

COMMISSION SCHEDULE



VARIABLE ANNUITY CONTRACTS

EFFECTIVE APRIL 25, 2022

The following is hereby incorporated and made part of the Jackson National Life Insurance Company®/Jackson National Life Distributors LLC Selling Agreement Schedule B Commission Schedules: Term & Conditions effective April 25, 2022. It is subject to all the provisions and restrictions contained in the Jackson National Life Insurance Company/Jackson National Life Distributors LLC Selling Agreement, including, but not limited to, the chargeback provisions.

The following Commission Schedule shall apply to business produced by the Broker/Dealer and issued by Jackson National Life Insurance Company on and after the effective date.

At any time and at the sole discretion of the Insurer, Insurer may change or amend the commission schedules, commission booklets and commissions ("Commissions") on contracts or policies (including subsequent premium payments) issued under the Selling Agreement upon written notice to Broker/Dealer.

PRODUCT	CUSIP NUMBER
Perspective II®	46849B152
Elite Access II®	46849B244
Elite Access II® with Liquidity Option	46849B251

For broker/dealer, agency and representative use only.
Not for public distribution.



Commission Schedule Disclosures



If commission rates are not shown, or where special premium rate quotations are made, commission rates shall be fixed by the Company. Additional commission provisions are found in the Selling Agreement. Commission chargebacks may apply in certain circumstances.

General Disclosure:

- If the Broker/Dealer has not selected a Default Option on their Selling Agreement election form (if more than one commission option is available and Producer fails to make selection on business submitted to Insurer), it is agreed that Broker/Dealer's default selection is Option B for all contracts (Option A for Elite Access II and Option E for Elite Access II with Liquidity Option).
- Only one commission option can be effective on a Contract and the option must be elected prior to Contract issue.
- Issue age is based on individual Owner. If Joint Owners, issue age is based on the oldest Owner's age. Commissions for subsequent premium will be based on the oldest Owner's issue age, not attained age.
In the case of a non-natural entity Owner, the issue age will be based on the Annuitant's age. If Joint Annuitants, issue age is based on older Annuitant's age.
- First year commission is paid on initial and subsequent premiums at the time the Premium is received.
- The Insurer reserves the right to offer different commission terms for any product Contract or Contracts for the same owner having combined initial or anticipated total premium in excess of \$1 million.
- The Insurer retains the right to withhold commission payment until expiration of the "Free Look" provision.
- The annual trail commission rate as described in the Commission Schedule is divided by 12 (paid monthly) before being applied to the associated Contract Value.
- Annual trail commissions will end when the Contract is annuitized, terminated, or upon payment of a death claim.
- No commissions will be paid on a Contract in which it is determined that the premium received came from an existing or previously active Jackson® policy within the past 12 months. This includes premium from any of the following transactions on active or inactive Contracts for the same Policy Owner: Surrender, Partial withdrawal, Loan, Not taken out/Free look transfer.
- The Insurer reserves the right to modify or terminate the commission schedules and policies.
- Contracts may not be available in all states and state variations may apply.

Chargeback Disclosures:

Commission must be returned to the Company if any of the following occur:

- The contract is rescinded or not issued by the Insurer, as determined by the Insurer in its sole discretion or in the event premiums are reversed and not re-applied to the original contract.
- The Contract is cancelled under the free-look provision (or as provided in the Selling Agreement).
- The Insurer issues a contract as a result of the Broker/Dealer submitting prospective Contract information electronically, by order ticket or by written application, if the Insurer does not receive additional Insurer specified information within 60 days from the date the Contract is issued (the additional information may include, but is not limited to, (1) an executed application or (2) an executed Important Notice on Existing Policies or Contracts and, if applicable, an executed Important Notice: Replacement of Life Insurance or Annuities).

Commission Schedule Disclosures – cont.



Chargeback Disclosures - cont.:

- The Owner or the Annuitant (if the Owner is a non-natural person) dies within six months from the date the Contract is issued if the owner's death resulted from any cause or means other than from bodily injuries effected solely through accidental means. (Not applicable to Elite Access II and Elite Access II with Liquidity Option.)
Note: If the beneficiary leaves the proceeds with the Insurer in the form of a Stretch IRA, Income with Specified Withdrawal (ISW), or a 5-Year Deferral of the death benefit proceeds, commissions will not be charged back unless a full surrender occurs within two years of the original policy issue date. In this event, a full chargeback of commissions will occur. (Not applicable to Elite Access II and Elite Access II with Liquidity Option.)
- The Insurer reserves the right to adjust commissions in response to ownership changes if the age of the new Owner on whose life the Death Benefit of the Contract is based would have paid a different commission rate at issue had the new Owner been the original Owner.
- A Terminal Illness Benefit is requested within six months from the date the Contract was issued. (Not applicable to Elite Access II and Elite Access II with Liquidity Option.)
- The Waiver of Withdrawal Charge for Extended Care is exercised (Not applicable to Elite Access II and Elite Access II with Liquidity Option):
 - a. within six months from the date the Contract was issued, based on premiums withdrawn which were received during that six-month period, up to a maximum of commissions paid on \$250,000 in premium.
 - b. within six months from the date of a subsequent premium payment, a full commission chargeback will occur on that subsequent premium, up to a maximum of commissions paid on \$250,000 in subsequent premium.
- The Accelerated Benefit is exercised within six months from the date the Contract was issued, based on the percentage of premiums withdrawn which were received during that six-month period, up to a maximum of 25% of the commissions paid. (Not applicable to Elite Access II and Elite Access II with Liquidity Option.)
- A full or partial surrender within 12 months from the date the Contract is issued, or from the date subsequent premiums are applied to the Contract, based on the chargeback scale noted on the Commission Schedule for that Contract. This chargeback will be up to 100% of the commission paid on all premiums received in the first contract year or within one year of said surrender. (Only applicable to Elite Access II with Liquidity Option, see product specific schedule page for more information.)
- The Broker/Dealer and/or Producer fails to conform to applicable state regulations and/or Insurer policies and procedures.
- The Broker/Dealer and/or Producer fails to reasonably cooperate with the Insurer.

Any such Commissions paid shall be charged back to the Broker/Dealer and/or Producer per the agreement. Broker/Dealer and/or Producer agrees to remit payment for outstanding balances within 30 days. The Insurer reserves the right to automatically recoup any charged back commission by offsetting them against current and/or future commission credits, when available.

Internal Exchange Disclosures:

- For Broker/Dealers who have selected a default Option that is not available on Internal Exchanges, it is agreed that Option B commission rates will be paid on Internal Exchanges from Jackson fixed annuities to Jackson variable annuities, unless another Option is elected at issue (Option A for Elite Access II and Option E for Elite Access II with Liquidity Option).
- Excludes Dual Fund/TS Annuity, Target SelectSM/Select/PathfinderSM annuities, partial withdrawals subject to a withdrawal charge, and fixed annuity Contracts with a loan outstanding. Additionally, no commission is paid on exchanges from Jackson Fixed Index Annuities that are currently in an Indexed Option Period (additional restrictions may apply).
- Please refer to the *Jackson Annuity and Life Internal Exchange Guidelines and Procedures* for additional details on Jackson's policies and procedures regarding internal exchanges of life insurance and fixed/fixed index/variable annuity products.

Perspective II® Fixed and Variable Annuity



Contract number VA775 / CUSIP number 46849B152

The following Commission Schedule shall apply to business produced by the Broker/Dealer and issued by Jackson National Life Insurance Company on and after June 24, 2019.

New Premium Commission Schedule:

Owner's Issue Age	Option A ¹ 1st Year / Annual Trail	Option B ¹ 1st Year / Annual Trail	Option C ¹ 1st Year / Annual Trail	Option D ¹ 1st Year / Annual Trail	Option E ¹ 1st Year / Annual Trail
0-80	7.00% / 0.00%	5.00% / 0.50%	3.50% / 0.75%	5.50% / 0.25%	2.00% / 1.00%
81-85	3.25% / 0.00%	2.00% / 0.50%	0.75% / 0.75%	2.25% / 0.25%	0.75% / 0.75%

*Option A will not be available if the optional 4-year withdrawal charge schedule is elected.

Internal Exchange Commission Schedule:

Jackson Fixed Annuity to Perspective II Fixed and Variable Annuity Contracts.

Owner Issue Ages 0-80			
Withdrawal Charge Remaining on Jackson Fixed Annuity Contract	Option A ¹ 1st Year / Annual Trail	Option B ¹ 1st Year / Annual Trail	Option D ¹ 1st Year / Annual Trail
6.75% - 7.00%	0.00% / 0.00%	Not Available	Not Available
6.25% - 6.74%	0.50% / 0.00%	Not Available	Not Available
5.75% - 6.24%	1.00% / 0.00%	Not Available	Not Available
5.25% - 5.74%	1.50% / 0.00%	Not Available	Not Available
4.75% - 5.24%	2.00% / 0.00%	Not Available	0.50% / 0.25%
4.25% - 4.74%	2.50% / 0.00%	0.50% / 0.50%	1.00% / 0.25%
3.75% - 4.24%	3.00% / 0.00%	1.00% / 0.50%	1.50% / 0.25%
3.25% - 3.74%	3.50% / 0.00%	1.50% / 0.50%	2.00% / 0.25%
2.75% - 3.24%	4.00% / 0.00%	2.00% / 0.50%	2.50% / 0.25%
2.25% - 2.74%	4.50% / 0.00%	2.50% / 0.50%	3.00% / 0.25%
1.75% - 2.24%	5.00% / 0.00%	3.00% / 0.50%	3.50% / 0.25%
1.25% - 1.74%	5.50% / 0.00%	3.50% / 0.50%	4.00% / 0.25%
0.75% - 1.24%	6.00% / 0.00%	4.00% / 0.50%	4.50% / 0.25%
0.25% - 0.74%	6.50% / 0.00%	4.50% / 0.50%	5.00% / 0.25%
Less than 0.25%	7.00% / 0.00%	5.00% / 0.50%	5.50% / 0.25%
Owner Issue Ages 81-85			
Withdrawal Charge Remaining on Jackson Fixed Annuity Contract	Option A ¹ 1st Year / Annual Trail	Option B ¹ 1st Year / Annual Trail	Option D ¹ 1st Year / Annual Trail
3.25% - 7.00%	0.00% / 0.00%	Not Available	Not Available
2.75% - 3.24%	0.25% / 0.00%	Not Available	Not Available
2.25% - 2.74%	0.75% / 0.00%	Not Available	Not Available
1.75% - 2.24%	1.25% / 0.00%	Not Available	0.25% / 0.25%
1.25% - 1.74%	1.75% / 0.00%	0.50% / 0.50%	0.75% / 0.25%
0.75% - 1.24%	2.25% / 0.00%	1.00% / 0.50%	1.25% / 0.25%
0.25% - 0.74%	2.75% / 0.00%	1.50% / 0.50%	1.75% / 0.25%
Less than 0.25%	3.25% / 0.00%	2.00% / 0.50%	2.25% / 0.25%

1 For Option A, B, C, D and E. On or after the first Contract Anniversary, annual trail commissions are paid monthly at the end of each calendar month. Annual trail commission rates are applied to a proportion of the Contract Value. The proportion will be calculated as the Premium at least 12 months old divided by the total Premium paid into the Contract. Withdrawals are not considered in the calculation of the proportion.

Please also refer to the Selling Agreement and the Commission Schedule Disclosures in the front of this booklet for additional information related to this schedule.

Elite Access II® Fixed and Variable Annuity



Contract numbers VA670, VA680 / CUSIP numbers 46849B244, 46849B251

The following Commission Schedule shall apply to business produced by the Broker/Dealer and issued by Jackson National Life Insurance Company on and after April 25, 2022.

New Premium Commission Schedule:

Owner's Issue Age	Option A ¹	Option B ^{2,3}	Option C ^{2,4}	Option D ^{2,5}	Option E ^{2,6}
	1st Year / Annual Trail Yrs 6+	1st Year / Annual Trail Yrs 2-5 / Annual Trail Yrs 6+	1st Year / Annual Trail Yrs 2-5 / Annual Trail Yrs 6+	1st Year / Annual Trail Yrs 2-5 / Annual Trail Yrs 6+	1st Year / Annual Trail Yrs 2+
0-80	5.25% / 0.40%	4.50% / 0.25% / 0.50%	3.50% / 0.50% / 0.65%	3.75% / 0.25% / 1.00%	1.25% / 1.00%
81-85	2.60% / 0.40%	2.00% / 0.25% / 0.50%	0.70% / 0.50% / 0.65%	1.10% / 0.25% / 1.00%	0.65% / 0.65%

If the liquidity option is elected, only commission Option E is available.

Internal Exchange Commission Schedule:

Jackson Fixed Annuity to Elite Access II Fixed and Variable Annuity Contracts:

Owner Issue Ages 0-80				
Withdrawal Charge Remaining on Jackson Fixed Annuity Contract	Option A ¹	Option B ^{2,3}	Option C ^{2,4}	Option D ^{2,5}
	1st Year / Annual Trail Yrs 6+	1st Year / Annual Trail Yrs 2-5 / Annual Trail Yrs 6+	1st Year / Annual Trail Yrs 2-5 / Annual Trail Yrs 6+	1st Year / Annual Trail Yrs 2-5 / Annual Trail Yrs 6+
5.25% - 5.50%	Not Available	Not Available	Not Available	Not Available
4.75% - 5.24%	0.25% / 0.40%	Not Available	Not Available	Not Available
4.25% - 4.74%	0.75% / 0.40%	Not Available	Not Available	Not Available
3.75% - 4.24%	1.25% / 0.40%	0.50% / 0.25% / 0.50%	Not Available	Not Available
3.25% - 3.74%	1.75% / 0.40%	1.00% / 0.25% / 0.50%	Not Available	0.25% / 0.25% / 1.00%
2.75% - 3.24%	2.25% / 0.40%	1.50% / 0.25% / 0.50%	0.50% / 0.50% / 0.65%	0.75% / 0.25% / 1.00%
2.25% - 2.74%	2.75% / 0.40%	2.00% / 0.25% / 0.50%	1.00% / 0.50% / 0.65%	1.25% / 0.25% / 1.00%
1.75% - 2.24%	3.25% / 0.40%	2.50% / 0.25% / 0.50%	1.50% / 0.50% / 0.65%	1.75% / 0.25% / 1.00%
1.25% - 1.74%	3.75% / 0.40%	3.00% / 0.25% / 0.50%	2.00% / 0.50% / 0.65%	2.25% / 0.25% / 1.00%
0.75% - 1.24%	4.25% / 0.40%	3.50% / 0.25% / 0.50%	2.50% / 0.50% / 0.65%	2.75% / 0.25% / 1.00%
0.25% - 0.74%	4.75% / 0.40%	4.00% / 0.25% / 0.50%	3.00% / 0.50% / 0.65%	3.25% / 0.25% / 1.00%
Less than 0.25%	5.25% / 0.40%	4.50% / 0.25% / 0.50%	3.50% / 0.50% / 0.65%	3.75% / 0.25% / 1.00%
Owner Issue Ages 81-85				
Withdrawal Charge Remaining on Jackson Fixed Annuity Contract	Option A ¹	Option B ^{2,3}	Option C ^{2,4}	Option D ^{2,5}
	1st Year / Annual Trail Yrs 6+	1st Year / Annual Trail Yrs 2-5 / Annual Trail Yrs 6+	1st Year / Annual Trail Yrs 2-5 / Annual Trail Yrs 6+	1st Year / Annual Trail Yrs 2-5 / Annual Trail Yrs 6+
2.75% - 5.50%	0.00% / 0.00%	Not Available	Not Available	Not Available
2.25% - 2.74%	0.10% / 0.40%	Not Available	Not Available	Not Available
1.75% - 2.24%	0.60% / 0.40%	Not Available	Not Available	Not Available
1.25% - 1.74%	1.10% / 0.40%	0.50% / 0.25% / 0.50%	Not Available	Not Available
0.75% - 1.24%	1.60% / 0.40%	1.00% / 0.25% / 0.50%	Not Available	0.10% / 0.25% / 1.00%
0.25% - 0.74%	2.10% / 0.40%	1.50% / 0.25% / 0.50%	0.20% / 0.50% / 0.65%	0.60% / 0.25% / 1.00%
Less than 0.25%	2.60% / 0.40%	2.00% / 0.25% / 0.50%	0.70% / 0.50% / 0.65%	1.10% / 0.25% / 1.00%

If the liquidity option is elected, withdrawal charges are not waived on the existing contract and full commissions (Option E only) will be paid.

- For Option A. On or after the sixth Contract Anniversary, annual trail commissions are paid monthly at the end of each calendar month. Annual trail commission rates are applied to a proportion of the Contract Value. The proportion will be calculated as the Premium at least 60 months old divided by the total Premium paid into the Contract. Withdrawals are not considered in the calculation of the proportion.
- For Option B, C, D and E. On or after the first Contract Anniversary, annual trail commissions are paid monthly at the end of each calendar month. Annual trail commission rates are applied to a proportion of the Contract Value. The proportion will be calculated as the Premium at least 12 months old divided by the total Premium paid into the Contract. Withdrawals are not considered in the calculation of the proportion.
- For Option B. Beginning in the sixth Contract Year, the extra 0.25% of the 0.50% trail will be paid monthly at the end of each calendar month based on the proportion of the Contract Value associated with premiums that have remained in the Contract for at least 60 months. The proportion will be calculated as the Premium at least 60 months old divided by the total Premium paid into the Contract. The remaining 0.25% of the 0.50% trail will continue to be paid as described for Premium that has not aged 60 months. Withdrawals are not considered in the calculation of the proportion.

- 4 For Option C. Beginning in the sixth Contract Year, the extra 0.15% of the 0.65% trail will be paid monthly at the end of each calendar month based on the proportion of the Contract Value associated with premiums that have remained in the Contract for at least 60 months. The proportion will be calculated as the Premium at least 60 months old divided by the total Premium paid into the Contract. The remaining 0.50% of the 0.65% trail will continue to be paid as described for Premium that has not aged 60 months. Withdrawals are not considered in the calculation of the proportion.
- 5 For Option D. Beginning in the sixth Contract Year, the extra 0.75% of the 1.00% trail will be paid monthly at the end of each calendar month based on the proportion of the Contract Value associated with premiums that have remained in the Contract for at least 60 months. The proportion will be calculated as the Premium at least 60 months old divided by the total Premium paid into the Contract. The remaining 0.25% of the 1.00% trail will continue to be paid as described for Premium that has not aged 60 months. Withdrawals are not considered in the calculation of the proportion.
- 6 For Option E. If the liquidity option is elected, a Commission Chargeback will occur if a partial or full withdrawal is taken within the first 12 months after a premium payment is applied. From the first day premium is applied through the last day of the sixth month after premium is applied, 100% of all commission paid on the premium withdrawn will be charged back. From the first day of the seventh month through the last day of the twelfth month after a premium is applied, 50% of all commission paid on the premium withdrawn will be charged back.

Please also refer to the Selling Agreement and the Commission Schedule Disclosures in the front of this booklet for additional information related to this schedule.



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