

# Annual reset point to point cap

10-year Indexed Option Period is not currently available on MarketProtector.

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Annual Reset Point to Point Cap tends to perform well in moderate but steadily increasing periods, regardless of temporary declines.

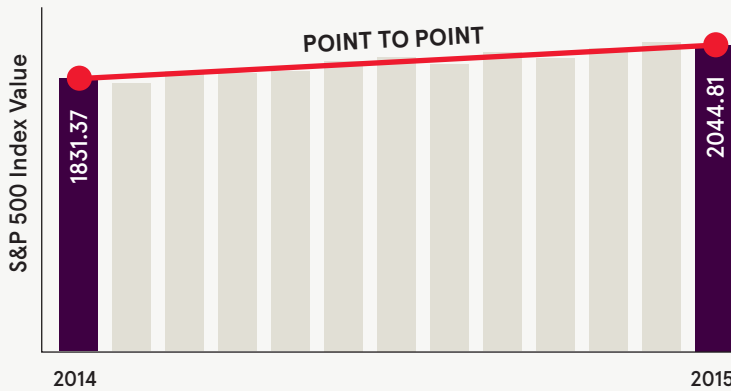
## How it works

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 the initial index value, the percentage increase is credited to the contract up to the annual cap.<sup>1</sup>
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.

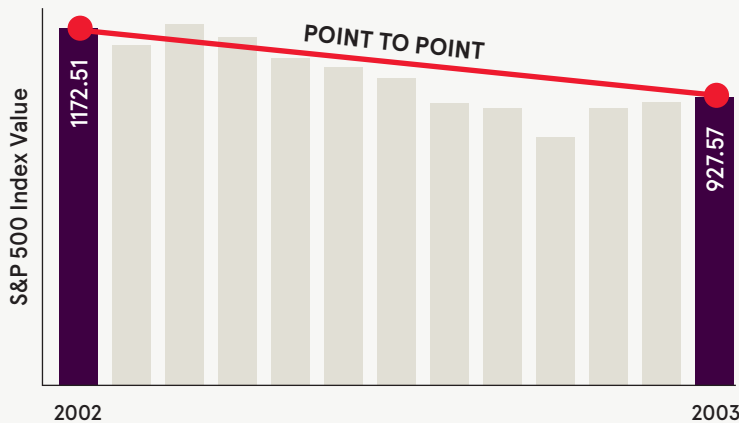
### FAVORABLE SCENARIO: BASED ON S&P 500® INDEX FROM 2014–2015



Initial Index Value	1831.37
Ending Index Value	2044.81
Percentage Change	11.65%
Guaranteed Minimum Cap	2.00%-3.00% <sup>1</sup>
Interest Credited (using a 5% cap)	<b>5.00%</b> (Hypothetical)

When the ending index value is greater than the initial index value, the percentage increase is credited to the contract up to the annual cap, which is 5% in this hypothetical case.<sup>1</sup>

### 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%
Guaranteed Minimum Cap	2.00%-3.00% <sup>1</sup>
Interest Credited (using a 5% cap)	<b>0.00%</b>

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

<sup>1</sup> For MarketProtector III, the Point-to-Point Annual Cap (PPAC) will never be less than 2% on the 5-year Indexed Option Period and will never be less than 3% on the 7- and 10-year Indexed Option Periods. For MarketProtector Advisory® III, the PPAC will never be less than 2% on the 5-year Indexed Option Period and will never be less than 3% on the 7- and 10-year Indexed Option Periods, regardless of index selected. The PPAC calculates and locks in interest every Indexed Option Year. PPACs 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.

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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.**

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**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 Point-to-Point Annual Cap (PPAC), 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 FIA260, ICC19 FIA260, FIA260-CB1, ICC19 FIA260-CB1, FIA265, ICC19 FIA265, FIA265-FB1, ICC19 FIA265-FB1) 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. Fixed index annuities are fixed annuities that do not participate in any stock or equity investments. Limitations and restrictions apply, including withdrawal charges and market value adjustment (MVA). MVA may not be applicable in all states. 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.**

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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.

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