| Available for HR-10, nonqualified, IRAs, rollovers, other qualified plans and pension transfers | Used for systematic liquidation of both qualified and nonqualified plans |
| Commission options ¹⁴ | Only Option A is available. Contact the Company for details. |

Please note that not all products or features may be available in all states and state variations may apply.



CONTACT US

Service Center and Interactive Voice Response Unit: 800/873-5654

Marketing & Sales Support: 800/711-JNLD (5653)

Website: www.jackson.com

Fixed Annuity applications with payments:

Jackson National Life Service Center, P.O. Box 30421, Lansing, MI 48909

Fixed Annuity overnight applications with payments:

Jackson National Life Service Center, 1 Corporate Way, Lansing, MI 48951

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find your path

- ¹ Or state/group variation. For certain products in the states of Alabama, New Jersey and Pennsylvania, the Owner is referred to as the Certificate Holder and the Contract is referred to as the Certificate of Group Coverage.
- ² Tax-deferral offers no additional value if an annuity is used to fund a qualified plan, such as a 401(k) or IRA, and may not be available if the annuity is owned by a "non-natural person" such as a corporation or certain types of trusts.
- ³ For products with a first-year interest rate bonus, rates in subsequent years will be lower. It is possible that upon withdrawal, the owner will receive less money back than if they had purchased a similar contract with no interest rate bonus.
- ⁴ Interest credited daily. Initial interest rate credited to the 3- and 5-year extended guaranteed periods will be lower than that credited to a contract with a 1-year interest rate guaranteed period. For the remaining years of an extended guaranteed period, the interest rate credited will remain fixed and may be higher or lower than that credited to contracts where an extended guaranteed period was not selected. Additional premium will be credited with interest rates in effect at the time premium is received, and the interest rate will be guaranteed for the same period as selected at the time of purchase. Availability of extended guaranteed periods is subject to change.
- ⁵ Subject to certain limitations and restrictions, higher interest rates may be applicable to certain amounts. A 0.30% higher first-year interest rate will be credited to new and subsequent premium of \$100,000 or greater. Subsequent premium may be restricted in some states. Subsequent premium that increases the accumulated value of a contract to \$100,000 or greater will also be eligible for the 0.30% higher first-year interest rates. Keep in mind, higher interest rates will not be applied retroactively to previously received premium when the accumulated value of a contract reaches or exceeds \$100,000.
- ⁶ The guaranteed minimum interest rate will be declared each calendar year. Once a contract is issued, the guaranteed minimum interest rate will not change.
- ⁷ An excess interest adjustment (plus or minus) applies during the withdrawal charge period on amounts withdrawn in excess of the free withdrawal amount. In no event will the withdrawal value be less than the premium payment(s) accumulated at the Guaranteed Minimum Interest Rate less any applicable withdrawal charges, adjusted for prior withdrawals.
- ⁸ Fixed annuities are long-term, tax-deferred vehicles designed for retirement. Earnings are taxable as ordinary income when distributed and may be subject to a 10% additional tax if withdrawn prior to age 59½. If a withdrawal results in the sum of withdrawals exceeding the free withdrawal amount for any contract year, then the entire amount of that withdrawal and all subsequent withdrawals for that contract year will be subject to withdrawal charges and an excess interest adjustment, if applicable.
- ⁹ State variations may apply. If the owner suffers from a qualified condition, the owner may access up to 25% of the Accumulation Value free of withdrawal charges. A payment under the Accelerated Benefit is payable only once. Qualified conditions defined by the Company include: heart attack, stroke, Alzheimer's disease, renal failure, life-threatening cancer or coronary artery surgery. Diagnosis must be made by a U.S.-licensed physician. The Company reserves the right to order a second exam, at its own cost, by a physician of its own choice. In the case of joint owners, this benefit applies to each of them for 12.5% of the Accumulation Value. Excess interest adjustments may apply. Not available in Connecticut.
- ¹⁰ State variations may apply. If diagnosed with a terminal illness expected to result in death within 12 months, the owner may access up to 100% of the Accumulation Value free of withdrawal charges. The Terminal Illness Benefit is subject to a maximum of \$250,000 for all company contracts. A payment under the Terminal Illness Benefit is payable only once, regardless of the subsequent occurrence of the same or a different condition. Diagnosis must be made by a U.S.-licensed physician. The Company reserves the right to order a second exam, at its own cost, by a physician of its own choice. Excess interest adjustments may apply.
- ¹¹ State variations may apply. If the owner or joint owner is confined to a nursing home or hospital for 90 consecutive days by medical necessity beginning at least 30 days after the issue of the contract, the owner may access up to 100% of the Accumulation Value free of withdrawal charges. The Extended Care Benefit is subject to a maximum of \$250,000 for all Jackson contracts. A payment under the Extended Care Benefit is payable only once, regardless of any subsequent confinement. The Company reserves the right to require proof of confinement. Excess interest adjustments may apply. Not available in Massachusetts.
- ¹² Jackson's earnings protection benefit, EarningsMax, offers an optional additional death benefit. For owners of contracts issued up to age 69, EarningsMax will pay your client's beneficiary an additional 40% of the contract earnings (earnings not to exceed a maximum of 100% of premium payments, excluding subsequent premium less than 12 months old and adjusted for withdrawals). For owners aged 70–75 at issue, EarningsMax is calculated at 25% of contract earnings (earnings not to exceed a maximum of 100% of premium payments, excluding subsequent premium less than 12 months old and adjusted for withdrawals). EarningsMax is not available if the owner is older than age 75 on the date of issue. Election of this benefit will result in credited interest rate(s) of 0.20% less than the annual credited interest rate(s) that would apply to your client's accumulated value if EarningsMax had not been elected. EarningsMax can only be elected at the time of issue and, once elected, is irrevocable. The availability of the EarningsMax benefit is subject to change. May not be available in all states.
- ¹³ State variations may apply. If annuitization begins four or more years from the issue date, a 1% interest rate bonus for BonusMAX, Action, SuperMAX and SuperMAX XL (2% for BonusMAX Two and Action Two) will be added to the accumulated value, provided the election is a life contingent income option, or payments are spread over at least 10 years. Annuitization bonus not available in Nevada.
- ¹⁴ Commissions are subject to the terms and conditions of the Jackson Producer Agreement or Jackson Selling Agreement. Producers must select commission option prior to time of sale. Annual trail commissions will continue to be paid until the contract is annuitized, terminated, or upon the notice of a death claim.
- ¹⁵ Your clients may only select Income Escalator with the "Life, Period Certain," "Life Only, No Refund" and "Period Certain" income options. The Income Escalator provides that annuity income payments made to your clients under certain income options will increase by 3% each year. In contrast to the more typical "equal payments" provided under these income options, the Income Escalator allows your clients to choose to receive lower income payments for a number of years and higher income payments in later years. As a result, depending on when your client dies (if "Life Only, No Refund" or "Life, Period Certain" is elected) they may receive less money by choosing the Income Escalator.

The Latest Income Date allowed under the contract is the owner's age 95, which is the required age to annuitize or take a lump sum.

Guarantees are backed by the claims-paying ability of Jackson National Life Insurance Company®.

Jackson National Life Insurance Company and its affiliates do not give legal, tax or estate-planning advice. If you have questions regarding your situation, please consult a qualified advisor.

Fixed Annuities are issued by Jackson National Life Insurance Company (Home Office: Lansing, Michigan). May not be available in all states and state variations may apply. Subsequent premium may be restricted in some states. We reserve the right to refuse any subsequent premium payments, subject to state applicability. These contracts have limitations and restrictions, including withdrawal charges and possible excess interest adjustments (market value adjustments in Connecticut). Jackson issues other annuities with similar features, benefits, limitations and charges. Contact Jackson for more information.

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