

Jackson National Life Insurance Company

<p>Home Office: Jackson National Life Insurance 1 Corporate Way Lansing, MI 48951</p> <p>Variable Annuity Service Center Jackson National Life Insurance Co. 8055 E. Tufts Avenue, 2nd Floor Denver, CO 80237 Tel. 1-800-766-4683</p> <p>Website: http://www.jnl.com/</p>	<p><i>Use of a Financial advisor is mandatory for this company. You may use any advisor or agent of your choosing</i></p>																														
Perspective II Fixed and Variable Annuity																															
Contract Charge:	\$35.00 (waived for contracts of \$50,000 or more).																														
M & E Charge:	1.00%																														
Administration Charge:	0.15%																														
Surrender Charges:	Standard: (7 years) 8.5%, 8%, 7%, 6%, 5%, 4%, 2%, 0% Optional 5-year Withdrawal Charge Schedule (0.30%) – 8%, 7%, 6%, 4%, 2%, 0%																														
Death Benefit:	<p>Standard – Greater of contract value or premiums</p> <p>5% Roll-up Death Benefit (0.45%) Premiums compounded at 5% with step up on 7th contract anniversary (4% for owners age 70+). Maximum of 250% of premiums.</p> <p>4% Roll-up Death Benefit (0.30%) Premiums compounded at 4% with Step up on 7th contract Anniversary (35 for owners age 70+). Maximum of 250% of premiums.</p> <p>Highest Anniversary Value Death Benefit (0.25%) - Available to owners up to age 80 at issue. Maximum anniversary value up to owner's 81st Birthday.</p> <p>Combination Death Benefit-5% Roll-up Death Benefit and Highest Anniversary Value Death Benefit (0.55%)-Available to owners up to age 80 at issue. Greater of 5% compounded death benefit and maximum anniversary value death benefit.</p> <p>Combination Death Benefit-4% Roll-up Death Benefit and Highest Anniversary Valued Death Benefit (0.40%)—Available to owners up to age 80 at issue. Greater of 5% compounded death benefit and maximum anniversary value death benefit.</p> <p>Withdrawals reduce death benefit in same proportion contract value was reduced on date of withdrawal.</p>																														
Optional Features and Charges:	<p>2% Premium Credit Option = 0.400% (for first 5 years)</p> <p>3% Premium Credit Option = 0.425% (for first 7 years)</p> <p>4% Premium Credit Option = 0.570% (for first 7 years)</p> <p>Note: Charge is deducted from daily net asset value of investment options and from the fixed account interest rate.</p> <p>20% Free Withdrawal Option = 0.30%</p> <p>5-Year Withdrawal Charge Schedule Option = 0.30%</p> <p>3-year Withdrawal Charge Schedule Option=0.045%</p> <p>Note: If you elect either the 20% Free Withdrawal Option or the 5-Year Withdrawal Charge Schedule Option; you may not also elect the 3% or 4% premium credit options.</p> <p>5% Roll-up Death Benefit Option=0.45%</p> <p>4% Roll-up Death Benefit Option=0.30%</p> <p>Highest Anniversary Value Death Benefit Option=0.25%</p> <p>5% Compounded Death Benefit Option = 0.15%</p> <p>Combination (5% and MAV) Death Benefit Option = 0.55%</p> <p>Combination (4% and MAV) Death Benefit Option=0.40%</p> <p>Earnings Max (Earnings Protection Benefit) = 0.30%</p> <p>Guaranteed Minimum Income Benefit = 0.60% (of benefit base, based on contract value)</p> <p>Guaranteed Minimum Withdrawal Benefit= 0.35%</p>																														
Free Waivers:	Nursing Home Waiver, Terminal Illness Benefit, Accelerated (specified conditions) Benefit																														
Available Funds/ Managers:	<table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 33%;">Total: 57</td> <td style="width: 33%;">Fee Range: 0.61% - 1.22%</td> <td style="width: 33%;">Average Fund Expense: 0.94%</td> </tr> <tr> <td>AIM Capital Management (3)</td> <td>Mellon Capital Management (5)</td> <td></td> </tr> <tr> <td>Fred Alger Management (1)</td> <td>Oppenheimer Funds (2)</td> <td></td> </tr> <tr> <td>Alliance Capital (1)</td> <td>Pacific Investment Management Co. [PIMCO] (1)</td> <td></td> </tr> <tr> <td>Fidelity Management & Research (FMR) (2)</td> <td>PPM America (3)</td> <td></td> </tr> <tr> <td>Wellington Management (Select) (2)</td> <td>Putnam Investments (4)</td> <td></td> </tr> <tr> <td>Eagle Asset Management (2)</td> <td>Salomon Brothers Asset Management (2)</td> <td></td> </tr> <tr> <td>JP Morgan Fleming Asset Management (1)</td> <td>Standard & Poor's Investment Advisory Services (9)</td> <td></td> </tr> <tr> <td>Lazard Asset Management (2)</td> <td>T. Rowe Price Associates (3)</td> <td></td> </tr> <tr> <td>Fixed Accounts – 1, 3, 5, 7 years</td> <td>Indexed Fixed Option (equity-linked) – 9 years</td> <td></td> </tr> </table>	Total: 57	Fee Range: 0.61% - 1.22%	Average Fund Expense: 0.94%	AIM Capital Management (3)	Mellon Capital Management (5)		Fred Alger Management (1)	Oppenheimer Funds (2)		Alliance Capital (1)	Pacific Investment Management Co. [PIMCO] (1)		Fidelity Management & Research (FMR) (2)	PPM America (3)		Wellington Management (Select) (2)	Putnam Investments (4)		Eagle Asset Management (2)	Salomon Brothers Asset Management (2)		JP Morgan Fleming Asset Management (1)	Standard & Poor's Investment Advisory Services (9)		Lazard Asset Management (2)	T. Rowe Price Associates (3)		Fixed Accounts – 1, 3, 5, 7 years	Indexed Fixed Option (equity-linked) – 9 years	
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** vendor edits for options prior to 2004, for more current selections and performance you may contact the vendor directly.