

JACKSON NATIONAL Life Insurance Company

SIDE-BY-SIDE COMPARISON OF SHARE CLASS AND SUB-ACCOUNT COSTS

The purpose of this worksheet is to disclose and highlight comparisons between various share classes used within a variable annuity. In particular, the cost characteristics of each class and sub-account are identified. It is your Financial Professional's responsibility to discuss these disclosures in detail so that you fully understand your allocations and choices.

Client Name(s): _____

Product Name	CDSC Years	Upfront Load	Contract Fee	M&E Risk Fee	Admin Charges	Penalty Free Withdrawal
Perspective II	7	0 %	\$35 if contract value is under \$50k	1.15 %	0.15 %	Greater of contract earnings or 10 %
Perspective II with Liquidity Option	4	0 %	\$35 if contract value is under \$50k	1.55 % Reduces to 1.15% after 4 years	0.15 %	Greater of contract earnings or 10 %
Elite Access II	5	0 %	\$50 if contract value is under \$50k	.85 %	0.15 %	Greater of contract earnings or 10 %
Elite Access II with Liquidity Option	0	0 %	\$50 if contract value is under \$50k	1.10 % For life of contract	0.15 %	100 %

CDSC Years Chosen by Client: _____ CDSC Schedule _____ Annual Contract Fee \$ _____

Reasons for Decision: _____

Administrative Expense _____ %	Rider Fees _____ %
Mortality & Expense Charge (excluding riders) _____ %	Advisory Fees _____ %
Subaccount charges (average for initial and anticipated future) _____ %	Total Annual Expenses (%) _____ %

Annual Subaccount Fees for This Annuity

Subaccount name: _____	Fee: _____	Subaccount Name: _____	Fee: _____
_____	_____	_____	_____
_____	_____	_____	_____

Risk Tolerance: _____ Conservative _____ Moderate Conservative _____ Moderate _____ Moderate Aggressive _____ Aggressive

Investment Objective: _____ Income _____ Growth & Income _____ Growth

Years investing Experience _____

Are the Investment Objective, Risk Tolerance or Time Horizon different than your Customer Investment Profile indicates? _____ Yes _____ No

You acknowledge you have reviewed and discussed this comparison with your Financial Professional.

Client 1

Client 2

The information on this form is true and accurate, and I have discussed this comparison in detail with the Client. Financial

Professional: _____ Rep # _____