

SERFF Tracking Number: JACK-125856240 State: Arkansas
Filing Company: Jackson National Life Insurance Company State Tracking Number: 40639
Company Tracking Number: 7593 ET AL
TOI: A02.11 Individual Annuities- Deferred Non- Sub-TOI: A02.11.002 Flexible Premium
Variable and Variable
Product Name: Guaranteed Minimum Income Benefit Endorsement
Project Name/Number: Guaranteed Minimum Income Benefit Endorsement/7593 ET AL

Filing Description:

Submitted for review and approval is our above referenced form. This endorsement is new and will not replace any currently approved form. This form is similar in nature to previously approved endorsement 7551 approved February 27, 2008.

The three main changes from the previously approved endorsements are:

- 1) The adjustment to the Roll-Up Component for Premium payment and Contract Enhancement effectively occurs on the Issue Date if the Contract Enhancement is credited during the first Contract Quarter.
- 2) The Greatest Contract Anniversary Value component now includes the Contract Value as of the Issue Date in determining the greatest contract anniversary value.
- 3) The Guaranteed Minimum Income Benefit Charge is deducted on a Contract Quarter basis as opposed to a calendar quarter basis.

A redlined copy of the submitted form redlined against the previously approved similar form has been attached to aid in your review.

This endorsement provides a guaranteed minimum income based on an amount equal to the greater of all premiums paid into the variable annuity contract to which this endorsement is attached, less charges, taxes, and withdrawals, compounded at 6%, or the greatest contract value on any contract anniversary of the underlying variable annuity contract to which it is attached. This endorsement also offers a step-up option that allows the Owner to elect to step-up the GMIB benefit base upon any contract anniversary prior to their age 75.

This endorsement may only be elected at time of application to individual variable annuity contracts. This endorsement is strictly optional, and there is an additional charge to the contract value for the benefit provided. The issue ages are 0-75.

This endorsement is designed for use with any individual variable annuity that has been previously approved by your Department and any individual variable annuity form that Jackson National Life Insurance Company may develop and file with your Department in the future.

A readability certification has not been included with this submission as the endorsement is regulated as a security by

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the Securities and Exchange Commission and is not subject to readability requirements. The form will be issued by Jackson National Life Insurance Company and the variable 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 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. To the best of our knowledge and belief the 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 form have been bracketed and generally consist of names, dates and numbers. The form, when issued, may vary in format, paper size, border and Company logo. The form may also be used as a single-sided form. Additionally, a one-inch square bar code may be placed in the far bottom left-hand corner.

If produced electronically, the form 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.

Please note that actuarial support materials and applicable certification forms and filing fees are enclosed with this submission. Please review the form and return a copy to us indicating whether the form has been approved or whether any revisions are needed.

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

Sarah Hernandez, Analyst pd&sf@jnli.com
1 Corporate Way (800) 317-7989 [Phone]
Lansing, MI 48951 (517) 706-5522[FAX]

Filing Company Information

Jackson National Life Insurance Company CoCode: 65056 State of Domicile: Michigan

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1 Corporate Way
Lansing, MI 48915
(800) 317-7989 ext. [Phone]

Group Code: 918
Group Name:
FEIN Number: 38-1659835

Company Type:
State ID Number:

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Filing Fees

Fee Required? Yes
Fee Amount: \$20.00
Retaliatory? No
Fee Explanation: \$20.00 per form - 1 form
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Jackson National Life Insurance Company	\$20.00	10/22/2008	23392363

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Linda Bird	10/24/2008	10/24/2008

SERFF Tracking Number: JACK-125856240 *State:* Arkansas
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Disposition

Disposition Date: 10/24/2008

Implementation Date:

Status: Approved

Comment:

Rate data does NOT apply to filing.

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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	Statement of Variability		Yes
Supporting Document	7593 Redlined Against Similar Approved 7551		Yes
Supporting Document	Sample Contract Data Page		Yes
Form	Guaranteed Minimum Income Benefit Endorsement		Yes
Form	Guaranteed Minimum Income Benefit Endorsement Unisex Page		Yes

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Form Schedule

Lead Form Number: 7593

Review Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	7593	Policy/Cont	Guaranteed ract/Fratern al Minimum Income Benefit Endorsement Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	Initial		0	7593 Endorsement Form 10-15- 08.pdf
	7593U	Policy/Cont	Guaranteed ract/Fratern al Minimum Income Benefit Endorsement Certificate: Unisex Page Amendmen t, Insert Page, Endorseme nt or Rider	Initial		0	7593 Unisex Insert Page 10-15-08.pdf

GUARANTEED MINIMUM INCOME BENEFIT ENDORSEMENT

This endorsement is made a part of the Contract to which it is attached and is effective on the Issue Date. 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. This Guaranteed Minimum Income Benefit (also referred to as the GMIB) may only be elected prior to the Issue Date, and only if the Annuitant is not older than age 75 on the Issue Date.

Once elected, the GMIB cannot be terminated except as provided in the Termination of the GMIB provision below.

The Contract is amended as follows:

The following are added to the **DEFINITIONS** section:

"CONTRACT QUARTER. The three-month period beginning on the Issue Date or any Contract Quarterly Anniversary.

CONTRACT QUARTERLY ANNIVERSARY. Each three-month anniversary of the Issue Date.

EXERCISE DATE. The Business Day that You elect Your annuity payments to begin under this endorsement. This date can only be on or during the 30 calendar day period following any Contract Anniversary that is at least [10] years later than the most recent Step-Up Date, but in no event later than the 30 calendar day period following the Contract Anniversary on or immediately following the Annuitant's 85th birthday.

GMIB BENEFIT BASE. The GMIB Benefit Base will be determined at the end of any Business Day, and is equal to the greater of a. or b. where:

- a. is the Roll-Up Component which is equal to
 1. the Step-Up Value as of the most recent Step-Up Date, compounded at an annual interest rate of [6]% from the most recent Step-Up Date until the earlier of the Annuitant's 80th birthday or the Exercise Date,
 2. plus any Premium paid (net of any applicable premium taxes and Sales Charges) subsequent to the determination of the Step-Up Value, compounded at an annual interest rate of [6]% from the Issue Date if the Premium is received during the first Contract Quarter or from the date of the Premium payment if the Premium is received after the first Contract Quarter, until the earlier of the Annuitant's 80th birthday or the Exercise Date,
 3. plus any Contract Enhancements credited subsequent to the determination of the Step-Up Value, compounded at an annual interest rate of [6]% from the Issue Date if the Contract Enhancement is credited during the first Contract Quarter or from the date the Contract Enhancement is credited, if the Contract Enhancement is credited after the first Contract Quarter, until the earlier of the Annuitant's 80th birthday or the Exercise Date,

4. less any withdrawal adjustments for withdrawals taken subsequent to the determination of the Step-Up Value, compounded at an annual interest rate of [6]% from the date of withdrawal adjustment until the earlier of the Annuitant's 80th birthday or the Exercise Date.

All adjustments for Premium and any Contract Enhancements are made on the date of the Premium payment unless the Premium is received during the first Contract Quarter. If the Premium payment is received during the first Contract Quarter, the adjustment to the Roll-Up Component for the Premium payment and Contract Enhancement effectively occurs on the Issue Date. All withdrawal adjustments are made at the end of the Contract Year and on the Exercise Date. For total withdrawals in a Contract Year that are less than or equal to [6]% of the Roll-Up Component as of the previous Contract Anniversary (or as of the Issue Date if there is no previous Contract Anniversary), the withdrawal adjustment is the dollar amount of the withdrawals (including any applicable charges and adjustments for such withdrawals). For total withdrawals in a Contract Year in excess of [6]% of the Roll-Up Component as of the previous Contract Anniversary (or as of the Issue Date if there is no previous Contract Anniversary), the withdrawal adjustment is the Roll-Up Component immediately prior to the excess withdrawal adjustment multiplied by the percentage reduction in the Contract Value attributable to the excess withdrawals (including any applicable charges and adjustments for such withdrawals).

- b. is the Greatest Contract Anniversary Value Component and is equal to the
 1. greatest of the Contract Values on the Issue Date and any Contract Anniversary prior to the Annuitant's 81st birthday,
 2. less any withdrawal adjustments subsequent to the determination of the greatest Contract Value,
 3. plus any Premium paid (net of any applicable premium taxes and Sales Charges) subsequent to the determination of the greatest Contract Value, and
 4. less any taxes deducted subsequent to the determination of the greatest Contract Value.

All adjustments are made on the date of the transaction. The withdrawal adjustment is the Greatest Contract Anniversary Value Component immediately prior to the withdrawal multiplied by the percentage reduction in the Contract Value attributable to the withdrawal (including any applicable charges and adjustments for such withdrawals).

The GMIB Benefit Base is used only in connection with the determination of the GMIB, does not affect other Contract endorsements, and is not reflective of the Contract Value.

REQUIRED MINIMUM DISTRIBUTION (RMD). For certain qualified contracts, the Required Minimum Distribution is the amount defined by the Internal Revenue Code and the implementing regulations as the minimum distribution requirement that applies to this Contract only.

STEP-UP DATE. At issue, the Step-Up Date is equal to the Issue Date. After issue, the Step-Up Date is equal to the Contract Anniversary on which the Owner elects to step up the Roll-Up Component to the Contract Value. The latest available Step-Up Date will be the Contract Anniversary on or immediately following the Annuitant's 75th birthday.

STEP-UP VALUE. On the Issue Date, the Step-Up Value is equal to the initial Premium paid (net of any applicable premium taxes and Sales Charges) plus any Contract Enhancement credited. On any other Step-Up Date, the Step-Up Value is equal to the Contract Value on that Step-Up Date. "

The following provision is added to the **INCOME PROVISIONS**:

"GUARANTEED MINIMUM INCOME BENEFIT (GMIB). You have the option of exercising the GMIB instead of the other income options described in the **INCOME PROVISIONS** of the Contract. Your monthly income payments will be the GMIB Benefit Base on the Exercise Date applied to the annuity rates based upon the Table of Guaranteed Annuity Purchase Rates attached to this endorsement.

If you elect to exercise the GMIB, you may choose any life contingent fixed annuity payment income option described in the Contract. Such fixed annuity payment income options include:

- a. Life Income,
- b. Joint and Survivor,
- c. Life Annuity with 120 Monthly Periods Guaranteed, and
- d. Joint and Survivor Life Annuity with 120 Monthly Periods Guaranteed.

No other income options will be available.

Contract Value Falls to Zero. If Your Contract Value falls to zero while the GMIB is in effect, then:

- a. If, in each Contract Year since the Issue Date, all withdrawals taken during the Contract Year have either been Required Minimum Distributions or, in total (including any applicable charges and adjustments) have not exceeded [6]% of the Roll-Up Component as of the previous Contract Anniversary, the GMIB provision will be automatically exercised. A notice will be sent to You within 10 calendar days to inform You that the provision has been exercised, and You will have [30] days from the date the Contract Value falls to zero in order to choose a fixed annuity payment income option and the frequency of Your payments. If the [30] day period expires and You have not made a choice, then You will receive monthly payments based on a Life Annuity with 120 Monthly Periods Guaranteed (Joint and Survivor Life Annuity with 120 Monthly Periods Guaranteed if there are Joint Annuitants) beginning [60] days from the date the Contract Value falls to zero.
- b. Otherwise, the GMIB will terminate without value.

BASIS OF COMPUTATION. The actuarial basis for the Table of Guaranteed Annuity Purchase Rates shall be a 10 year setback of the Annuity 2000 Mortality Table, with an interest rate of [2.5]%, and a [2]% expense load. This table does not include any applicable tax.

Assessment of GMIB Charge. The GMIB Charge is as specified on the Contract Data Page. This charge will be deducted at the end of each Contract Quarter after the Issue Date on a pro rata basis from the Separate Account Contract Value and the Fixed Account Contract Value. GMIB Charges are applied to the Separate Account Contract Value resulting in a redemption of Accumulation Units. The GMIB Charge will not affect the value of the Accumulation Units. Upon termination of the GMIB, a pro rata GMIB Charge will be deducted from Your Contract Value for the period since the last quarterly GMIB Charge.

Death of the Owner or Annuitant. If You are also the Annuitant, and You die and Your spouse continues the Contract, Your spouse will become the Annuitant and will continue to be eligible for the GMIB, as long as Your spouse would have been eligible as an Annuitant on the Issue Date under the terms of this GMIB endorsement and is not age 85 or older. If Your spouse would not have been eligible as an Annuitant on the Issue Date under the terms of this endorsement or is age 85 or older, the GMIB Charge will be discontinued, the GMIB endorsement shall immediately terminate, and Your spouse will not receive the GMIB hereunder.

If the Owner (assuming the Owner is a natural person) and the Annuitant are not the same person and the Annuitant dies, You may select a new Annuitant; as long as the new Annuitant would have been eligible as an Annuitant on the Issue Date under the terms of this endorsement and is not age 85 or older. If the new Annuitant would not have been eligible as an Annuitant on the Issue Date under the terms of this endorsement or is age 85 or older, the GMIB Charge will be discontinued, the GMIB endorsement shall immediately terminate, and You will not receive the GMIB hereunder.

The Contract to which this endorsement is attached is hereby amended under this endorsement to limit the Owner's right to change/or select a new Annuitant as provided for in the immediately preceding paragraph.

Termination of the GMIB. The GMIB will terminate, a prorated GMIB Charge will be deducted from Your Contract Value for the period since the last quarterly GMIB Charge, and all benefits under this endorsement will cease on the earlier of:

1. the date You elect to receive income payments under the Contract;
2. the Exercise Date of this endorsement;
3. the date this endorsement is automatically exercised when the Contract Value falls to zero;
4. the 31st calendar day following the Contract Anniversary on or immediately following the Annuitant's 85th birthday;
5. the date the Contract Value falls to zero due to a total withdrawal from the Contract or the deduction of charges; and,
6. upon Your death (unless Your spouse is the Beneficiary, elects to continue the Contract and is eligible for this benefit); or, upon the death of the Annuitant if the Owner is not a natural person.

Limitations and Restrictions --- Please read carefully

1. The GMIB may only be elected prior to the Issue Date.
2. If the GMIB endorsement is elected, the Annuitant must not be older than age 75 on the Issue Date.
3. A written request for step-up must be received in Good Order by the Service Center within 30 days prior to the Contract Anniversary.
4. If the GMIB endorsement is elected, the GMIB endorsement is irrevocable and will remain in place as long as the Contract remains in force or until otherwise terminated hereunder.
5. The GMIB will only be payable as one of the following life contingent fixed annuity payment income options:
 - a. Life Income,
 - b. Joint and Survivor,
 - c. Life Annuity with 120 Monthly Periods Guaranteed, and
 - d. Joint and Survivor Life Annuity with 120 Monthly Periods Guaranteed.
6. Unless the GMIB is automatically exercised when the Contract Value falls to zero, it may only be exercised on or during the 30 calendar day period following any Contract Anniversary that is at least 10 years later than the most recent Step-Up Date, but in no event later than the 30 calendar day period following the Contract Anniversary on or immediately following the Annuitant's 85th birthday.

7. In the event of Joint Annuitants, the age of the youngest Annuitant will be used to determine all limits dependent on age in this endorsement. "

**Signed for the
Jackson National Life Insurance Company**



President and Chief Executive Officer

TABLE OF GUARANTEED ANNUITY PURCHASE RATES

The following table is for a GMIB Benefit Base of \$1,000 and will apply pro rata to the actual GMIB Benefit Base calculated under this endorsement.

Age of Annuitant Male	Monthly Installments		Age of Annuitant Male	Monthly Installments		Age of Annuitant Female	Monthly Installments		Age of Annuitant Female	Monthly Installments	
	Life Only	Life w/ 120 mos. Certain		Life Only	Life w/ 120 mos. Certain		Life Only	Life w/ 120 mos. Certain		Life Only	Life w/ 120 mos. Certain
40	2.85	2.84	64	4.03	3.99	40	2.74	2.74	64	3.74	3.72
41	2.88	2.87	65	4.11	4.07	41	2.76	2.76	65	3.81	3.79
42	2.90	2.90	66	4.20	4.15	42	2.79	2.79	66	3.89	3.86
43	2.93	2.93	67	4.30	4.24	43	2.81	2.81	67	3.97	3.94
44	2.97	2.96	68	4.40	4.33	44	2.84	2.84	68	4.05	4.02
45	3.00	2.99	69	4.51	4.43	45	2.87	2.87	69	4.15	4.10
46	3.03	3.03	70	4.62	4.53	46	2.90	2.90	70	4.24	4.19
47	3.07	3.06	71	4.74	4.64	47	2.93	2.93	71	4.34	4.29
48	3.11	3.10	72	4.87	4.76	48	2.96	2.96	72	4.45	4.39
49	3.15	3.14	73	5.01	4.88	49	2.99	2.99	73	4.57	4.50
50	3.19	3.18	74	5.16	5.00	50	3.03	3.03	74	4.69	4.61
51	3.23	3.22	75	5.32	5.13	51	3.07	3.06	75	4.83	4.73
52	3.28	3.27	76	5.49	5.27	52	3.10	3.10	76	4.97	4.85
53	3.33	3.32	77	5.67	5.41	53	3.14	3.14	77	5.12	4.99
54	3.38	3.36	78	5.87	5.56	54	3.19	3.18	78	5.28	5.13
55	3.43	3.41	79	6.07	5.72	55	3.23	3.22	79	5.46	5.27
56	3.48	3.47	80	6.29	5.87	56	3.28	3.27	80	5.65	5.43
57	3.54	3.52	81	6.53	6.04	57	3.32	3.31	81	5.85	5.59
58	3.60	3.58	82	6.78	6.20	58	3.37	3.36	82	6.07	5.76
59	3.66	3.64	83	7.04	6.37	59	3.43	3.42	83	6.31	5.94
60	3.73	3.70	84	7.33	6.55	60	3.48	3.47	84	6.57	6.12
61	3.80	3.77	85	7.63	6.72	61	3.54	3.53	85	6.85	6.31
62	3.87	3.84	86	7.96	6.90	62	3.60	3.59	86	7.15	6.51
63	3.95	3.91				63	3.67	3.65			

Note: Due to the length of the information, the Tables for the Joint and Survivor income option and the Joint and Survivor Life Annuity with 120 Monthly Periods Guaranteed income option are available from the Service Center upon Your request.

TABLE OF GUARANTEED ANNUITY PURCHASE RATES

The following table is for a GMIB Benefit Base of \$1,000 and will apply pro rata to the actual GMIB Benefit Base calculated under this endorsement.

Age of Annuitant Unisex	Monthly Installments		Age of Annuitant Unisex	Monthly Installments	
	Life Only	Life w/ 120 mos. Certain		Life Only	Life w/ 120 mos. Certain
40	2.78	2.78	64	3.86	3.83
41	2.81	2.81	65	3.93	3.90
42	2.84	2.83	66	4.01	3.98
43	2.86	2.86	67	4.10	4.06
44	2.89	2.89	68	4.19	4.14
45	2.92	2.92	69	4.29	4.24
46	2.95	2.95	70	4.39	4.33
47	2.99	2.98	71	4.50	4.43
48	3.02	3.02	72	4.62	4.54
49	3.06	3.05	73	4.75	4.65
50	3.09	3.09	74	4.88	4.77
51	3.13	3.13	75	5.02	4.89
52	3.17	3.17	76	5.18	5.02
53	3.22	3.21	77	5.34	5.16
54	3.26	3.25	78	5.51	5.30
55	3.31	3.30	79	5.70	5.45
56	3.36	3.35	80	5.90	5.61
57	3.41	3.40	81	6.12	5.77
58	3.47	3.45	82	6.35	5.94
59	3.52	3.51	83	6.60	6.12
60	3.58	3.56	84	6.87	6.30
61	3.65	3.63	85	7.16	6.48
62	3.71	3.69	86	7.47	6.67
63	3.78	3.76			

Note: Due to the length of the information, the Tables for the Joint and Survivor income option and the Joint and Survivor Life Annuity with 120 Monthly Periods Guaranteed income option are available from the Service Center upon Your request.

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Rate Information

Rate data does NOT apply to filing.

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Supporting Document Schedules

Review Status:
Satisfied -Name: Certification/Notice 10/13/2008
Comments:
Attachment:
AR - Cert.pdf

Review Status:
Satisfied -Name: Statement of Variability 10/16/2008
Comments:
Attachment:
7593 Statement of Variability (Base).pdf

Review Status:
Satisfied -Name: 7593 Redlined Against Similar 10/16/2008
Approved 7551
Comments:
Attachment:
7593 redlined with previously approved 7551.pdf

Review Status:
Satisfied -Name: Sample Contract Data Page 10/16/2008
Comments:
Attachment:
Contract Data Page example.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 number 7593 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 Hughes
Assistant Vice-President
Product Drafting and State Filing Department

Date: October 22, 2008

JACKSON NATIONAL LIFE INSURANCE COMPANY
STATEMENT OF VARIABILITY
Endorsement: 7593
Guaranteed Minimum Income Benefit Endorsement

Revised: 10/20/2008

Page(s)	Bracketed (Variable)	Range of Variables
Page 1	Exercise Date waiting period after most recent Step-Up: [10] years	<p>5 -20 years</p> <p>The length of the waiting period after most recent Step-Up has been shown as bracketed in the endorsement so that the Company will be able to increase or decrease the length of the period depending on the Company's risk tolerances and cost factors (including, but not limited to, expectations of expenses, mortality, lapses, contract holder behavior, and equity returns and volatility). Any changes will be administered on a nondiscriminatory basis.</p>
Page 1	Roll-up Component interest rate: [6]%	<p>3% - 10%</p> <p>The interest rate has been shown as bracketed in the endorsement so that the Company will be able to raise or lower the interest rate depending on the Company's risk tolerances and cost factors (including, but not limited to, expectations of expenses, mortality, lapses, contract holder behavior, and equity returns and volatility). Any changes will be administered on a nondiscriminatory basis.</p>
Page 2 Page 3	Roll-up Component total withdrawals: [6]%	<p>3% - 10%</p> <p>The proportion of total withdrawals has been shown as bracketed in the endorsement so that the Company will be able to raise or lower the percentage depending on the Company's risk tolerances and cost factors (including, but not limited to, expectations of expenses, mortality, lapses, contract holder behavior, and equity returns and volatility). Any changes will be administered on a nondiscriminatory basis.</p>
Page 3	Contract Value Falls to Zero period: [30] days	<p>0 – 60 days</p> <p>The length of the notice period has been shown as bracketed in the endorsement so that the Company will be able to increase or decrease the length of the period depending on the Company's risk tolerances and cost factors (including, but not limited to, expectations of expenses, mortality, lapses, contract holder behavior, and equity returns and volatility). Any changes will be administered on a nondiscriminatory basis.</p>

Page(s)	Bracketed (Variable)	Range of Variables
Page 3	Contract Value Falls to Zero income payments begin: [60] days	30 - 90 days The length of the annuity period has been shown as bracketed in the endorsement so that the Company will be able to increase or decrease the length of the period depending on the Company's risk tolerances and cost factors (including, but not limited to, expectations of expenses, mortality, lapses, contract holder behavior, and equity returns and volatility). Any changes will be administered on a nondiscriminatory basis.
Page 3	Basis of Computation interest rate: [2.5]%	1% - 5% The Basis of Computation interest rate has been shown as bracketed in the endorsement so that the Company will be able to raise or lower the interest rate depending on the Company's risk tolerances and cost factors (including, but not limited to, expectations of expenses, mortality, lapses, contract holder behavior, and equity returns and volatility). Any changes will be administered on a nondiscriminatory basis.
Page 3	Basis of Computation expense load: [2]%	0% - 5% The Basis of Computation expense load percentage has been shown as bracketed in the endorsement so that the Company will be able to raise or lower the percentage depending on the Company's risk tolerances and cost factors (including, but not limited to, expectations of expenses, mortality, lapses, contract holder behavior, and equity returns and volatility). Any changes will be administered on a nondiscriminatory basis.
Page 5	Signature of Jackson National Life Insurance Company's President	As the identity of this individual could change over time, it is appropriate to bracket it as variable. The identity of this Jackson National Life Insurance Company officer has no material effect on the risk assumed by Jackson National Life Insurance Company or the owner of the contract.
Page 6	Table of Guaranteed Annuity Purchase Rates	Table will change to reflect the appropriate factors if a new Basis of Computation is adopted.

GUARANTEED MINIMUM INCOME BENEFIT ENDORSEMENT

This endorsement is made a part of the Contract to which it is attached and is effective on the Issue Date. 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. This Guaranteed Minimum Income Benefit (also referred to as the GMIB) may only be elected prior to the Issue Date, and only if the Annuitant is not older than age 75 on the Issue Date.

Once elected, the GMIB cannot be terminated except as provided in the Termination of the GMIB provision below.

The Contract is amended as follows:

The following are added to the **DEFINITIONS** section:

"**CONTRACT QUARTER.** The three-month period beginning on the Issue Date or any Contract Quarterly Anniversary.

CONTRACT QUARTERLY ANNIVERSARY. Each three-month anniversary of the Issue Date.

EXERCISE DATE. The Business Day that You elect Your annuity payments to begin under this endorsement. This date can only be on or during the 30 calendar day period following any Contract Anniversary that is at least [10] years later than the most recent Step-Up Date, but in no event later than the 30 calendar day period following the Contract Anniversary on or immediately following the Annuitant's 85th birthday.

GMIB BENEFIT BASE. The GMIB Benefit Base will be determined at the end of any Business Day, and is equal to the greater of a. or b. where:

- a. is the Roll-Up Component which is equal to
 1. the Step-Up Value ~~on~~as of the most recent Step-Up Date, compounded at an annual interest rate of [6]% from the most recent Step-Up Date until the earlier of the Annuitant's 80th birthday or the Exercise Date,
 2. plus any Premium paid (net of any applicable premium taxes and Sales Charges) subsequent to the determination of the Step-Up Value, compounded at an annual interest rate of [6]% from the Issue Date if the Premium is received during the first Contract Quarter or from the date of the Premium payment if the Premium is received after the first Contract Quarter, until the earlier of the Annuitant's 80th birthday or the Exercise Date,
 3. plus any Contract Enhancements credited subsequent to the determination of the Step-Up Value, compounded at an annual interest rate of [6]% from the ~~date of the Premium payment~~Issue Date if the Contract Enhancement is credited during the first Contract Quarter or from the date the Contract Enhancement is credited, if the Contract Enhancement is credited after the first Contract Quarter, until the earlier of the Annuitant's 80th birthday or the Exercise Date,

4. less any withdrawal adjustments for withdrawals taken subsequent to the determination of the Step-Up Value, compounded at an annual interest rate of [6]% from the date of withdrawal adjustment until the earlier of the Annuitant's 80th birthday or the Exercise Date.

All adjustments for Premium and any Contract Enhancements are made on the date of the Premium payment unless the Premium is received during the first Contract Quarter. If the Premium payment is received during the first Contract Quarter, the adjustment to the Roll-Up Component for the Premium payment and Contract Enhancement effectively occurs on the Issue Date. All withdrawal adjustments are made at the end of the Contract Year and on the Exercise Date. For total withdrawals in a Contract Year that are less than or equal to [6]% of the Roll-Up Component as of the previous Contract Anniversary (or as of the Issue Date if there is no previous Contract Anniversary), the withdrawal adjustment is the dollar amount of the withdrawals (including any applicable charges and adjustments for such withdrawals). For total withdrawals in a Contract Year in excess of [6]% of the Roll-Up Component as of the previous Contract Anniversary (or as of the Issue Date if there is no previous Contract Anniversary), the withdrawal adjustment is the Roll-Up Component immediately prior to the excess withdrawal adjustment multiplied by the percentage reduction in the Contract Value attributable to the excess withdrawals (including any applicable charges and adjustments for such withdrawals).

- b. is the Greatest Contract Anniversary Value Component and is equal to the
 1. greatest of the Contract Values on the Issue Date and any Contract Anniversary prior to the Annuitant's 81st birthday,
 2. less any withdrawal adjustments subsequent to the determination of the greatest Contract Value,
 3. plus any Premium paid (net of any applicable premium taxes and Sales Charges) subsequent to the determination of the greatest Contract Value, and
 4. less any taxes deducted subsequent to the determination of the greatest Contract Value.

All adjustments are made on the date of the transaction. The withdrawal adjustment is the Greatest Contract Anniversary Value Component immediately prior to the withdrawal multiplied by the percentage reduction in the Contract Value attributable to the withdrawal (including any applicable charges and adjustments for such withdrawals).

The GMIB Benefit Base is used only in connection with the determination of the GMIB, does not affect other Contract endorsements, and is not reflective of the Contract Value.

REQUIRED MINIMUM DISTRIBUTION (RMD). For certain qualified contracts, the Required Minimum Distribution is the amount defined by the Internal Revenue Code and the implementing regulations as the minimum distribution requirement that applies to this Contract only.

STEP-UP DATE. At issue, the Step-Up Date is equal to the Issue Date. After issue, the Step-Up Date is equal to the Contract Anniversary on which the Owner elects to step up the Roll-Up Component to the Contract Value. The latest available Step-Up Date will be the Contract Anniversary on or immediately following the Annuitant's 75th birthday.

STEP-UP VALUE. On the Issue Date, the Step-Up Value is equal to the initial Premium paid (net of any applicable premium taxes and Sales Charges) plus any Contract Enhancement credited. On any other Step-Up Date, the Step-Up Value is equal to the Contract Value on that Step-Up Date. "

The following provision is added to the **INCOME PROVISIONS**:

"GUARANTEED MINIMUM INCOME BENEFIT (GMIB). You have the option of exercising the GMIB instead of the other income options described in the **INCOME PROVISIONS** of the Contract. Your monthly income payments will be the GMIB Benefit Base on the Exercise Date applied to the annuity rates based upon the Table of Guaranteed Annuity Purchase Rates attached to this endorsement.

If you elect to exercise the GMIB, you may choose any life contingent fixed annuity payment income option described in the Contract. Such fixed annuity payment income options include:

- a. Life Income,
- b. Joint and Survivor,
- c. Life Annuity with 120 Monthly Periods Guaranteed, and
- d. Joint and Survivor Life Annuity with 120 Monthly Periods Guaranteed.

No other income options will be available.

Contract Value Falls to Zero. If Your Contract Value falls to zero while the GMIB is in effect, then:

- a. If, in each Contract Year since the Issue Date, all withdrawals taken during the Contract Year have either been Required Minimum Distributions or, in total (including any applicable charges and adjustments) have not exceeded [6]% of the Roll-Up Component as of the previous Contract Anniversary, the GMIB provision will be automatically exercised. A notice will be sent to You within 10 calendar days to inform You that the provision has been exercised, and You will have [30] days from the date the Contract Value falls to zero in order to choose a fixed annuity payment income option and the frequency of Your payments. If the [30] day period expires and You have not made a choice, then You will receive monthly payments based on a Life Annuity with 120 Monthly Periods Guaranteed (Joint and Survivor Life Annuity with 120 Monthly Periods Guaranteed if there are Joint Annuitants) beginning [60] days from the date the Contract Value falls to zero.
- b. Otherwise, the GMIB will terminate without value.

BASIS OF COMPUTATION. The actuarial basis for the Table of Guaranteed Annuity Purchase Rates shall be a 10 year setback of the Annuity 2000 Mortality Table, with an interest rate of [2.5]%, and a [2]% expense load. This table does not include any applicable tax.

Assessment of GMIB Charge. The GMIB Charge is as specified on the Contract Data Page. This charge will be deducted at the end of each ~~calendar~~Contract qQuarter after the Issue Date on a pro rata basis from the Separate Account Contract Value and the Fixed Account Contract Value.~~The first GMIB Charge will be assessed on a pro-rata basis from the Issue Date to the end of the first calendar quarter after the Issue Date.~~ GMIB Charges are applied to the Separate Account Contract Value resulting in a redemption of Accumulation Units. The GMIB Charge will not affect the value of the Accumulation Units. Upon termination of the GMIB, a pro rata GMIB Charge will be ~~assessed against~~deducted from Your Contract Value for the period since the last quarterly GMIB Charge.

Death of the Owner or Annuitant. If You are also the Annuitant, and You die and Your spouse continues the Contract, Your spouse will become the Annuitant and will continue to be eligible for the GMIB, as long as Your spouse would have been eligible as an Annuitant on the Issue Date under the terms of this GMIB endorsement and is not age 85 or older. If Your spouse would not have been eligible as an Annuitant on the Issue Date under the terms of this endorsement or is age 85 or older, the GMIB Charge will be discontinued, the GMIB endorsement shall immediately terminate, and Your spouse will not receive the GMIB hereunder.

If the Owner (assuming the Owner is a natural person) and the Annuitant are not the same person and the Annuitant dies, You may select a new Annuitant; as long as the new Annuitant would have been eligible as an Annuitant on the Issue Date under the terms of this endorsement and is not age 85 or older. If the new Annuitant would not have been eligible as an Annuitant on the Issue Date under the terms of this endorsement or is age 85 or older, the GMIB Charge will be discontinued, the GMIB endorsement shall immediately terminate, and You will not receive the GMIB hereunder.

The Contract to which this endorsement is attached is hereby amended under this endorsement to limit the Owner's right to change/or select a new Annuitant as provided for in the immediately preceding paragraph.

Termination of the GMIB. The GMIB will terminate ~~and not be payable~~, a prorated GMIB Charge will be deducted from Your Contract Value for the period since the last quarterly GMIB Charge, and all benefits under this endorsement will cease on the earlier of:

1. the date You elect to receive income payments under the Contract;
2. the Exercise Date of this endorsement;
3. the date this endorsement is automatically exercised when the Contract Value falls to zero;
4. the 31st calendar day following the Contract Anniversary on or immediately following the Annuitant's 85th birthday;
5. the date the Contract Value falls to zero due to a total withdrawal from the Contract or the deduction of charges; and,
6. upon Your death (unless Your spouse is the Beneficiary, elects to continue the Contract and is eligible for this benefit); or, upon the death of the Annuitant if the Owner is not a natural person.

Limitations and Restrictions --- Please read carefully

1. The GMIB may only be elected prior to the Issue Date.
2. If the GMIB endorsement is elected, the Annuitant must not be older than age 75 on the Issue Date.
3. A written request for step-up must be received in Good Order by the Service Center within 30 days prior to the Contract Anniversary.
4. If the GMIB endorsement is elected, the GMIB endorsement is irrevocable and will remain in place as long as the Contract remains in force or until otherwise terminated hereunder.
5. The GMIB will only be payable as one of the following life contingent fixed annuity payment income options:
 - a. Life Income,
 - b. Joint and Survivor,
 - c. Life Annuity with 120 Monthly Periods Guaranteed, and
 - d. Joint and Survivor Life Annuity with 120 Monthly Periods Guaranteed.
6. Unless the GMIB is automatically exercised when the Contract Value falls to zero, it may only be exercised on or during the 30 calendar day period following any Contract Anniversary that is at least 10 years later than the most recent Step-Up Date, but in no event later than the 30 calendar day period following the Contract Anniversary on or immediately following the Annuitant's 85th birthday.

7. In the event of Joint Annuitants, the age of the youngest Annuitant will be used to determine all limits dependent on age in this endorsement. "

**Signed for the
Jackson National Life Insurance Company**



President and Chief Executive Officer

TABLE OF GUARANTEED ANNUITY PURCHASE RATES

The following table is for a GMIB Benefit Base of \$1,000 and will apply pro rata to the actual GMIB Benefit Base calculated under this endorsement.

Age of Annuitant Male	Monthly Installments		Age of Annuitant Male	Monthly Installments		Age of Annuitant Female	Monthly Installments		Age of Annuitant Female	Monthly Installments	
	Life Only	Life w/ 120 mos. Certain		Life Only	Life w/ 120 mos. Certain		Life Only	Life w/ 120 mos. Certain		Life Only	Life w/ 120 mos. Certain
40	2.85	2.84	64	4.03	3.99	40	2.74	2.74	64	3.74	3.72
41	2.88	2.87	65	4.11	4.07	41	2.76	2.76	65	3.81	3.79
42	2.90	2.90	66	4.20	4.15	42	2.79	2.79	66	3.89	3.86
43	2.93	2.93	67	4.30	4.24	43	2.81	2.81	67	3.97	3.94
44	2.97	2.96	68	4.40	4.33	44	2.84	2.84	68	4.05	4.02
45	3.00	2.99	69	4.51	4.43	45	2.87	2.87	69	4.15	4.10
46	3.03	3.03	70	4.62	4.53	46	2.90	2.90	70	4.24	4.19
47	3.07	3.06	71	4.74	4.64	47	2.93	2.93	71	4.34	4.29
48	3.11	3.10	72	4.87	4.76	48	2.96	2.96	72	4.45	4.39
49	3.15	3.14	73	5.01	4.88	49	2.99	2.99	73	4.57	4.50
50	3.19	3.18	74	5.16	5.00	50	3.03	3.03	74	4.69	4.61
51	3.23	3.22	75	5.32	5.13	51	3.07	3.06	75	4.83	4.73
52	3.28	3.27	76	5.49	5.27	52	3.10	3.10	76	4.97	4.85
53	3.33	3.32	77	5.67	5.41	53	3.14	3.14	77	5.12	4.99
54	3.38	3.36	78	5.87	5.56	54	3.19	3.18	78	5.28	5.13
55	3.43	3.41	79	6.07	5.72	55	3.23	3.22	79	5.46	5.27
56	3.48	3.47	80	6.29	5.87	56	3.28	3.27	80	5.65	5.43
57	3.54	3.52	81	6.53	6.04	57	3.32	3.31	81	5.85	5.59
58	3.60	3.58	82	6.78	6.20	58	3.37	3.36	82	6.07	5.76
59	3.66	3.64	83	7.04	6.37	59	3.43	3.42	83	6.31	5.94
60	3.73	3.70	84	7.33	6.55	60	3.48	3.47	84	6.57	6.12
61	3.80	3.77	85	7.63	6.72	61	3.54	3.53	85	6.85	6.31
62	3.87	3.84	86	7.96	6.90	62	3.60	3.59	86	7.15	6.51
63	3.95	3.91				63	3.67	3.65			

Note: Due to the length of the information, the Tables for the Joint and Survivor income option and the Joint and Survivor Life Annuity with 120 Monthly Periods Guaranteed income option are available from the Service Center upon Your request.

SAMPLE

CONTRACT DATA PAGE (CONT'D)

Optional Benefits Elected:

BENEFIT	CHARGE
Guaranteed Minimum Income Benefit (GMIB):	On a quarterly basis, this charge equals [.2125]% of the GMIB Benefit Base, and is deducted from the Contract Value (i) at the end of each Contract Quarter; and (ii) upon termination of the GMIB on a pro rata basis, using the GMIB Benefit Base as of the date of termination and the number of days since the last deduction.

Mortality and Expense Charge: On an annual basis, this charge equals 1.10% of the daily net asset value of the Investment Divisions.

Administration Charge: On an annual basis, this charge equals .15% of the daily net asset value of the Investment Divisions.

Total Asset Based Charges: On an annual basis, the total of all asset based charges, is equal to 1.25% of the daily net asset value of the Investment Divisions.

Asset based charges are deducted daily as part of the Accumulation Unit Value calculation. Total asset based charges include the Mortality and Expense Charge, the Administration Charge and asset based charges for optional benefits.