

JNL ProtectorSM Series

10-, 15-, 20- and 30-Year Renewable & Convertible Term Life Insurance



Life insurance is one of the basic building blocks of financial security. And, term insurance is life protection, pure and simple, designed to cover you only for a stated “term,” or number of years. Compared to other life insurance policies, term is among the most economical ways for you to protect your loved ones.

Jackson National Life® offers you competitive renewable and convertible term life insurance that features substantial life insurance protection at a reasonable price. With JNL Protector, you get the protection and flexibility you need for your individual situation with the guarantees and extra options that provide peace of mind.

The Protection

- Initial guaranteed level premium durations of 10, 15, 20 and 30 years are available.
- At the end of the policy term, your premiums increase annually.
- The death benefit remains the same throughout the life of the policy unless you elect the decreasing term option or choose a lower face amount at renewal.

The Guarantees

- **Guaranteed Renewable:** Your policy’s term of coverage is guaranteed renewable to age 95. Once in force, your policy will not be cancelled due to changes in health or occupation as long as premiums are paid when due.
- **Guaranteed Convertible:** Your policy is guaranteed convertible until the end of the Guaranteed Premium Term or to age 80, if earlier, to any permanent life policy made available for conversion by JNL®. The face amount of the permanent policy must be the same as or lower than the term policy face amount. No physical or proof of insurability is required.

¹ All guarantees are backed by the claims-paying ability of Jackson National Life Insurance Company.



- **Guaranteed Death Benefit:** The face amount of your policy is guaranteed not to decrease during any term of coverage unless you elect the decreasing term option or choose a lower face amount at renewal.
- **Guaranteed Renewal Premiums:** Renewal premiums are guaranteed not to exceed a maximum amount for your age.

The Flexibility

- **Keep the Face Amount Level:** The face amount will remain level after the original term of coverage expires by paying higher renewal premiums.
- **Freeze the Premiums:** The face amount will be adjusted downward to what the premium will then buy (our decreasing term option). Limitations apply to "freeze."

The Extras

- **Waiver of Premium:** Pays your policy premiums for you if you become disabled (as defined in the rider). Available up to age 55 (age 50 for 30-year policy) on the base insured at an extra premium.^{2,3}
- **Accidental Death Benefit:** Pays an extra benefit if death is from accidental injury (as defined in the rider). Available through age 60 (age 50 for the 30-year policy) on the base insured at an extra premium. Not available for business cases.^{2,3}
- **Terminal Illness Benefit:** If you are diagnosed with a medical condition expected to be terminal within 12 months, this benefit will pay you—while you are still alive—up to 100% of the policy's death benefit subject to an aggregate maximum of \$250,000, minus due but unpaid premiums, an interest discount and an administrative expense charge.²
- **Child Insurance Rider:** Economical protection for your children.^{2,3}

For additional information about JNL Protector or other Jackson National Life insurance products, contact your representative.
JNL offers a range of life insurance solutions for every stage of life.

Policy form L1700. Issued by Jackson National Life Insurance Company, (Home Office: Lansing, Michigan). This policy has limitations and terms for continued coverage. Product features subject to change. State variations may apply. May not be available in all states. For costs and complete details on coverage, contact your representative.

² This policy and riders have limitations and restrictions.

³ These riders are available at an additional premium.



Jackson National Life Insurance Company[®]
 ————— | Insuring your financial future.[®]