

Contract	Benefit Name	Benefit Type
Perspect Jackson	AutoGuard 5 (effect. 5/1/11)	GMWB
Summary	<b>Benefit Detail</b>	
Benefit Name	<b>Benefit Charges</b>	<b>Current</b>
LifeGuard F		0.850% assessed quarterly and calculated against the benefit base
LifeGuard F		<b>Maximum</b>
LifeGuard F		1.700%
LifeGuard F		<b>Details</b>
LifeGuard F		Charge may be increased upon a step-up on or after the 2nd contract anniversary. Step-ups may be refused in order to keep fees from increasing; however, the owner can opt in at a later contract anniversary and receive step-ups at the then current charge. *For contracts issued in NY & WA, the charge is 0.87% (max 1.74%) assessed monthly and calculated against the benefit base.
LifeGuard F	<b>Issue Ages</b>	0 to 80
LifeGuard F	<b>Benefit Based on Life(ives) of</b>	Older owner
MarketGua	<b>When Benefit Can Be Elected</b>	Time of application or, if the contract is purchased on or after 9/28/09, within 30 days prior to any contract anniversary, provided the benefit is still available. Benefit was only available at time of application prior to 3/5/12.
AutoGuard	<b>Benefit Description</b>	Guarantees 5% annual withdrawals until the benefit base is returned.
Basic Deatl		The initial benefit base is equal to purchase payments or, if benefit is elected after contract issue, the account value at time of election plus subsequent purchase payments.
Highest Qu	<b>Step-Up Provisions</b>	Prior to the first withdrawal, automatic step-ups occur on each quarterly anniversary provided the account value is greater than the current benefit base. After the first withdrawal, the automatic step-ups occur annually on each contract anniversary.
EarningsMa		Credit enhancements are included in the calculation of the benefit base when they are applied to the contract.
6% Credit I	<b>Cap on Benefit Base</b>	GWB capped at \$5 million.
Jackson Se	<b>Impact of Withdrawals</b>	Withdrawals up to 5% have no impact on the future guaranteed withdrawal amount and reduce the benefit base dollar-for-dollar. The amount of a withdrawal that is considered excess reduces the benefit base and guaranteed annual withdrawal amount proportionately.
LifeGuard F	<b>Impact of RMDs</b>	RMDs are not considered excess withdrawals if company's policies are followed
LifeGuard F	<b>Considerations with Older Ages</b>	None
LifeGuard F	<b>Investment Restrictions</b>	None
LifeGuard F	<b>Spousal Continuation</b>	If the account value is greater than zero, spousal beneficiary may continue the contract with the benefit in force
LifeGuard F	<b>Benefit Termination</b>	Does not automatically terminate Cannot voluntarily terminate
LifeGuard F	<b>Benefit Conflicts/Availability</b>	Not available with any other living benefit.
SafeGuard	<b>Other Information</b>	Jackson National reserves the right to refuse subsequent purchase payments.
AutoGuard		If the account value is reduced to zero and there is still a remaining benefit base, automatic payments of the guaranteed annual withdrawal amount will continue until the earlier of the date the benefit base is depleted or the death of an owner.
5% Roll-Up		
Combo 5%		

			Value & Return of Premium Death Benefit	
3% Credit Enhancement	-	10-15-2012	Purchase Payment Credit	Subject to recapture
4% Credit Enhancement	-	10-15-2012	Purchase Payment Credit	Subject to recapture
5% Credit Enhancement	-	10-15-2012	Purchase Payment Credit	Subject to recapture
2% Credit Enhancement	-	10-15-2012	Purchase Payment Credit	Subject to recapture