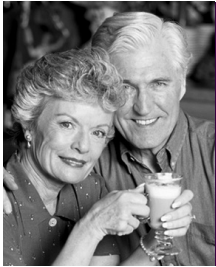


Preselected death benefits*



Greg and Vera

Ages 67 and 69

Want to ensure a lasting legacy for both of their sons.

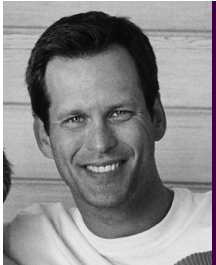
BENEFICIARIES



Matt

Age 30

Aspiring professional roulette player: Receives minimum payments until age 37.



John

Age 35

Successful businessman: Elects nonqualified stretch for flexibility.

Greg and Vera Spencer: Ages 67 and 69

Occupation: Retired

\$500,000 Jackson® Nonqualified Annuity

BENEFICIARIES

Son, Matt—Aspiring professional roulette player

Son, John—Successful business owner

CONCERNS

Greg and Vera trust their son, John, will invest his inheritance wisely, but they are concerned their son, Matt, will gamble his money away in a matter of months. As a result, they want to limit Matt's access to his inheritance.

SOLUTION

Greg and Vera use the preselected death benefits program, which allows them to limit Matt's inheritance, providing him with only the required minimum "stretch" payments from his contract until he reaches a predetermined age.† Greg and Vera allow their more responsible son, John, to choose how he receives his inheritance.

BENEFITS OF PRESELECTED DEATH BENEFITS

- Restrict beneficiaries' access to the proceeds
- Customize your legacy
- Allow continued tax-deferred‡ growth potential
- Allow selection of a death benefit distribution option
- Help avoid probate

TWO WAYS TO CONTROL WHAT THE BENEFICIARY OF A NONQUALIFIED ANNUITY RECEIVES

- Minimum stretch payments over lifetime, or
- Period certain annuitization option

FOR PRESELECTED DEATH BENEFITS FOR QUALIFIED ANNUITIES, PLEASE SEE PAGES 2 AND 3.

* Preselected death benefits vary for nonqualified and qualified annuities.

† There are no limitations on the predetermined age that can be selected.

‡ Tax deferral offers no additional value if an IRA or a qualified plan, such as a 401(k), is used to fund an annuity and may be found at a lower cost in other investment products. It also may not be available if the annuity is owned by a legal entity such as a corporation or certain types of trusts.

Jackson® is the marketing name for Jackson Financial Inc., Jackson National Life Insurance Company®, and Jackson National Life Insurance Company of New York®.

Preselected death benefits for nonqualified annuities

Not all beneficiaries are responsible enough to effectively manage an inheritance. To help protect your wealth and the legacy you've created, Jackson offers preselected death benefits free of charge—a helpful program that allows you to restrict the distribution of your wealth to the next generation and confidently provide for inexperienced or irresponsible beneficiaries. Preselected death benefits are restricted to either a nonqualified stretch or annuitization distribution option, which can provide for your beneficiaries long after you are gone.

The stretch (for nonqualified accounts)[§]: This option permits beneficiaries to stretch death benefit distributions over their life expectancies, potentially minimizing taxes while allowing the balance to remain invested on a tax-deferred basis. Once the beneficiary is no longer restricted from accessing the account, they may accelerate distributions, withdraw additional amounts in any year, or even cash out at any time, if needed.

Income for a specified period (ISP)[§]: This option annuitizes the death benefit to the beneficiary in equal installments over any period ranging from five to 60 years, as long as the period does not exceed the beneficiary's life expectancy. Owners may also select life-only annuitization or life with period certain from five to 30 years, as long as the period does not exceed the beneficiary's life expectancy. Unlike the stretch, beneficiaries cannot accelerate distributions. However, once the beneficiary is no longer restricted from accessing the account, they can elect to receive a lump-sum distribution based on the commuted value of the distributions remaining. Ask your financial professional for more information concerning the calculation of this value.

Preselected death benefits are subject to changes in the law at the time of death, such as under the Internal Revenue Code requiring distributions under more rapid periods.

Preselected death benefits for qualified annuities

For beneficiaries who are not eligible to stretch inherited qualified assets over their lifetime, account owners can choose from the following restrictions.

- **No withdrawals allowed:** Full distribution of the contract value at end of deferral period (generally 10 years).
- **Specified level dollar payout with full distribution at the end of deferral period:** Owner can designate a specified dollar amount to be distributed at selected frequency. Distribution is paid until account is exhausted or until the deferral period ends, whichever occurs first. At the end of the deferral period, a lump sum of any remaining contract value is paid.
- **Specified percentage payout with full distribution at the end of deferral period:** Owner can designate a percentage of the initial death benefit allocated to the beneficiary to be distributed at selected frequency. This percentage is calculated at the beginning of the payout period as a specific dollar amount, and that dollar amount is distributed at the specified frequency until account is exhausted or until the deferral period ends, whichever occurs first. At the end of the deferral period, a lump sum of any remaining amount is paid.

[§] Available only on nonqualified annuity contracts.

Preselected death benefits for qualified annuities (continued)

- **Life expectancy payout with full distribution at the end of deferral period:** Jackson will calculate and send distributions based on beneficiary's life expectancy, similar to a stretch IRA, until the account is exhausted or the deferral period ends, whichever occurs first. At the end of the deferral period, a lump sum of any remaining amount is paid. Note that, for eligible beneficiaries who are able to stretch inherited qualified assets over their lifetime, this option will restrict the beneficiary to their IRS-mandated required minimum distribution only for the remainder of the beneficiary's life or until the account is exhausted.
- **Income for a specified period:** This annuitization option is eligible for five to 10 years but cannot extend beyond the beneficiary's life expectancy.

Preselected death benefit options may vary for annuities owned by IRAs and for qualified plans such as 401(k)s.

The professionals from Jackson's Advanced Strategies team are a phone call away and can provide you with more information. Call 800/866-4510, extension 57149.

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 are contained in the current contract prospectus and underlying fund prospectuses. Please contact your financial professional or the Company to obtain the prospectuses. Please read the prospectuses carefully before investing or sending money.

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Advanced Strategies communications are intended only to alert you to strategies that may be appropriate for the circumstances described. Clients should consult with a lawyer and/or tax specialist before adopting or rejecting any strategy that Advanced Strategies suggests. Only a lawyer and/or tax specialist, after thorough consultation, can recommend a strategy suited to anyone's unique needs.

An annuity is a long-term, tax-deferred vehicle designed for retirement. Variable annuities involve investment risks and may lose value. Earnings are taxable as ordinary income when distributed. Individuals may be subject to a 10% additional tax for withdrawals before age 59½ unless an exception to the tax is met.

The latest maturity date or 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. Add-on death benefits terminate if the contract value falls to zero and upon spousal continuation.

Guarantees are backed by the claims-paying ability of Jackson National Life Insurance Company (Home Office: Lansing, Michigan) or Jackson National Life Insurance Company of New York (Home Office: Purchase, New York) 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, and none makes any representations or guarantees regarding the claims-paying ability of Jackson National Life Insurance Company or Jackson National Life Insurance Company of New York.

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Firm and state variations may apply.