

FIXED ANNUITIES WITH INDEX-LINKED INTEREST

PRODUCT DESCRIPTION SHEET

ELITE CHOICE REWARDS[®]

Product Features		
Contract Specifications	Maximum Issue Age	85
	Maximum Maturity Age ¹	95
	Minimum Single Premium	\$5,000 (Q2); \$10,000 (NQ)
	Minimum Subsequent Premium	Not available.
	Indexes ³	S&P 500 [®] and Multi-Strategy (The Multi-Strategy Index is not available in Iowa.)
	Index Interest Crediting Method(s)	1. Annual Reset with Monthly Averaging 2. Biennial Reset Point-to-Point 3. Biennial Reset Monthly Sum (Premium may be allocated in whole percentages to one, two, or a combination of all three crediting methods, and can be reallocated at the end of each Crediting Method Term.)
	Index Option Period ⁴	10-year period
	Additional Interest	2.5% for contracts less than \$100,000 and 5% for contracts greater than \$100,000.
	Minimum Guarantee Value	100% of premium accumulated at the guaranteed minimum interest rate (GMIR). The GMIR will fall between 1%-3% and is guaranteed for the duration of the Indexed Option Period. ⁵
	Index Participation Rate (IPR)	Guaranteed for the entire Indexed Option Period
Withdrawal Specifications	Cap(s) ⁶	Caps are guaranteed for the duration of the Crediting Method Term (CMT): 1. Monthly Averaging CMT is 1 year. Cap will never be less than 0.55%. 2. Point-to-Point CMT is 2 years. Cap will never be less than 1.1%. 3. Monthly Sum CMT is 2 years. Cap will never be less than 0.08%.
	Free Withdrawals ^{7,8}	Available. Up to 10% of the Accumulation Value available annually free of withdrawal and recapture charges.
	Full Withdrawal ⁷	Available. Subject to withdrawal and possible recapture charges.
	Partial Withdrawals ⁷	Available. May be subject to withdrawal and recapture charges.
	Required Minimum Distribution (RMD) ^{7,9}	Yes, free of withdrawal and recapture charges.
	Withdrawal Charges	10-year declining withdrawal charge schedule. State variations apply.
	Recapture Charges	May apply during the first five contract years. (Not applicable in Connecticut.)
	Extended Care Benefit ¹⁰	Available. State variations apply. (Not available in California.)
	Terminal Illness Benefit ¹¹	Available. State variations apply.
	Annuitization Options	Multiple options are available, including: 1. Income for Life 2. Joint Income for Life 3. Life with 120 or 240 Months Certain 4. Income for a Specified Period Before the 6th contract year, amount is based on the full withdrawal value less any applicable taxes. On or after the beginning of the 6th contract year, withdrawal and recapture charges will be waived. The Maturity Date allowed under the contract is the owner's age 95, which is the required age to annuitize or take a lump sum.

Note: Not all features may be available in all states and state variations may apply.

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

JACKSON[®]
NATIONAL LIFE INSURANCE COMPANY

For more information about Elite Choice Rewards, contact your Internal Wholesaler today.
Bank and Financial Institution Representatives: 800/777-7900
Independent and Non-Bank Broker/Dealer Representatives: 800/711-JNLD (5653)
Regional Broker/Dealer Representatives: 800/340-JNLD (5653)

- ¹ Qualified plans may require an earlier distribution. State variations apply. Please check with your Internal Wholesaler for your state.
- ² Tax deferral offers no additional value if an annuity is used to fund a qualified plan, such as a 401(k) or an 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 The S&P 500 Index is a market-capitalization-weighted index of 500 stocks that are selected by the S&P Dow Jones Indices U.S. Investment Committee. The S&P 500 focuses on the large-cap sector of the market, and companies in the S&P 500 are considered leading companies in leading industries. The Multi-Strategy Index is an index of stock performance created by Jackson to add the opportunity for greater diversity. The underlying stocks are selected according to five different strategies, which are reapplied every year in January based on their predetermined selection criteria. Both indexes are unmanaged and not available for direct investment. The payment of dividends is not reflected in the index return.
- ⁴ A client should give careful consideration to his or her individual situation, needs and goals before purchasing a fixed annuity with index-linked interest. A client's age and liquidity needs are particularly important when considering Indexed Option periods of longer duration.
- ⁵ Credited daily and adjusted for withdrawals. After the Indexed Option Period, the GMIR will be redetermined, falling between 1%-3%, and will be guaranteed until the contract is terminated. Does not include the 2.5% or 5% extra credit.
- ⁶ Subject to certain limitations and restrictions. Higher Caps may apply to premiums of \$100,000 or greater. Keep in mind, higher Caps will not be applied when the Accumulation Value of the contract reaches or exceeds \$100,000.
- ⁷ All contract values will be reduced accordingly. All future gains related to the withdrawal amount will be lost forever at the time the withdrawal is taken. Elite Choice Rewards is a long-term, tax-deferred vehicle designed for retirement. Earnings are taxable as ordinary income when distributed and may be subject to a 10% additional tax if withdrawn before age 59½.
- ⁸ If the withdrawal amount exceeds the 10% free provision, then the entire amount will be treated as a partial withdrawal subject to all applicable charges.
- ⁹ The RMD withdrawal value is based on the Guaranteed Minimum Accumulation Value or the Indexed Option Value, whichever is greater. If a withdrawal taken before the end of the chosen term exceeds the greater of the RMD or the 10% Free Withdrawal benefit, the full amount withdrawn will be subject to withdrawal and recapture charges.
- ¹⁰ State variations may apply. The owner will be eligible for this waiver of withdrawal charge after the first contract anniversary. If the owner or joint owner is confined to a nursing home or hospital for 90 consecutive days by medical necessity, the owner may access up to 20% of the Accumulation Value free of withdrawal and recapture charges. Proof of confinement will be required each time this benefit is exercised, and Extended Care Benefit free withdrawals are not cumulative. If the requested withdrawal exceeds 20% of the Accumulation Value, the entire amount will be treated as a partial withdrawal.
- ¹¹ State variations may apply. The owner will be eligible for this waiver of withdrawal charge after the first contract anniversary. If the owner or joint owner is diagnosed with a terminal illness expected to result in death within 12 months, the owner may access up to 100% of the greater of the Guaranteed Minimum Accumulation Value or the Indexed Option Value free of withdrawal and recapture charges. Limited to \$250,000. All contract values will be reduced proportionately. A payment under the Terminal Illness Benefit is payable only once, regardless of any subsequent diagnosis.

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The design of this annuity contract emphasizes the protection of credited interest rather than the maximization of interest rate crediting. Jackson issues other annuities with similar features, benefits, limitations and charges. Contact Jackson for more information. **Fixed annuities with index-linked interest may not be suitable for everyone.** Please see the Contract Disclosure Document for more information.

Elite Choice Rewards Single Premium Deferred Fixed Annuity With Index-Linked Interest and Bonus Provision (ICC13 FIA450, FIA450) is issued by Jackson National Life Insurance Company (Home Office: Lansing, Michigan) and distributed by Jackson National Life Distributors LLC. Not available in all states and state variations may apply. This product is a fixed annuity that does not participate in any stock or equity investments. Limitations and restrictions apply, including withdrawal charges and possible recapture charges. Recapture charges do not apply in Connecticut. During the Indexed Option Period, the annuity's cash withdrawal value may be less than the initial premium. For costs and complete details, contact your Internal Wholesaler.

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LONG-TERM SMART®