

FIXED ANNUITIES

BONUSMAXSM ONE

What is BonusMAX One?

BonusMAX One is a flexible premium deferred fixed annuity that can provide:

- **Preservation of principal¹**
- **Competitive interest rates²**
- **Your choice of interest rate guarantee periods**
- **Tax-deferred interest accumulation³**
- **Options for guaranteed retirement income, including income for life**

BonusMAX One is a long-term, tax-deferred vehicle 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 Earnings are taxable as ordinary income when distributed and may be subject to a 10% additional tax if withdrawn before age 59½. Premium payments can be most effective if left in place for at least nine years or until retirement. Amounts withdrawn may be subject to withdrawal charges and excess interest adjustments, which may further reduce your accumulated value. Guarantees are backed by the claims-paying ability of Jackson National Life Insurance Company®.

How does BonusMAX One work?

BonusMAX One helps you preserve and grow your nest egg in three ways:

First-Year Bonus

BonusMAX One offers a first-year interest rate bonus to help boost your annuity's accumulated value over the years.⁴

Competitive Interest Rates

You may elect to have your initial interest rate, excluding the first-year bonus, guaranteed for 1, 3 or 5 years.² After that, the interest rate is guaranteed to never fall below the contract's declared guaranteed minimum interest rate.⁵

If you elect the 3-year or 5-year guarantee period, the rate credited to your contract will be lower than if the extended guarantee period had not been selected.

The 3- and 5-year extended guarantee periods may not be available in all states and are subject to availability.

Tax Advantages

Interest accumulates free of current taxation until you withdraw it.³ Please note that some states impose premium taxes; contact your representative for details.

Not for use in MN, MO, OR, TX, UT and WA.

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

a commitment to you



Is my money protected in a BonusMAX One annuity?

BonusMAX One is a fixed annuity providing protection with a fixed rate of interest on your money. Assuming you do not take withdrawals, your money is guaranteed to grow every year. The guarantees offered by BonusMAX One are backed by the claims-paying ability of Jackson National Life Insurance Company, one of the largest life insurance companies in America.

Do I have access to my money?

BonusMAX One offers the following accessibility:

10% Free Withdrawals

Each contract year you may withdraw up to 10% of your accumulated value without incurring a withdrawal charge or an excess interest adjustment.⁶

Required Minimum Distributions (RMDs)

At age 70½, the IRS may require you to take a minimum distribution from a qualified account. RMDs may be taken each contract year, free of withdrawal charges, even if the RMD amount exceeds the 10% free withdrawal amount.

Extended Care Benefit

If you (or the joint owner) are by medical necessity confined to a nursing home or hospital for 90 consecutive days, you may withdraw up to 100% of the accumulated contract value without incurring a withdrawal charge (one time only).⁷

Terminal Illness Benefit

If you are diagnosed with a medical condition expected to result in death within 12 months, you may withdraw (one time only) up to 100% of your contract's accumulated value without incurring a withdrawal charge.⁸

Will BonusMAX One protect my beneficiaries?

BonusMAX One also protects your beneficiaries:

Standard Death Benefit

Your entire accumulated value will be paid to your beneficiaries, who can elect to receive their benefit in a lump sum or series of payments. Or, if you prefer, Jackson® will allow you to preselect how the death benefit will be paid to your beneficiaries.⁹

EarningsMax®

An optional death benefit that can help lessen the impact of taxes to your heirs. For contract owners up to age 69, EarningsMax will pay your beneficiary an additional 40% of the contract earnings. For owners aged 70-75 at issue, EarningsMax is calculated at 25% of contract earnings.¹⁰

Can I convert BonusMAX One to a stream of income?

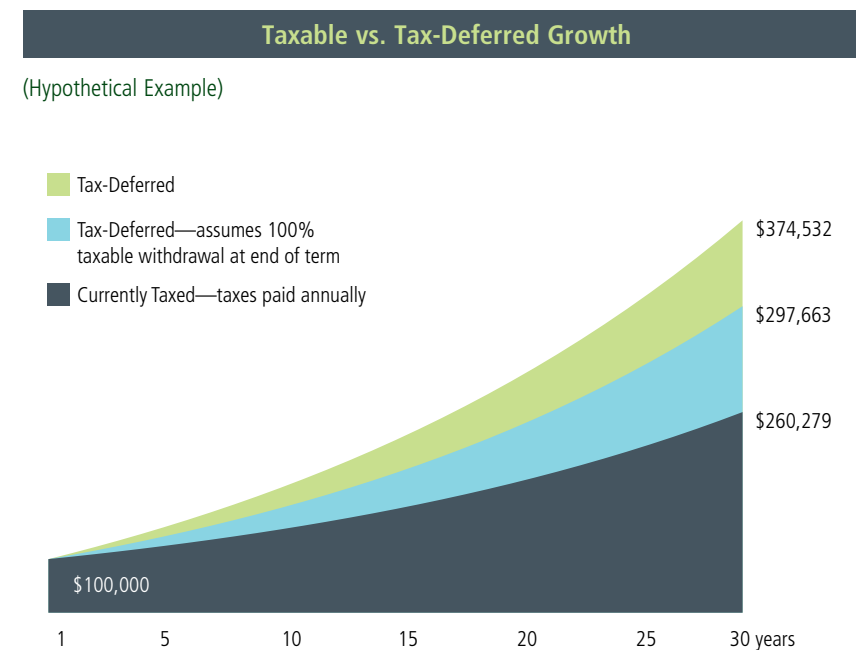
You may elect to convert your BonusMAX One value into a stream of income using one of several available options, including an option that provides monthly payments for life. With BonusMAX One, you are never required to convert your value to income payments to retain earned interest. The Latest Income Date allowed under the Contract is the owner's age 95, which is the required age to annuitize or take a lump sum.

How do I start a BonusMAX One annuity?

BonusMAX One is available for a minimum initial payment of \$5,000 for non-qualified money or \$2,000 for qualified money.³ Subsequent payments must be at least \$1,000 (or \$80 per month if part of an automatic payment plan and may be restricted in some states). BonusMAX One may be issued to individuals aged 0-90 (0-85 in Oklahoma).

What other information should I consider?

BonusMAX One may be subject to excess interest adjustments. If you take a withdrawal within the contract's nine-year withdrawal charge period, it may be adjusted upward when interest rates are falling, and downward when they are rising, to reflect changes in the interest rate environment since you purchased your contract. Excess interest adjustments are not applied to free withdrawals or death benefits, and in no event will the withdrawal value be less than the premium payments accumulated at the guaranteed minimum interest rate less any applicable withdrawal charge. Talk to your representative for more information.



THE POWER OF TAX DEFERRAL

Taxes you pay annually on earnings, such as interest, dividends and capital gains, can erode the total amount set aside for your retirement. With a tax-deferred annuity, you pay no taxes on earnings while they remain in the contract. That means all of your money is working for you—not just the portion left after taxes.³

Consider the following hypothetical example comparing currently taxable growth vs. tax-deferred growth of \$100,000; assuming a 4.5% annual rate of return and 28% tax rate over 30 years. Even if a lump-sum withdrawal is taken at the end of the 30-year period, the \$100,000 still earns more than it would without tax deferral.

This example assumes a hypothetical \$100,000 initial allocation, a 4.5% annual rate of return, and a 28% tax rate. (The actual tax results of any distribution will depend upon an individual's personal tax circumstances.) This illustration is hypothetical and not intended to reflect the past or future performance of any product.

This material was prepared to support the promotion and marketing of Jackson® fixed annuities. Jackson, its distributors and their respective representatives do not provide tax, accounting or legal advice. Any tax statements contained herein were not intended or written to be used, and cannot be used for the purpose of avoiding U.S. federal, state or local tax penalties. Please consult your own independent advisors as to any tax, accounting or legal statements made herein.

- ¹ During the withdrawal charge period, the annuity's cash withdrawal value may be less than the principal allocation. Amounts withdrawn may be subject to withdrawal charges and excess interest adjustments, which may further reduce your accumulated value.
- ² Interest credited daily. Interest rate(s) in subsequent years may be less. The initial interest rate credited to the 3- and 5-year extended guaranteed periods will be lower than that credited to a contract with a 1-year interest rate guaranteed period. For the remaining years of an extended guaranteed period, the interest rate credited will remain fixed and may be higher or lower than that credited to contracts where an extended guaranteed period was not selected. Additional premium will be credited with interest rates in effect at the time premium is received, and the interest rate will be guaranteed for the same period as selected at the time of purchase. Availability of extended guarantee periods is subject to change. Subsequent premium may be restricted in some states.
- ³ 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.
- ⁴ As a result of the product's first-year bonus, rates in subsequent years will be lower.
- ⁵ 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.
- ⁶ Earnings are taxable as ordinary income when distributed and may be subject to a 10% additional tax if withdrawn before age 59½.
- ⁷ State variations may apply. Contract must be in effect for at least 30 days. The benefit is limited to an aggregate of \$250,000 for all Company contracts. Excess interest adjustments will be made if applicable. Not available in Massachusetts.
- ⁸ State variations may apply. Terminal illness benefit is limited to an aggregate of \$250,000 for all Company contracts. 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. Excess interest adjustments will be made if applicable.
- ⁹ Preselected death benefit election available for non-qualified and IRA contracts only.
- ¹⁰ Jackson's earnings protection benefit, EarningsMax, offers an optional additional death benefit. For owners of contracts issued up to age 69, EarningsMax will pay your beneficiary an additional 40% of the contract earnings (earnings not to exceed a maximum of 100% of premium payments, excluding subsequent premium less than 12 months old and adjusted for withdrawals). For owners aged 70–75 at issue, EarningsMax is calculated at 25% of contract earnings (earnings not to exceed a maximum of 100% of premium payments, excluding subsequent premium less than 12 months old and adjusted for withdrawals). EarningsMax is not available if the owner is older than age 75 on the date of issue. Election of this benefit will result in credited interest rate(s) of 0.20% less than the annual credited interest rate(s) that would apply to your accumulated value if EarningsMax had not been elected. EarningsMax can only be elected at the time of issue and, once elected, is irrevocable. Availability of the EarningsMax option is subject to change and may not be available in all states.

BonusMAX One Flexible Premium Deferred Fixed Annuity (contract form number A730C) is issued by Jackson National Life Insurance Company, (Home Office: Lansing, Michigan). This product may not be available in all states. State variations may apply. The contract has limitations and restrictions, including withdrawal charges and excess interest adjustments (market value adjustments in CT). Jackson issues other annuities with similar features, benefits, limitations and charges. Discuss them with your representative or contact Jackson for more information.

Jackson and its affiliates do not give legal, tax or estate-planning advice. If you have questions regarding your specific situation, please consult a qualified advisor. Guarantees are backed by the claims-paying ability of Jackson National Life Insurance Company.

A fixed annuity is a long-term, tax-deferred vehicle 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.

Completed years since receipt of each premium payment	0	1	2	3	4	5	6	7	8	9
Withdrawal charge	8.25%	7.25%	6.50%	5.50%	4.50%	3.75%	2.75%	1.75%	0.75%	0%

Percentage of each premium and interest credited on such premium. Each premium, including any subsequent premium, is subject to the withdrawal charge schedule detailed above. Please contact your representative for more details.

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LONG-TERM SMART®