

# FIXED INDEX ANNUITIES

## JACKSON ASCENDERPLUS SELECT®

### **WITHOUT A PREMIUM CREDIT OPTION ELECTED FOR ALL CONTRACT TERMS**

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

			5 Years	7 Years	10 Years
S&P 500 Index	Annual Reset Monthly Averaging \$100,000 and Greater <sup>1</sup>	Annual Cap <sup>2</sup>	<i>Not Currently Available</i>	5.25% 5.75%	5.50% 6.00%
	Annual Reset Point-to-Point \$100,000 and Greater <sup>1</sup>	Annual Cap <sup>2</sup>	<i>Not Currently Available</i>	3.50% 4.00%	4.00% 4.50%
	Annual Reset Monthly Sum \$100,000 and Greater <sup>1</sup>	Monthly Cap <sup>2</sup>	<i>Not Currently Available</i>	1.30% 1.50%	1.45% 1.65%
Multi-Strategy Index	Annual Reset Monthly Averaging \$100,000 and Greater <sup>1</sup>	Annual Cap <sup>2</sup>	<i>Not Currently Available</i>	4.25% 4.75%	5.00% 5.50%
	Annual Reset Point-to-Point \$100,000 and Greater <sup>1</sup>	Annual Cap <sup>2</sup>	<i>Not Currently Available</i>	3.25% 3.75%	3.75% 4.25%
	Annual Reset Monthly Sum \$100,000 and Greater <sup>1</sup>	Monthly Cap <sup>2</sup>	<i>Not Currently Available</i>	1.20% 1.40%	1.35% 1.55%
	Fixed Account Interest Rate \$100,000 and Greater <sup>1,2</sup>		<i>Not Currently Available</i>	2.20% 2.50%	2.25% 2.55%

### **WITH A PREMIUM CREDIT OPTION ELECTED FOR ALL CONTRACT TERMS**

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

Premium Credits are not available in CT, MN, or WA.

			5 Years w/2.5% Premium Credit Option	7 Years w/2.5% Premium Credit Option	10 Years w/2.5% Premium Credit Option	10 Years w/5% Premium Credit Option
S&P 500 Index	Annual Reset Monthly Averaging \$100,000 and Greater <sup>1</sup>	Annual Cap <sup>2</sup>	<i>Not Currently Available</i>	4.75% 5.25%	5.00% 5.75%	4.50% 5.25%
	Annual Reset Point-to-Point \$100,000 and Greater <sup>1</sup>	Annual Cap <sup>2</sup>	<i>Not Currently Available</i>	2.75% 3.00%	3.75% 4.00%	3.00% 3.25%
	Annual Reset Monthly Sum \$100,000 and Greater <sup>1</sup>	Monthly Cap <sup>2</sup>	<i>Not Currently Available</i>	1.10% 1.20%	1.20% 1.30%	1.00% 1.10%
Multi-Strategy Index	Annual Reset Monthly Averaging \$100,000 and Greater <sup>1</sup>	Annual Cap <sup>2</sup>	<i>Not Currently Available</i>	3.75% 4.25%	4.25% 5.00%	3.50% 4.25%
	Annual Reset Point-to-Point \$100,000 and Greater <sup>1</sup>	Annual Cap <sup>2</sup>	<i>Not Currently Available</i>	2.75% 3.00%	3.25% 3.50%	2.75% 3.00%
	Annual Reset Monthly Sum \$100,000 and Greater <sup>1</sup>	Monthly Cap <sup>2</sup>	<i>Not Currently Available</i>	1.10% 1.20%	1.20% 1.30%	1.00% 1.10%
	Fixed Account Interest Rate \$100,000 and Greater <sup>1,2</sup>		<i>Not Currently Available</i>	1.85% 2.15%	1.90% 2.20%	1.55% 1.85%

**The Guaranteed Minimum Interest Rate<sup>3</sup> offered on this contract is 1.25%**

**Caps and IPRs Effective June 21, 2010**

**Fixed Account Interest Rate Effective June 21, 2010**

See next page for important additional information.

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Not a deposit • Not insured by any federal agency



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Regional Broker/Dealer Representatives: **800/340-JNLD (5653)**

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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 each premium payment that is 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 before the above effective dates, then the above new money Caps, fixed interest rates and IPRs will apply. Current tax rules apply. Incoming 1035/exchange applications received before the above dates will 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: If Jackson® must wait to request funds until the transferring company's policy maturity date, the 60-day window begins on the date Jackson receives the application and original 1035/exchange paperwork in Good Order and NOT the date the funds were requested.**

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®.

- <sup>1</sup> Subject to certain restrictions and limitations, a higher Cap and fixed interest rates, as shown, will 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.
- <sup>2</sup> 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 5%, Annual Reset Point-to-Point Cap (PPAC) is 3%, Annual Reset Monthly Sum Cap (MC) is 1%. The guaranteed minimum Caps for the Multi-Strategy Index are: 4% MAAC, 3% PPAC, 1% 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 fixed interest rate is guaranteed to never be less than the contract's declared guaranteed minimum interest rate.
- <sup>3</sup> The guaranteed minimum interest rate (GMIR) may change for new issues during each calendar year (effective January 1) and can range from 1%–3%; however, once declared the GMIR will remain consistent throughout the contract term.

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.**

"S&P 500®" is a trademark of The McGraw-Hill Companies Inc., and has been licensed for use by Jackson National Life Insurance Company. The product is not sponsored, endorsed, sold, or promoted by Standard & Poor's®, and Standard & Poor's makes no representation regarding the advisability of purchasing the annuity. The S&P 500 Index is unmanaged and not available for direct investment. The payment of dividends is not reflected in the Index returns.

The Multi-Strategy Index is a proprietary benchmark created by and for the sole use of Jackson. The Multi-Strategy Index is unmanaged and not available for direct investment. The payment of dividends is not reflected in the Index returns.

Jackson AscenderPlus Select Single Premium Deferred Fixed Index Annuity (FIA100) is issued by Jackson National Life Insurance Company (Home Office: Lansing, Michigan) and distributed by Jackson National Life Distributors LLC. Additional premium is only permitted in the first contract year. 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 (and possible recapture charges if an optional premium credit is selected). Jackson issues a variety of fixed index annuity products with different features, benefits, terms, charges and limitations. During the Indexed Option Period, the annuity's cash withdrawal value may be less than the initial premium. Please contact your Internal Wholesaler for complete 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, if withdrawn before age 59½, may be subject to a 10% federal tax penalty.

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LONG-TERM SMART®