

LIFEGUARD FREEDOM 6SM NET
NETBOOK

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JACKSON[®]
NATIONAL LIFE INSURANCE COMPANY

*For a plan that fits
your clients' lifestyle.*



NOW, HELP GIVE CLIENTS WHAT THEY WANT.

THE POTENTIAL
FOR MORE
INCOME.

LIFEGUARD FREEDOM 6SM NET

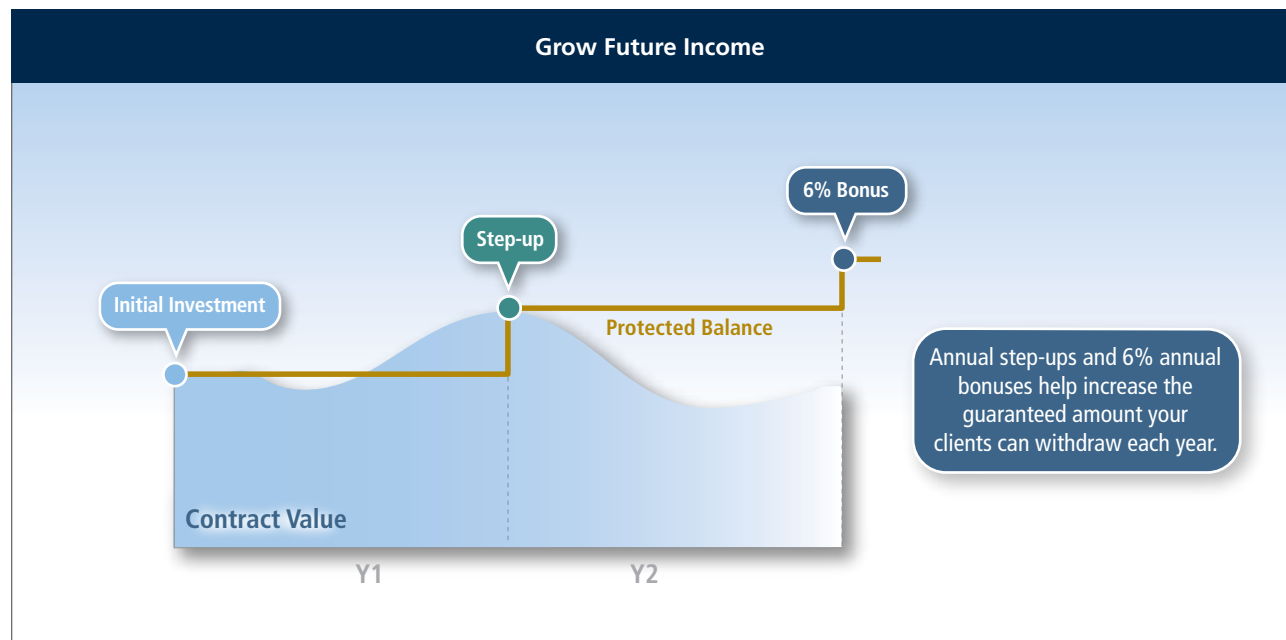
This optional living benefit enables clients to withdraw more income when their contract performs well. This may be useful in a variety of situations—for clients who need or want income now, soon or later, and for those who simply want more access to their investment earnings.

Grow income. LifeGuard Freedom 6 Net also offers clients a number of ways to take advantage of any market—up, down or flat—to grow their future income.

- **More than 95 investment options** to choose from to help clients grow the contract's value and generate more income.
- **Annual step-ups** to automatically lock in investment gains and grow the guaranteed withdrawal balance—the protected balance from which clients take income.
- **An annual 6% bonus** to keep the protected balance growing when the market is down or flat (in years clients don't take any withdrawals during the bonus period).¹
- **A 200% GWB adjustment** to increase the protected balance to double first-year premium payments if clients wait 10 years (or until age 70, if later) to take withdrawals.²

A variable annuity is a long-term, tax-deferred investment designed for retirement, involves investment risks and may lose value. Earnings are taxable as ordinary income when distributed and may be subject to a 10% federal tax penalty if withdrawn before age 59½.

Optional benefits are available for an extra charge in addition to the ongoing fees and expenses of the variable annuity.

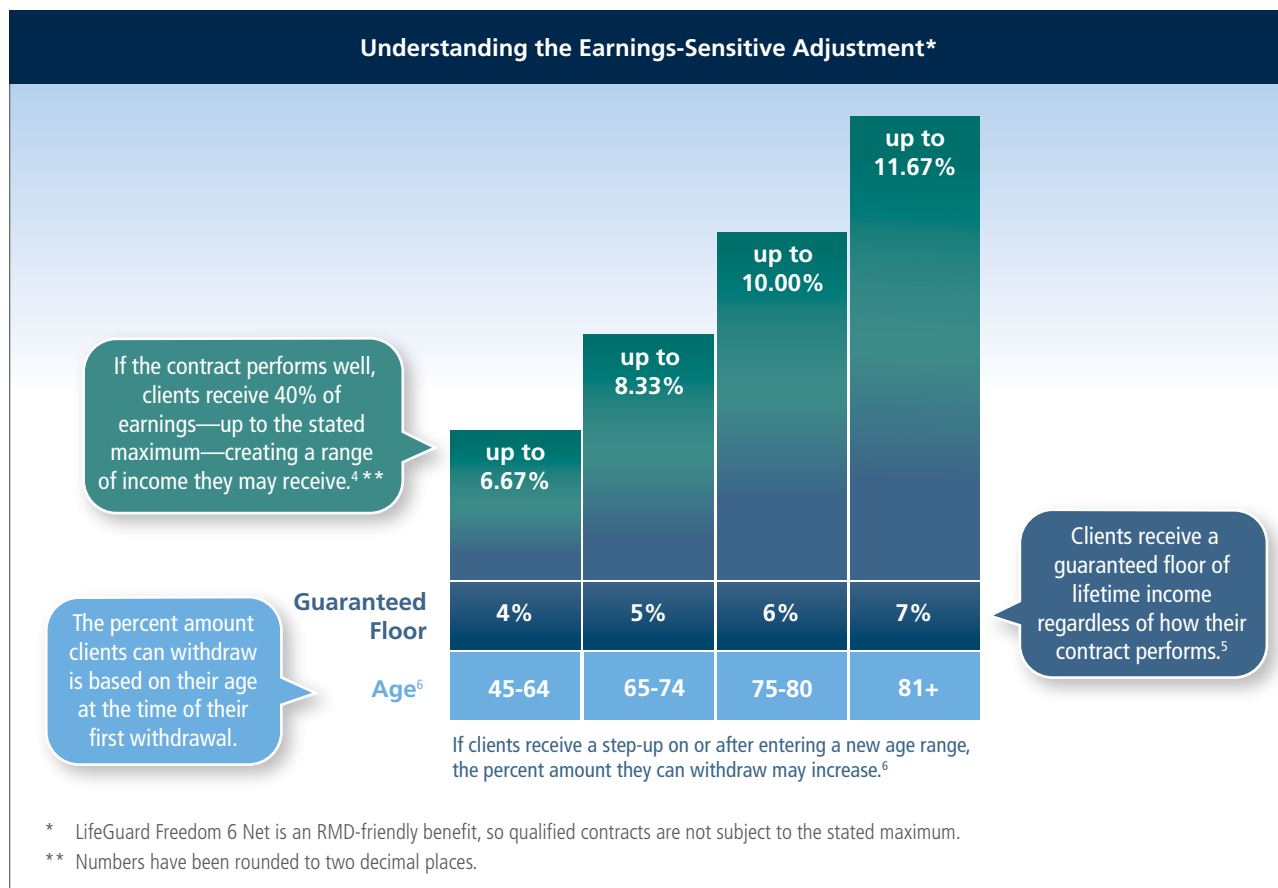


This hypothetical example is for illustrative purposes only and is not representative of the future performance of any particular product. Past performance is no guarantee of future results. Step-ups and the 6% annual bonus are applied on an annual basis, if applicable, to the protected balance, and contract owners receive the greater of the two, not both; however, the protected balance is not a cash value, not available as a lump sum, and decreases on a dollar-for-dollar basis as the guaranteed annual withdrawal amount (GAWA) or required minimum distribution (RMD) is withdrawn.

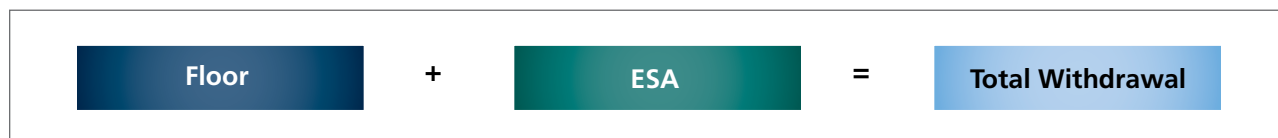
Take income. LifeGuard Freedom 6 Net enables clients to withdraw more income with a unique feature called the “earnings-sensitive adjustment” (ESA). If there are earnings in the contract at the time of withdrawal, the ESA is applied and added to the guaranteed annual withdrawal amount (GAWA)³. It works like this:

- **ESA = 40%** of GMWB earnings up to a maximum of two-thirds the remaining guaranteed annual withdrawal amount.⁴

Keep in mind that the total withdrawal will vary because 1) the percent amount the client is guaranteed is based on the client’s age at first withdrawal, and 2) earnings may vary based on the performance of the underlying investment options. This produces a range of income the client may receive, as illustrated below:



Get more income. The guaranteed annual withdrawal amount (the “floor”) and the earnings-sensitive adjustment (ESA) are added together to calculate the client’s total withdrawal as follows:



Charge (same in WA)⁷: LifeGuard Freedom 6 Net: 1.05% (2.10% maximum charge). LifeGuard Freedom 6 Net with Joint Option: 1.50% (3.00% maximum charge). Charge may increase only upon a step-up on or after the 5th contract anniversary. Available ages 45-80 at election.

LIFEGUARD FREEDOM 6 NET INCOME NOW

Important Assumptions: Let's examine a hypothetical example in which a 65-year-old client invests \$100,000 and takes a full withdrawal on the second day of the contract, at which point the contract has grown to \$102,000.

Greater Access To Earnings—Year One

\$5,000

1. Floor.
Based on a protected balance of \$100,000, the client receives 5% annual withdrawals every year for life.

+

\$800

2. ESA.
The client has \$2,000 in earnings, so she receives an adjustment that allows her to withdraw additional income.

=

\$5,800

3. Total withdrawal.
Even though the client's protected balance did not grow, she still receives a greater total annual withdrawal.

Adjustment amount⁴
40% (\$2,000) = **\$800** up to a max of 2/3 floor (\$5,000) = \$3,333

The hypothetical examples on pages 4 and 5 are for illustrative purposes only and are not representative of the future performance of any particular product. Past performance is no guarantee of future results. These illustrations do not reflect the deduction of charges. Variable annuities and optional benefits have associated fees and charges, including mortality, expense risk and administration costs (M&E&A), portfolio expense charges, and benefit-based optional benefit charges (if elected).

Earnings-Sensitive Adjustment.

ESA

=

40% of GMWB earnings up to a maximum of two-thirds the guaranteed annual withdrawal amount.⁴

LIFEGUARD FREEDOM 6 NET INCOME SOON

Important Assumptions: Now let's take a look at a hypothetical example in which a 65-year-old client invests \$100,000 and takes withdrawals on the first day of the second and third contract year. In year one, the contract grows to \$120,000 and the client receives a step-up, but in years two and three performance is flat.

Earnings Can Carry Over From Year To Year—Year Two

\$6,000

1. Floor.
The client's contract performed well in year one, so the protected balance stepped up to \$120,000 on the first contract anniversary, increasing her guaranteed annual amount.

+

Adjustment amount⁴
 40% (\$20,000) = \$8,000 up to a max of 2/3 floor (\$6,000) = **\$4,000**

\$4,000

2. ESA.
The client has \$20,000 in earnings at the time of withdrawal, which gives her an adjustment up to the stated maximum.

=

\$10,000

3. Total withdrawal.
Not only does the client get a greater floor of guaranteed income, but also she receives more income because she has earnings in her contract.

Earnings Can Carry Over From Year To Year—Year Three

\$6,000

1. Floor.
The client's protected balance, now \$110,000 after withdrawal, did not grow during year two, but the floor of income she receives in year three remains the same.

+

Adjustment amount⁴
 40% (\$10,000) = \$4,000 up to a max of 2/3 floor (\$6,000) = **\$4,000**

\$4,000

2. ESA.
The client still has \$10,000 more than her original investment at the time of withdrawal, which is considered earnings in the contract.

=

\$10,000

3. Total withdrawal.
The earnings-sensitive adjustment enables the client to take more income even in a year when her contract value does not grow.

LIFEGUARD FREEDOM 6 NET INCOME LATER

Important Assumptions: Consider a hypothetical scenario in which a 60-year-old client invests \$100,000 but does not plan to take her first withdrawal until she retires in 10 years.

Deferring Withdrawals May Help Increase Earnings—Year Eleven

<div style="background-color: #003366; color: white; padding: 10px; margin-bottom: 5px;">\$10,000</div> <p>1. Floor. After ten years, the client's contract grows to \$150,000, so the 200% guarantee is applied, doubling her initial protected balance to \$200,000 and increasing her 5% annual withdrawals.</p>	+	<div style="background-color: #006666; color: white; padding: 10px; margin-bottom: 5px;">\$6,666</div> <p>2. ESA. The client has \$50,000 in earnings at the time of withdrawal, which enables her to take additional income up to the stated maximum.</p>	=	<div style="background-color: #6699cc; color: white; padding: 10px; margin-bottom: 5px;">\$16,666</div> <p>3. Total withdrawal. Even after withdrawing additional income, the client can continue to take earnings each year as long as there are earnings in the contract at the time of withdrawal.</p>
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Adjustment amount⁴
40% (\$50,000) = \$20,000 up to a max of 2/3 floor (\$10,000) = **\$6,666**

The hypothetical examples on pages 6 and 7 are for illustrative purposes only and are not representative of the future performance of any particular product. Past performance is no guarantee of future results. These illustrations do not reflect the deduction of charges. Variable annuities and optional benefits have associated fees and charges, including mortality, expense risk and administration costs (M&E&A), portfolio expense charges, and benefit-based optional benefit charges (if elected).

Earnings-Sensitive Adjustment.

<div style="background-color: #006666; color: white; padding: 10px; margin-bottom: 5px;">ESA</div>	=	40% of GMWB earnings up to a maximum of two-thirds the guaranteed annual withdrawal amount. ⁴
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LIFEGUARD FREEDOM 6 NET FLAT MARKET

Important Assumptions: Finally, let's examine the effect a withdrawal can have on the earnings determination baseline, which is equal to the total of all premiums paid, reduced only by withdrawals of principal. This hypothetical example involves a 65-year-old client who invests \$100,000 and takes an immediate withdrawal even though there's no growth in the contract.

Understanding The Earnings Determination Baseline—Year One

\$5,000

1. Floor.
During the first year, the contract value does not grow, but the client still takes a 5% withdrawal, which reduces the contract value, protected balance and earnings determination baseline to \$95,000.

+

\$0

2. ESA.
Since there are no earnings in the contract, no earnings adjustment is applied.

=

\$5,000

3. Total withdrawal.
Even though the contract does not grow, the client still receives her guaranteed annual withdrawal amount.

Adjustment amount⁴

40% (of \$0) = **\$0** up to a
max of 2/3 floor (\$5,000) = \$3,333

Understanding The Earnings Determination Baseline—Year Two

\$5,000

1. Floor.
During the second year, the contract value grows to \$99,000, and the client takes a withdrawal.

+

\$1,600

2. ESA.
Because there are \$4,000 in earnings above the earnings determination baseline, the client receives an adjustment.

=

\$6,600

3. Total withdrawal.
Even though the contract value does not grow to more than the original investment amount, the client still receives more income because of the ESA.

Adjustment amount⁴

40% (\$4,000) = **\$1,600** up to a
max of 2/3 floor (\$5,000) = \$3,333

Before investing, investors should carefully consider the investment objectives, risks, charges and expenses of the variable annuity and its underlying investment options. The current contract prospectus and underlying fund prospectuses, which are contained in the same document, provide this and other important information. Please contact your Internal Wholesaler to obtain the prospectuses. Please read the prospectuses carefully before investing or sending money.

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¹ The annual bonus is applied in years no withdrawals are taken during the bonus period. At election, the bonus base is equal to the guaranteed withdrawal balance (GWB). At step-up (if the GWB increases upon step-up), the bonus base is set equal to the greater of the GWB following the step-up or the bonus base prior to the step-up. If at the time of withdrawal the sum of all withdrawals taken in a contract year is greater than the guaranteed annual withdrawal amount (GAWA) or the required minimum distribution (RMD), the bonus base is set to the lesser of the GWB following the partial withdrawal or the bonus base prior to the partial withdrawal; otherwise, no adjustment is made. The bonus base is increased by the amount of any subsequent premium payments less any applicable taxes. The bonus period begins on the effective date of the benefit and is reset at the time of a step-up of the bonus base if the step-up occurs on or before the contract anniversary immediately following the owner's (older joint owner's or younger covered life's if the joint option is elected) 80th birthday. The bonus period ends on the earlier of (a) the 10th contract anniversary following the withdrawal option's effective date or the most recent bonus base step-up, if later, or (b) the date on which the contract value falls to zero. Each time the bonus is applied, the GWB equals the GWB prior to application of the bonus plus 6% of the bonus base, subject to a maximum of \$5 million. The GAWA is recalculated and is equal to the greater of the GAWA percentage multiplied by the new GWB or the GAWA prior to the bonus.

² If no withdrawals are taken on or prior to the guaranteed withdrawal balance (GWB) adjustment date, the owner is eligible for the GWB adjustment. The GWB adjustment date is the later of 1) the contract anniversary on or after the owner's (or older joint owner's; youngest covered life's if joint option) 70th birthday or 2) the 10th contract anniversary following the effective date of the endorsement. At election, the GWB adjustment will be equal to 200% of the GWB subject to a \$5 million maximum. No adjustment is made to the GWB adjustment upon step-up or for a bonus. Premium paid after electing LifeGuard Freedom 6 Net but before the first contract anniversary following the effective date of the benefit will increase the GWB adjustment by 200% of the premium payment. Premium paid on or after the first contract anniversary following the effective date of the benefit will increase the GWB adjustment by the amount of the premium payment. Upon application of the GWB adjustment, no adjustment will be made to the bonus base.

³ Earnings, called GMWB earnings, are defined as the amount used to calculate the earnings-sensitive adjustment that may apply to each withdrawal. GMWB earnings are not equal to the earnings used to calculate the additional free withdrawal amount under the base contract.

⁴ When a withdrawal is taken, the withdrawal amount can be increased by the earnings-sensitive adjustment. The earnings-sensitive adjustment is considered a withdrawal and will reduce the contract value, remaining premium, and all other contract values in the same way as any other withdrawal. If the for-life guarantee is in effect at the time of the withdrawal, the earnings-sensitive adjustment is equal to the lesser of a) 40% of GMWB earnings at the time of the withdrawal, or b) two-thirds of the remaining GAWA. If the for-life guarantee is not in effect at the time of withdrawal, the earnings-sensitive adjustment is equal to the lesser of a) 40% of GMWB earnings at the time of the withdrawal, or b) two-thirds of the remaining GAWA, or c) the greater of zero and the GWB minus the maximum withdrawal amount (prior to the application of the earnings-sensitive adjustment) that is eligible for the earnings-sensitive adjustment. Remaining GAWA is defined as the greater of the GAWA or RMD plus any earnings-sensitive adjustment in the current contract year, less all partial withdrawals made in that contract year. If the remaining GAWA is zero, no ESA would apply.

⁵ On the contract anniversary on or immediately following the owner's (or older joint owner's) attained age 59½, the for-life guarantee becomes effective provided: 1) the contract value is greater than zero and 2) the contract has not been annuitized. If the owner (or older joint owner or younger covered life) is age 59½ on the effective date of the endorsement, then the for-life guarantee becomes effective on that date. All withdrawals reduce the GWB and, depending upon the amount of the withdrawals taken, adjusted for GWB step-ups and any applicable bonus, the GAWA may be set to a lower amount when the for-life guarantee becomes effective.

⁶ The guaranteed annual withdrawal amount (GAWA) percentage is determined at the time of first withdrawal and may increase upon a step-up of the benefit determination baseline (BDB). The BDB is the value used to determine whether the GAWA percentage will increase upon step-up. If the contract value is greater than the BDB prior to the step-up date, the BDB is set equal to the contract value. If the step-up occurs after the GAWA percentage is determined, the GAWA percentage is re-determined based on the attained age of the owner (if there are joint owners, it will be based on the attained age of the oldest joint owner or younger covered life if the joint option is elected).

⁷ The total annual charges are calculated as a percentage of the GWB and deducted quarterly and upon termination on a pro rata basis across the variable investment options and the Fixed Account options. In Washington, total annual charges are deducted monthly and upon termination from the investment divisions of the separate account as follows: LifeGuard Freedom 6 Net: 1.05%; LifeGuard Freedom 6 Net with Joint Option: 1.50%. Jackson reserves the right to prospectively increase the charge on new issues or upon any step-up on or after the 5th contract anniversary, subject to a maximum annual charge of 2.10% (same in WA) for LifeGuard Freedom 6 Net and 3.00% (same in WA) for LifeGuard Freedom 6 Net with Joint Option.

If the GMWB charge percentage is increased, a notice will be sent to the owner 45 days prior to the contract anniversary. The owner may elect to discontinue the automatic step-up provision and the GMWB charge percentage will remain at its current level. Election to discontinue automatic step-ups will also discontinue the application of the GWB bonus, which means that the GWB and GAWA will not increase. Such election must be received in good order prior to the contract anniversary. The owner may, on a future contract anniversary, elect to reinstate the automatic step-up provision at the then-current GMWB charge percentage. Such election must be received in good order within 30 calendar days prior to the contract anniversary.

The latest income date (LID) allowed is age 95, which is the required age to annuitize or to take a lump sum. Please see the prospectus for important information regarding the annuitization of a contract.

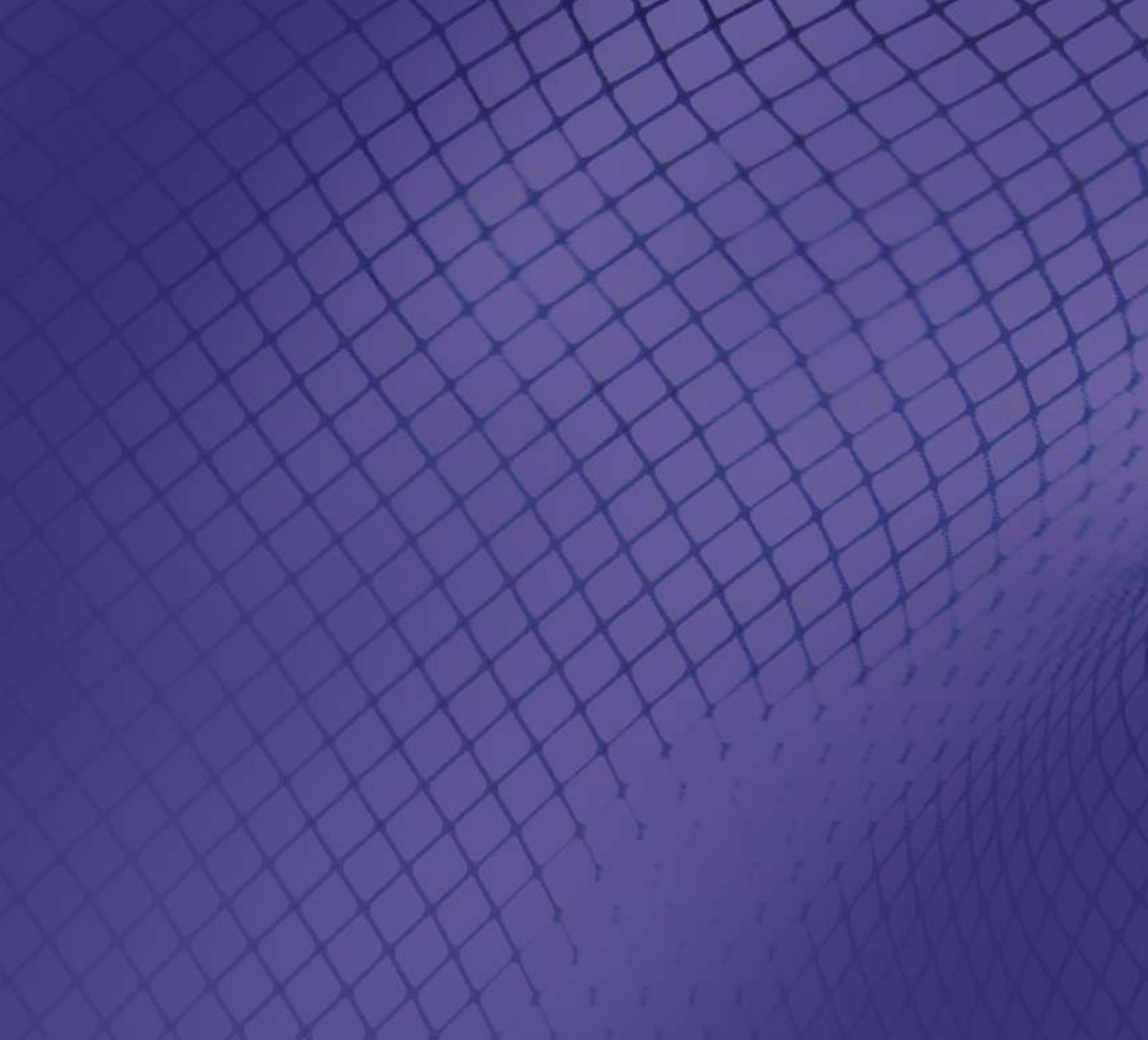
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LifeGuard Freedom 6 Net and LifeGuard Freedom 6 Net with Joint Option may only be elected at issue and, once elected, may not be cancelled. Proof of age is required at the time of first withdrawal. In Florida and Oregon, proof of age is required at issue. May not be available in all states or on all products, and state variations may apply. The long-term advantage of the benefit will vary with the terms of the benefit option, the investment performance of the variable investment options selected and the length of time the annuity is owned. As a result, in some circumstances the cost of the option may exceed the actual benefit paid under the option. If elected, ownership changes are not permitted. In Washington, the Fixed Account option is not available if a GMWB is elected; however, a 12-month DCA account option is available for new issues only (not available on all products).

Variable annuities (VA410, VA410OR, VA610, VA620 and VA640) are issued by Jackson National Life Insurance Company (Home Office: Lansing, Michigan) and distributed by Jackson National Life Distributors LLC, member FINRA. These contracts have limitations and restrictions, including possible withdrawal charges, recapture charges and excess interest adjustments where applicable. Jackson issues other annuities with similar features, benefits, limitations and charges. Discuss them with your representative or contact Jackson for more information.

Oregon endorsement numbers are as follows: LifeGuard Freedom 6 Net (76190R); LifeGuard Freedom 6 Net with Joint Option (76200R).

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LONG-TERM SMART®