

JACKSON ASCENDERPLUS SELECTSM



Not for use in New York or Oregon.

EXPERIENCE THE

PROTECTION

OF A FIXED ANNUITY WITH THE

BENEFITS

OF POTENTIAL INDEX-LINKED

GAINS

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

NURTURE YOUR DREAMS

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

Jackson AscenderPlus SelectSM 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 interest¹, tax-deferred earnings², flexible retirement income options and guaranteed death benefits, with the potential for additional interest linked to a portion of the return of a stock index.

This combination allows you to:

- **receive additional interest when the index performs well in tandem with your selected crediting method(s)**
- **receive a minimum interest rate on a portion of your money if the index declines, or if your selected crediting method(s) generates no return.**

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 Earnings are taxable as ordinary income when distributed and, if withdrawn before age 59½, may be subject to a 10% federal tax penalty.

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.

plan for someday

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 term)**

* 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 that will never be less than 3%. On the first Friday³ 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.

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 90% of your premium with 3% annual growth (credited daily).** Assuming you don't take withdrawals, at the end of your selected term you will receive no less than:

Term	Guaranteed Return
5 Years	premium + 4.33%
7 Years	premium + 10.7%
10 Years	premium + 21.0%

** The Guaranteed Minimum Value is credited daily, and is the minimum amount you will receive if the Index-linked Value (Indexed Option Value) is less, and does not include the effect of the 10% federal tax penalty for distributions prior to age 59½.

³ If the New York Stock Exchange is closed on any Friday, the balance will be transferred on the next business day.

Special Benefit Value. Jackson AscenderPlus Select's Special Benefit Value (3% annually, credited daily, on 100% of your premium) increases the minimum guarantee for you or your beneficiaries in the event of your death, terminal illness, confinement to a nursing home or hospital, or an IRS required minimum distribution (RMD) at any time during your option period.

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 stock 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.**
- **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 pre-determined selection criteria.**

Both indexes are unmanaged and not available for direct investment. Index performance does not include the reinvestment of dividends.

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 term**
- **Because it is impossible to predict how an index will perform, Jackson offers you three different methods of linking your earnings to the index or indexes of your choice. You may choose to allocate your money in whole percentages to any combination of one, two or all three available crediting methods:**
 - **Annual Reset Point-to-Point**
 - **Annual Reset with Monthly Averaging**
 - **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 term you select and each Cap is guaranteed for one Indexed Option Year.



see your possibilities

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 that is reset each year, but will never be less than 3%. 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.</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 term. 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 term.</p> <p>At the end of the term, all Indexed Option Values are transferred to a fixed account, where your account value will earn a guaranteed minimum interest rate of at least 3%, 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.</p>

Turn the page to see how Jackson AscenderPlus Select works.

HYPOTHETICAL ILLUSTRATION

▲ Guaranteed Minimum Value

Jackson guarantees that your contract will earn no less than 3% annually on 90% of your premium, credited daily.

● Special Benefit Value

Jackson guarantees that a minimum of 100% of your premium compounded at 3% annually (credited daily) will be paid in the event of your death, or for terminal illness, nursing home or qualified required minimum distributions (RMDs) from this contract only.

★ Index-Linked Value

Your premium has the potential to grow along with the performance of an index, subject to the Index Participation Rate (IPR) and Cap that apply to the index(es) and crediting method(s) you've chosen. This example is based on a 100% allocation to the Annual Reset with Monthly Averaging crediting method, election of the Multi-Strategy Index, a 100% IPR and a 8% Monthly Averaging Annual Cap. Other crediting methods are available.

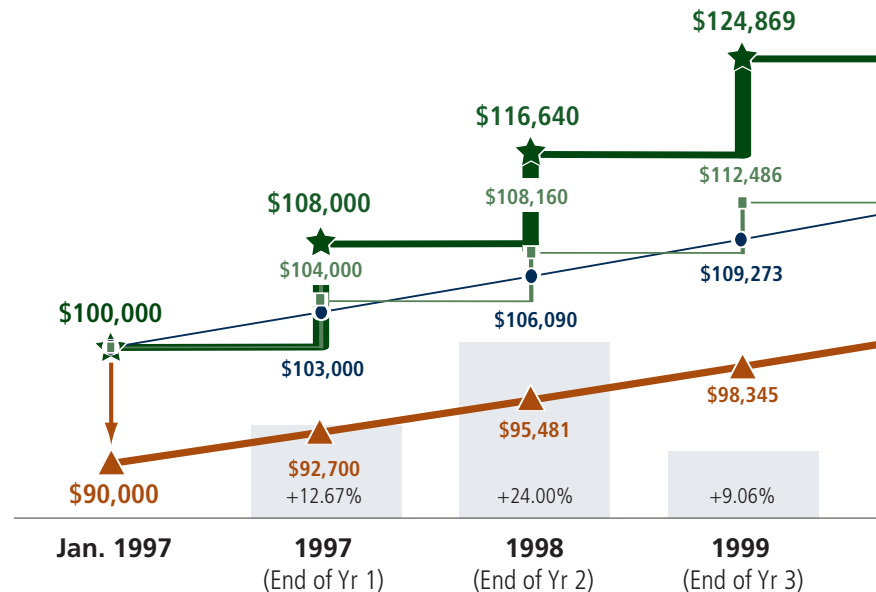
■ Index-Linked Value

This example assumes a 100% IPR, the Multi-Strategy Index and a guaranteed minimum Monthly Average Annual Cap of 4%.

■ Multi-Strategy Index

Index-linked interest is calculated based on the performance of a stock market index. This example is based on the Multi-Strategy Index. Jackson AscenderPlus Select also offers the S&P 500 Index as an option instead of, or in combination with, the Multi-Strategy Index.

Contract Year	Index Change*	Index Change with Monthly Averaging**	Rate Credited at Year End	Interest Credited at Year End
1	12.67%	13.34%	8.00%	\$ 8,000
2	24.00%	14.27%	8.00%	\$ 8,640
3	9.06%	7.05%	7.05%	\$ 8,229
4	0.74%	-1.69%	0.00%	\$ 0
5	-0.41%	-0.43%	0.00%	\$ 0
6	-13.26%	-5.84%	0.00%	\$ 0
7	33.61%	9.29%	8.00%	\$ 9,989
8	11.85%	2.84%	2.84%	\$ 3,833
9	19.36%	8.50%	8.00%	\$ 11,095
10	13.26%	5.82%	5.82%	\$ 8,715



* Index change figures are based on changes in the Multi-Strategy Index between the dates shown. They do not reflect dividends paid, splits in the underlying stocks or monthly averaging.

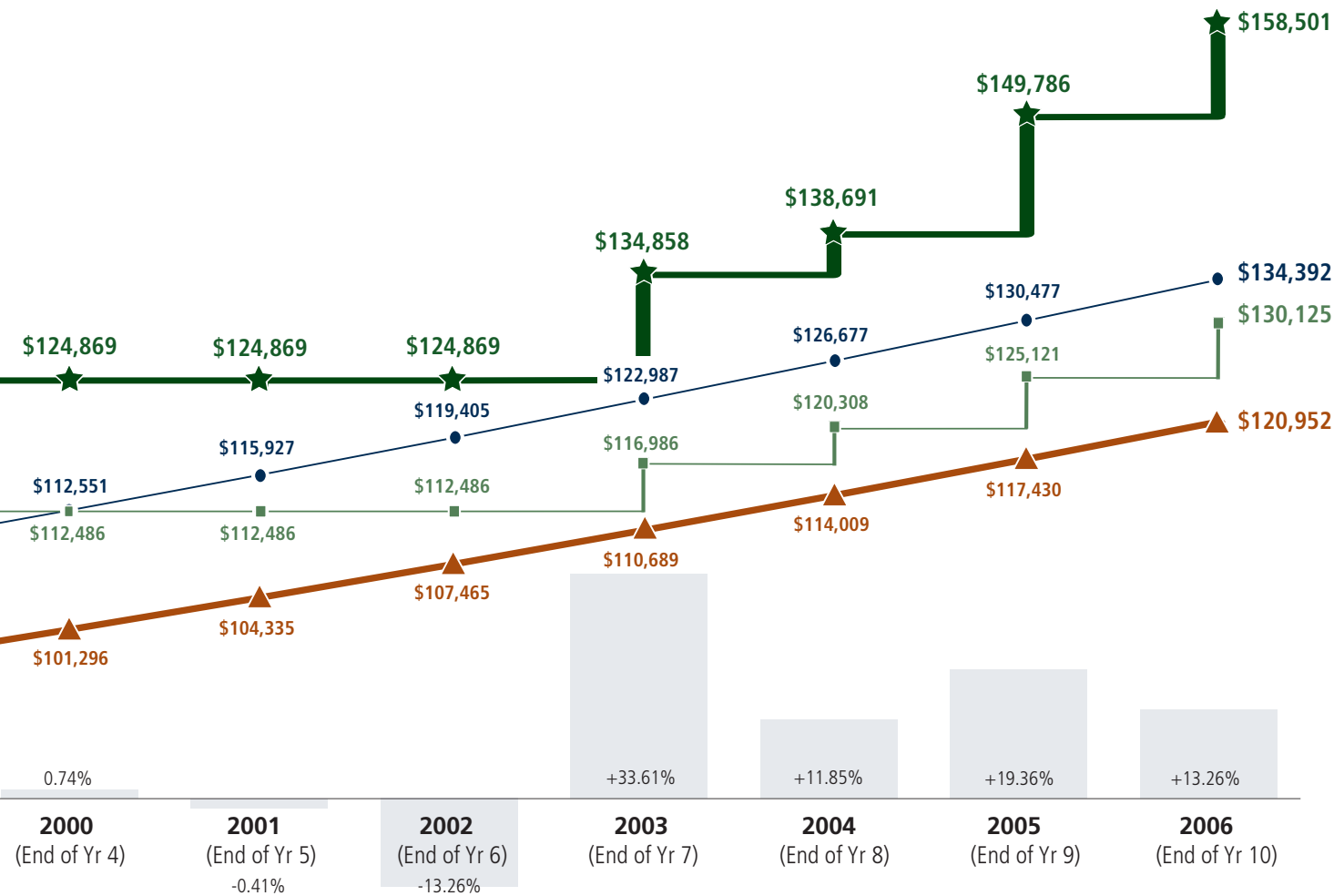
** Monthly averaging is a process in which the 12 monthly index anniversary values are averaged to determine the ending average value, then compared to the beginning index value.

The assumptions in this illustration, based on the Multi-Strategy Index, are purely hypothetical and are not in any way guaranteed or intended to represent the past or future performance of the public until September 24, 2007. This illustration may not reflect current Jackson AscenderPlus Select Index Participation Rates (IPRs) or Interest Caps, and assumes no withdrawals or other charges throughout your chosen term. The Cap, which is 8% in this hypothetical illustration, is guaranteed for the first year in the chosen term, and is then reset on each Indexed Value anniversary. Please talk with your representative to see which Jackson AscenderPlus Select term would be right for you. **This product may not be suitable for everyone.** Guarantees are backed by the full faith and credit of Jackson Financial.

The illustration values do NOT include withdrawals, the effect of taxes on any distribution, or any applicable withdrawal charges. **10-year withdrawal charges schedule: 10%, 9%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%.** Withdrawal charges are based on years since contract issue, and will be waived after the expiration of the selected term. Withdrawal charges are lower for older ages and may vary by state. During the first 10 years of the contract, the Guaranteed Minimum Value is 3% on 90% of premium and is available as a minimum value for a full withdrawal during the term if the Index-linked Value is less. The Special Benefit Value is also paid to beneficiaries upon the death of the contract owner, if the Index-linked Value is less.

Two indexes to choose from

Link to the S&P 500 Index or the Multi-Strategy Index, or choose both.



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of any product. Past performance is no guarantee of future results, and future performance may vary. **Please be aware that Jackson AscenderPlus Select was not available for sale to** [unclear]. The values illustrated may be more or less if the current IPR and Monthly Average Annual Cap (MAAC) were reflected. The IPR, which is 100% in this hypothetical illustration, is guaranteed to [unclear] Option anniversary. The effect of taxes on any distribution is not reflected. The MAAC is guaranteed to never go below 4%. Interest Caps for the Multi-Strategy Index may differ from the Caps for the

ed by the claims-paying ability of Jackson National Life Insurance Company.

5%, 8.5%, 7.5%, 6.5%, 5.5%, 4.5%, 4%, 3%, 2%, 0%. Withdrawal charge percentages differ in AK, CT, IN, MN, NV, UT and WA and Interest Caps may be lower as well. Withdrawal charges [unclear] first four contract years, the annuity's cash withdrawal value may be less than the initial premium.

Value is 3% on 100% of premium and is available for withdrawals if the Index-linked Value is less when the required minimum distribution (RMD), Terminal Illness Benefit or Extended Care Benefit is



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 global 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.

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 sole use of Jackson. The index is constructed by applying five pre-determined selection criteria and contains approximately 100 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. **Please note the selection criteria, number of stocks and reconstitution date are subject to change without notice.**

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.jnl.com.

Multi-Strategy Index Composition

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

Approximate Initial Weightings	Principal Investment Strategies										
<table border="0"> <tr> <td>■ Industry Leaders Criteria</td> <td>20%</td> </tr> <tr> <td>■ Large-Cap Criteria</td> <td>20%</td> </tr> <tr> <td>■ Small-Cap Criteria</td> <td>20%</td> </tr> <tr> <td>■ Global Criteria</td> <td>20%</td> </tr> <tr> <td>■ Dividend Yield Criteria</td> <td>20%</td> </tr> </table>	■ Industry Leaders Criteria	20%	■ Large-Cap Criteria	20%	■ Small-Cap Criteria	20%	■ Global Criteria	20%	■ Dividend Yield Criteria	20%	<ul style="list-style-type: none"> • Underlying securities are selected once annually • Follows a “buy and hold” strategy • Steps of each strategy are described below.
■ Industry Leaders Criteria	20%										
■ Large-Cap Criteria	20%										
■ Small-Cap Criteria	20%										
■ Global Criteria	20%										
■ Dividend Yield Criteria	20%										
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 (40 companies) – Companies with market capitalizations of between \$310 million and \$1.9 billion 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 daily trading volumes of at least \$2.5 million. Retain companies with positive sales growth in each of the last three years. Retain companies with positive earnings in the last year. The 40 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) – The 30 companies in the Dow Jones Industrial Average, the 30 companies in the United Kingdom’s Financial Times Industrial Ordinary Share Index (the Financial Times 30 or FT 30), and the 38 companies in 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>Dividend Yield 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 largest market caps are then ranked by dividend yield. 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>											

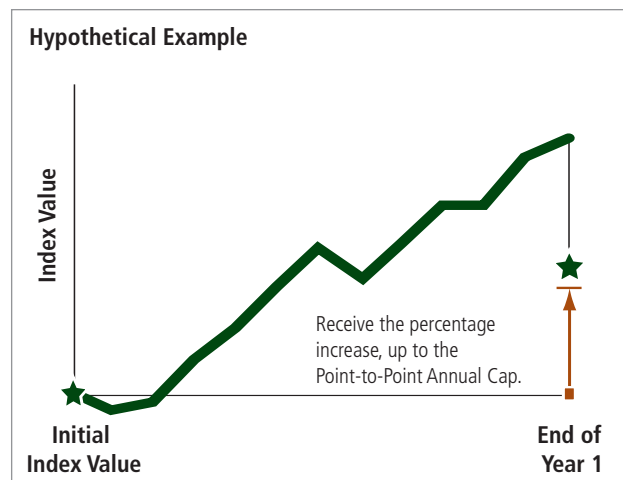
THREE WAYS TO EARN MORE

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

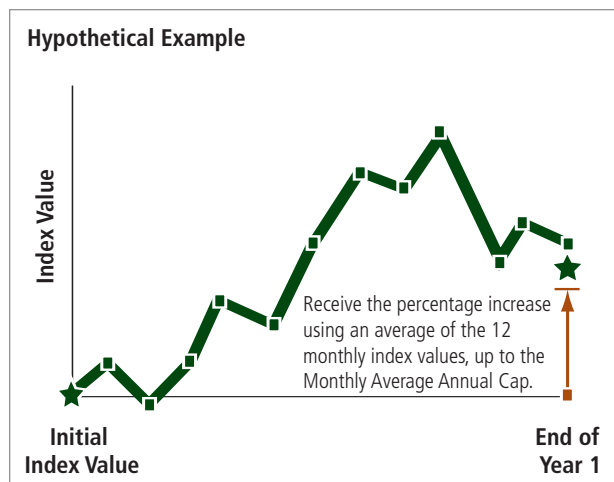
Calculates and locks in interest every Indexed Option Year. It compares the index value at the beginning of each year with the value at the end. Whenever the ending value is higher, the percentage increase is credited to your contract, up to the Point-to-Point Annual Cap (PPAC). If the ending value is lower, no interest will be credited, but no interest will be lost either. The PPAC will never be less than 3% if either index is selected.



Surge Protector. 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 with Monthly Averaging

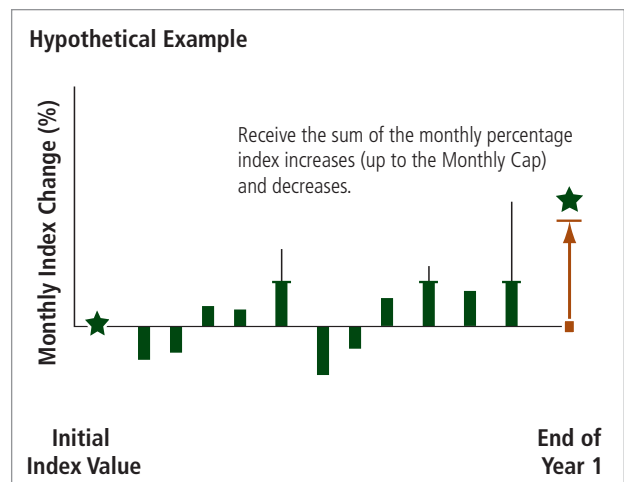
Calculates and locks in interest every Indexed Option Year. Each year, the 12 monthly anniversary index values are averaged and compared to the beginning index value. Whenever the ending average value is higher, the percentage increase, up to the Monthly Average Annual Cap (MAAC), is credited to your 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 5% if the S&P 500 Index is selected, or less than 4% if the Multi-Strategy Index is selected.



Volatility Protector. Annual Reset with 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 (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 1%.



Bull Protector. 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 term. Jackson AscenderPlus Select offers several benefits that allow early withdrawals without penalty. For any other withdrawals prior to the end of your selected term, withdrawal charges may apply. Earnings are taxable as ordinary income when distributed and, if withdrawn before age 59½, may be subject to a 10% federal tax penalty.

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 only be taken from your qualified Jackson AscenderPlus Select contract free of withdrawal charges even if the amount exceeds the 10% free withdrawal provision.⁴

⁴ 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 term exceeds the greater of the RMD requirement or the 10% Free Withdrawal benefit, the full amount withdrawn will be subject to withdrawal charges.



Extended Care Benefit⁵

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. This benefit is subject to a maximum withdrawal of \$250,000 from all Jackson contracts.

Terminal Illness Benefit⁶

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. 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.

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.⁷

With Jackson AscenderPlus Select, you are never required to convert your value to income payments to receive your earned interest. The decision is entirely up to you.

⁵ Not available in Massachusetts; 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.

⁶ Not available in Massachusetts; 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.

⁷ Conversion to a stream of income prior to the 6th contract year is permitted, but will be subject to withdrawal charges. In Minnesota and 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 term, 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 selected term.

All states except AK, CT, IN, MN, NV, 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%	—	—

LIFETIME RETIREMENT INCOME

This table illustrates sample monthly lifetime income payments based solely on the Guaranteed Minimum Value after 10 years. 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 term, this income option is available without charge for all Jackson AscenderPlus Select contracts.

Initial Premium	Minimum Value After 10 Years	Monthly Income for Life	
		Female	Male
\$50,000	\$60,476	\$385.23	\$408.82
\$100,000	\$120,952	\$770.47	\$817.64
\$200,000	\$241,905	\$1,540.93	\$1,635.28
\$300,000	\$362,857	\$2,311.40	\$2,452.92
\$400,000	\$483,810	\$3,081.87	\$3,270.55
\$500,000	\$604,762	\$3,852.34	\$4,088.19

Assumes a female and male, aged 65 at the end of the 10-year Jackson AscenderPlus Select term, based solely on the Guaranteed Minimum Value, (equal to 90% of the amount allocated to your chosen term, accumulated at 3% per year, less any prior withdrawals).

This table is calculated based on the current Guaranteed for Life with 10-years Certain Annuitization Option as of 06/29/07 (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.

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.

*Look to
your horizon*



ABOUT JACKSON

As one of the largest life insurance companies in America, Jackson has helped customers pursue their financial goals for over 45 years. Jackson offers an array of products designed to help you plan for retirement and protect your loved ones, and we maintain a firm commitment to corporate integrity, superior products and outstanding service. Whatever your financial goals, we're here to help you achieve them.

Our Story

- **17th largest U.S. life insurance company ranked by General Account Assets (ranking compiled by National Underwriter Insurance Data Services from Highline Data as of 3/31/07).**
- **One of America's leading annuity writers.**
- **Over 2.9 million life insurance policies and annuity contracts in force nationwide (as of 6/30/07).**
- **Nearly \$80 billion in assets (GAAP)* (as of 6/30/07).**

Ratings

- **A+ (Superior), A.M. Best for financial strength, the second highest of 16 rating categories.**
- **AA (Very Strong), Fitch for insurer financial strength, the third highest of 24 rating categories.**
- **AA (Very Strong), Standard & Poor's for insurer financial strength, the third highest of 21 rating categories.**
- **A1 (Good), Moody's Investors Service, Inc. for insurance financial strength, the fifth highest of 23 rating categories.**

Ratings current as of 6/30/2007.

* Jackson also has \$74.5 billion (GAAP) in policy liabilities, which is the amount set aside to pay primarily future policyowner benefits (as of 6/30/07).

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

Contact your representative today!

Jackson AscenderPlus Select Individual Modified Single Premium Deferred Fixed Index Annuity (contract form number FIA900) 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 first four contract years the annuity's cash withdrawal value may be less than the initial premium. Additional premium is only 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 a variety of annuities with different product features, benefits, terms, charges and limitations. **Fixed index annuities may not be suitable for everyone.** Please contact your representative to help determine if a Jackson fixed index annuity is right for your situation.

The amount available for a full withdrawal prior to the end of the selected term will be equal to the greater of the Accumulation Value as of the last Indexed Option Anniversary, adjusted for withdrawals, less any applicable withdrawal charges; or the Guaranteed Minimum Value adjusted for withdrawals. Withdrawal charges are based on years since issue, contract term selected, state of issue and age at issue as a percentage of the Accumulation Value. Early surrenders may result in loss of principal. Withdrawal charges will be waived after the expiration of the contract term 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 term 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 term periods of longer duration, which may not be appropriate for everyone.

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