

Annual reset point to point performance trigger

Annual Reset Point to Point Performance Trigger tends to perform better when the selected index has flat or low returns, so you'll still receive a credit when the market is flat (but not negative) due to your performance trigger.

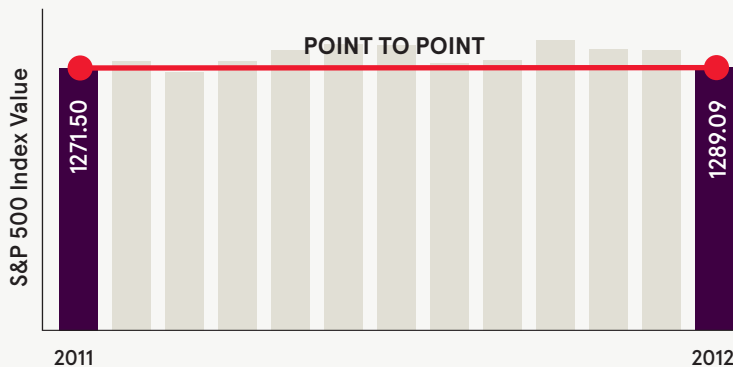
How it works

1. You begin with an initial index value.
2. At the end of the year, the initial index value is compared to the ending index value.
3. If the ending index value is greater than or equal to the initial index value, the stated Performance Trigger Crediting Rate (PTCR)¹ is credited.
4. If the ending index value is less than the initial index value, no interest will be credited and no interest will be lost, leaving the contract value protected.

What is a fixed index annuity?

Fixed index annuities are long-term, tax-deferred vehicles designed for retirement. 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.

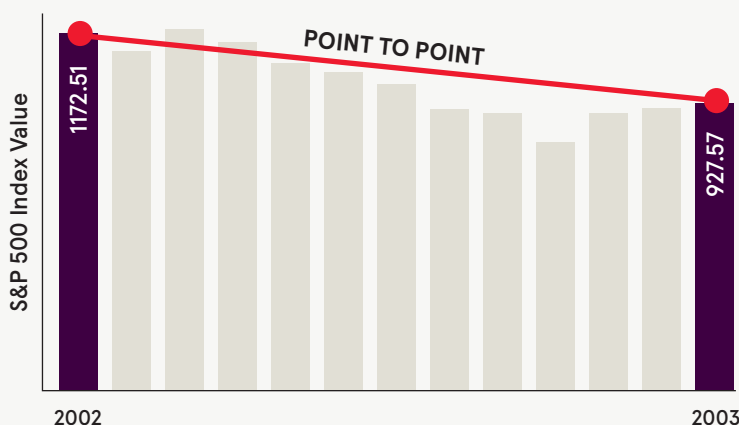
FAVORABLE SCENARIO: BASED ON S&P 500 INDEX FROM 2011–2012



Initial Index Value	1271.50
Ending Index Value	1289.09
Percentage Change	1.38%
Interest Credited (using a 5% PTCR)	5.00% (Hypothetical)

When the ending index value is greater than or equal to the beginning index value, the stated Performance Trigger Crediting Rate is credited, which is 5% in this hypothetical case.¹

UNFAVORABLE SCENARIO: BASED ON S&P 500 INDEX FROM 2002–2003



Initial Index Value	1172.51
Ending Index Value	927.57
Percentage Change	-20.89%
Interest Credited (using a 5% PTCR)	0.00%

When the ending index value is less than the beginning index value, no interest will be credited; however, no interest will be lost, so the contract value is protected.

¹ For MarketProtector suite, the Performance Trigger Crediting Rate (PTCR) will never be less than 2.00% on the 5-year Indexed Option Period and will never be less than 3.00% on the 7- or 10-year Indexed Option Periods regardless of which index is chosen. PTCRs are not a guarantee of credited interest and no interest will be credited if the index performance is negative over the point-to-point period.

Index change figures based on the S&P 500 Index (please see back for additional important information regarding this index). Does not reflect dividends paid on, or splits in, underlying stocks.

Jackson® is the marketing name for Jackson Financial Inc. and Jackson National Life Insurance Company®.

Not for use in California and Oregon.

See next page for important additional information.

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



For more information on MarketProtector suite, please contact your financial professional.

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. Tax laws are complicated and subject to change. Tax results may depend on each taxpayer's individual set of facts and circumstances. You should rely on your own independent advisors as to any tax, accounting, or legal statements made herein.

Fixed index annuities are also referred to as fixed annuities with index-linked interest in the contract.

On the first Friday after the contract is issued (or the next business day if the New York Stock Exchange is closed on Friday), Jackson National Life Insurance Company will transfer the appropriate amount (depending on the contract you selected), including interest earned, into the Indexed Option Period of your choice. On the date the money is transferred, your Performance Trigger Crediting Rate (PTCR) and initial index value are determined. This is your Index Determination Date (IDD).

Guarantees 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.

Fixed Index Annuities (contract form numbers ICC19 FIA260, ICC20 FIA260-CB2, FIA260, FIA260-CB2, ICC19 FIA265, ICC20 FIA265-FB2, FIA265, FIA265-FB2) are issued by Jackson National Life Insurance Company (Home Office: Lansing, Michigan) and are distributed by Jackson National Life Distributors LLC. Not available in all states and state variations may apply. These products are fixed annuities that do not participate in any stock or equity investments. Limitations and restrictions apply, including withdrawal charges and market value adjustment. During the Indexed Option Period, the annuity's cash withdrawal value may be less than the initial premium. Premium payments are flexible in the first contract year only, subject to contract minimums and maximums. Subsequent premiums will remain in a fixed account option until the first indexed option anniversary. No premium payments will be accepted after the first contract anniversary.

The design of these annuity contracts emphasizes the protection of credited interest rather than the maximization of interest rate crediting. Jackson issues other annuities with similar features, benefits, limitations, minimum Caps/Rates, and charges. Similar products with different features, limitations, and with either higher or lower Caps/Rates may be available through other broker/dealers. Discuss them with your financial professional or contact Jackson for more information. **Fixed index annuities may not be suitable for everyone.**

STANDARD & POOR'S[®], S&P[®] and S&P 500[®] are registered trademarks of Standard & Poor's Financial Services LLC ("S&P") and Dow Jones[®] is a registered trademark of Dow Jones Trademark Holdings LLC ("Dow Jones") and have been licensed for use by S&P Dow Jones Indices LLC. The S&P 500 is a product of S&P Dow Jones Indices LLC, and has been licensed for use by Jackson National Life Insurance Company ("Jackson"). The MarketProtector[®] Suite of products is not sponsored, endorsed, sold or promoted by S&P Dow Jones Indices LLC, Dow Jones, S&P, or any of their respective affiliates (collectively, "S&P Dow Jones Indices"), and S&P Dow Jones Indices LLC does not make any representation or warranty, express or implied, to the owners of the MarketProtector Suite of products or any member of the public regarding the advisability of investing in securities generally or in the MarketProtector Suite of products particularly or the ability of the S&P 500 to track general market performance.

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 S&P 500 Index is unmanaged and not available for direct investment. The payment of dividends is not reflected in the index return. Index change figures based on the S&P 500 Index. Does not reflect dividends paid on, or splits in, underlying stocks or monthly averaging.

Firm and state variations may apply.

Not for use in California and Oregon.