



Retirement Latitudes®
Initial Summary Prospectus

October 21, 2024

Jackson® is the marketing name for Jackson Financial Inc. and Jackson National Life Insurance Company® (Home Office: Lansing, Michigan). Jackson National Life Distributors LLC.

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City: \_\_\_\_\_ State: \_\_\_\_\_ ZIP: \_\_\_\_\_

Policy Number \_\_\_\_\_ Owner's State of Residence \_\_\_\_\_

Phone Number \_\_\_\_\_ - \_\_\_\_\_ - \_\_\_\_\_

The computer hardware and software requirements that are necessary to receive, process, and retain electronic communications that are subject to this consent are as follows: To view and download material electronically, you must have a computer with internet access, an active email account, and Adobe Acrobat Reader. If you don't already have Adobe Acrobat Reader, you can download it free from adobe.com. There is no charge for electronic delivery of electronic communications, although you may incur the costs of internet access and of such computer and related hardware and software as may be necessary for you to receive, process, and retain electronic communications from Jackson. Please make certain you have given Jackson a current email address. Also let Jackson know if that email address changes. We may need to notify you of a document's availability through email. You may request paper copies, whether or not you consent or revoke your consent to electronic delivery, at any time, and for no charge. Even if you have given us consent, we are not required to make electronic delivery and we have the right to deliver any communications in paper form.

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# SUMMARY PROSPECTUS FOR NEW INVESTORS

October 21, 2024

## RETIREMENT LATITUDES® FLEXIBLE PREMIUM VARIABLE AND FIXED DEFERRED ANNUITY (Contracts offered for sale on and after June 24, 2019)

Issued by  
**Jackson National Life Insurance Company®** through  
**Jackson National Separate Account – I**

This summary prospectus summarizes key features of the Retirement Latitudes® Contract.

Before you invest, you should review the prospectus for the Retirement Latitudes® Contract, which contains more information about the Contract's features, benefits, and risks. You can find this document and other information about the Contract online at [www.jackson.com/product-literature-2.html](http://www.jackson.com/product-literature-2.html). You can also obtain this information at no cost by calling 1-800-644-4565 or by sending an email request to [customercare@jackson.com](mailto:customercare@jackson.com).

You can sign up for electronic delivery of your summary prospectus, updates to the summary prospectus or other communications by logging into your account at [www.jackson.com](http://www.jackson.com).

You may cancel your Contract within 10 days of delivery of the Contract. In some states, this cancellation period may be longer. Upon cancellation, you will receive either (i) a full refund of the amount you paid with your application, or (ii) Premiums paid to the Fixed Account, plus the Separate Account Contract Value, plus any fees (other than asset-based fees) and expenses deducted from the Premiums. You should review the prospectus, or consult with your financial professional, for additional information about the specific cancellation terms that apply.

Additional information about certain investment products, including variable annuities, has been prepared by the SEC's staff and is available at [www.Investor.gov](http://www.Investor.gov).

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## DEFINITIONS

**Annuitant** – the natural person on whose life annuity payments for this Contract are based. Any reference to the Annuitant includes any joint Annuitant.

**Beneficiary** – the natural person or legal entity designated to receive any Contract benefits upon the Owner’s death. The Contract allows for the naming of multiple Beneficiaries.

**Business Day** – each day that the New York Stock Exchange is open for business.

**Completed Year** – the succeeding twelve months from the date on which we receive a Premium payment. Completed Years specify the years from the date of receipt of the Premium and does not refer to Contract Years.

For example, if the Premium receipt date is other than the Issue Date or a subsequent Contract Anniversary, there is no correlation of the Contract Anniversary date and Completed Years. For example, if the Issue Date is January 15, 2025 and a Premium payment is received on February 28, 2025 then, although the first Contract Anniversary is January 15, 2026, Completed Year 0-1 for that Premium payment would begin on February 28, 2025 and end on February 27, 2026. Completed Year 1-2 for that Premium payment would begin on February 28, 2026.

**Contract** – the individual deferred variable and fixed annuity contract and any optional endorsements you may have selected.

**Contract Anniversary** – each one-year anniversary of the Contract’s Issue Date.

**Contract Value** – the sum of allocations between the Contract’s Investment Divisions and Fixed Account Options.

**Contract Year** – the succeeding twelve months from a Contract’s Issue Date and every anniversary. The first Contract Year (Contract Year 0-1) starts on the Contract’s Issue Date and extends to, but does not include, the first Contract Anniversary. Subsequent Contract Years start on an anniversary date and extend to, but do not include, the next anniversary date.

For example, if the Issue Date is January 15, 2025, then the end of Contract Year 0-1 would be January 14, 2026, and January 15, 2026, which is the first Contract Anniversary, begins Contract Year 1-2.

**Fixed Account** – part of our General Account to which the Contract Value you allocate is guaranteed to earn a stated rate of return over the specified period. The Fixed Account consists of the Fixed Account Options.

**Fixed Account Option** – a Contract option within the Fixed Account for a specific period under which a stated rate of return will be credited.

**Fund** – a registered investment company in which an Investment Division of the Separate Account invests.

**General Account** – the General Account includes all our assets, including any Contract Value allocated to the Fixed Account, which are available to our creditors.

**Good Order** – when our administrative requirements, including all information, documentation and instructions deemed necessary by us, in our sole discretion, are met in order to issue a Contract or execute any requested transaction pursuant to the terms of the Contract.

**Income Date** – the date on which you begin receiving annuity payments.

**Investment Division** – one of multiple variable options of the Separate Account to allocate your Contract’s value, each of which exclusively invests in a different available Fund.

**Issue Date** – the date your Contract is issued.

**Jackson, JNL, we, our, or us** – Jackson National Life Insurance Company. (We do not capitalize “we,” “our,” or “us” in the prospectus.)

**Latest Income Date** – the Contract Anniversary on which the Owner will be 95 years old, or such date allowed by the Company on a non-discriminatory basis or as required by an applicable qualified plan, law or regulation.

**Market Value Adjustment** – an adjustment to the Contract Value allocated to the Fixed Account that is withdrawn, transferred, or annuitized before the end of the period.

**Owner, you or your** – the natural person or legal entity entitled to exercise all rights and privileges under the Contract. Any reference to the Owner includes any joint Owner.

**Premium(s)** – considerations paid into the Contract by or on behalf of the Owner.

**Remaining Premium** – total Premium paid into the Contract, reduced by withdrawals of Premium, including withdrawal charges, before withdrawals are adjusted for any applicable Market Value Adjustments or charges.

**Separate Account** – Jackson National Separate Account – I. The Separate Account is divided into sub-accounts generally referred to as Investment Divisions.

**Separate Account Contract Value** – the sum of all amounts allocated to any of the Contract’s Investment Divisions.

## IMPORTANT INFORMATION YOU SHOULD CONSIDER ABOUT THE CONTRACT

	<b>FEES AND EXPENSES</b>	<b>Location in Prospectus</b>		
<b>Charges for Early Withdrawals</b>	If you withdraw money from your Contract within 7 Complete Years following your last Premium payment, you will be assessed a withdrawal charge. The maximum withdrawal charge is 8.5% of the Remaining Premium withdrawn during the first Completed Year. For example, if you make an early withdrawal within the first Completed Year, you could pay a withdrawal charge of up to \$8,500 on a \$100,000 investment. The withdrawal charge then declines by 2%, 1% or 0.5% per year for each additional Completed Year, until the end of the seventh Completed Year, after which no charge is made.	<a href="#">Contract Charges-Transaction Expenses: Withdrawal Charge</a>		
<b>Transaction Charges</b>	In addition to withdrawal charges, you also may be charged for other transactions, such as when you transfer cash value between investment options more than 25 times a year, or if you request expedited delivery or wire transfer of funds.	<a href="#">Contract Charges-Transaction Expenses</a>		
<b>Ongoing Fees and Expenses</b> (annual charges)	The table below describes the fees and expenses that you may pay <i>each year</i> , depending on the options you choose. Please refer to your Contract Data Pages for information about the specific fees you will pay each year based on the options you have elected.	<a href="#">Contract Charges-Add-On Benefit Expenses</a>		
	<b>ANNUAL FEE</b>	<b>MINIMUM</b>	<b>MAXIMUM</b>	
	1. Base Contract <sup>1</sup>	1.16%	1.16%	<a href="#">Contract Charges-Annual Contract Expenses: Core Contract Charge</a>
	2. Investment options (Fund fees and expenses) <sup>2</sup>	0.52%	2.44%	<a href="#">Contract Charges-Fund Expenses</a>
	3. Optional benefits available for an additional charge (for a single optional benefit, if elected) <sup>3</sup>	See current Rate Sheet Prospectus Supplement	See current Rate Sheet Prospectus Supplement	<a href="#">Contract Charges-Add-On Benefit Expenses</a> <a href="#">Rate Sheet Prospectus Supplement</a>
	<ol style="list-style-type: none"> <li>1. As a percentage of average daily Contract Value of the Investment Divisions.</li> <li>2. As a percentage of average Fund net assets.</li> <li>3. This prospectus utilizes Rate Sheet Prospectus Supplements to describe the current minimum and maximum charges you would pay for a single optional benefit, if elected. To obtain a copy of the most recent Rate Sheet Prospectus Supplement(s), please visit <a href="http://www.jackson.com/product-literature-2.html">www.jackson.com/product-literature-2.html</a>.</li> </ol>			

Because your Contract is customizable, the choices you make affect how much you will pay. To help you understand the cost of owning your Contract, the following table shows the lowest and highest cost you could pay each year, based on current charges. This estimate assumes that you do not take withdrawals from the Contract, **which could add surrender (withdrawal) charges that substantially increase costs.**

	<b>LOWEST ANNUAL COST:</b> <b>See Current Rate Sheet Prospectus Supplement</b>	<b>HIGHEST ANNUAL COST:</b> <b>See Current Rate Sheet Prospectus Supplement</b>	<a href="#">Rate Sheet Prospectus Supplement</a>
	Assumes: <ul style="list-style-type: none"> <li>• Investment of \$100,000</li> <li>• 5% annual appreciation</li> <li>• Least expensive combination of Fund fees and expenses</li> <li>• No add-on benefits</li> <li>• No sales charges</li> <li>• No additional purchase payments, transfers or withdrawals</li> </ul>	Assumes: <ul style="list-style-type: none"> <li>• Investment of \$100,000</li> <li>• 5% annual appreciation</li> <li>• Most expensive combination of add-on benefits and Fund fees and expenses</li> <li>• No sales charges</li> <li>• No additional purchase payments, transfers or withdrawals</li> </ul>	
	<b>RISKS</b>		<b>Location in Prospectus</b>
<b>Risk of Loss</b>	You can lose money by investing in this Contract.		<a href="#">Principal Risks</a>
<b>Not a Short-Term Investment</b>	This Contract is not designed for short-term investing and is not appropriate for an investor who needs ready access to cash. Withdrawal charges apply for up to 7 years following your last Premium payment. They will reduce the value of your Contract if you withdraw money during that time. The benefits of tax deferral and living benefit protections also mean the Contract is more beneficial to investors with a long time horizon.		<a href="#">Principal Risks</a>
<b>Risks Associated with Investment Options</b>	<ul style="list-style-type: none"> <li>• An investment in this Contract is subject to the risk of poor investment performance and can vary depending on the performance of the investment options you choose.</li> <li>• Each investment option (Investment Divisions and Fixed Account Options) has its own unique risks.</li> <li>• Early withdrawals from a Fixed Account Option are subject to a Market Value Adjustment.</li> <li>• You should review the investment options before making an investment decision.</li> </ul>		<a href="#">Principal Risks</a>
<b>Insurance Company Risks</b>	Any obligations (including under the Fixed Account Options), guarantees, and benefits of the Contract are subject to the claims-paying ability of Jackson. More information about Jackson is available upon request by visiting our website at <a href="http://www.jackson.com">www.jackson.com</a> or by calling 1-800-644-4565.		<a href="#">Principal Risks</a>
	<b>RESTRICTIONS</b>		
<b>Investments</b>	<ul style="list-style-type: none"> <li>• We reserve the right to charge \$25 for each transfer when you transfer money between Investment Divisions in excess of 25 times in a Contract Year.</li> <li>• Jackson may remove or substitute Funds as investment options available under the Contract, and may limit or suspend availability of the Fixed Account Options.</li> </ul>		<a href="#">Principal Risks</a>
<b>Optional Benefits</b>	<ul style="list-style-type: none"> <li>• Certain benefits may limit withdrawals or other rights under the Contract. Under certain benefits, a withdrawal could reduce the value of a benefit by more than the dollar amount of the withdrawal.</li> <li>• Not all add-on benefits are available through all broker-dealers and may vary by state or date of purchase.</li> <li>• We may modify or discontinue an add-on benefit at any time.</li> </ul>		<a href="#">Benefits Available Under the Contracts</a>

<b>TAXES</b>		
<b>Tax Implications</b>	<ul style="list-style-type: none"> <li>• Consult with a tax professional to determine the tax implications of an investment in and purchase payments received under this Contract.</li> <li>• If you purchase the Contract through a tax-qualified plan or individual retirement account (IRA), you do not get any additional tax deferral.</li> <li>• Earnings on your Contract are taxed at ordinary income tax rates when you withdraw them, and you may have to pay a penalty if you take a withdrawal before age 59 ½.</li> </ul>	<a href="#"><u>Taxes</u></a>
<b>CONFLICTS OF INTEREST</b>		
<b>Investment Professional Compensation</b>	Your financial professional or other investment professionals may receive compensation for selling this Contract to you in the form of commissions, revenue sharing, and other compensation programs. Accordingly, investment professionals may have a financial incentive to offer or recommend this Contract over another investment.	<a href="#"><u>Distribution of Contracts</u></a>
<b>Exchanges</b>	Some investment professionals may have a financial incentive to offer you a new contract in place of the one you own. You should only consider exchanging your Contract if you determine, after comparing the features, fees, and risks of both contracts, that it is in your best interest to purchase the new contract rather than continue to own your existing Contract.	<a href="#"><u>Non-Qualified Contracts - 1035 Exchanges</u></a>

## **OVERVIEW OF THE CONTRACT**

**Q. What is this Contract, and what is it designed to do?**

**A.** The Retirement Latitudes Contract is intended to help you save for retirement or another long-term investment purpose through investments in a variety of investment options during the accumulation phase. The Contract also offers death benefits to protect your designated Beneficiaries. Through the annuitization feature, the Contract can supplement your retirement income by providing a stream of income payments. The Contract also offers certain optional living benefits that provide you with the ability to take guaranteed withdrawals. This Contract may be appropriate if you have a long investment time horizon. It is not intended for people who may need to make early or frequent withdrawals or intend to engage in frequent trading in the Funds.

**Q. How do I accumulate assets in the Contract and receive income from the Contract?**

**A.** Your Contract has two phases:

- the accumulation phase, when you make Premium payments to us, and
- the income phase, when we make income payments to you.

**Accumulation Phase**

During the accumulation phase, to help you accumulate assets, you can allocate your Premium payments to:

- a variety of Investment Divisions. Each Investment Division invests in a corresponding (mutual fund) Fund, each of which has its own investment strategies, investment adviser(s), expense ratios, and returns; and
- a variety of Fixed Account Options, subject to availability, which offer a guaranteed fixed interest rate for a specified period. The Fixed Account Options are not available if you elect certain add-on benefits.

**A list of Funds and additional information about the Funds in which the Investment Divisions currently invest is provided in Appendix A: Funds Available Under the Contract.**

**Income Phase**

You can elect to annuitize your Contract and turn your Contract Value into a stream of fixed and/or variable income payments from us. (Variable payments depend on the performance of the Investment Divisions.) Currently, we offer income



options that provide payments for (i) the life of the Annuitant(s), (ii) a specified period, or (iii) a combination of life and a specified period. We may offer other options, at our discretion, where permitted by state law. At the Income Date, you can choose to receive fixed payments or variable payments.

Please note that if you annuitize, your Contract Value will be converted to income payments and you may no longer withdraw money at will from your Contract. All add-on benefits terminate when you begin taking income payments.

**Q. What are the Contract's primary features and options?**

**A. Accessing your money.** Until you annuitize, you have full access to your money. You can choose to withdraw your Contract Value at any time (although if you withdraw early, you may have to pay a withdrawal charge, a contract maintenance charge, charges due under any optional endorsement, a Market Value Adjustment, and/or taxes, including tax penalties). Certain withdrawals could substantially reduce or even terminate the benefits available under the Contract.

**Tax treatment.** Your Premium payments accumulate on a tax-deferred basis. This means your earnings are not taxed until you take money out of your Contract, such as when (1) you make a withdrawal; (2) you receive an income payment from the Contract; or (3) upon payment of a death benefit.

**Death benefits.** Your Contract includes a Basic Death Benefit that will pay your designated Beneficiaries the greater of: (i) your Contract Value on the date we receive all required documentation from your Beneficiary; or (ii) the total Premiums you have paid since your Contract was issued reduced for prior withdrawals (including any applicable charges and adjustments) in the same proportion that the Contract Value was reduced on the date of the withdrawal. You can purchase optional add-on death benefits under the Contract that provide additional death benefits for an additional fee. These add-on death benefits may increase the amount of money payable to your designated Beneficiaries upon your death.

**Add-on benefits that occur during your lifetime.** For an additional fee, you can purchase a guaranteed minimum withdrawal benefit (GMWB) that guarantees the withdrawal of a minimum annual amount (GAWA) for a specified period or for life, regardless of the performance of the underlying investment options, subject to certain conditions. Some add-on benefits may provide significant incentives for not taking the guaranteed withdrawals. In addition, exercising your right to opt out of charge increases to the add-on benefits will impact your ability to make subsequent premium payments into your Contract, and cut off some of the features of the add-on benefits. All add-on benefits terminate when you annuitize your Contract voluntarily or on the Latest Income Date, including the For Life payments guaranteed by the benefits. Some add-on benefits may provide an income option that allows the equivalent of For Life payments when you annuitize on the Latest Income Date.

**Terminal Illness Benefit/Extended Care Benefit.** At no additional charge, we currently include a Terminal Illness Benefit/Extended Care Benefit with all Contracts. This benefit increases the amount that can be withdrawn from your Contract without a withdrawal charge when certain qualifying events occur.

**Rebalancing.** At no additional charge, you can arrange to have us automatically reallocate your Contract Value among Investment Divisions and the one-year Fixed Account Option (if currently available) periodically to maintain your selected allocation percentages. Certain restrictions apply.

**Dollar Cost Averaging.** Alternately, at no additional charge, you may select either (i) Dollar Cost Averaging, which automatically transfers a dollar amount or percentage of money periodically from the one-year Fixed Account Option or any of the Investment Divisions into the Investment Divisions and other Fixed Account Options, or (ii) Dollar Cost Averaging Plus (DCA+), which automatically transfers a dollar amount or percentage of money periodically from the DCA+ Fixed Account Option to Investment Divisions or other Fixed Account Options. Certain restrictions apply.

**Earnings Sweep.** At no additional charge, you can choose to move your earnings from the one-year Fixed Account Option, if currently available, and the JNL/Dreyfus Government Money Market Investment Division. Restrictions apply.

## BENEFITS AVAILABLE UNDER THE CONTRACTS

### Basic Death Benefit (automatically included with the Contract)

NAME OF BENEFIT	PURPOSE	MAXIMUM FEE	BRIEF DESCRIPTION OF RESTRICTIONS/LIMITATIONS
<b>Basic Death Benefit</b>	Guarantees your Beneficiaries will receive a benefit of at least equal to the greater of your Contract Value or your total Premiums paid.	No additional charge	<ul style="list-style-type: none"> <li>• Withdrawals could significantly reduce the benefit.</li> <li>• Benefit terminates on annuitization.</li> </ul>

### Add-On Death Benefits Available For a Fee

NAME OF BENEFIT	PURPOSE	MAXIMUM FEE	BRIEF DESCRIPTION OF RESTRICTIONS/LIMITATIONS
<b>Roll-up GMDB</b>	Provides a death benefit that increases at an annual interest rate until the Contract Anniversary immediately preceding the oldest Covered Life's 81 <sup>st</sup> birthday.	Maximum 1.80%  (as a percentage of benefit base)	<ul style="list-style-type: none"> <li>• Interest rate depends on age and date of election.</li> <li>• Withdrawals could significantly reduce or terminate the benefit.</li> <li>• Fee may be increased on each 5<sup>th</sup> Contract Anniversary (opting out will affect the benefit and the Contract).</li> <li>• May provide value after the Income Date.</li> <li>• Availability of all add-on death benefits are subject to age limitations.</li> <li>• Only one add-on death benefit may be elected.</li> <li>• The Fixed Account Options are not available if you elect the Roll-up GMDB add-on death benefit.</li> </ul>
<b>Highest Quarterly Anniversary Value GMDB</b>	Provides a new locked-in higher death benefit on each Contract quarterly anniversary (prior to the oldest Covered Life's 81 <sup>st</sup> birthday) if your investments increase in value	Maximum 0.60%  (as a percentage of benefit base)	<ul style="list-style-type: none"> <li>• Withdrawals could significantly reduce or terminate the benefit.</li> <li>• Fee may be increased on each 5<sup>th</sup> Contract Anniversary (opting out will affect the benefit and the Contract).</li> <li>• May provide value after the Income Date.</li> <li>• Availability of all add-on death benefits are subject to age limitations.</li> <li>• Only one add-on death benefit may be elected.</li> </ul>

NAME OF BENEFIT	PURPOSE	MAXIMUM FEE	BRIEF DESCRIPTION OF RESTRICTIONS/LIMITATIONS
<b>Combination Roll-up and Highest Quarterly Anniversary Value GMDB</b>	Provides a minimum death benefit equal to the greater of (i) the Roll-up GMDB and (ii) the Highest Quarterly Anniversary Value Guaranteed Minimum Death Benefit.	Maximum 2.00% (as a percentage of benefit base)	<ul style="list-style-type: none"> <li>• Withdrawals could significantly reduce or terminate the benefit.</li> <li>• Fee may be increased on each 5<sup>th</sup> Contract Anniversary (opting out will affect the benefit and the Contract).</li> <li>• May provide value after the Income Date.</li> <li>• Availability of all add-on death benefits are subject to age limitations.</li> <li>• Only one add-on death benefit may be elected.</li> <li>• The Fixed Account Options are not available if you elect the Combination Roll-up and Highest Quarterly Anniversary Value GMDB add-on death benefit.</li> </ul>
<b>Flex DB (previously called LifeGuard Freedom Flex DB)</b>	Provides a minimum death benefit equal, upon election, to the Flex GMWB Guaranteed Withdrawal Balance (GWB), and subsequently increased for net Premiums (subject to a maximum), and reduced for excess withdrawals.	Maximum 1.60% (as a percentage of the GMWB Death Benefit)	<ul style="list-style-type: none"> <li>• Available only at issue and only with the certain benefit options under the Flex GMWB (previously called the LifeGuard Freedom Flex GMWB).</li> <li>• Withdrawal percentages depend on age and date of election.</li> <li>• Withdrawals could significantly reduce or terminate the benefit.</li> <li>• Fee may be increased on each 5<sup>th</sup> Contract Anniversary (opting out will affect the benefit and the Contract).</li> <li>• May provide value after the Income Date.</li> <li>• Availability of all add-on death benefits are subject to age limitations.</li> <li>• Only one add-on death benefit may be elected.</li> <li>• The Fixed Account Options are not available if you elect the Flex DB add-on death benefit.</li> </ul>

**Add-On Living Benefits Available For a Fee**

NAME OF BENEFIT	PURPOSE	MAXIMUM FEE	BRIEF DESCRIPTION OF RESTRICTIONS/LIMITATIONS
<p><b>Flex Net GMWB (Single) and (Joint) (previously called LifeGuard Freedom Net GMWB)</b></p>	<p>This benefit provides a feature that allows you to have guaranteed income for life (or joint lives under the Joint for Life option) plus greater access to your earnings. It uses an annual bonus and step-ups to help increase your Guaranteed Withdrawal Balance (“GWB”), the “protected balance” from which you take income. The features of this benefit provide more flexibility so you can plan for your unique needs. The primary features are the Guaranteed Annual Withdrawal Amount (“GAWA”) and the Earnings Sensitive Adjustment (ESA). Your GAWA is the minimum amount of income you’ll be able to count on annually and is based on your age at the time of your first withdrawal. The ESA allows you to take more income when you have earnings over your previous year’s Contract Value (GMWB earnings).</p>	<p>Single Life Option: Maximum: 3.00%</p> <p>Joint Life Option: Maximum: 3.00%</p> <p>(The maximum annual charges are based on election of the highest cost benefit option)</p> <p>(as a percentage of benefit base)</p>	<ul style="list-style-type: none"> <li>• GAWA% depends on age and income stream included with selected benefit option at time of first withdrawal.</li> <li>• Bonus applies for limited period and requires no withdrawals.</li> <li>• Jackson may prospectively change the GAWA%, including the age bands, on new GMWB endorsements.</li> <li>• Withdrawals prior to start of For Life Guarantee and excess withdrawals could significantly reduce or terminate the benefit.</li> <li>• May be added on the Issue Date or a Contract Anniversary (with advance notice, subject to availability).</li> <li>• Subject to fee increases on each 5<sup>th</sup> Contract Anniversary (opting out will affect the benefit and the Contract).</li> <li>• Subject to a maximum guaranteed withdrawal balance (“GWB”) of \$10 million.</li> <li>• Terminates on the Income Date.</li> <li>• Cannot be cancelled by you (except upon spousal continuation).</li> </ul>

NAME OF BENEFIT	PURPOSE	MAXIMUM FEE	BRIEF DESCRIPTION OF RESTRICTIONS/LIMITATIONS
<b>Flex GMWB (Single) and (Joint) (previously called LifeGuard Freedom Flex GMWB)</b>	<p>Offers a unique level of flexibility because you can choose from a range of bonus options to increase your Guaranteed Withdrawal Balance (“GWB”). In down or flat market years, you can receive a bonus in years you don’t take withdrawals, when your contract does well, you can lock in investment gains with step-ups, and as your protected GWB steps up, your bonus amount can also grow.</p>	<p>Single Life Option: Maximum: 3.00%</p> <p>Joint Life Option: Maximum: 3.00%</p> <p>(The maximum annual charges are based on election of the most expensive combination of options.)</p> <p>(as a percentage of benefit base)</p>	<ul style="list-style-type: none"> <li>• GAWA% depends on age and income stream level included with selected benefit option selected income stream at time of first withdrawal.</li> <li>• Bonus applies for limited period and requires no withdrawals.</li> <li>• Amount of guaranteed withdrawals depends on the benefit option and specified combination of optional features under the benefit.</li> <li>• Jackson may prospectively change the GAWA%, including the age bands, on new GMWB endorsements.</li> <li>• Withdrawals prior to start of For Life Guarantee and excess withdrawals could significantly reduce or terminate the benefit.</li> <li>• May be added on the Issue Date or a Contract Anniversary (with advance notice, subject to availability).</li> <li>• Subject to fee increases on each 5<sup>th</sup> Contract Anniversary (opting out will affect the benefit and the Contract).</li> <li>• Subject to a maximum guaranteed withdrawal balance (“GWB”) of \$10 million.</li> <li>• Terminates on the Income Date.</li> <li>• Cannot be cancelled by you (except upon spousal continuation).</li> </ul>

NAME OF BENEFIT	PURPOSE	MAXIMUM FEE	BRIEF DESCRIPTION OF RESTRICTIONS/LIMITATIONS
<b>Flex Strategic Income GMWB (Single) and (Joint).</b>	Guarantees the withdrawal of a minimum annual amount for life, regardless of the performance of the underlying investment options. Provides for a higher guaranteed annual withdrawal amount for a defined period.	Single Life Option: Maximum: 3.00%  Joint Life Option: Maximum: 3.00%  (as a percentage of benefit base)	<ul style="list-style-type: none"> <li>• GAWA% depends on age at time of first withdrawal.</li> <li>• GAWA after the expiration of the Accelerated Withdrawal Period and when the Contract Value has reduced to zero is calculated at a lower rate than GAWA during the Accelerated Withdrawal Period.</li> <li>• Bonus applies for limited period and requires no withdrawals.</li> <li>• Jackson may prospectively change the GAWA%, including the age bands, on new GMWB endorsements (via rate sheet).</li> <li>• Withdrawals prior to start of For Life Guarantee and excess withdrawals could significantly reduce or terminate the benefit.</li> <li>• May be added on the Issue Date or a Contract Anniversary (with advance notice, subject to availability).</li> <li>• Subject to fee increases on each 5<sup>th</sup> Contract Anniversary (opting out will affect the benefit and the Contract).</li> <li>• Subject to a maximum guaranteed withdrawal balance (“GWB”) of \$10 million.</li> <li>• Terminates on the Income Date.</li> <li>• Cannot be cancelled by you (except upon spousal continuation).</li> </ul>
<b>MarketGuard Stretch GMWB</b>	GMWB guarantees partial withdrawals during the Contract’s accumulation phase until the earliest of (i) the Owner’s death, until all withdrawals under the Contract equal the Guaranteed Withdrawal Balance (GWB), without regard to Contract Value, or (iii) the Contract Anniversary occurring in the GMWB Maturity Year.	Maximum: 2.20%  (as a percentage of benefit base)	<ul style="list-style-type: none"> <li>• GAWA% depends on age and selected income stream at time of first withdrawal.</li> <li>• The GWB can never be more than \$10 million, and the GWB is reduced by each withdrawal.</li> <li>• This GMWB is not available on a Contract that already has a GMWB.</li> <li>• Not available on tax-qualified contracts.</li> <li>• Subject to fee increases on each 5<sup>th</sup> Contract Anniversary (opting out will affect the benefit and the Contract).</li> <li>• Subject to a maximum guaranteed withdrawal balance (“GWB”) of \$10 million.</li> <li>• Terminates on the Income Date.</li> <li>• Cannot be cancelled by you (except upon spousal continuation).</li> </ul>

**Other Add-On Benefits Included With All Contracts At No Additional Cost**

<b>NAME OF BENEFIT</b>	<b>PURPOSE</b>	<b>MAXIMUM FEE</b>	<b>BRIEF DESCRIPTION OF RESTRICTIONS/LIMITATIONS</b>
<b>Terminal Illness Benefit/ Extended Care Benefit</b>	Increases the amount that can be withdrawn from your Contract without a withdrawal charge if you experience certain qualifying events such as: (i) diagnosis with an illness that will result in your death within 12 months; or (ii) confinement to a nursing home or hospital for 90 consecutive days.	None	<ul style="list-style-type: none"> <li>• Maximum free withdrawal amount is \$250,000 of your Contract Value.</li> <li>• Can only be exercised once.</li> <li>• Any Market Value Adjustment still applies.</li> <li>• Physician's statement required.</li> <li>• Qualifying event must occur after the Contract was issued.</li> </ul>
<b>Rebalancing</b>	Automatically reallocates your Contract Value among Investment Divisions and the one-year Fixed Account Option (if currently available) periodically to maintain your selected allocation percentages.	None	<ul style="list-style-type: none"> <li>• Rebalancing will terminate if your rebalancing program includes the one-year Fixed Account Option and we impose any transfer restrictions or requirements on the one-year Fixed Account Option.</li> </ul>
<b>Dollar Cost Averaging</b>	Automatically transfers a dollar amount or percentage of money periodically from the one-year Fixed Account Option or any of the Investment Divisions into the Investment Divisions and other Fixed Account Options.	None	<ul style="list-style-type: none"> <li>• Restrictions may apply if we impose any transfer restrictions on the one-year Fixed Account Option. You may cancel your Dollar Cost Averaging program using whatever methods you use to change your allocation instructions.</li> </ul>
<b>Dollar Cost Averaging Plus (DCA+)</b>	If available, offers a fixed interest rate that we guarantee for a period of up to one year in connection with systematic transfers from the DCA+ Fixed Account Option to one or more of the Investment Divisions or other Fixed Account Options. From time to time, we will offer special enhanced rates on the DCA+ Fixed Account Option.	None	<ul style="list-style-type: none"> <li>• Restrictions may apply if we impose any transfer restrictions on the one-year Fixed Account Option.</li> <li>• The DCA+ Fixed Account Option is only available for new Premiums.</li> <li>• A Contract Value of \$15,000 is required to participate.</li> </ul>
<b>Earnings Sweep</b>	Allows you to choose to move your earnings from the source accounts (only applicable from the one-year Fixed Account Option, if currently available, and the JNL/Dreyfus Government Money Market Investment Division).	None	<ul style="list-style-type: none"> <li>• May only be added within 30 days of the issue date of your Contract.</li> <li>• You may cancel your Earnings Sweep program using whatever methods you use to change your allocation instructions.</li> </ul>

**BUYING THE CONTRACT**

**Q. How do I purchase the Retirement Latitudes® Contract?**

A. To purchase a Contract, you must complete an application. Your financial professional will submit your application, along with your initial Premium payment, to us. Acceptance of applications is subject to Jackson's rules. We reserve the right to reject any application or initial Premium payment.

**Q. How much can I contribute and how are my Premium payments invested?**

A. You may allocate Premium payments in the available Investment Divisions and Fixed Account Options.

	<b>NON-QUALIFIED CONTRACTS</b>	<b>QUALIFIED CONTRACTS</b>
<b>Minimum Initial Premium</b>	\$25,000 (under most circumstances)	\$25,000
<b>Minimum Subsequent Premiums</b>	\$500 (\$50 for auto payment plan)	\$500 (\$50 for auto payment plan)
<b>Maximum Total Premiums</b>	\$1,000,000 (without prior approval) Jackson reserves the right to lower the maximum.	

You can pay additional Premiums at any time during the accumulation phase unless a specific add-on benefit or feature provides limitations. We can limit, restrict, suspend or reject any Premium payments for any reason. Allocation restrictions may apply to certain options.

**Q. When will my Premium payments be credited to my account?**

- A. We will issue your Contract and allocate your first Premium within two Business Days (days when the New York Stock Exchange is open) after we receive your first Premium and all information that we require for the purchase of a Contract. If we do not receive all of the information that we require, we will contact you to get the necessary information. If for some reason we are unable to complete this process within five Business Days, we will return your money.

Subsequent Premium payments should be sent to one of the following addresses:

<b>Regular Mail</b> P.O. Box 24068, Lansing, Michigan 48909-4068	<b>Express Mail</b> 1 Corporate Way, Lansing, Michigan 48951
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Subsequent Premiums are allocated on the Business Day that the Premium is received. Each Business Day ends when the New York Stock Exchange closes (usually 4:00 p.m. Eastern time).

**MAKING WITHDRAWALS: ACCESSING THE MONEY IN YOUR CONTRACT**

**Q. Can I access the money in my account during the accumulation phase?**

- A. Until you annuitize, you have full access to your money. You can choose to withdraw your Contract Value at any time (although if you withdraw early, you may have to pay a withdrawal charge, a contract maintenance charge, charges due under any add-on benefit, a Market Value Adjustment, and/or taxes, including tax penalties).

You can have access to the money in your Contract by making a partial or total withdrawal, by electing the Automatic Withdrawal Program, or by electing a Guaranteed Minimum Withdrawal Benefit. Withdrawals will reduce the Contract Value of your Contract (including the amount of the death benefit). However, withdrawing the Contract Value of your Contract below a certain level will terminate your Contract.

Certain benefits may limit withdrawals under the Contract. Certain withdrawals could substantially reduce or even terminate the benefits available under the Contract.

**Q. Are there limitations and consequences associated with taking money out of my Contract during the accumulation phase?**

- A. Yes. These limitations and consequences include:

<b>Limitations on withdrawal amounts</b>	The minimum withdrawal amount is the lesser of \$500 or, if less, the entire amount in the applicable Investment Division or Fixed Account Option. The minimum withdrawal is \$50 under the Automatic Withdrawal Program.
<b>Charges, Market Value Adjustment, and taxes</b>	As described above, when you take out money, there may be withdrawal charges, a contract maintenance charge, charges due under any add-on benefit, a Market Value Adjustment, and applicable taxes.
<b>Negative impact of withdrawal on benefits and guarantees of your Contract</b>	A withdrawal may have a negative impact on certain standard benefits or add-on benefits that you may elect. It may reduce the value of or even terminate certain benefits.



**Q. What is the process to request a withdrawal of money from my Contract?**

A. You can request a withdrawal from the Contract at any time before the Income Date. To request a partial or total withdrawal, you can send a written request in Good Order to one of the following addresses:

<b>Regular Mail</b> P.O. Box 24068, Lansing, Michigan 48909-4068	<b>Express Mail</b> 1 Corporate Way, Lansing, Michigan 48951
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Generally, for partial or total withdrawal requests received in Good Order before the end of the Business Day, we will process your request that day. If we receive your request in Good Order after the close of the end of the Business Day, your request will be processed the next Business Day. Generally, Jackson will pay the withdrawal proceeds within seven days of a request in Good Order.

**Q. Can I access the money in my account during the income phase?**

A. The income phase of your Contract occurs when you begin receiving regular income payments from us. You can choose an income option and the date income payments begin (subject to a maximum age). All of the Contract Value must be annuitized. If you annuitize, you may no longer withdraw money at will from your Contract. However, under income options with a specified period, the Beneficiary may request a lump sum payment subject to a commutation fee.

**ADDITIONAL INFORMATION ABOUT FEES**

The following tables describe the fees and expenses that you will pay when buying, owning, and making partial or total withdrawals from the Contract. Please refer to your Contract Data Pages for information about the specific fees you will pay each year based on the options you have elected.

The first table describes the fees and expenses that you will pay at the time that you buy the Contract, make a partial or total withdrawal from the Contract, or transfer Contract Value between investment options. State premium taxes may also be deducted.

**Transaction Expenses**

<b>Withdrawal Charge (as a percentage of Remaining Premium)</b>								
Completed Years Since Receipt of Premium	0-1	1-2	2-3	3-4	4-5	5-6	6-7	7+
	8.5%	7.5%	6.5%	5.5%	5.0%	4.0%	2.0%	0.0%

Transfer Charge (per transfer after 25 in a Contract Year)		\$25
Premium Taxes (Percentage of each Premium) <sup>1</sup>	Minimum	0.0%
	Maximum	3.5%
Expedited Delivery Charge <sup>2</sup>		\$22.50
Wire Transfers (for withdrawals) <sup>3</sup>		\$25

<sup>1</sup> Premium taxes generally range from 0.0% to 3.5% and vary by state.

<sup>2</sup> Between Monday and Friday, the Expedited Delivery Charge is \$10. On Saturday, the Expedited Delivery Charge is \$22.50.

<sup>3</sup> Standard wire fees are \$20, however, international wire fees are \$25.

The next table describes the fees and expenses that you will pay each year during the time that you own the Contract (not including Fund fees and expenses). If you choose to purchase an add-on benefit, you will pay additional charges, as shown below.

**Annual Contract Expenses**

<b>Administrative Charges</b>	<b>Maximum Charge</b>
Annual Contract Maintenance Charge <sup>1</sup>	\$35
<b>Base Contract Charges</b> <b>(% of average daily account value of Investment Divisions)</b>	<b>Maximum Charge</b>
Core Contract Charge <sup>2</sup>	1.15%

1. This charge is waived on Contract Value of \$50,000 or more. This charge is deducted proportionally from allocations to the Investment Divisions and the Fixed Account either annually (on your Contract Anniversary) or in conjunction with a total withdrawal, as applicable.
2. This charge is reduced to 1.00% if the Contract Value on the later of the Issue Date or the most recent Contract Quarterly Anniversary is greater than or equal to \$1 million. If your Contract Value subsequently drops below \$1 million on the most recent Contract Quarterly Anniversary, we will reinstate the charge of 1.15%.

The next table describes the maximum charges that you will pay each year if you choose to purchase an add-on benefit.

### Add-On Benefit Expenses

<b>Optional Benefit Charges</b>	
<b>Add-On Death Benefit Charges (% of benefit base)<sup>1</sup></b>	<b>Maximum Charge</b>
Roll-up Guaranteed Minimum Death Benefit (“GMDB”)	1.80%
Highest Quarterly Anniversary Value Death Benefit	0.60%
Combination Roll-up and Highest Quarterly Anniversary Value Guaranteed Minimum Death Benefit (“GMDB”)	2.00%
Flex DB (only available with a specified benefit options on Flex GMWB) <sup>2</sup>	1.60%
<b>Add-On Guaranteed Minimum Withdrawal Benefit (“GMWB”) Charges (% of benefit base)<sup>3</sup></b>	<b>Maximum Charge</b>
For Life GMWB With Bonus, Annual Step-Up, and Earnings-Sensitive Withdrawal Amount (“Flex Net GMWB”) <sup>7</sup>	3.00%
Joint For Life GMWB With Bonus, Annual Step-Up, and Earnings-Sensitive Withdrawal Amount (“Flex Net With Joint Option GMWB”) <sup>8</sup>	3.00%
For Life GMWB With Bonus and Step-Up to the Highest Quarterly Contract Value (“Flex GMWB”) <sup>4</sup>	3.00%
Joint For Life GMWB With Bonus and Step-Up to the Highest Quarterly Contract Value (“Flex With Joint Option GMWB”) <sup>5</sup>	3.00%
For Life Guaranteed Minimum Withdrawal Benefit with Bonus and Annual Step-Up (“Flex Strategic Income GMWB”) <sup>6</sup>	3.00%
Joint For Life Guaranteed Minimum Withdrawal Benefit with Bonus and Annual Step-Up (“Flex Strategic Income With Joint Option GMWB”) <sup>6</sup>	3.00%
Guaranteed Minimum Withdrawal Benefit For Stretch RMDs (“MarketGuard Stretch GMWB”)	2.20%

1. The charges for all the add-on death benefits, except for Flex DB, are calculated based on the applicable percentage of the GMWB Benefit Base. For Flex DB, the charge is calculated based on the applicable percentage of the GMWB Death Benefit.
2. The maximum annual charges used in the table are based on election of the Flex Core Benefit option.
3. The charges for all the add-on guaranteed minimum withdrawal benefits, except for MarketGuard Stretch GMWB, are calculated based on the applicable percentage of the GWB. For MarketGuard Stretch GMWB, the charge is calculated based on the applicable percentage of the GMWB Charge Base.
4. The maximum annual charges used in the table are based on election of the most expensive benefit option under the Flex GMWB. The Flex GMWB includes different benefit options you may elect, and each benefit option results in different charges.
5. The maximum annual charges used in the table are based on election of the most expensive benefit option under the Flex with Joint Option GMWB. The Flex GMWB includes different benefit options you may elect, and each benefit option results in different charges.
6. The maximum annual charges used in the table are based on the GMWB charge assessed during the Accelerated Withdrawal Period.
7. The maximum annual charges used in the table are based on election of the most expensive benefit option under the Flex Net GMWB. The Flex Net GMWB includes different benefit options you may elect, and each benefit option results in different charges.
8. The maximum annual charges used in the table are based on election of the most expensive benefit option under the Flex Net with Joint Option GMWB. The Flex Net with Joint Option GMWB includes different benefit options you may elect, and each benefit option results in different charges.

The next table shows the minimum and maximum total operating expenses charged by the Funds that you may pay periodically during the time that you own the Contract (before any fee waiver or expense reimbursement). The expenses are expressed as a percentage of average net assets of the Funds and may be higher or lower in the future. A complete list of Funds available under the Contract, including their annual expenses, may be found in Appendix A.

**Annual Fund Expenses**

	<b>Minimum</b>	<b>Maximum</b>
Expenses that are deducted from the Fund assets, including management and administration fees, distribution and/or service (12b-1) fees, and other expenses as of December 31, 2021.	0.52%	2.44%

**EXAMPLE**

The table below is intended to help you compare the cost of investing in the Contract with the cost of investing in other variable annuity contracts. These costs include transaction expenses, annual Contract expenses and annual Fund expenses. The Example assumes that you invest \$100,000 in the Contract for the time periods indicated. The Example also assumes that your investment has a 5% return each year, and assumes the most expensive combination of annual Fund expenses and add-on benefits available for an additional charge (using the maximum possible charge). Although your actual costs may be higher or lower, based on these assumptions your costs would be:

<b>If you take a total withdrawal of your Contract Value at the end of the applicable time period</b>				<b>If you annuitize at the end of the applicable time period</b>				<b>If you do <u>not</u> take a total withdrawal of your Contract Value</b>			
<b>1 Year</b>	<b>3 Years</b>	<b>5 Years</b>	<b>10 Years</b>	<b>1 Year*</b>	<b>3 Years</b>	<b>5 Years</b>	<b>10 Years</b>	<b>1 Year</b>	<b>3 Years</b>	<b>5 Years</b>	<b>10 Years</b>
\$16,945	\$30,934	\$43,968	\$70,604	\$16,945	\$24,434	\$38,968	\$70,604	\$8,445	\$24,434	\$38,968	\$70,604

\*Withdrawal charges apply to annuitizations occurring within one year of the Contract's Issue Date.

**The example does not represent past or future expenses. Your actual costs may be higher or lower.**

## APPENDIX A

### FUNDS AVAILABLE UNDER THE CONTRACT

The following is a list of Funds (all Class A shares) available under the Contract, which is subject to change, as discussed in the prospectus. Certain broker-dealers selling the Contracts may limit the Investment Divisions that are available to their customers. You can find the prospectuses and other information about the Funds online at <https://www.jackson.com/fund-literature.html>. You can also request this information at no cost by calling 1-800-644-4565 or by sending an email request to [ProspectusRequest@jackson.com](mailto:ProspectusRequest@jackson.com).

The current expenses and performance information below reflects fees and expenses of the Funds, but does not reflect the other fees and expenses that your Contract may charge. Expenses would be higher and performance would be lower if these charges were included. Each Fund's past performance is not necessarily an indication of future performance.

Fund Type	Fund and Manager* (and Sub-Adviser, if applicable)  *The investment manager for each Fund is Jackson National Asset Management, LLC	Current Expenses	Average Annual Total Returns (as of 12/31/23)		
			1 year	5 year	10 year
Allocation	<b>JNL/American Funds Balanced Fund<sup>1</sup></b> (Investment Adviser to the Master Fund: Capital Research and Management Company <sup>SM</sup> )	0.91% <sup>2</sup>	13.85%	8.80%	5.88%
Fixed Income	<b>JNL/American Funds Bond Fund of America Fund<sup>1</sup></b> (Investment Adviser to the Master Fund: Capital Research and Management Company <sup>SM</sup> )	0.83% <sup>2</sup>	4.65%	N/A	N/A
Allocation	<b>JNL/American Funds Capital Income Builder Fund<sup>1</sup></b> (Investment Adviser to the Master Fund: Capital Research and Management Company <sup>SM</sup> )	0.96% <sup>2</sup>	8.55%	7.02%	N/A
Fixed Income	<b>JNL/American Funds Capital World Bond Fund<sup>1</sup></b> (Investment Adviser to the Master Fund: Capital Research and Management Company <sup>SM</sup> )	1.06% <sup>2</sup>	5.82%	-0.64%	0.07%
International/ Global Equity	<b>JNL/American Funds Global Growth Fund<sup>1</sup></b> (Investment Adviser to the Master Fund: Capital Research and Management Company <sup>SM</sup> )	1.06% <sup>2</sup>	22.13%	13.28%	9.26%
International/ Global Equity	<b>JNL/American Funds Global Small Capitalization Fund<sup>1</sup></b> (Investment Adviser to the Master Fund: Capital Research and Management Company <sup>SM</sup> )	1.24% <sup>2</sup>	15.77%	7.95%	5.45%
U.S. Equity	<b>JNL/American Funds Growth Fund<sup>1</sup></b> (Investment Adviser to the Master Fund: Capital Research and Management Company <sup>SM</sup> )	0.91% <sup>2</sup>	38.03%	18.29%	13.94%
U.S. Equity	<b>JNL/American Funds Growth-Income Fund<sup>1</sup></b> (Investment Adviser to the Master Fund: Capital Research and Management Company <sup>SM</sup> )	0.91% <sup>2</sup>	25.67%	12.93%	10.48%
International/ Global Equity	<b>JNL/American Funds International Fund<sup>1</sup></b> (Investment Adviser to the Master Fund: Capital Research and Management Company <sup>SM</sup> )	1.17% <sup>2</sup>	15.33%	4.44%	3.01%
International/ Global Equity	<b>JNL/American Funds New World Fund<sup>1</sup></b> (Investment Adviser to the Master Fund: Capital Research and Management Company <sup>SM</sup> )	1.26% <sup>2</sup>	15.46%	8.18%	4.26%
U.S. Equity	<b>JNL/American Funds<sup>®</sup> Washington Mutual Investors Fund<sup>1</sup></b> (Investment Adviser to the Master Fund: Capital Research and Management Company <sup>SM</sup> )	0.93% <sup>2</sup>	16.88%	12.20%	9.52%

Fund Type	Fund and Manager* (and Sub-Adviser, if applicable)  *The investment manager for each Fund is Jackson National Asset Management, LLC	Current Expenses	Average Annual Total Returns (as of 12/31/23)		
			1 year	5 year	10 year
Alternative	<b>JNL Multi-Manager Alternative Fund</b> (Boston Partners Global Investors, Inc.; DoubleLine Capital LP; First Pacific Advisors, LP; Kayne Anderson Rudnick Investment Management, LLC; Lazard Asset Management LLC; Loomis, Sayles & Company, L.P.; and Westchester Capital Management, LLC)	2.44%	11.24%	3.75%	N/A
International/ Global Equity	<b>JNL Multi-Manager Emerging Markets Equity Fund</b> (GQG Partners LLC, Kayne Anderson Rudnick Investment Management, LLC; T. Rowe Price Associates, Inc. (Sub-Sub-Adviser: T. Rowe Price Hong Kong Limited); and WCM Investment Management, LLC)	1.24%	10.11%	1.42%	0.35%
Fixed Income	<b>JNL Multi-Manager Floating Rate Income Fund</b> (PPM America, Inc.; FIAM LLC)	0.94%	13.16%	4.00%	2.97%
International/ Global Equity	<b>JNL Multi-Manager International Small Cap Fund</b> (Baillie Gifford Overseas Limited; Causeway Capital Management LLC; and WCM Investment Management, LLC)	1.21%	22.47%	11.39%	N/A
U.S. Equity	<b>JNL Multi-Manager Mid Cap Fund</b> (Champlain Investment Partners, LLC; Kayne Anderson Rudnick Investment Management, LLC; Nuance Investments, LLC; and Victory Capital Management Inc.)	1.09%	12.33%	11.45%	N/A
U.S. Equity	<b>JNL Multi-Manager Small Cap Growth Fund</b> (BAMCO, Inc.; Driehaus Capital Management LLC; Granahan Investment Management, Inc.; Kayne Anderson Rudnick Investment Management, LLC; Segall Bryant & Hamill, LLC; Victory Capital Management Inc.; and WCM Investment Management, LLC)	0.98%	16.32%	10.43%	7.81%
U.S. Equity	<b>JNL Multi-Manager Small Cap Value Fund</b> (Congress Asset Management Company, LLP; Cooke & Bieler, L.P.; Reinhart Partners, Inc.; River Road Asset Management, LLC; and WCM Investment Management, LLC)	1.11%	20.97%	11.61%	6.29%
U.S. Equity	<b>JNL Multi-Manager U.S. Select Equity Fund</b> (GQG Partners, LLC; WCM Investment Management, LLC)	0.99%	22.82%	N/A	N/A
Allocation	<b>JNL Moderate ETF Allocation Fund</b> (Mellon Investments Corporation)	0.77%	9.61%	4.96%	4.00%
Allocation	<b>JNL Moderate Growth ETF Allocation Fund</b> (Mellon Investments Corporation)	0.78%	11.77%	6.93%	5.33%
Allocation	<b>JNL Growth ETF Allocation Fund</b> (Mellon Investments Corporation)	0.80%	14.01%	8.68%	6.44%
Allocation	<b>JNL/American Funds Moderate Allocation Fund</b>	0.96%	N/A	N/A	N/A
Allocation	<b>JNL/American Funds Moderate Growth Allocation Fund</b>	1.00%	13.83%	7.59%	5.93%
Allocation	<b>JNL/American Funds Growth Allocation Fund</b>	1.01%	17.25%	9.75%	7.39%
International/ Global Equity	<b>JNL/AB Sustainable Global Thematic Fund</b> (AllianceBernstein L.P.)	1.14%	15.76%	N/A	N/A
U.S. Equity	<b>JNL/AQR Large Cap Defensive Style Fund</b> (AQR Capital Management, LLC)	0.86%	10.57%	N/A	N/A

<b>Fund Type</b>	<b>Fund and Manager*</b> <b>(and Sub-Adviser, if applicable)</b>  *The investment manager for each Fund is Jackson National Asset Management, LLC	<b>Current Expenses</b>	<b>Average Annual Total Returns</b> (as of 12/31/23)		
			<b>1 year</b>	<b>5 year</b>	<b>10 year</b>
International/ Global Equity	<b>JNL/Baillie Gifford International Growth Fund</b> (Baillie Gifford Overseas Limited)	0.99%	13.65%	6.29%	N/A
Allocation	<b>JNL/BlackRock Global Allocation Fund</b> (BlackRock Investment Management, LLC; Sub-Sub-Adviser BlackRock International Limited)	1.06%	13.95%	7.67%	4.74%
Alternative	<b>JNL/BlackRock Global Natural Resources Fund</b> (BlackRock International Limited)	0.97%	-1.61%	12.60%	1.86%
U.S. Equity	<b>JNL/BlackRock Large Cap Select Growth Fund</b> (BlackRock Investment Management, LLC)	0.84% <sup>2</sup>	49.68%	15.45%	12.49%
International/ Global Equity	<b>JNL/Causeway International Value Select Fund</b> (Causeway Capital Management LLC)	0.97%	28.35%	10.28%	4.08%
U.S. Equity	<b>JNL/ClearBridge Large Cap Growth Fund</b> (ClearBridge Investments, LLC)	0.94%	44.55%	15.23%	N/A
International/ Global Equity	<b>JNL/DFA International Core Equity Fund</b> (Dimensional Fund Advisors LP)	0.90%	15.59%	N/A	N/A
U.S. Equity	<b>JNL/DFA U.S. Core Equity Fund</b> (Dimensional Fund Advisors LP)	0.80%	22.27%	14.47%	10.33%
U.S. Equity	<b>JNL/DFA U.S. Small Cap Fund</b> (Dimensional Fund Advisors LP)	0.99%	16.72%	12.00%	7.51%
Fixed Income	<b>JNL/DoubleLine<sup>®</sup> Core Fixed Income Fund</b> (DoubleLine Capital LP)	0.79%	6.03%	0.73%	1.56%
Fixed Income	<b>JNL/DoubleLine<sup>®</sup> Emerging Markets Fixed Income Fund</b> (DoubleLine Capital LP)	1.08%	9.48%	1.46%	N/A
U.S. Equity	<b>JNL/DoubleLine<sup>®</sup> Shiller Enhanced CAPE<sup>®</sup> Fund</b> (DoubleLine Capital LP)	1.02%	27.42%	13.16%	N/A
Fixed Income	<b>JNL/DoubleLine<sup>®</sup> Total Return Fund</b> (DoubleLine Capital LP)	0.83%	5.09%	-0.26%	1.45%
Fixed Income	<b>JNL/Dreyfus Government Money Market Fund</b> (Mellon Investments Corporation)	0.56%	4.39%	1.40%	0.82%
Fixed Income	<b>JNL/Fidelity Institutional Asset Management<sup>®</sup> Total Bond Fund</b> (FIAM LLC)	0.79%	6.70%	1.66%	1.75%
Alternative	<b>JNL/First Sentier Global Infrastructure Fund</b> (First Sentier Investors (Australia) IM Ltd)	1.13%	2.81%	6.38%	3.27%
Allocation	<b>JNL/Franklin Templeton Income Fund</b> (Franklin Advisers, Inc.)	0.93%	8.19%	6.78%	4.77%
U.S. Equity	<b>JNL/Goldman Sachs 4 Fund</b> (Goldman Sachs Asset Management, L.P.)	0.70%	14.42%	12.53%	8.86%
International/ Global Equity	<b>JNL/Harris Oakmark Global Equity Fund</b> (Harris Associates L.P.)	1.11%	19.99%	11.03%	N/A
U.S. Equity	<b>JNL/Invesco Diversified Dividend Fund</b> (Invesco Advisers, Inc.)	0.99%	8.54%	9.48%	N/A
International/ Global Equity	<b>JNL/Invesco Global Growth Fund</b> (Invesco Advisers, Inc.)	0.96%	34.59%	12.11%	8.28%
U.S. Equity	<b>JNL/Invesco Small Cap Growth Fund</b> (Invesco Advisers, Inc.)	1.05%	12.12%	8.66%	7.36%

<b>Fund Type</b>	<b>Fund and Manager*</b> <b>(and Sub-Adviser, if applicable)</b>  *The investment manager for each Fund is Jackson National Asset Management, LLC	<b>Current Expenses</b>	<b>Average Annual Total Returns</b> (as of 12/31/23)		
			<b>1 year</b>	<b>5 year</b>	<b>10 year</b>
Allocation	<b>JNL/JPMorgan Global Allocation Fund</b> (J.P. Morgan Investment Management Inc.)	1.06% <sup>2</sup>	12.70%	5.50%	N/A
Alternative	<b>JNL/JPMorgan Hedged Equity Fund</b> (J.P. Morgan Investment Management Inc.)	0.96%	15.70%	9.03%	N/A
U.S. Equity	<b>JNL/JPMorgan MidCap Growth Fund</b> (J.P. Morgan Investment Management Inc.)	0.90%	23.21%	15.61%	11.32%
Alternative	<b>JNL/JPMorgan Nasdaq<sup>®</sup> Hedged Equity Fund</b> (J.P. Morgan Investment Management Inc.)	0.99%	N/A	N/A	N/A
Fixed Income	<b>JNL/JPMorgan U.S. Government &amp; Quality Bond Fund</b> (J.P. Morgan Investment Management Inc.)	0.69%	4.16%	0.50%	1.26%
U.S. Equity	<b>JNL/JPMorgan U.S. Value Fund</b> (J.P. Morgan Investment Management Inc.)	0.88%	9.00%	9.77%	6.37%
International/ Global Equity	<b>JNL/Loomis Sayles Global Growth Fund</b> (Loomis, Sayles & Company, L.P.)	1.01%	36.41%	13.38%	N/A
Fixed Income	<b>JNL/Lord Abbett Short Duration Income Fund</b> (Lord, Abbett & Co. LLC)	0.80%	5.38%	N/A	N/A
U.S. Equity	<b>JNL/Mellon Dow<sup>SM</sup> Index Fund</b> (Mellon Investments Corporation)	0.65%	15.43%	11.73%	10.42%
International/ Global Equity	<b>JNL/Mellon Emerging Markets Index Fund<sup>3</sup></b> (Investment Sub-Adviser to the Master Fund: Mellon Investments Corporation)	0.74% <sup>2</sup>	9.26%	3.36%	2.03%
International/ Global Equity	<b>JNL/Mellon World Index Fund</b> (Mellon Investments Corporation)	0.65%	23.34%	12.50%	8.04%
U.S. Equity	<b>JNL/Mellon Nasdaq<sup>®</sup> 100 Index Fund</b> (Mellon Investments Corporation)	0.64%	54.23%	21.90%	16.44%
U.S. Equity	<b>JNL/Mellon S&amp;P 500 Index Fund</b> (Mellon Investments Corporation)	0.52%	25.67%	15.11%	11.46%
U.S. Equity	<b>JNL/Mellon S&amp;P 400 MidCap Index Fund<sup>3</sup></b> (Investment Sub-Adviser to the Master Fund: Mellon Investments Corporation)	0.56% <sup>2</sup>	15.81%	12.02%	8.70%
U.S. Equity	<b>JNL/Mellon Small Cap Index Fund<sup>3</sup></b> (Investment Sub-Adviser to the Master Fund: Mellon Investments Corporation)	0.56% <sup>2</sup>	15.57%	10.48%	7.83%
International/ Global Equity	<b>JNL/Mellon International Index Fund<sup>3</sup></b> (Investment Sub-Adviser to the Master Fund: Mellon Investments Corporation)	0.61% <sup>2</sup>	17.21%	7.72%	3.87%
Fixed Income	<b>JNL/Mellon Bond Index Fund<sup>3</sup></b> (Investment Sub-Adviser to the Master Fund: Mellon Investments Corporation)	0.58% <sup>2</sup>	4.95%	0.51%	1.22%
U.S. Equity	<b>JNL/Mellon U.S. Stock Market Index Fund</b> (Mellon Investments Corporation)	0.61%	25.76%	14.57%	N/A
U.S. Equity	<b>JNL/MFS Mid Cap Value Fund</b> (Massachusetts Financial Services Company (d/b/a MFS Investment Management))	0.95%	12.30%	12.64%	7.79%
U.S. Equity	<b>JNL/Morningstar SMID Moat Focus Index Fund</b> (Mellon Investments Corporation)	0.76%	N/A	N/A	N/A
U.S. Equity	<b>JNL/Morningstar U.S. Sustainability Index Fund</b> (Mellon Investments Corporation)	0.71%	25.91%	15.70%	N/A

Fund Type	Fund and Manager* (and Sub-Adviser, if applicable)  *The investment manager for each Fund is Jackson National Asset Management, LLC	Current Expenses	Average Annual Total Returns (as of 12/31/23)		
			1 year	5 year	10 year
U.S. Equity	<b>JNL/Newton Equity Income Fund</b> (Newton Investment Management North America, LLC)	0.88%	10.37%	14.92%	10.49%
Fixed Income	<b>JNL/PIMCO Income Fund</b> (Pacific Investment Management Company LLC)	1.04%	8.51%	2.85%	N/A
Fixed Income	<b>JNL/PIMCO Real Return Fund</b> (Pacific Investment Management Company LLC)	1.06%	3.96%	3.15%	2.17%
Fixed Income	<b>JNL/PPM America High Yield Bond Fund</b> (PPM America, Inc.)	0.76%	12.83%	4.88%	3.49%
Fixed Income	<b>JNL/PPM America Investment Grade Credit Fund</b> (PPM America, Inc.)	0.83%	N/A	N/A	N/A
Fixed Income	<b>JNL/PPM America Total Return Fund</b> (PPM America, Inc.)	0.79%	6.67%	1.84%	2.26%
U.S. Equity	<b>JNL/RAFI® Multi-Factor U.S. Equity Fund</b> (Mellon Investments Corporation)	0.67%	12.06%	11.36%	8.15%
Allocation	<b>JNL/T. Rowe Price Balanced Fund</b> (T. Rowe Price Associates, Inc.; Sub-Sub-Advisers: T. Rowe Price Investment Management, Inc.; T. Rowe Price Australia Limited; and T. Rowe Price International Ltd)	0.97% <sup>2</sup>	17.39%	8.47%	N/A
Allocation	<b>JNL/T. Rowe Price Capital Appreciation Fund</b> (T. Rowe Price Associates, Inc.; Sub-Sub-Adviser: T. Rowe Price Investment Management, Inc.)	0.98% <sup>2</sup>	18.43%	12.37%	10.02%
U.S. Equity	<b>JNL/T. Rowe Price Capital Appreciation Equity Fund</b> (T. Rowe Price Associates, Inc.; Sub-Sub-Adviser: T. Rowe Price Investment Management, Inc.)	1.00% <sup>2</sup>	N/A	N/A	N/A
U.S. Equity	<b>JNL/T. Rowe Price Growth Stock Fund</b> (T. Rowe Price Associates, Inc.)	0.83% <sup>2</sup>	48.03%	13.25%	11.59%
U.S. Equity	<b>JNL/T. Rowe Price Mid-Cap Growth Fund</b> (T. Rowe Price Associates, Inc.; Sub-Sub-Adviser: T. Rowe Price Investment Management, Inc.)	0.99% <sup>2</sup>	19.96%	11.39%	10.25%
Fixed Income	<b>JNL/T. Rowe Price Short-Term Bond Fund</b> (T. Rowe Price Associates, Inc.)	0.71% <sup>2</sup>	4.88%	1.51%	1.20%
Fixed Income	<b>JNL/T. Rowe Price U.S. High Yield Fund</b> (T. Rowe Price Associates, Inc.; Sub-Sub-Adviser: T. Rowe Price Investment Management, Inc.)	0.93% <sup>2</sup>	13.65%	2.96%	N/A
U.S. Equity	<b>JNL/T. Rowe Price Value Fund</b> (T. Rowe Price Associates, Inc.)	0.87% <sup>2</sup>	11.91%	12.27%	8.96%
Allocation	<b>JNL/Vanguard Moderate ETF Allocation Fund</b> (Mellon Investments Corporation)	0.70%	10.06%	5.02%	N/A
Allocation	<b>JNL/Vanguard Moderate Growth ETF Allocation Fund</b> (Mellon Investments Corporation)	0.70%	12.26%	6.91%	N/A
Allocation	<b>JNL/Vanguard Growth ETF Allocation Fund</b> (Mellon Investments Corporation)	0.69%	14.31%	8.76%	N/A
Fixed Income	<b>JNL/Western Asset Global Multi-Sector Bond Fund</b> (Western Asset Management Company, LLC; Sub-Sub-Advisers: Western Asset Management Company Limited and Western Asset Management Company Pte. Ltd.)	0.96%	8.60%	-1.58%	-0.47%
International/ Global Equity	<b>JNL/William Blair International Leaders Fund</b> (William Blair Investment Management, LLC)	0.97%	12.90%	5.54%	2.89%



<b>Fund Type</b>	<b>Fund and Manager*</b> <b>(and Sub-Adviser, if applicable)</b>  *The investment manager for each Fund is Jackson National Asset Management, LLC	<b>Current Expenses</b>	<b>Average Annual Total Returns</b> (as of 12/31/23)		
			<b>1 year</b>	<b>5 year</b>	<b>10 year</b>
Allocation	<b>JNL/WMC Balanced Fund</b> (Wellington Management Company LLP)	0.71%	13.08%	8.73%	7.13%
U.S. Equity	<b>JNL/WMC Equity Income Fund</b> (Wellington Management Company LLP)	0.88%	6.63%	11.32%	N/A
Sector Equity	<b>JNL/WMC Global Real Estate Fund</b> (Wellington Management Company LLP)	1.03%	9.46%	1.57%	2.67%
U.S. Equity	<b>JNL/WMC Value Fund</b> (Wellington Management Company LLP)	0.78%	9.21%	11.30%	8.00%
Allocation	<b>JNL/JPMorgan Managed Conservative Fund</b> (J.P. Morgan Investment Management Inc.)	1.07%	8.55%	3.04%	2.60%
Allocation	<b>JNL/JPMorgan Managed Moderate Fund</b> (J.P. Morgan Investment Management Inc.)	1.07%	12.19%	5.23%	4.16%
Allocation	<b>JNL/JPMorgan Managed Moderate Growth Fund</b> (J.P. Morgan Investment Management Inc.)	1.08%	16.00%	7.49%	5.65%
Allocation	<b>JNL/JPMorgan Managed Growth Fund</b> (J.P. Morgan Investment Management Inc.)	1.10%	20.04%	9.86%	7.36%
Allocation	<b>JNL/JPMorgan Managed Aggressive Growth Fund</b> (J.P. Morgan Investment Management Inc.)	1.12%	22.19%	11.00%	8.12%
Allocation	<b>JNL Conservative Allocation Fund</b>	1.16%	9.28%	3.54%	2.85%
Allocation	<b>JNL Moderate Allocation Fund</b>	1.16%	11.94%	5.69%	4.08%
Allocation	<b>JNL Moderate Growth Allocation Fund</b>	1.17%	13.73%	7.32%	5.38%
Allocation	<b>JNL Growth Allocation Fund</b>	1.17%	16.55%	8.88%	6.22%
Allocation	<b>JNL Aggressive Growth Allocation Fund</b>	1.18%	18.43%	9.96%	6.80%

- 1 Capital Research and Management Company is the investment adviser of the master fund in which this feeder fund invests. Under the master-feeder fund structure, the feeder fund does not buy individual securities directly. Rather, the feeder fund invests all of its investment assets in a corresponding master fund, which invests directly in individual securities.
- 2 The Fund's current expenses reflect temporary fee reductions.
- 3 Mellon Investments Corporation is the investment sub-adviser of the master fund in which this feeder fund invests. Under the master-feeder fund structure, the feeder fund does not buy individual securities directly. Rather, the feeder fund invests all of its investment assets in a corresponding master fund, which invests directly in individual securities.

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This summary prospectus incorporates by reference the Retirement Latitudes<sup>®</sup> prospectus and Statement of Additional Information (SAI), both dated October 21, 2024, as amended or supplemented. The SAI may be obtained, free of charge, in the same manner as the prospectus.

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