

JACKSON ASCENDERPLUS SELECT®



Not for use in Oregon.

EXPERIENCE THE

PROTECTION

OF A FIXED ANNUITY WITH THE

BENEFITS

OF POTENTIAL INDEX-LINKED

GAINS

NURTURE YOUR DREAMS

You know the meaning of living for today while nurturing your dreams for tomorrow.

Jackson AscenderPlus Select® is a fixed index annuity.

A fixed index annuity is based upon the long-standing traditional fixed annuity contract. A fixed index annuity doesn't stop there, however. It takes retirement planning to another level.

Fixed index annuities combine guaranteed minimum interest,¹ tax-deferred earnings,² flexible retirement income options and a guaranteed minimum death benefit, with the potential for additional interest linked to a portion of the return of an index.

This combination allows you to:

- **receive additional interest when the selected index(es) perform(s) well in tandem with your selected crediting method(s).**
- **lock in this additional interest during down-market years.**

Fixed index annuities are long-term, tax-deferred vehicles designed for retirement. Earnings are taxable as ordinary income when distributed and, if withdrawn before age 59½, may be subject to a 10% additional tax.

¹ Guarantees are backed by the claims-paying ability of Jackson National Life Insurance Company®.

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.

PUTTING IT TO WORK FOR YOU

Jackson AscenderPlus Select offers the powerful combination of protection, growth and flexibility to help you meet your retirement goals. Here's how it works.

Easy to Own

- **\$10,000 minimum initial premium (\$5,000 for qualified retirement accounts)**
- **\$500 minimum additional premium* (qualified and non-qualified)**
- **Issued up to age 90 (depending on the state and Indexed Option Period)**

* Additional premium is allowed in the first contract year only.

Fixed Option

As soon as it is received, 100% of your premium begins to earn interest in a Fixed Account at a rate never less than the guaranteed minimum interest rate³. On the first Friday⁴ after the contract is issued, Jackson National Life Insurance Company will transfer the premium in the Fixed Account, including any interest earned, into the Indexed Option(s) of your choice.

However, you may choose to leave all or a portion of your premium in the Fixed Account. You also have the option to move premium back into the Fixed Account on the Indexed Option Anniversaries. Please note: Jackson® reserves the right to restrict or prohibit new business, subsequent premium or transfers to the Fixed Option.

Each additional premium added after the contract is issued will have its own Premium Date and will remain in a Fixed Account until the next Indexed Option Anniversary. On the next anniversary, all or a part of each Fixed Account will then be allocated to the Indexed Option(s) as indicated on the application, or as otherwise instructed.

Guaranteed Protection

Guaranteed Minimum Value. Jackson AscenderPlus Select guarantees your contract value will be no less than the contract's guaranteed minimum interest rate on 90% of your premium.^{3,5}

Special Benefit Value. During the Indexed Option Period, Jackson AscenderPlus Select's Special Benefit Value (the contract's guaranteed minimum interest rate annually, credited daily, on 100% of each premium payment) increases the minimum guarantee for you or your beneficiaries in the event of your death, terminal illness, or confinement to a nursing home or hospital.

³ The guaranteed minimum interest rate will be declared each calendar year and will fall between 1%-3%. Once a contract is issued, the guaranteed minimum interest rate will not change.

⁴ If the New York Stock Exchange is closed on any Friday, the balance will be transferred on the next business day.

⁵ The Guaranteed Minimum Value is credited daily, and is the minimum amount you will receive if the Accumulation Value is less.

Opportunity for Additional Interest

The main attraction of Jackson AscenderPlus Select is the opportunity to earn additional interest based on the performance of one or two indexes.

You may select either the S&P 500® Index or the Multi-Strategy Index, or you may choose to allocate your money in whole percentages to any combination of the two.

- **The S&P 500 Index is a market capitalization-weighted index of 500 stocks that are selected by Standard & Poor's to represent a broad array of large companies in leading industries.⁶**
- **The Multi-Strategy Index[†] is a benchmark stock performance created by Jackson to add the opportunity for greater diversity. The underlying companies are selected according to five different strategies, which are reapplied every year in January based on their pre-determined selection criteria.**

Both indexes are unmanaged and not available for direct investment. The payment of dividends is not reflected in the index return.

[†] For more information on the composition of the Multi-Strategy Index, please refer to page 9. The Multi-Strategy Index is not available in Iowa.

Jackson AscenderPlus Select offers you choices in your Indexed Option Period and methods for crediting interest:

- **You may select a 5-, 7- or 10-year Indexed Option Period⁷**
- **And because nobody can predict how an index will perform, Jackson offers you three different crediting methods of linking your earnings to your selected index. You may choose to allocate your money in whole percentages to any combination of one, two or all three available crediting methods:**
 - **Annual Reset Monthly Averaging**
 - **Annual Reset Point-to-Point**
 - **Annual Reset Monthly Sum**

When your money is transferred to the selected Indexed Option, the index value on that date is your starting point. Your Index Participation Rate(s) (IPR) and Interest Cap(s) are determined on the same date. The IPR is the percentage of the increase in the index that will be credited to your contract up to the applicable Cap. The Cap is applied either monthly or annually, depending on the method(s) selected, and is the maximum amount of the monthly or annual gain in the index after applying the IPR and any monthly averaging (if applicable). The IPR is guaranteed for the duration of the Indexed Option Period you select and each Cap is guaranteed for one Indexed Option Year.

⁶ STANDARD & POOR'S®, S&P®, S&P 500® and S&P MIDCAP 400® are registered trademarks of Standard & Poor's Financial Services LLC and have been licensed for use by Jackson National Life Insurance Company. Programs and products of the firms to which Standard & Poor's Investment Advisory Services LLC ("SPIAS") provides services are not endorsed, sold or promoted by SPIAS and its affiliates, and SPIAS and its affiliates make no representation regarding the advisability of investing in those programs and products.

⁷ Any Indexed Option Period that extends beyond the owner's 95th birthday is not available. You should give careful consideration to your individual situation, needs and goals before purchasing Jackson AscenderPlus Select. Age and liquidity needs are particularly important when considering Indexed Option Periods of longer duration, which may not be appropriate for everyone. The availability of each Indexed Option Period is subject to change. Restrictions may apply to Indexed Option Periods.

JACKSON ASCENDERPLUS SELECT INDEX-LINKED INTEREST

<p>How does the Fixed Account Option work?</p>	<p>As soon as it is received, 100% of your premium begins to earn interest in the Fixed Option of your Jackson AscenderPlus Select contract. The Fixed Option offers a 1-year interest rate which is reset each year. On the first Friday after the contract is issued, Jackson will transfer the percentage indicated, including interest earned, into the Indexed Option(s) of your choice. You also have the option of keeping all or a portion of your premium in the Fixed Account, or moving it back into the Fixed Account from Indexed Options on anniversaries. Please note: Jackson reserves the right to restrict or prohibit new business, subsequent premium or transfers to the Fixed Option.</p>
<p>How is the index measured?</p>	<p>Jackson AscenderPlus Select offers three different crediting methods to calculate index-linked interest. Refer to pages 10-11 for a description of each method.</p>
<p>What happens when the index value goes down?</p>	<p>If the crediting method calculation is negative or zero, your contract value remains the same. Index losses never decrease the contract value!</p>
<p>What happens when the index value goes up?</p>	<p>If the crediting method calculation is positive, you will receive additional interest. The amount of interest you receive will depend on several factors, including which index(es) you selected, exactly how the index value changed, the crediting method(s) selected, and the Interest Caps in place during this period.</p>
<p>When are values added to my contract?</p>	<p>Interest is credited annually, on Indexed Option Anniversaries and at the end of the Indexed Option Period. Fixed account interest is credited daily. Once credited, interest is locked in and negative index performance in the future cannot reduce the value of your contract.</p>
<p>What happens next?</p>	<p>The index value on the Indexed Option Anniversary becomes the new starting point for the next Indexed Option Year. The Cap for your next Indexed Option Year is assigned, and the process repeats for the duration of the Indexed Option Period.</p> <p>At the end of the Indexed Option Period, all Indexed Option Values are transferred to a Fixed Account, where your account value will earn no less than the guaranteed minimum interest rate but will no longer be based on index performance. Then, the annuity's value may be withdrawn without charge or used to purchase a new annuity with a new withdrawal charge schedule depending on the product selected.</p>

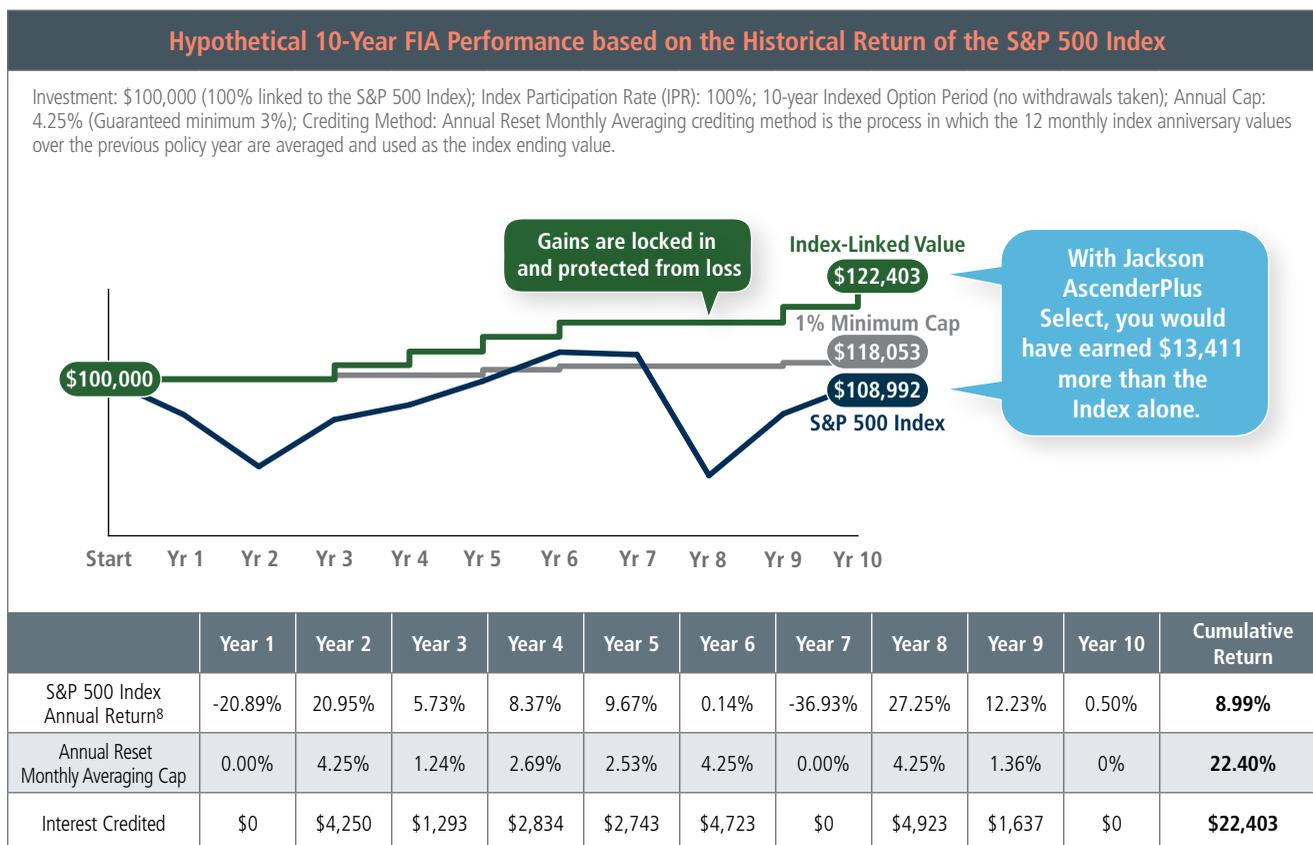
Turn the page to see how Jackson AscenderPlus Select works.

plan for someday

AN FIA IN ACTION

Power of Locking in Gains

Jackson AscenderPlus Select allows you to benefit when markets perform well, locking in index-linked interest that can't be lost, and holding steady during years of index declines. Let's take a look at a hypothetical example. For more information about index options and the crediting methods available for Jackson AscenderPlus Select, please see the following pages.



⁸ Index change figures based on the S&P 500 Index returns from 2002-2011. Does not reflect dividends paid on, or splits in, underlying stocks or monthly averaging. The assumptions in this illustration, based on the S&P 500 Index, are purely hypothetical and are not in any way guaranteed or intended to represent the past or future performance of any product. This illustration may not reflect current Jackson Interest Caps.

Protection From Market Downturns

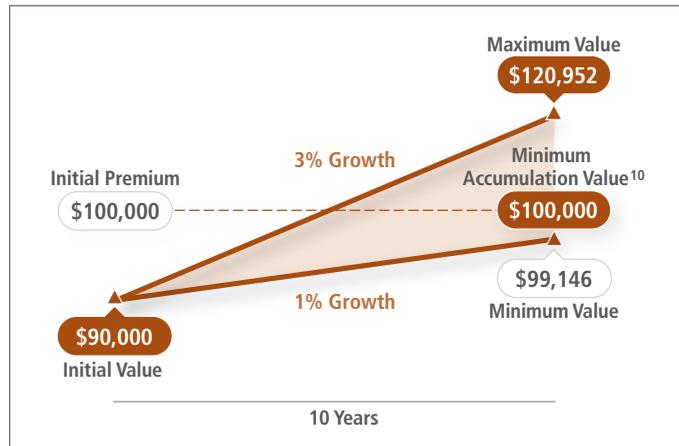
Jackson AscenderPlus Select also offers you protection from unfavorable markets by providing the ability to either maintain or increase your contract value through the Guaranteed Minimum Value and Special Benefit Value. Both of these values are accumulated at the contract's guaranteed minimum interest rate,⁹ which will fall between 1%-3%.

GUARANTEED MINIMUM VALUE

Your value at the end of the Indexed Option Period will never be less than your initial premium (assuming no withdrawals are taken).

The Guaranteed Minimum Value earns between 1%-3% annual growth, declared at contract issue, **on 90% of your initial premium**, adjusted for withdrawals.

The chart (on the right) shows that with a 1% guarantee on 90% of your initial premium, the guaranteed minimum value only reaches \$99,146 at the end of the contract's 10-year Indexed Option Period. However, because Jackson's AscenderPlus Select guarantees the contract's ending value is never less than the initial premium, the owner would receive no less than \$100,000 (assuming no withdrawals).



SPECIAL BENEFIT VALUE

Increases the minimum guarantee to address unforeseen circumstances. This amount is available in the event of your death, terminal illness, or confinement to a nursing home or hospital.¹¹

The Special Benefit Value earns between 1%-3% annual growth, declared at contract issue, **on 100% of your initial premium**, adjusted for withdrawals.



⁹ The guaranteed minimum interest rate will be declared each calendar year and will fall between 1%-3%. Once a contract is issued, the guaranteed minimum interest rate will not change. During the Indexed Option Period the annuity's cash withdrawal value may be less than the initial premium.

¹⁰ Assuming no index growth and no withdrawal during Indexed Option Period.

¹¹ See page 13 for further description of these benefits and their limitations.



TWO INDEXES TO CHOOSE FROM

Jackson AscenderPlus Select offers two indexes from which to select. You may allocate your premium in full to either index, or you may elect to divide your premium in whole percentages between the two.

You can choose a U.S. market focus with the S&P 500 Index, or diversify your growth potential with the Multi-Strategy Index, a unique benchmark based on a selection of U.S. and international stocks available only at Jackson, or you can select a combination of both indexes.

The S&P 500 and Multi-Strategy Indexes are unmanaged, do not include the payment or reinvestment of dividends in the calculation of performance, and are not available for direct investment.

Values for both indexes will be calculated on each Index Determination Date (IDD) (typically every Friday, or the next business day if markets are closed on Friday), and index values will be published weekly at www.jackson.com.

The S&P 500 Index

The S&P 500 Index is a market capitalization-weighted index of 500 stocks selected by Standard & Poor's to represent a broad array of large companies in leading industries. Widely regarded as a single gauge of the U.S. equities market, this index includes companies in leading industries of the U.S. economy. Although the S&P 500 Index focuses on the large-cap segment of the market, with approximately 75% coverage of U.S. equities, it is also used as a proxy for the total U.S. market.

Multi-Strategy Index

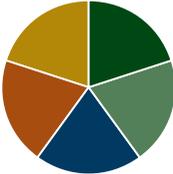
The Multi-Strategy Index is a proprietary benchmark created by and for the use of Jackson. The index is constructed by applying five pre-determined selection criteria and contains approximately 160 stocks. On or about January 1st, the index is reconstituted and an initial weight of approximately 20% is applied to each of the five criteria. By design, the five criteria are constructed to minimize company overlap. The index includes stocks from large, mid-sized and smaller U.S. and international companies, based on market capitalization.

This index seeks broad diversification across its five distinct strategies to help ensure a consistent management style. The Multi-Strategy Index is not available in Iowa.

aspire to the possibilities

Multi-Strategy Index Composition

The Multi-Strategy Index is constructed using the following five selection criteria:

Approximate Initial Weightings	Principal Investment Strategies
 <ul style="list-style-type: none"> ■ Industry Leaders Criteria 20% ■ Large-Cap Criteria 20% ■ Small-Cap Criteria 20% ■ Global Criteria 20% ■ Value Criteria 20% 	<ul style="list-style-type: none"> • Underlying securities are selected once annually • Disciplined process is repeated each year • Weightings are rebalanced annually
Selection approach of the underlying strategies	
<p>Industry Leaders Criteria (10 companies) – The 30 companies in the Dow Jones Industrial AverageSM are ranked by dividend yield. Equal amounts of the 10 companies with the highest dividend yields are selected.</p>	
<p>Large-Cap Criteria (10 companies) – The 500 companies in the S&P 500 Index are ranked by market capitalization. (Market capitalization, or market cap, is determined by multiplying the number of shares outstanding by the share price.) The 250 companies with the largest market caps are then ranked by the ratio of market cap to sales (known as the price-to-sales ratio). The 125 companies with the lowest price-to-sales ratios are then ranked by share price appreciation in the last year. Equal amounts of the 10 companies with the greatest share price appreciation in the last year are selected.</p>	
<p>Small-Cap Criteria (100 companies) – Companies with applicable market capitalizations that meet the average daily dollar trading volume requirements are selected from the New York Stock Exchange®, American Stock Exchange® and Nasdaq®. (Market capitalization, or market cap, is determined by multiplying the number of shares outstanding by the share price.) Exclude limited partnerships, American Depository Receipts of foreign companies, and mineral and oil royalty trusts. Exclude companies whose shares have appreciated in price by more than 75% in the last year. Retain companies with positive sales growth in each of the last three years. Retain companies with positive earnings in the last year. The 100 companies with the greatest share price appreciation in the last year are selected in proportion to their market capitalization.</p>	
<p>Global Criteria (15 companies) – All the companies in the Dow Jones Industrial Average, the United Kingdom’s Financial Times Industrial Ordinary Share Index and Hong Kong’s Hang Seng Index® are ranked by dividend yield. The 10 companies with the highest dividend yields from each of the three indexes are identified. Of those 10, equal amounts of the five companies with the lowest share prices from each of the three indexes are selected.</p>	
<p>Value Criteria (25 companies) – All companies that pay dividends and trade on the New York Stock Exchange are ranked by market capitalization. (Market capitalization, or market cap, is determined by multiplying the number of shares outstanding by the share price.) Exclude all financial, transportation and utility companies, limited partnerships, the 30 companies in the Dow Jones Industrial Average and American Depository Receipts of foreign companies. The 400 companies with the highest market capitalization are retained. The 75 companies with the highest dividend yields are retained. Of those, equal amounts of the 25 companies with the lowest dividend yields are selected.</p>	

The Multi-Strategy Index is not available in Iowa.

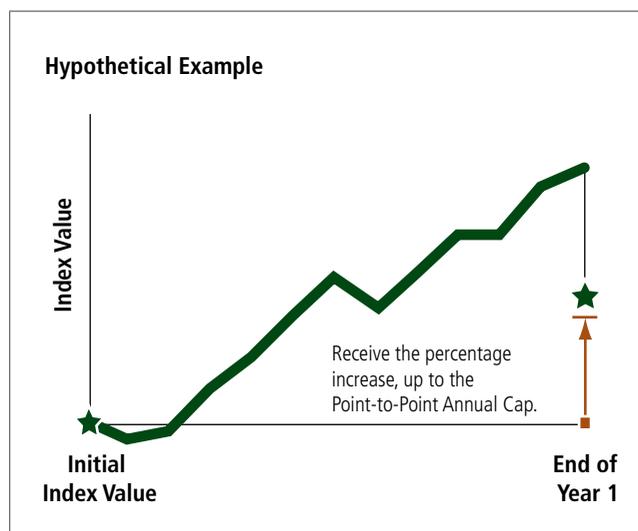
THREE CREDITING METHODS TO EARN MORE

Jackson AscenderPlus Select offers three different ways to measure the index and calculate your interest earnings.

You may select any one of these methods, or any combination of two or three, and you can change your selection at the end of each Indexed Option Year. Your representative can help you determine which combination of crediting methods is best for your situation.

Annual Reset Point-to-Point

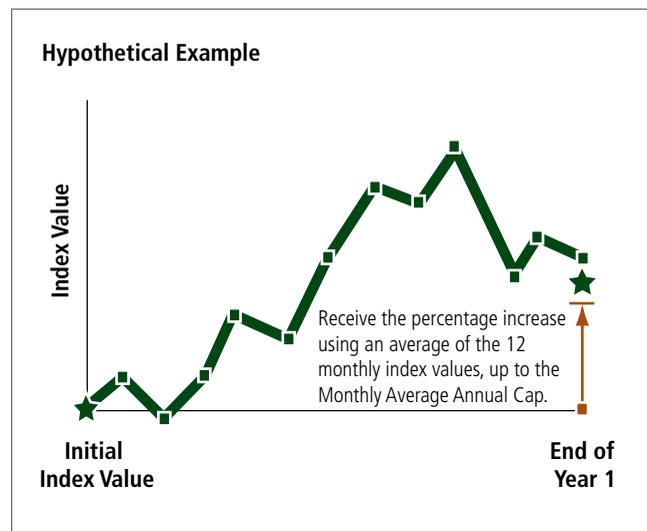
Calculates and locks in interest every Indexed Option Year. It compares the index value at the beginning of each year with the value at the end. Whenever the ending value is higher, the percentage increase, multiplied by the IPR, is credited to your contract, up to the Point-to-Point Annual Cap (PPAC). If the ending value is lower, no interest will be credited, but no interest will be lost either. The PPAC will never be less than 1% if either index is selected.



Surging Market. Annual Reset Point-to-Point tends to do better when the selected index declines early in the period, but then rebounds later in the year, or in moderate but steadily increasing periods.

Annual Reset Monthly Averaging

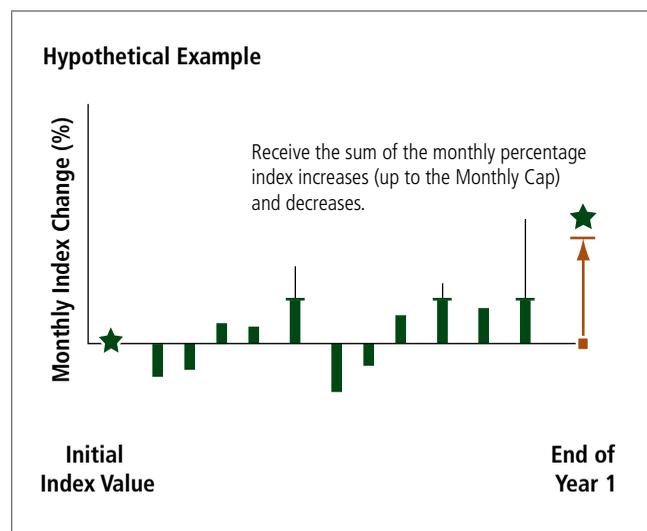
Calculates and locks in interest every Indexed Option Year. Each year, the 12 monthly anniversary index values are averaged and compared to the beginning index value. Whenever the ending average value is higher, the percentage increase, multiplied by the IPR, up to the Monthly Average Annual Cap (MAAC), is credited to your contract. If the ending average value is lower, no interest will be credited, but no interest will be lost either. The MAAC will never be less than 3% if the S&P 500 Index is selected, or less than 2% if the Multi-Strategy Index is selected.



Volatile Market. Annual Reset Monthly Averaging tends to do better in volatile environments, particularly when the selected index increases early in the year, but then declines later in the year. If most of the index gains come in one or a few months late in a year, the effect of monthly averaging would moderate the amount of interest earned.

Annual Reset Monthly Sum

Calculates and locks in interest every Indexed Option Year. It adds monthly percentage increases, multiplied by the IPR, (up to the Monthly Cap) with monthly percentage decreases, for each of the 12 months. The final sum of the monthly percentages, if positive, is credited to your contract. If the calculation is negative, no interest will be credited, but no interest will be lost either. The Monthly Cap will never be less than 0.50% regardless of index selection.



Bull Market. Annual Reset Monthly Sum tends to do better in a bullish environment. Because there is no Cap on monthly decreases, one or more bad months could limit or even wipe away gains for the period.

nurture your dreams

MULTIPLE WAYS TO ACCESS YOUR MONEY

Jackson AscenderPlus Select is designed for long-term retirement accumulation, and the longer it is allowed to grow, the more money it can earn for you.

Although you select the time period that's right for you when you purchase your contract, you have access to your money if your needs change before the end of the Indexed Option Period. Jackson AscenderPlus Select offers several benefits that allow early withdrawals without penalty. For any other withdrawals prior to the end of your selected Indexed Option Period, withdrawal charges may apply. Earnings are taxable as ordinary income when distributed and, if withdrawn before age 59½, may be subject to a 10% additional tax.

Partial withdrawals will reduce all contract values accordingly, and at least \$2,000 must remain in the account to keep the contract active.

Free 10% Withdrawals

Each year, you may withdraw up to 10% of your Accumulation Value free of withdrawal charges. If a single withdrawal exceeds 10% of the Accumulation Value, the entire amount will be subject to withdrawal charges. If a series of withdrawals results in a total withdrawal in excess of 10% in a single year, then the withdrawal that pushes the total over 10% and all subsequent withdrawals in that year will be subject to withdrawal charges. The free withdrawal is not cumulative from year to year.



Required Minimum Distributions (RMDs)

The RMD for this contract may be taken from your qualified Jackson AscenderPlus Select contract free of withdrawal charges, even if the amount exceeds the 10% free withdrawal provision.¹²

Extended Care Benefit¹³

During the Indexed Option Period, if you or your 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 your contract, you may access up to 100% of the greater of the Accumulation Value or the Special Benefit Value free of withdrawal charges. This benefit is subject to a maximum withdrawal of \$250,000 from all Jackson contracts.

Terminal Illness Benefit¹⁴

During the Indexed Option Period, if you or your joint owner is diagnosed with a terminal illness, you may access up to 100% of the greater of the Accumulation Value or the Special Benefit Value free of withdrawal charges. The Terminal Illness Benefit is subject to a maximum withdrawal of \$250,000 from all Jackson contracts.

Guaranteed Death Benefit

In the event of your death, your beneficiaries will receive the greater of the Accumulation Value or the Special Benefit Value. They may elect a lump sum payment or a guaranteed life income. If you prefer, you may specify your beneficiaries' payout option in advance. (Preselected Death Benefit is available for non-qualified and IRA contracts only.)

Guaranteed Income Options

Anytime after the 5th contract year, you may elect to convert your Jackson AscenderPlus Select Accumulation Value into a stream of income including the option for income you can't outlive—without paying withdrawal charges.¹⁵

The Maturity Date allowed under the contract is the owner's age 95 and is the required age to annuitize or to take a lump sum.

¹² The RMD withdrawal value is based on the full Accumulation Value or the Special Benefit Value, whichever is greater. If a withdrawal taken before the end of your chosen Indexed Option Period exceeds the greater of the RMD requirement or the 10% free withdrawal benefit, the full amount withdrawn will be subject to withdrawal charges.

¹³ Not available in Massachusetts and California; state variations may apply. All contract values will be reduced proportionately based on the amount withdrawn. 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.

¹⁴ State variations may apply. 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. All contract values will be reduced proportionately based on the amount withdrawn. A payment under the Terminal Illness Benefit is payable only once, regardless of the subsequent occurrence of the same or a different condition.

¹⁵ Conversion to a stream of income prior to the 6th contract year is permitted, but will be subject to all applicable charges. In Texas, withdrawal charges apply in all contract years.

Withdrawal Charges

If you take full or partial withdrawals exceeding the benefit limits prior to the end of your Indexed Option Period, they may be subject to withdrawal charges as shown in the following table.

Withdrawal charges are based on age at issue, state of issue and years since contract issue and will be waived after the expiration of the Indexed Option Period.

All states except AK, CT, DE, FL, IL, IN, MN, MO, NJ, NV, OH, PA, TX, UT and WA				
Contract Year	Issue Ages 0-80	Issue Ages 81-85 (10 Yr)	Issue Ages 81-88 (7 Yr)	Issue Ages 81-90 (5 Yr)
1	10.00%	8.50%	6.25%	4.50%
2	9.50%	7.75%	5.50%	3.50%
3	8.50%	7.00%	4.50%	2.75%
4	7.50%	6.25%	3.50%	1.75%
5	6.50%	5.50%	2.75%	0.75%
6	5.50%	4.50%	1.75%	0%
7	4.50%	3.75%	0.75%	—
8	4.00%	2.75%	0%	—
9	3.00%	1.75%	—	—
10	2.00%	0.75%	—	—
11	0%	0%	—	—

Some withdrawal charge percentages are lower in AK, CT, DE, FL, IL, IN, MN, MO, NJ, NV, OH, PA, TX, UT and WA and Interest Caps may be lower as well. Withdrawal charges are based on age at issue and years since contract issue and will be waived after the expiration of the Indexed Option Period.

LIFETIME RETIREMENT INCOME

This table illustrates sample monthly lifetime income payments based solely on the Accumulation Value, equal to initial premium assuming no withdrawals. Depending on your contract's results, your ending value and resulting income payments could be higher. Although the values shown apply to the 10-year Indexed Option Period, this income option is available without charge for all Jackson AscenderPlus Select contracts.

Accumulation Value	Monthly Income for Life	
	Female	Male
\$50,000	\$235.50	\$255.00
\$100,000	\$471.00	\$510.00
\$200,000	\$942.00	\$1,020.00
\$300,000	\$1,413.00	\$1,530.00
\$400,000	\$1,884.00	\$2,040.00
\$500,000	\$2,355.00	\$2,550.00

Assumes a female and male, aged 65 at the end of the 10-year Jackson AscenderPlus Select Indexed Option Period, based solely on the Accumulation Value, equal to initial premium assuming no withdrawals.

This table is calculated based on the current Guaranteed for Life with 10-years Certain Annuitization Option as of 06/22/12 (subject to change without notice). Annuity payments will be made for as long as the annuitant lives or for at least a period of 10 years. If the annuitant dies during the first 10 years of the annuitization period, the owner or owner's beneficiary will continue to receive annuity payments for the remainder of the 10-year period. If the annuitant dies after the 10-year Certain period, payments cease. The Maturity Date allowed under the contract is the owner's age 95 and is the required age to annuitize or to take a lump sum.

Other annuitization options are available. If you choose to annuitize, your contract is converted into an income stream. May not be available in all states and state variations may apply.

Note: The annuitization option you select is final and may not be changed after the start of income payments.

THE JACKSON DIFFERENCE

QUALITY

A company you can count on

Our disciplined approach to business, including conservative product pricing and prudent risk management, is part of the reason we have remained a leader in the industry.

CHOICE

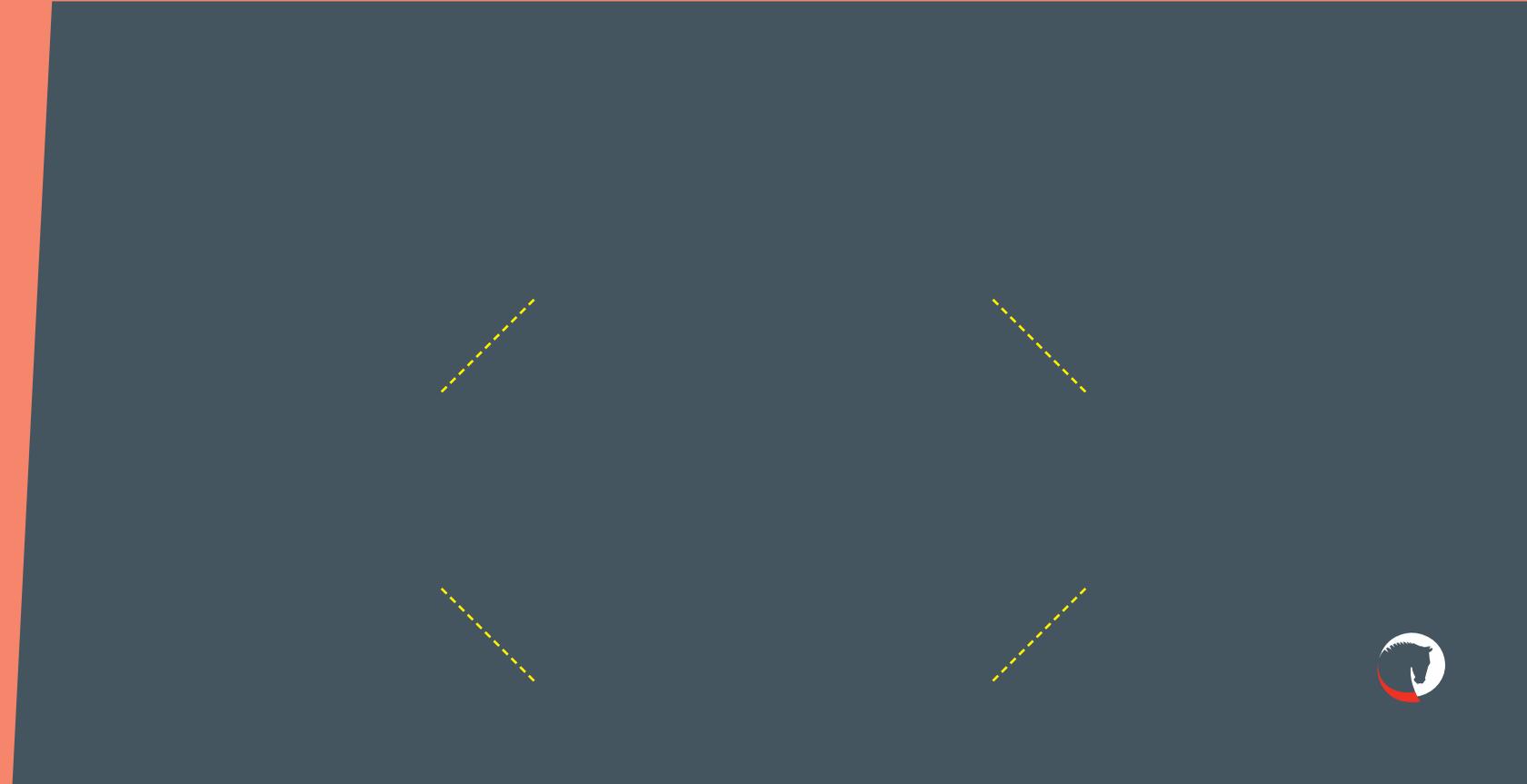
Options as unique as you

We provide flexible retirement income options as well as guarantees as strong as the company behind them.

FREEDOM

Customized solutions for your needs

Because events both financial and personal can change your priorities, Jackson builds diversification into its annuity products to give you options when you need them.



Jackson AscenderPlus Select means protection, growth and flexibility — all in one fixed index annuity.

Contact your representative today!

Jackson AscenderPlus Select Modified Single Premium Deferred Fixed Index Annuity (contract form number FIA100) or Jackson AscenderPlus Select Modified Single Premium Deferred Fixed and Equity-Index Annuity in IL (contract form number FIA100IL 01/12), 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 and has limitations and restrictions, including withdrawal charges. During the Indexed Option Period the annuity's cash withdrawal value may be less than the initial premium. Additional premium is permitted in the first contract year. For costs and complete details, contact your representative or the Company.

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. Discuss them with your representative or contact Jackson for more information. **Fixed index annuities may not be suitable for everyone.**

The amount available for a full withdrawal prior to the end of the Indexed Option Period will be equal to the greater of the Accumulation Value, less withdrawal charges, or the Guaranteed Minimum Value. Withdrawal charges are based on years since issue, Indexed Option Period selected, state of issue and age at issue as a percentage of the Accumulation Value. All charges will be waived after the expiration of the Indexed Option Period selected.

If you cancel the contract within 10 days of receipt (or the period required in your state), Jackson will refund 100% of your premium adjusted for any withdrawals.

The availability of each Indexed Option Period is subject to change. You should give careful consideration to your individual situation, needs and goals before purchasing the annuity. Age and liquidity needs are particularly important when considering Indexed Option Periods of longer duration, which may not be appropriate for everyone.

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The S&P 500 Index is a market capitalization-weighted index of 500 stocks that are selected by Standard & Poor's to represent a broad array of large companies in leading industries.

The Multi-Strategy Index is a benchmark 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.

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

Not for use in Oregon.



LONG-TERM SMART®