

FIXED INDEX ANNUITIES

JACKSON ASCENDERPLUS SELECT®

Index Participation Rates (IPR) are 100% unless stated otherwise.

Jackson AscenderPlus Select			5 Years	7 Years	10 Years	Guaranteed Minimum Interest Rate ³
S&P 500 Index	Annual Reset Monthly Averaging \$100,000 and Greater ¹	Annual Cap ²	Not Currently Available	3.50% 4.75%	4.00% 5.50%	N/A
	Annual Reset Point-to-Point \$100,000 and Greater ¹	Annual Cap ²	Not Currently Available	3.25% 4.25%	3.75% 4.75%	N/A
	Annual Reset Monthly Sum \$100,000 and Greater ¹	Monthly Cap ²	Not Currently Available	1.30% 1.45%	1.40% 1.60%	N/A
Multi-Strategy Index	Annual Reset Monthly Averaging \$100,000 and Greater ¹	Annual Cap ²	Not Currently Available	3.25% 4.50%	3.75% 5.25%	N/A
	Annual Reset Point-to-Point \$100,000 and Greater ¹	Annual Cap ²	Not Currently Available	3.00% 4.00%	3.50% 4.50%	N/A
	Annual Reset Monthly Sum \$100,000 and Greater ¹	Monthly Cap ²	Not Currently Available	1.20% 1.35%	1.30% 1.50%	N/A
	Fixed Account Interest Rate \$100,000 and Greater ^{1,2}		Not Currently Available	1.20% 1.50%	1.25% 1.55%	1.00%

Caps and IPRs Effective August 4, 2014

Fixed Account Interest Rate Effective October 6, 2014

For more rate and product information, please call your Internal Wholesaler:

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)**

- Subject to certain restrictions and limitations, a higher Cap and fixed interest rate, as shown, may apply to premium of \$100,000 or greater. Keep in mind, higher Caps and fixed interest rates will not be applied when the Accumulation Value of the contract reaches or exceeds \$100,000. Availability of higher Caps and fixed interest rates for premium of \$100,000 or greater is subject to change.
- Jackson declares Caps and fixed interest rates at the beginning of each Indexed Option Year and they are guaranteed not to change for the Indexed Option Year. The guaranteed minimum Caps for the S&P 500 Index are: Annual Reset Monthly Averaging Cap (MAAC) is 3%, Annual Reset Point-to-Point Cap (PPAC) is 1%, Annual Reset Monthly Sum Cap (MC) is 0.5%. The guaranteed minimum Caps for the Multi-Strategy Index are: 2% MAAC, 1% PPAC, 0.5% MC. Caps will limit the amount of interest that may be credited to the Indexed Option Value during each Indexed Option Year, regardless of the performance of the index. The IPR is guaranteed for the entire Indexed Option Period.
- 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.

Contracts are issued with funds allocated to the Fixed option. Commissions will be paid on initial and subsequent premium at the time that each premium is initially allocated to a Fixed Account Option. Premium allocated to Indexed Account Options will be transferred to the Indexed Account Options indicated on the application, or as otherwise instructed, on the first Index Determination Date (typically every Friday, or the next business day if markets are closed on Friday) after receipt of all premium payments that are in Good Order.

Important Procedures to Receive the Current Rates – If original applications with money and new incoming original 1035/exchange paperwork are not received in Good Order and date stamped in the Home Office on or before **10/03/2014**, then the new money Caps, fixed interest rates and IPRs will apply. Current fax rules apply. Incoming 1035/exchange applications received before these dates receive the old money Caps, fixed interest rates and IPRs, for the first year, if funds are received within the 60-day window. If the new money Caps, fixed interest rates and IPRs are higher than the old money Caps, fixed interest rates and IPRs when funds are received, then the higher new money Caps, fixed interest rates and IPRs will apply. **Note: Since Jackson® does not hold up maturity date transfers, the 60-day window begins on the good order date of the application paperwork.** Jackson must be notified that the client is initiating the transfer either by having that section completed on the application (where applicable), submitting the Transfer of Asset form indicating client initiated or by a letter of instruction signed by the client.

Jackson will prospectively declare applicable IPRs, fixed interest rates and Caps from time to time, at the sole discretion of Jackson National Life Insurance Company®.

See next page for important additional information.

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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

The availability of each Indexed Option Period is subject to change. Please remember that Indexed Option Periods of longer duration may not be appropriate for every client. Maximum issue ages for each term are as follows: 5-year, 90 (87 in NV); 7-year, 88 (85 in NV); 10-year, 85 (80 in NV).

Note: Withdrawal charges will be waived after the expiration of the Indexed Option Period. Withdrawal charge percentages and the number of years they are assessed may vary by issuing state, term and owner's age at issue. For joint owners, the oldest owner's age will be used. Please note that withdrawal charges are based on years since issue so the change in the withdrawal charge percentage may not coincide with an Indexed Option Anniversary.

Withdrawal charges are subject to a 10-year withdrawal charge schedule (10%, 9.5%, 8.5%, 7.5%, 6.5%, 5.5%, 4.5%, 4%, 3%, 2%, 0%). Withdrawal charges are lower for some states and for older issue ages.

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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.

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. 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 Jackson.

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 index annuities may not be suitable for everyone.**

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

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

Not for use in Iowa or Oregon.

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LONG-TERM SMART®