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 # ______________