

# FIXED INDEX ANNUITIES

## THE POWER OF LOCKING IN GAINS

### Annual Point-to-Point

Volatility can disrupt even the most well thought out retirement plan. Allocating a portion of an individual's retirement nest egg to fixed index annuities (FIAs) creates the opportunity to benefit when markets perform well, locking in index-linked interest that can't be lost, and holding steady during years of index declines.

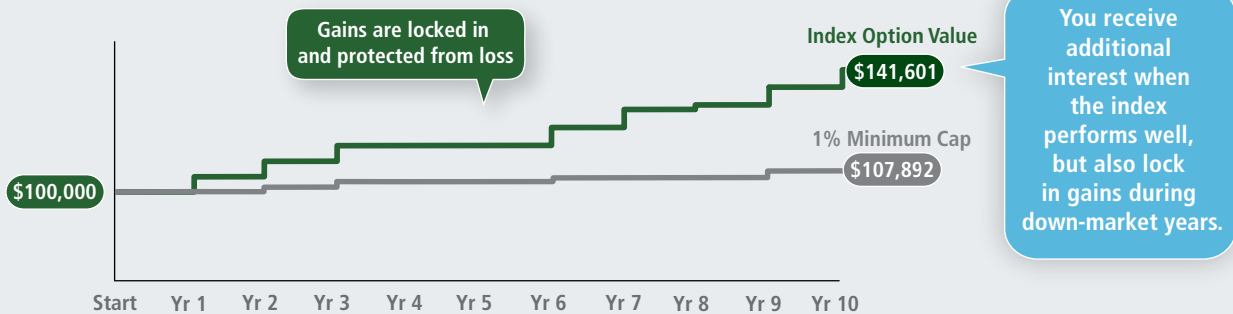
The Annual Point-to-Point crediting method is a process in which the index value at the beginning of every term is compared with the value at the end to determine the index's annual return. A Cap is the maximum interest rate that can be credited to an FIA. Not all FIAs carry a Cap.

A fixed index annuity is a long-term, tax-deferred vehicle designed for retirement, combining the advantages of a traditional fixed annuity with the potential for additional interest linked to the return of an index. Earnings are taxable as ordinary income when distributed and may be subject to a 10% additional tax if withdrawn before age 59½.

An FIA locks in gains which can result in higher earnings.

### Hypothetical 10-Year FIA Performance based on the Historical Return of the S&P 500® Index

Investment: \$100,000 (100% linked to the S&P 500 Index), Index Participation Rate (IPR): 100%, Contract Term: 10 years (no withdrawals taken), Annual Cap: 5.00% (Guaranteed minimum 1%), Crediting Method: Annual Point-to-Point



	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10	Cumulative Return
S&P 500 Index Annual Return*	7.01%	8.37%	9.67%	0.14%	-33.99%	21.59%	12.23%	0.50%	14.76%	24.88%	<b>65.23%</b>
Annual Point-to-Point Cap	5.00%	5.00%	5.00%	0.14%	0.00%	5.00%	5.00%	0.50%	5.00%	5.00%	<b>41.60%</b>
Interest Credited	\$5,000	\$5,250	\$5,513	\$158	\$0	\$5,796	\$6,086	\$634	\$6,422	\$6,743	<b>\$41,601</b>

\* Index change figures based on the S&P 500 Index returns from 2004-2013. Does not reflect dividends paid on, or splits in, underlying stocks or monthly averaging. The assumptions in this illustration, based on the S&P 500 Index, are purely hypothetical and are not in any way guaranteed or intended to represent the past or future performance of any product. This illustration may not reflect current Jackson® Interest Caps.

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**JACKSON**<sup>®</sup>  
NATIONAL LIFE INSURANCE COMPANY

# THE JACKSON DIFFERENCE

## QUALITY - A COMPANY YOU CAN COUNT ON

Our disciplined approach to business, including conservative product pricing and prudent risk management, is part of the reason we have remained a leader in the industry.

## CHOICE - OPTIONS AS UNIQUE AS YOU

We provide flexible retirement income options as well as guarantees as strong as the company behind them.

## FREEDOM - CUSTOMIZED SOLUTIONS FOR YOUR NEEDS

Because events both financial and personal can change your priorities, Jackson builds diversification into its annuity products to give you options when you need them.

**For more information on Jackson FIAs, please contact your representative.**

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Guarantees are backed by the claims-paying ability of Jackson National Life Insurance Company®.

Tax deferral offers no additional value if an annuity is used to fund a qualified plan, such as a 401(k) or 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.

Jackson AscenderPlus Select Modified Single Premium Deferred Fixed Index Annuity (contract form number FIA100), or Jackson AscenderPlus Select Modified Single Premium Deferred Fixed and Equity-Index Annuity in IL (contract form number FIA100IL 01/12), 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. During the indexed option period, the annuity's cash withdrawal value may be less than the initial premium. This contract has limitations and restrictions, including withdrawal charges.

**The design of this annuity contract emphasizes the protection of credited interest rather than the maximization of interest rate crediting. Fixed index annuities may not be suitable for everyone.** Jackson issues other annuities with similar features, benefits, limitations and charges. Discuss them with your representative or contact Jackson for more information.

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