Filing at a Glance

Company: Jackson National Life Insurance Company

Product Name: Individual Retirement Annuity Endorsement	SERFF Tr Num: JACK-125844677	State: ArkansasLH
TOI: A02.1I Individual Annuities- Deferred Non-Variable and Variable	SERFF Status: Closed	State Tr Num: 40479
Sub-TOI: A02.1I.002 Flexible Premium	Co Tr Num: 7376 01/09 ET AL	State Status: Approved-Closed
Filing Type: Form	Co Status:	Reviewer(s): Linda Bird
	Authors: Julie Hughes, Lynda Neese, Lynne Gerding	Disposition Date: 10/10/2008
	Date Submitted: 10/07/2008	Disposition Status: Approved
Implementation Date Requested: 11/24/2008		Implementation Date:

State Filing Description:

General Information

Project Name: Individual Retirement Annuity Endorsement	Status of Filing in Domicile: Not Filed
Project Number: 7376 01/09 ET AL	Date Approved in Domicile: 10/06/2008
Requested Filing Mode: Review & Approval	Domicile Status Comments: The form is exempt from filing with Michigan, our State of domicile, by Order No. 97-010-M, which was issued and entered January 29, 1997, effective February 1, 1997.
Explanation for Combination/Other:	Market Type: Individual
Submission Type: New Submission	Group Market Size:
Overall Rate Impact:	Group Market Type:
Filing Status Changed: 10/10/2008	
State Status Changed: 10/10/2008	Deemer Date:
Corresponding Filing Tracking Number: 7376 01/09 ET AL	

Filing Description:

Submitted for your approval are the above-referenced endorsements.

These endorsements are new and will replace the following previously approved endorsements:

New Form Number -- Previously Approved Form Number -- Previously Approved Form Approval Date
7376 01/09 -- 7376 01/03 -- 10/21/2002
7377 01/09 -- 7377 01/03 -- 10/21/2002
7378 01/09 -- 7378 -- 12/31/2001
7385 01/09 -- 7385 -- 10/28/2002

These forms have been revised to meet current requirements of the Internal Revenue Code.

Form 7376 01/09 will be issued with any approved individual annuity contracts when the annuity is issued in a retirement annuity situation to meet the requirements of the Internal Revenue Code.

Form 7377 01/09 will be issued with any approved individual annuity contracts when the annuity is issued as a Roth in a retirement annuity situation to meet the requirements of the Internal Revenue Code.

Form 7378 01/09 will be issued with any approved individual annuity contracts when the annuity is issued as a 403(b) in a retirement annuity situation to meet the requirements of the Internal Revenue Code.

Form 7385 01/09 will be issued with any approved immediate annuity contracts when the annuity is issued in a retirement annuity situation to meet the requirements of the Internal Revenue Code.

These endorsements are designed for use with any individual annuity that has been previously approved by your Department and any individual annuity form that Jackson National Life Insurance Company may develop and file with your Department for approval in the future.

A readability certification has been included with this submission

The forms will be issued by Jackson National Life Insurance Company and the annuity contract to which it will be attached is marketed to the general public by appropriately licensed registered representatives through broker/dealers and financial institutions.

The forms are exempt from filing with Michigan, our State of domicile, by Order No. 97 010 M, which was issued and entered January 29, 1997, effective February 1, 1997.

To the best of our knowledge and belief their provisions comply with applicable laws and regulations of your jurisdiction. With regard to Regulation 19, Jackson National Life hereby certifies that we do NOT discriminate based on sex in the sale of insurance.

Variables within the forms have been bracketed and generally consist of names, dates and numbers. The forms, when issued, may vary in format, paper size, border and Company logo. We will correct any minor typographical error that may be identified after filing. The forms may also be used as a single-sided form. Additionally, a small square bar code may be placed in the far bottom left-hand corner.

If produced electronically, the forms may vary somewhat in format, such as the two-sided page format being printed as one-sided pages. However, the content of each form will remain exactly as submitted.

I look forward to your favorable review. If I can be of any assistance to you, or if additional information is required, please contact me by telephone at 800/317-7989, by facsimile at 517/706-5522, or by email at pd&sf@jnli.com.

Company and Contact

Filing Contact Information

Lynda Neese, Analyst	PD&SF@jnli.com
1 Corporate Way	(800) 317-7989 [Phone]
Lansing, MI 48909	(517) 706-5522[FAX]

Filing Company Information

Jackson National Life Insurance Company	CoCode: 65056	State of Domicile: Michigan
1 Corporate Way	Group Code: 918	Company Type:
Lansing, MI 48915	Group Name:	State ID Number:

(800) 317-7989 ext. [Phone] FEIN Number: 38-1659835

Filing Fees

Fee Required? Yes
Fee Amount: $80.00
Retaliatory? No
Fee Explanation: $20.00 per form - 4 forms
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Jackson National Life Insurance Company	$80.00	10/07/2008	22999081

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Linda Bird	10/10/2008	10/10/2008

Disposition

Disposition Date: 10/10/2008
Implementation Date:
Status: Approved
Comment:

Rate data does NOT apply to filing.

Item Type	Item Name	Item Status	Public Access
Supporting Document	Certification/Notice		Yes
Supporting Document	Application		No
Supporting Document	Life & Annuity - Acturial Memo		No
Supporting Document	AR - Flesch Cert		Yes
Form	Individual Retirement Annuity Endorsement		Yes
Form	Roth Individual Retirement Annuity Endorsement		Yes
Form	Section 403(b) Tax Sheltered Annuity Endorsement		Yes
Form	Individual Retirement Annuity Endorsement		Yes

Form Schedule

Lead Form Number: 7376 01/09

Review Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	7376 01/09	Policy/Contract/Fraternal Certificate: Amendment, Insert Page, Endorsement or Rider	Individual Retirement Annuity Endorsement	Initial		50	7376 01-09 Endorsement Form 09-29-08.pdf
	7377 01/09	Policy/Contract/Fraternal Certificate: Amendment, Insert Page, Endorsement or Rider	Roth Individual Retirement Annuity Endorsement	Initial		52	7377 01-09 Endorsement Form 09-29-08.pdf
	7378 01/09	Policy/Contract/Fraternal Certificate: Amendment, Insert Page, Endorsement or Rider	Section 403(b) Tax Sheltered Annuity Endorsement	Initial		51	7378 01-09 Endorsement Form 09-29-08.pdf
	7385 01/09	Policy/Contract/Fraternal Certificate:	Individual Retirement Annuity Endorsement	Initial		50	7385 01-09 Endorsement Form 09-29-08.pdf

SERFF Tracking Number:	*JACK-125844677*	*State:*	*Arkansas*
Filing Company:	*Jackson National Life Insurance Company*	*State Tracking Number:*	*40479*
Company Tracking Number:	*7376 01/09 ET AL*		
TOI:	*A02.1I Individual Annuities- Deferred Non-Variable and Variable*	*Sub-TOI:*	*A02.1I.002 Flexible Premium*
Product Name:	*Individual Retirement Annuity Endorsement*		
Project Name/Number:	*Individual Retirement Annuity Endorsement/7376 01/09 ET AL*		

Amendment, Insert Page, Endorsement or Rider

INDIVIDUAL RETIREMENT ANNUITY ENDORSEMENT

This endorsement is made part of the Contract to which it is attached, and is effective on the Issue Date, unless another effective date for this endorsement is shown below.

The following provisions apply to a Contract which is issued on a qualified basis as an individual retirement annuity under Internal revenue Code ("IRC") Section 408. To the extent any provisions contained in this endorsement are contrary to or inconsistent with those of the Contract to which it is attached, the provisions of this endorsement will control.

The Contract is amended as follows:

1. The Owner, Annuitant and Payee must all be the same individual. Thus, all distributions made while the Owner is alive must be made to the Owner.

2. The Contract is established for the exclusive benefit of the Owner or his or her Beneficiaries.

3. The Contract is not transferable by the Owner. The Contract cannot be sold, assigned, discounted, or pledged as collateral for a loan or as security for the performance of an obligation or for any other purpose (other than a transfer incident to a divorce decree in accordance with IRC Section 408(d) (6)) to any person other than the Company.

4. The interest of the Owner in the Contract is nonforfeitable.

5. **Contributions**

   a. **For Flexible Premium Deferred Annuities.** Except in the case of a rollover contribution (as permitted by IRC Sections (402)(c), 402(e) (6), 403(a) (4), 403(b) (8), 403(b) (10), 408(d) (3)) or 457(e) (16)) or a contribution made in accordance with the terms of a Simplified Employee Pension (SEP) as described in IRC Section 408(k), no contributions will be accepted unless they are in cash, and the total of such contributions for any taxable year shall not exceed the lesser of 100 percent of compensation or $5,000 for any taxable year beginning in 2008 and years thereafter.

      After 2008, the limit will be adjusted by the Secretary of the Treasury for cost-of-living increases under Section 219(b)(5)(C). Such adjustments will be in multiples of $500.

      In the case of an individual who is 50 or older, the annual cash contribution limit is increased by $1,000 for any taxable year beginning in 2006 and years thereafter.

To the extent necessary to preserve qualification under the IRC, the Company may refund premiums. Any refund of premiums (other than those attributable to excess contributions) will be applied, before the close of the calendar year following the calendar year of the refund, toward future premiums or the purchase of additional benefits.

b. **For Single Premium Deferred Annuities.** No contributions will be accepted other than a rollover contribution, as permitted by IRC Sections (402)(c), 402(e) (6), 403(a) (4), 403(b) (8), 403(b) (10), 408(d) (3) or 457(e) (16) or a nontaxable transfer from an individual retirement plan under IRC Section 7701(a)(37).

c. No contribution will be accepted under a SIMPLE plan established by any employer pursuant to Code section 408(p). No transfer or rollover of funds attributable to contributions made by a particular employer under its SIMPLE plan will be accepted from a SIMPLE IRA, that is, an IRA used in conjunction with a SIMPLE plan, prior to the expiration of the 2-year period beginning on the date the individual first participated in that employer's SIMPLE plan.

6. If the Contract is purchased with contributions from a nontaxable transfer after the death of the holder of an individual retirement plan under IRC Section 7701(a)(37), any provision concerning waiver of any surrender charge, deferred contingent sales charge, or withdrawal charge (including, if applicable, any Indexed Fixed Option Withdrawal Charge) on any withdrawal necessary to satisfy the minimum distribution requirements of the Internal Revenue Code is deleted.

7. **Distributions Before Death.**

a. Notwithstanding any provision of this IRA to the contrary, the distribution of the individual's interest in the IRA shall be made in accordance with the requirements of Section 408(b)(3) and the regulations thereunder, the provisions of which are herein incorporated by reference. If distributions are not made in the form of an annuity on an irrevocable basis (except for acceleration), then distribution of the interest in the IRA (as determined under Q&As 7 and 8 of Section 1.408-8 of the Income Tax Regulations and Section 1.401(a)(9)-6, Q&A 12 of the Income Tax Regulations) must satisfy the requirements of Section 408(a)(6) and the regulations thereunder, rather than 7.(b), below and Section 408(b)(3) and the regulations thereunder.

b. The entire interest of the Owner will be distributed, or commence to be distributed, no later than April 1 of the calendar year following the calendar year in which the Owner attains age 70 1/2 (required beginning date), over: (a) the life of the Owner, or the lives of the Owner and an individual who is his or her designated beneficiary (within the meaning of IRC Section 401(a) (9)); or (b) a period certain not extending beyond the life expectancy of the Owner, or the joint and last survivor expectancy of the Owner and the designated beneficiary. Payments must be made in periodic payments at intervals of no longer than one year. In addition, payments must be either non-increasing, or they may increase only as provided in Q&As 1 and 4 of Section 1.401(a)(9)-6 of the Income Tax Regulations. If the Owner's interest is to be distributed over a period greater than one year, the amount to be distributed by December 31 of each year (including the year in which the required beginning date occurs) shall be distributed in accordance with the requirements of IRC Section 401(a) (9), including the incidental death benefit requirements of IRC Section 401(a) (9) (G), and the regulations thereunder, including the minimum distribution incidental death benefit requirements specified in Q&A 2 of Section 1.401(a) (9)-6 of the Income Tax Regulations.

c. The distribution periods described in subparagraph (b) above cannot exceed the periods specified in Section 1.401(a)(9)-6 of the Income Tax Regulations.

d. The first required payment can be made as late as April 1 of the year following the year the individual attains age 70 1/2 and must be the payment that is required for one payment interval. The second payment need not be made until the end of the next payment interval.

8. **Distributions After Death**

a. **Distributions beginning before death.** If the Owner dies on or after the required beginning date (or after irrevocable annuity distributions have begun under one of the Contract's Income Options), the remaining portion of such interest, if any, will continue to be distributed at least as rapidly as under the method of distribution being used prior to the Owner's death.

b. **Distributions beginning after death.** If the Owner dies before the required beginning date, and irrevocable annuity distributions have not begun under one of the Contract's Income Options, distribution of the individual's entire interest shall be completed by December 31 of the calendar year containing the fifth anniversary of the Owner's death except to the extent that an election is made to receive distributions in accordance with (i) or (ii) below.

i. If the interest is payable to an individual who is the Owner's designated beneficiary, then the entire interest of the Owner may be distributed over the life of the designated beneficiary or over a period certain not greater than the life expectancy of the designated beneficiary, commencing on or before December 31 of the calendar year immediately following the calendar year in which the Owner died. Life expectancy is determined using the age of the designated beneficiary as of his or her birthday in the year following the year of the Owner's death.

ii. If the designated beneficiary is the Owner's surviving spouse, the date distributions are required to begin in accordance with (i) above shall not be earlier than the later of: (a) December 31 of the calendar year immediately following the calendar year in which the Owner dies; or (b) December 31 of the calendar year in which the Owner would have attained age 70 1/2. If the surviving spouse dies before required distributions commence to him or her, the remaining interest will be distributed, starting by the end of the calendar year following the calendar year of the spouse's death, over the spouse's designated beneficiary's remaining life expectancy determined using such beneficiary's age as of his or her birthday in the year following the death of the spouse. If the surviving spouse dies after required distributions commence to him or her, any remaining interest will continue to be distributed at least as rapidly as under the method of distribution being used prior to the Owner's death.

If the designated beneficiary is the Owner's surviving spouse, the surviving spouse may treat the Contract as his or her own IRA. This election will be deemed to have been made if such surviving spouse makes a premium payment to the Contract, makes a rollover to or from the Contract, or fails to elect any of the above provisions.

c. Distributions under this section are considered to have begun if distributions are made on account of the Owner reaching his or her required beginning date or if prior to the required beginning date distributions irrevocably commence to an individual over a period permitted and in an annuity form acceptable under Section 1.401(a) (9)-6 of the Income Tax Regulations.

d. Life expectancy is computed by use of the Single Life Table in Q&A 1 of Section 1.401(a)(9)-9 of the Income Tax Regulations. If distributions are being made to a surviving spouse as the sole designated beneficiary, such spouse's remaining life expectancy for a year is the number in the Single Life Table corresponding to such spouse's age in the year. In all other cases, remaining life expectancy for a year is the number in the Single Life Table corresponding to the beneficiary's age in the year specified in 8.b.i and ii and reduced by 1 for each subsequent year.

e. The "interest" in the IRA includes the amount of any outstanding rollover, transfer and recharacterizations under Q&As 7 and 8 of Section 1.408-8 of the Income Tax Regulations and the actuarial value of any other benefits provided under the IRA, such as guaranteed death benefits.

9. Separate records will be maintained for the interest of each individual. The Company will furnish an annual calendar year report on the status of the Contract and such information concerning required minimum distributions as is prescribed by the Commissioner of Internal Revenue.

The Company reserves the right to amend this endorsement, at any time and in any respect, to the extent necessary to comply with the applicable requirements of the IRC as in effect from time to time.

Endorsement effective date (if different than Issue Date of the Contract):_________________

Signed for the
Jackson National Life Insurance Company

President and Chief Executive Officer

JACKSON℠
NATIONAL LIFE INSURANCE COMPANY
A Stock Company

ROTH INDIVIDUAL RETIREMENT ANNUITY ENDORSEMENT
(Under section 408A of the Internal Revenue Code)

Name of Insurer JACKSON NATIONAL LIFE INSURANCE COMPANY **1 Corporate Way** **Lansing, MI 48951**	**Check if this endorsement supersedes a prior Roth IRA endorsement** ☐

This endorsement is made a part of the annuity Contract to which it is attached. To the extent any provisions contained in this endorsement are contrary to or inconsistent with those of the Contract to which it is attached, the provisions of this endorsement will control.

The Annuitant is establishing a Roth individual retirement annuity (Roth IRA) under section 408A to provide for his or her retirement and for the support of his or her beneficiaries after death.

Article I

Except in the case of a rollover contribution described in 408A(e), a nontaxable transfer from another Roth IRA, a recharacterized contribution described in section 408A(d)(6), or an IRA Conversion Contribution described in section 408A(d)(3)(C), the issuer will accept only cash contributions and only up to the lesser of 100% of compensation or the applicable amount as defined in 1(a) or (b) below for any tax year of the Annuitant.

Article II

1. The applicable amount is determined under (a) or (b) below:

   (a) If the Annuitant is under age 50, the applicable amount is $5,000 for any taxable year beginning in 2008 and years thereafter.

   (b) If the Annuitant is 50 or older, the applicable amount is $6,000 for any taxable year beginning in 2008 and thereafter.

After 2008, the limits in paragraphs 1(a) above will be adjusted by the Secretary of the Treasury for cost-of-living increases under section 219(b)(5)(C). Such adjustments will be in multiples of $500.

The applicable limit described in Article I is gradually reduced to $0 between certain levels of modified adjusted gross income (MAGI). In 2008, for a single Annuitant, the applicable limit is phased out between MAGI of $101,000 and $116,000; for a married Annuitant who files jointly, between MAGI of $159,000 and $169,000; and for a married Annuitant who files separately, between $0 and $10,000. In years after 2008, these limits will be adjusted by the Secretary of Treasury for cost-of-living increases. Such adjustments will be in multiples of $1,000. In the case of a conversion prior to 2010, the Issuer will not accept IRA Conversion Contributions in a tax year if the Annuitant's MAGI for that tax year exceeds $100,000 or if the Annuitant is married and files a separate return. Modified adjusted gross income is defined in section 408A(c)(3(C)(i) and does not include any amount included in adjusted gross income as a result of a rollover from a non-Roth IRA (a "conversion").

If the Annuitant makes regular contributions to both Roth and non-Roth IRAs for a taxable year, the maximum regular contribution that can be made to all the individual's Roth IRAs for that taxable year is reduced by the regular contributions made to the individual's non-Roth IRAs for the taxable year.

Any refund of premiums (other than those attributable to excess contributions) will be applied, before the close of the calendar year following the year of the refund, toward the payment of future premiums or the purchase of additional benefits.

Article III

A rollover from a non-Roth IRA prior to 2010 cannot be made to this IRA if, for the year the amount is distributed from the non-Roth IRA, (i) the Annuitant is married and files a separate return, (ii) the Annuitant is not married and has MAGI in excess of $100,000 or (iii) the Annuitant is married and together the Annuitant and the Annuitant's spouse have MAGI in excess of $100,000. For purposes of the preceding sentence, a husband and wife are not treated as married for a taxable year if they have lived apart at all times during that taxable year and file separate returns for the taxable year.

Article IV

No contributions will be accepted under a SIMPLE IRA plan established by any employer pursuant to section 408(p). Also, no transfer or rollover of funds attributable to contributions made by a particular employer under its SIMPLE IRA plan will be accepted from a SIMPLE IRA, that is, an IRA used in conjunction with a SIMPLE IRA plan, prior to the expiration of the 2-year period beginning on the date the Annuitant first participated in that employer's SIMPLE IRA plan.

Article V

A regular contribution to a non-Roth IRA may be recharacterized pursuant to the rules in section 1.408A-5 of the regulations as a regular contribution to this IRA, subject to the limits in Article II above.

Article VI

For purposes of Article II above, compensation is defined as wages, salaries, professional fees, or other amounts derived from or received for personal services actually rendered (including, but not limited to commissions paid salesmen, compensation for services on the basis of a percentage of profits, commissions on insurance premiums, tips, and bonuses) and includes earned income, as defined in Section 401(c)(2) (reduced by the deduction the self-employed individual takes for contributions made to a self-employed retirement plan). For purposes of this definition, section 401(c)(2) shall be applied as if the term trade or business for purposes of section 1402 included service described in subsection (c)(6). Compensation does not include amounts derived from or received as earnings or profits from property (including but not limited to interest and dividends) or amounts not includible in gross income. Compensation also does not include any amount received as a pension or annuity or as deferred compensation. The term "compensation" shall include any amount includible in the individual's gross income under section 71 with respect to a divorce or separation instrument described in subparagraph (A) of section 71(b)(2). In the case of a married individual filing a joint return, the greater compensation of his or her spouse is treated as his or her own compensation, but only to the extent that such spouse's compensation is not being used for purposes of the spouse making a contribution to a Roth IRS or a deductible contribution to a non-Roth IRA.

Article VII

The Annuitant's interest in the Contract is nonforfeitable and nontransferable.

Article VIII

The Contract does not require fixed contributions.

Article IX

No amount is required to be distributed prior to the death of the individual for whose benefit the Contract was originally established.

Article X

1. If the Annuitant dies before his or her entire interest in the Contract is distributed to him or her and the Annuitant's surviving spouse is not the sole beneficiary, the entire remaining interest will, at the election of the beneficiary, either:

   (a) Be distributed by December 31 of the calendar year containing the fifth anniversary of the Annuitant's death, or

   (b) Be distributed over the life, or a period not longer than the life expectancy, of the designated beneficiary starting no later than December 31 of the calendar year following the calendar year of the Annuitant's death. Life expectancy is computed using the Single Life Table in Q&A 1 of section 1.401(a)(9)-9 of the Income Tax Regulations. Remaining life expectancy for a year is the number in the Single Life Table corresponding to the beneficiary's age in the year distributions begin and reduced by 1 for each subsequent year.

   If distributions do not begin by the date described in (b), distribution method (a) will apply.

2. If the Annuitant dies before his or her entire interest in the Contract is distributed to him or her and the Annuitant's surviving spouse is the sole designated beneficiary, the entire remaining interest will be distributed as follows:

   (a) the surviving spouse may elect to receive the entire remaining interest over the life of the surviving spouse or over a period not extending beyond the life expectancy of the surviving spouse, commencing at any date on or before the later of:

      (i) December 31 of the calendar year immediately following the calendar year in which the Annuitant died, and

      (ii) December 31 of the calendar year in which the Annuitant would have attained age 70 1/2.

   If the surviving spouse dies before distributions begin, the remaining interest will be distributed, starting by the end of the calendar year following the calendar year of the spouse's death, over the spouse's designated beneficiary's remaining life expectancy determined using such beneficiary's age as of his or her birthday in the year following the death of the spouse or by December 31 of the calendar year containing the fifth anniversary of the spouse's death. If the surviving spouse dies after required distributions commence to him or her, any remaining interest will continue to be distributed under the Contract option chosen.

   An irrevocable election of the method of distribution by a designated beneficiary who is the surviving spouse must be made no later than the earlier of December 31 of the calendar year containing the fifth anniversary of the Annuitant's death or the date distributions are required to begin pursuant to this subparagraph (a).

If the Annuitant's spouse is the sole designated beneficiary on the Annuitant's date of death, such spouse may irrevocably elect to treat the Contract as his or her own Roth IRA. This election will be deemed to have been made if such surviving spouse, subject to the requirements of Articles I and II of this endorsement, (i) makes a Roth IRA contribution to the Contract, (ii) makes a rollover to or from the Contract, or (iii) fails to elect that his or her interest will be distributed in accordance with one of the preceding provisions of this subparagraph (a).

Life expectancy is computed by use of the Single Life Table in Q&A 1 of section 1.401(a)(9) of the Income Tax Regulations. If distributions are being made to a surviving spouse as the sole designated beneficiary, such spouse's remaining life expectancy for a year is the number in the Single Life Table corresponding to such spouse's age in the year. If distributions are being made to the spouse's designated beneficiary, the remaining life expectancy for a year is the number in the Single Life Table corresponding to the beneficiary's age in the year specified in this paragraph 2(a) and reduced by 1 for each subsequent year.

3. The "interest" in the IRA includes the amount of any outstanding rollover, transfer and recharacterization under Q&As 7 and 8 of section 1.408-8 of the Income Tax Regulations and the actuarial value of any other benefits provided under the IRA, such as guaranteed death benefits.

4. All methods of distribution under the Contract must meet the requirements applicable to Roth IRAs under the code and applicable regulations.

Article XI

1. The Annuitant agrees to provide the issuer with information necessary for the issuer to prepare any reports required under sections 408(I) and 408A(d)(3)(E), and Regulations sections 1.408-5 and 1.408-6, and under guidance published by the Internal Revenue Service.

2. The issuer agrees to furnish annual calendar year reports concerning the status of the annuity and such information concerning required minimum distributions as is prescribed by the Commissioner of Internal Revenue.

Article XII

Notwithstanding any other Articles that may be added or incorporated, the provisions of Articles I and IV and this sentence will be controlling. Any additional Articles that are not consistent with section 408A, the related regulations, and other published guidance will be invalid.

Article XIII

This endorsement will be amended from time to time to comply with the provisions of the Code, related regulations, and other published guidance. Other amendments may be made with the consent of the persons whose signatures appear on the Contract.

Article XIV

1. No loans are permitted under this Contract, as endorsed or amended.

2. The Annuitant may not transfer ownership of the Contract, sell the Contract, or assign or pledge the Contract as collateral for a loan or as security for the performance of an obligation or for any other purpose, to any person other than the company.

3. The Contract is established for the exclusive benefit of the Annuitant and the Annuitant's beneficiaries.

4. The Annuitant must be an individual who is the sole Owner. Neither the Owner nor the Annuitant can be changed. Thus, all distributions made while the Annuitant is alive must be made to the Annuitant.

5. If the Contract is purchased with contributions from a nontaxable transfer after the death of the holder of a Roth IRA, any provision concerning waiver of any surrender charge, deferred contingent sales charge, or withdrawal charge (including, if applicable, any Indexed Fixed Option Withdrawal Charge) on any withdrawal necessary to satisfy the minimum distribution requirements of the Internal Revenue Code is deleted.

6. Any language in the Contract that directs that the Contract be interpreted in accordance with section 72(s) of the Code is deleted.

7. This endorsement is effective as of the date the Contract is issued or the date the Contract is converted from an IRA to a Roth IRA, whichever is later.

Signed for the
Jackson National Life Insurance Company

President and Chief Executive Officer

SECTION 403(b) TAX SHELTERED ANNUITY ENDORSEMENT

This endorsement is made part of the Contract to which it is attached, and is effective on the Issue Date, unless another effective date for this endorsement is shown below.

This endorsement amends the Contract to which it is attached so that it may qualify as a tax-sheltered annuity under Section 403(b) of the Internal Revenue Code ("Code") and the Regulations under that Section. To the extent any provisions contained in this endorsement are contrary to or inconsistent with those of the Contract to which it is attached, the provisions of this endorsement will control.

The Contract is amended as follows:

1. **Contract Owner.** The Contract Owner must be an organization as described in Section 403(b)(1)(A) of the Code or an individual employee or former employee of such an organization for whose benefit the organization has established an annuity program under Code Section 403(b) in connection with which this Contract was purchased. If the Contract Owner is an organization described in Code Section 403(b)(1)(A), the individual employee or former employee for whose benefit the organization has established an annuity program under Code Section 403(b) must be the Annuitant under the Contract. If the Contract Owner is an employee or former employee of an organization described in Code Section 403(b)(1)(A), then such employee or former employee must also be the Annuitant under the Contract.

   Except as otherwise permitted by applicable federal tax law, neither the Owner nor the Annuitant may be changed. All payments made from this Contract while the Annuitant is alive must be made to the Annuitant.

   All distributions made under a joint and survivor Annuity, Income, or Payment Option ("Annuity Option") after the Owner's death and while the joint Annuitant is alive must be made to the joint Annuitant.

2. **Nontransferability and Nonforfeitability.** The Contract is established for the exclusive benefit of the Annuitant and his or her beneficiaries. The Annuitant's interest under the Contract is nontransferable (within the meaning of Code section 401(g)) and is nonforfeitable. In particular, except as permitted by federal tax law, the Contract may not be sold, assigned, discounted or pledged as collateral for a loan or as security for the performance of any obligation or for any other purpose, to any person other than Jackson National Life Insurance Company.

   To the extent provided under federal income tax law, these requirements shall not apply in the case of a transfer under the terms of a "qualified domestic relations order" (as defined in Code Section 414(p)).

3. **Premium Payments.** Premium payments must be made by an organization described in Code Section 403(b)(1)(A). Exceptions to this: (1) a rollover contribution (as permitted under Code Sections 402(c), 402(e)(6), 403(a)(4), 403(b)(8), 403(b)(10), 408(d)(3), or 457(e)(16)); or (2) a nontaxable transfer from another contract qualifying under Code Section 403(b); or (3) a nontaxable transfer from a custodial account qualifying under Code Section 403(b)(7). All premium payments must be made in cash.

   If premium payments are made pursuant to a salary reduction agreement, the maximum contribution when combined with all other plans, contracts or arrangements may not be more than the amount of the limitation in Code Section 402(g), except as permitted under Code Section 414(v) if applicable. Premium payments must not be more than the amount allowed by Section 415 and Section 403(b) of the Code, as applicable. To the extent premium payments exceed the amount permitted under Code Sections 402(g), 403(b), 414(v), or 415, the Company may distribute an amount equal to such excess as permitted by applicable federal tax law.

4. **Required Distributions Generally.** The Owner's entire interest in the Contract shall be distributed as required under Code Sections 401(a)(9) and 403(b)(10) and applicable federal income tax regulations. The provisions of this Endorsement reflecting these requirements override any provision of the Contract that is inconsistent with such requirements.

5. **Required Beginning Date.** As used in this Endorsement, the term "required beginning date" means April 1 of the calendar year following the calendar year in which the Annuitant attains age 70 ½, or such later date as provided by law. However, unless the Annuitant's interest in the Contract is on account of his or her participation in a governmental plan (as defined in Code Section 414(d)) or church plan (as defined in Code Section 416) of the organization described in Section 1 of this Endorsement with respect to the plan year ending in the calendar year in which the Annuitant attains age 70 ½, the required beginning date is April 1 of the calendar year following the calendar year in which the Annuitant attains age 70 ½.

6. **Distributions During Annuitant's Life.** Unless otherwise permitted under applicable law, the Annuitant's entire interest in the Contract shall be distributed, or commence to be distributed, no later than the required beginning date over (1) the life of the Annuitant or the lives of the Annuitant and his or her designated Beneficiary (within the meaning of Code Section 401(a)(9)); or (2) a period certain not extending beyond the life expectancy of the Annuitant or the joint and last survivor expectancy of the Annuitant and his or her designated Beneficiary.

   If payments under an Annuity Option in the Contract are to be made for a definite or fixed period, said period cannot exceed the period permitted under Q&A-3 of Section 1.401(a)(9)-6 of the Income Tax Regulations (except as otherwise provided by applicable federal tax law).

   Payments must be made in periodic intervals of no longer than one year. In addition, payments must be non-increasing or may increase only as provided in applicable federal income tax regulations.

If the Annuitant's interest is to be distributed over a period greater than one year, the amount to be distributed by December 31 of each year (including the year in which the required beginning date occurs) will be made in accordance with the requirements of Code Section 401(a)(9) and the regulations thereunder, including the incidental death benefit requirements of Code Section 401(a)(9)(G) and the regulations thereunder, including the minimum distribution incidental benefit requirement as required by Code Section 403(b)(10).

7. **Minimum Distribution Requirements - After Death.** Unless otherwise permitted under applicable federal tax law, if the Annuitant dies after distribution of his or her interest in the Contract has begun, the remaining portion of such interest (if any) must be distributed to the Beneficiary or to such other person entitled to receive them. The payments must be made at least as rapidly as under the method of distribution in effect at the time of the Annuitant's death.

   Unless otherwise permitted under applicable federal tax law, if the Annuitant dies before distributions have begun, the entire interest will be distributed by December 31 of the calendar year containing the fifth anniversary of the Annuitant's death unless the designated beneficiary elects to receive the entire interest under (a) or (b), below.

   a) If the interest is payable to an individual who is the Annuitant's designated Beneficiary, the designated Beneficiary may elect to receive: (1) the entire interest over the life of the designated Beneficiary; or (2) over a period not extending beyond the life expectancy of the designated Beneficiary, starting on or before December 31 of the calendar year immediately following the calendar year in which the Annuitant dies; or

   b) If the designated Beneficiary is the Annuitant's surviving spouse, the surviving spouse may elect to receive the entire interest: (1) over the life of the surviving spouse; or (2) over a period not extending beyond the life expectancy of the surviving spouse, starting at any date on or before the later of:

      (i) December 31 of the calendar year immediately following the calendar year in which the Annuitant died; and

      (ii) December 31 of the calendar in which the Annuitant would have attained age 70½.

      If the surviving spouse dies before distributions begin, the limitations of this Section 7 (without regard to this paragraph (b)) will be applied as if the surviving spouse were the Annuitant.

      An irrevocable election of the method of distribution by a designated Beneficiary who is the surviving spouse must be made no later than the earlier of: (1) December 31 of the calendar year containing the fifth anniversary of the Annuitant's death; or (2) the date distributions are required to begin pursuant to this paragraph (b). If no election is made, the entire interest will be distributed according to the method of distribution in this paragraph (b).

      Distributions under this Section 7 are considered to have begun: (1) if distributions are made because the Annuitant has reached the required beginning date; or (2) if prior to the required beginning date distributions irrevocably commence to the Annuitant over a period allowed and in an annuity form acceptable under IRC Section 401(a)(9) and the regulations thereunder.

8. **Life Expectancy Calculations.** Life expectancy is computed by use of the expected return multiples in Tables V and VI of Section 1.72-9 of the Income Tax Regulations, or in other tables specified by federal tax law. Life expectancy will not be recalculated with respect to payments under an Annuity Option. In other situations, life expectancy will not be recalculated, unless otherwise permitted under Code Section 401(a)(9).

9. **Annuity Options.** Except to the extent applicable federal income tax law allows the Company to offer different Annuity Options that are agreed to by the Company, only the Annuity Payment Options in the Contract will be available. All annuity payments under the Contract must meet the requirements of IRC Sections 401(a)(9) and 403(b)(10). The provisions of the Endorsement reflecting the requirements of these IRC Sections override any annuity payment option that is inconsistent with such requirements.

10. **Withdrawal Restrictions.**

    a) Withdrawals and other distributions attributable to elective deferral contributions made after December 31, 1988, pursuant to a salary reduction agreement, and the earnings on such contributions and on amounts held as of December 31, 1988 may not be distributed unless the Annuitant has: (1) reached age 59½; (2) had a severance from employment; (3) died; (4) become disabled (within the meaning of Code Section 72(m)(7)); or (5) incurred a hardship in accordance with Code Section 403(b)(11). Amounts allowed to be distributed in the event of hardship shall be limited to actual salary deferral contributions (excluding earnings thereon).

    b) Withdrawals and other distributions attributable to a nontaxable transfer from a custodial account qualifying under Code Section 403(b)(7), or amounts attributable to such an account, and earnings on such amounts, will not, except to the extent otherwise permitted by federal income tax law, be paid or made available before the Annuitant: (1) dies; (2) attains age 59½; (3) had a severance from employment; (4) becomes disabled (within the meaning of Code Section 72(m)(7)); or (5) in the case of such amounts attributable to contributions made pursuant to a salary reduction agreement, encounters financial hardship in accordance with Code Section 403(b)(7). Amounts allowed to be distributed in the event of hardship shall be limited to actual salary deferral contributions (excluding earnings thereon).

    c) Withdrawals and other distributions attributable to contributions made to an annuity contract under Code Section 403(b)(1) (including earnings thereon) that are not elective deferrals and that do not include after-tax employee contributions or earnings thereon may not be distributed unless the Annuitant has had a severance from employment or is permitted to do so under the terms of the Annuitant's 403(b) plan.

    d) If this Contract includes both deferrals described in paragraph a) and other contributions, distributions may not be made earlier than the later of (1) any date permitted under paragraph a), and (2) any date permitted under paragraphs b) or c), whichever is applicable, with respect to contributions that are not deferrals described in paragraph a).

    e) Notwithstanding any other provision in this Section 10, withdrawals and other distributions are permitted to be paid from this Contract to the extent (1) allowed by applicable law, (2) described in Section 3, (3) required by a qualified domestic relations order within the meaning of section 414(p), or (4) described in Code section 72(t)(2)(G).

11. **Tax-Free Direct Transfers.** Direct transfers to another contract qualifying under Code Section 403(b) or to a custodial account qualifying under Code Section 403(b)(7) may be made only as permitted by applicable law. To the extent provided by federal tax law, amounts subject to distribution restrictions under the Code may only be transferred to such a contract or account with the same or more stringent restrictions. Direct trustee-to-trustee transfers may be made to a defined benefit governmental plan (as defined in Code Section 414(d)) as provided in Code Section 403(b)(13).

12. **Direct Rollovers.** Subject to applicable federal tax law and the terms of the Contract, a distributee may elect to have any portion of an eligible rollover distribution paid directly to an eligible retirement plan named by the distributee in a direct rollover. A distributee, within the meaning of this Section 12, includes the Annuitant. In addition, the Annuitant's surviving spouse and the Annuitant's spouse or former spouse who is the alternative payee under a qualified domestic relations order are distributees within the meaning of this Section 12 with regard to the interest of the spouse or former spouse. An eligible rollover distribution is any distribution of all or any portion of the balance to the credit of the distributee. However, such eligible rollover distribution does not include: (1) any distribution that is one of a series of substantially equal periodic payments (not less frequently than annually) made for the life (or life expectancy) of the distributee or the joint lives (or joint life expectancies) of the distributee and the distributee's designated Beneficiary, or for a specified period of ten years or more; (2) any distribution required under Code Section 401(a)(9); (3) the portion of any distribution that is not included in gross income (determined without regard to the exclusion for net unrealized appreciation with respect to employer securities); (4) any hardship distribution described in Code Section 403(b)(11) or 403(b)(7)(A)(ii) made after 1998; and (5) any other amounts designated in published federal income tax guidance.

    An eligible retirement plan is an individual retirement account described in Code Section 408(a), an individual retirement annuity described in Code Section 408(b), or another Code Section 403(b) tax-sheltered annuity, that accepts the distributee's eligible rollover distribution. In the case of an eligible rollover distribution to the surviving spouse, an eligible retirement plan is only an individual retirement account or individual retirement annuity. A direct rollover is a payment by the Company to the eligible retirement plan specified by the distributee. All eligible rollover distributions shall be made in accordance with the requirements of Code Sections 403(b)(8), 403(b)(10), and 401(a)(31) applicable to tax-sheltered annuity contracts.

    Except as otherwise provided under applicable federal tax law, the following provisions shall apply to distributions after December 31, 2001, for purposes of this Section 12:

    a) *Modification of definition of eligible retirement plan.* An eligible retirement plan also shall mean an annuity plan described in Code Section 403(a), a qualified plan described in Code Section 401(a), and an eligible plan under Code Section 457(b) which is maintained by a state, political subdivision of a state and which agrees to separately account for amounts transferred into such plan from this Contract. The definition of eligible retirement plan also shall apply in the case of a distribution to a surviving spouse, or to a spouse or former spouse who is the alternate payee under a qualified domestic relations order.

b) *Modification of definition of eligible rollover distribution to exclude hardship distributions.* Any amount that is distributed on account of hardship shall not be an eligible rollover distribution and the distributee may not elect to have any portion of such a distribution paid directly to an eligible retirement plan.

c) *Modification of definition of eligible rollover distribution to include after-tax employee contributions.* To the extent permitted by federal tax law, a portion of a distribution shall not fail to be an eligible rollover distribution merely because the portion consists of after-tax employee contributions that are not includible in gross income. However, such after-tax portion may be transferred only to an eligible retirement plan that is permitted by law to accept such contributions. If required by law, the receiving plan must agree to separately account for amounts so transferred, including separately accounting for the portion of the distribution that is includible in gross income and the portion of the distribution which is not so includible.

13. If this Contract is part of a plan which is subject to Title 1 of the Employee Retirement Income Security Act of 1974 ("ERISA"), any Contract payments and distributions (whether as income, as proceeds payable at the Annuitant's death, upon partial redemption or full surrender, or otherwise), and any Beneficiary designation, shall be subject to the joint and survivor annuity and pre-retirement survivor annuity requirements of ERISA Section 205.

14. The Company will furnish annual reports on the status of the Contract.

15. **Amendments.** The Company may further amend this Contract from time to time in order to meet any requirements which apply to it under Code Section 403(b) or ERISA.

Endorsement effective date (if different than Issue Date of the Contract):________________

Signed for the
Jackson National Life Insurance Company

President and Chief Executive Officer

JACKSON
NATIONAL LIFE INSURANCE COMPANY
A Stock Company

INDIVIDUAL RETIREMENT ANNUITY ENDORSEMENT

This endorsement is made part of the Contract to which it is attached, and is effective on the Issue Date, unless another effective date for this endorsement is shown below.

The following provisions apply to a Contract, which is issued on a qualified basis as an individual retirement annuity under Internal Revenue Code ("IRC") Section 408. To the extent any provisions contained in this endorsement are contrary to or inconsistent with those of the Contract to which it is attached, the provisions of this endorsement will control.

The Contract is amended as follows:

1. The Owner, Annuitant and Payee must all be the same individual. Thus, all distributions made while the Owner is alive must be made to the Owner.

2. The Contract is established for the exclusive benefit of the Owner or his or her Beneficiaries.

3. The Contract is not transferable by the Owner. The Contract cannot be sold, assigned, discounted, or pledged as collateral for a loan or as security for the performance of an obligation or for any other purpose (other than a transfer incident to a divorce decree in accordance with IRC Section 408(d) (6)) to any person other than the Company.

4. The interest of the Owner in the Contract is nonforfeitable.

5. **Contributions**

   a. No contributions will be accepted other than a rollover contribution, as permitted by IRC Sections (402)(c), 402(e) (6), 403(a) (4), 403(b) (8), 403(b) (10), 408(d) (3) or 457(e) (16) or a nontaxable transfer from an individual retirement plan under IRC Section 7701(a)(37).

   b. No contribution will be accepted under a SIMPLE plan established by any employer pursuant to Code section 408(p). No transfer or rollover of funds attributable to contributions made by a particular employer under its SIMPLE plan will be accepted from a SIMPLE IRA, that is, an IRA used in conjunction with a SIMPLE plan, prior to the expiration of the 2-year period beginning on the date the individual first participated in that employer's SIMPLE plan.

6. If the Contract is purchased with contributions from a nontaxable transfer after the death of the holder of an individual retirement plan under IRC Section 7701(a)(37), any provision concerning waiver of any surrender charge, deferred contingent sales charge, or withdrawal charge (including, if applicable, any Indexed Fixed Option Withdrawal Charge) on any withdrawal necessary to satisfy the minimum distribution requirements of the Internal Revenue Code is deleted.

7. **Distributions Before Death.**

   a. Notwithstanding any provision of this IRA to the contrary, the distribution of the individual's interest in the IRA shall be made in accordance with the requirements of Section 408(b)(3) and the regulations thereunder, the provisions of which are herein incorporated by reference. If distributions are not made in the form of an annuity on an irrevocable basis (except for acceleration), then distribution of the interest in the IRA (as determined under Q&As 7 and 8 of Section 1.408-8 of the Income Tax Regulations and Section 1.401(a)(9)-6, Q&A 12 of the Income Tax Regulations) must satisfy the requirements of Section 408(a)(6) and the regulations thereunder, rather than 7.(b), below and Section 408(b)(3) and the regulations thereunder.

   b. The entire interest of the Owner will be distributed, or commence to be distributed, no later than April 1 of the calendar year following the calendar year in which the Owner attains age 70 1/2 (required beginning date), over: (a) the life of the Owner, or the lives of the Owner and an individual who is his or her designated beneficiary (within the meaning of IRC Section 401(a) (9)); or (b) a period certain not extending beyond the life expectancy of the Owner, or the joint and last survivor expectancy of the Owner and the designated beneficiary. Payments must be made in periodic payments at intervals of no longer than one year. In addition, payments must be either non-increasing, or they may increase only as provided in Q&As 1 and 4 of Section 1.401(a)(9)-6 of the Income Tax Regulations. If the Owner's interest is to be distributed over a period greater than one year, the amount to be distributed by December 31 of each year (including the year in which the required beginning date occurs) shall be distributed in accordance with the requirements of IRC Section 401(a) (9), including the incidental death benefit requirements of IRC Section 401(a) (9) (G), and the regulations thereunder, including the minimum distribution incidental death benefit requirements specified in Q&A 2 of Section 1.401(a) (9)-6 of the Income Tax Regulations.

   c. The distribution periods described in subparagraph (b) above cannot exceed the periods specified in Section 1.401(a)(9)-6 of the Income Tax Regulations.

   d. The first required payment can be made as late as April 1 of the year following the year the individual attains age 70 1/2 and must be the payment that is required for one payment interval. The second payment need not be made until the end of the next payment interval.

8. **Distributions After Death**

   a. **Distributions beginning before death.** If the Owner dies on or after the required beginning date (or after irrevocable annuity distributions have begun under one of the Contract's Income Options), the remaining portion of such interest, if any, will continue to be distributed at least as rapidly as under the method of distribution being used prior to the Owner's death.

   b. **Distributions beginning after death.** If the Owner dies before the required beginning date, and irrevocable annuity distributions have not begun under one of the Contract's Income Options, distribution of the individual's entire interest shall be completed by December 31 of the calendar year containing the fifth anniversary of the Owner's death except to the extent that an election is made to receive distributions in accordance with (i) or (ii) below.

i. If the interest is payable to an individual who is the Owner's designated beneficiary, then the entire interest of the Owner may be distributed over the life of the designated beneficiary or over a period certain not greater than the life expectancy of the designated beneficiary, commencing on or before December 31 of the calendar year immediately following the calendar year in which the Owner died. Life expectancy is determined using the age of the designated beneficiary as of his or her birthday in the year following the year of the Owner's death.

ii. If the designated beneficiary is the Owner's surviving spouse, the date distributions are required to begin in accordance with (i) above shall not be earlier than the later of: (a) December 31 of the calendar year immediately following the calendar year in which the Owner dies; or (b) December 31 of the calendar year in which the Owner would have attained age 70 1/2. If the surviving spouse dies before required distributions commence to him or her, the remaining interest will be distributed, starting by the end of the calendar year following the calendar year of the spouse's death, over the spouse's designated beneficiary's remaining life expectancy determined using such beneficiary's age as of his or her birthday in the year following the death of the spouse. If the surviving spouse dies after required distributions commence to him or her, any remaining interest will continue to be distributed at least as rapidly as under the method of distribution being used prior to the Owner's death.

If the designated beneficiary is the Owner's surviving spouse, the surviving spouse may treat the Contract as his or her own IRA. This election will be deemed to have been made if such surviving spouse makes a premium payment to the Contract, makes a rollover to or from the Contract, or fails to elect any of the above provisions.

c. Distributions under this section are considered to have begun if distributions are made on account of the Owner reaching his or her required beginning date or if prior to the required beginning date distributions irrevocably commence to an individual over a period permitted and in an annuity form acceptable under Section 1.401(a) (9)-6 of the Income Tax Regulations.

d. Life expectancy is computed by use of the Single Life Table in Q&A 1 of Section 1.401(a)(9)-9 of the Income Tax Regulations. If distributions are being made to a surviving spouse as the sole designated beneficiary, such spouse's remaining life expectancy for a year is the number in the Single Life Table corresponding to such spouse's age in the year. In all other cases, remaining life expectancy for a year is the number in the Single Life Table corresponding to the beneficiary's age in the year specified in 8.b.i and ii and reduced by 1 for each subsequent year.

e. The "interest" in the IRA includes the amount of any outstanding rollover, transfer and recharacterizations under Q&As 7 and 8 of Section 1.408-8 of the Income Tax Regulations and the actuarial value of any other benefits provided under the IRA, such as guaranteed death benefits.

9. Separate records will be maintained for the interest of each individual. The Company will furnish an annual calendar year report on the status of the Contract and such information concerning required minimum distributions as is prescribed by the Commissioner of Internal Revenue.

The Company reserves the right to amend this endorsement, at any time and in any respect, to the extent necessary to comply with the applicable requirements of the IRC as in effect from time to time.

Endorsement effective date (if different than Issue Date of the Contract):__________________

Signed for the
Jackson National Life Insurance Company

President and Chief Executive Officer

SERFF Tracking Number:	*JACK-125844677*	*State:*	*Arkansas*
Filing Company:	*Jackson National Life Insurance Company*	*State Tracking Number:*	*40479*
Company Tracking Number:	*7376 01/09 ET AL*		
TOI:	*A02.1I Individual Annuities- Deferred Non-Variable and Variable*	*Sub-TOI:*	*A02.1I.002 Flexible Premium*
Product Name:	*Individual Retirement Annuity Endorsement*		
Project Name/Number:	*Individual Retirement Annuity Endorsement/7376 01/09 ET AL*		

Rate Information

Rate data does NOT apply to filing.

Supporting Document Schedules

Review Status:

Satisfied -Name: Certification/Notice 10/03/2008

Comments:

Attachment:

AR - Certification Notice.pdf

Review Status:

Satisfied -Name: AR - Flesch Cert 10/07/2008

Comments:

Attachment:

AR - Flesch Cert.pdf

CONSENT TO SUBMIT RATES
AND/OR COST BASIS FOR APPROVAL

The Jackson National Life Insurance Company of Lansing, Michigan does hereby consent and agree:

A) that all premium rates and/or cost basis both "maximum" and "current or projected," used in relation to form numbers 7376 01/09, 7377 01/09, 7378 01/09 and 7385 01/09 must be filed with the Insurance Commissioner for the State of Arkansas ("Commissioner") at least sixty (60) days prior to their proposed effective date. Such rates and/or cost basis shall be deemed effective sixty (60) days after they are filed with the Commissioner, unless the Commissioner shall approve or disapprove such rates and/or cost basis prior to the expiration of sixty (60) days.

or

B) that where the policy is a flexible or indeterminate premium whole life policy which provides for frequent changes in interest rates based on financial market conditions, the company may file a range of rates it will stay within and will notify the Department at least sixty (60) days prior to any change in the range of rates. The company must also document the method used to calculate its premium and range of rates.

Jackson National Life Insurance Company

By : Julie A. Hughes
Julie Hughes
Assistant Vice-President
Product Drafting and State Filing Department

Date: October 7, 2008

CERTIFICATION

This is to certify that 7376 01/09 has achieved a Flesch Reading Ease Score of 50.0 and complies with the requirements of Arkansas State Ann. §66-3251 through §66-3258, cited as the Life and Disability Insurance Policy Language Simplification Act.

This is to certify that 7377 01/09 has achieved a Flesch Reading Ease Score of 51.7 and complies with the requirements of Arkansas State Ann. §66-3251 through §66-3258, cited as the Life and Disability Insurance Policy Language Simplification Act.

This is to certify that 7378 01/09 has achieved a Flesch Reading Ease Score of 51.0 and complies with the requirements of Arkansas State Ann. §66-3251 through §66-3258, cited as the Life and Disability Insurance Policy Language Simplification Act.

This is to certify that 7385 01/09 has achieved a Flesch Reading Ease Score of 50.3 and complies with the requirements of Arkansas State Ann. §66-3251 through §66-3258, cited as the Life and Disability Insurance Policy Language Simplification Act.

Jackson National Life Insurance Company

By: Julie A. Hughes

Julie Hughes
Assistant Vice-President
Product Drafting and State Filing Department

Date: October 7, 2008

Arkansas