

SERFF Tracking Number: JACK-125636245 State: Arkansas
Filing Company: Jackson National Life Insurance Company State Tracking Number: 38982
Company Tracking Number: 7556 ET AL
TOI: A02.11 Individual Annuities- Deferred Non- Sub-TOI: A02.11.002 Flexible Premium
Variable and Variable
Product Name: Highest Quarterly Anniversary Value Guaranteed Minimum Death Benefit Endorsement
Project Name/Number: Highest Quarterly Anniversary Value Guaranteed Minimum Death Benefit Endorsement/7556 ET AL

Filing at a Glance

Company: Jackson National Life Insurance Company

Product Name: Highest Quarterly Anniversary Value Guaranteed Minimum Death Benefit Endorsement
SERFF Tr Num: JACK-125636245 State: ArkansasLH

TOI: A02.11 Individual Annuities- Deferred Non- Variable and Variable

SERFF Status: Closed

State Tr Num: 38982

Sub-TOI: A02.11.002 Flexible Premium

Co Tr Num: 7556 ET AL

State Status: Approved-Closed

Filing Type: Form

Co Status:

Reviewer(s): Linda Bird

Authors: Julia Braem, Julie Hughes, Disposition Date: 05/15/2008

Lynda Neese, Lynne Gerding

Date Submitted: 05/13/2008

Disposition Status: Approved

Implementation Date Requested: 06/30/2008

Implementation Date:

State Filing Description:

General Information

Project Name: Highest Quarterly Anniversary Value Guaranteed Minimum Death Benefit Endorsement

Status of Filing in Domicile: Not Filed

Project Number: 7556 ET AL

Date Approved in Domicile: 05/12/2008

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: 05/15/2008

State Status Changed: 05/15/2008

Deemer Date:

Corresponding Filing Tracking Number: 7556 ET AL

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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.

Attached are all applicable actuarial documentation, any applicable certification forms and filing fees.

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? No
 Retaliatory? No
 Fee Explanation:
 Per Company: No

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Linda Bird	05/15/2008	05/15/2008

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Disposition

Disposition Date: 05/15/2008

Implementation Date:

Status: Approved

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: JACK-125636245 State: Arkansas
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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 - Actuarial Memo		No
Supporting Document	Statements of Variability		Yes
Form	Highest Quarterly Anniversary Value Guaranteed Minimum Death Benefit Endorsement		Yes
Form	5% Roll-Up Guaranteed Minimum Death Benefit Endorsement		Yes
Form	Combination 5% Roll-Up and Highest Quarterly Anniversary Value Guaranteed Minimum Death Benefit Endorsement		Yes
Form	6% Roll-Up Guaranteed Minimum Death Benefit Endorsement		Yes
Form	Combination 6% Roll-Up and Highest Quarterly Anniversary Value Guaranteed Minimum Death Benefit Endorsement		Yes

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Form Schedule

Lead Form Number: 7556 ET AL

Review Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	7556	Policy/Cont	Highest Quarterly ract/Fratern Anniversary Value al Guaranteed Certificate: Minimum Death Amendmen Benefit Endorsement t, Insert Page, Endorseme nt or Rider	Initial		0	7556 endorsement form 05-05- 08.pdf
	7557	Policy/Cont	5% Roll-Up ract/Fratern Guaranteed al Minimum Death Certificate: Benefit Endorsement Amendmen t, Insert Page, Endorseme nt or Rider	Initial		0	7557 endorsement form 05-05- 08.pdf
	7558	Policy/Cont	Combination 5% ract/Fratern Roll-Up and Highest al Quarterly Certificate: Anniversary Value Amendmen Guaranteed t, Insert Minimum Death Page, Benefit Endorsement Endorseme nt or Rider	Initial		0	7558 endorsement form 05-05- 08.pdf
	7559	Policy/Cont	6% Roll-Up ract/Fratern Guaranteed al Minimum Death Certificate: Benefit Endorsement	Initial		0	7559 endorsement form 05-05- 08.pdf

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Amendmen

t, Insert

Page,

Endorseme

nt or Rider

7560	Policy/Cont Combination 6% ract/Fratern Roll-Up and Highest al Quarterly Certificate: Anniversary Value Amendmen Guaranteed t, Insert Minimum Death Page, Benefit Endorsement Endorseme nt or Rider	Initial	0	7560 endorsement form 05-05- 08.pdf
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**HIGHEST QUARTERLY ANNIVERSARY VALUE GUARANTEED
MINIMUM DEATH 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. The benefits described in this endorsement will cease upon termination of the Contract. This Highest Quarterly Anniversary Value Guaranteed Minimum Death Benefit (also referred to as GMDB) may only be elected prior to the Issue Date.

Once elected, the GMDB cannot be terminated except as provided in the Termination provision below and the Owner(s) may not be changed.

The Contract is amended as follows:

1) The following language is added to the **CONTRACT DATA PAGE** of the Contract:

"Guaranteed Minimum Death Benefit (GMDB) Charge: On a quarterly basis, this charge equals [0.0750%] of the GMDB Benefit Base and is deducted from the Contract Value (i) at the end of each Contract Quarter; and (ii) upon termination of the GMDB."

2) The following language is added to the **DEFINITIONS** section of the Contract:

"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.

GMDB BENEFIT BASE. The GMDB Benefit Base is equal to the greatest of the adjusted quarterly Contract Values from the Issue Date and every Contract Quarterly Anniversary prior to the earlier of the date the GMDB Benefit Base is determined or the Owner's [81st] birthday. Each adjusted quarterly Contract Value is equal to:

- a. the Contract Value on the Issue Date or Contract Quarterly Anniversary,
- b. adjusted for any withdrawals subsequent to that date (including any applicable charges and adjustments for such withdrawals),
- c. plus any Premium paid (net of any applicable premium taxes) subsequent to that date.

For the purpose of calculating the GMDB Benefit Base, (a) all adjustments will occur at the time of the withdrawal or Premium payment, and (b) all adjustments for amounts withdrawn will reduce the GMDB Benefit Base in the same proportion that the Contract Value was reduced on the date of such withdrawal."

3) The **DEFINITIONS** section of the Contract is amended by the revision of the following:

"CONTRACT YEAR. The twelve-month period beginning on the Issue Date or any Contract Anniversary."

4) The **DEATH BENEFIT AMOUNT BEFORE THE INCOME DATE** provision is deleted and replaced with the following:

"DEATH BENEFIT AMOUNT BEFORE THE INCOME DATE. The death benefit is equal to the greatest of:

1. the current Contract Value (less any charges due upon death under any optional endorsements to the Contract); or
2. all Premiums paid into the Contract (net of any applicable premium taxes) adjusted for any withdrawals (including any applicable charges and adjustments to such withdrawals) in proportion to the reduction in the Contract Value at the time of the withdrawal; or
3. the GMDB Benefit Base.

The death benefit amount will be determined as of the end of the Business Day when due proof of the Owner's death satisfactory to the Company and an election as to the type of death benefit option is received by the Company at its Service Center in Good Order.

From the time of death of the Owner until the death benefit amount is determined, any amount allocated to an Investment Division will be subject to investment risk. This investment risk is borne by the Beneficiary(ies).

If the age of any Owner is incorrectly stated at the time of the election of the GMDB, on the date the misstatement is discovered, the GMDB Benefit Base will be re-determined based on the correct age. If the age at election of the Owner (or oldest Joint Owner) falls outside the allowable age range, the GMDB will be null and void and all GMDB Charges will be refunded.

Assessment of GMDB Charge. The GMDB Charge is specified above. This charge will be deducted at the end of each Contract Quarter on a pro rata basis from the Separate Account Contract Value and the Fixed Account Contract Value. GMDB Charges applied to the Separate Account Contract Value result in a redemption of Accumulation Units. The GMDB Charge will not affect the value of the Accumulation Units. Upon termination of the GMDB for any reason, a pro rata GMDB Charge will be deducted from Your Contract Value for the period since the last quarterly GMDB Charge."

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

1. the date the Owner elects to receive income payments under the Contract;
2. the date of a full surrender;
3. the date the Contract Value falls to zero for any reason; or
4. the date upon which due proof of death of the Owner (or any Joint Owner) and an election of the type of payment to the Beneficiary(ies) is received at Our Service Center in Good Order.

Signed for the
Jackson National Life Insurance Company



President and Chief Executive Officer

**[5%] ROLL-UP GUARANTEED MINIMUM DEATH 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. The benefits described in this endorsement will cease upon termination of the Contract. This [5%] Roll-up Guaranteed Minimum Death Benefit (also referred to as GMDB) may only be elected prior to the Issue Date.

Once elected, the GMDB cannot be terminated except as provided in the Termination provision below and the Owner(s) may not be changed.

The Contract is amended as follows:

1) The following language is added to the **CONTRACT DATA PAGE** of the Contract:

"Guaranteed Minimum Death Benefit (GMDB) Charge: On a quarterly basis, this charge equals [0.1500%] of the GMDB Benefit Base and is deducted from the Contract Value (i) at the end of each Contract Quarter; and (ii) upon termination of the GMDB."

2) The following language is added to the **DEFINITIONS** section of the Contract:

"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.

GMDB BENEFIT BASE. The GMDB Benefit Base is equal to:

- a. the Step-Up Value on the most recent Step-Up Date,
- b. plus any Premium paid (net of any applicable premium taxes) subsequent to the determination of the Step-Up Value,
- c. less any withdrawal adjustments for withdrawals taken subsequent to the determination of the Step-Up Value,

compounded at an annual interest rate of [5%] ([4%] if the Owner or oldest Joint Owner was age [70] or older on the Issue Date) from the Step-Up Date until the earlier of the date the GMDB Benefit Base is determined or the Contract Anniversary immediately preceding the Owner's (or oldest Joint Owner's) [81st] birthday.

All Premium payment adjustments will occur at the time of the Premium payment. All withdrawal adjustments are made at the end of the Contract Year and on the date of receipt of due proof of death (after the calculation of the GMDB Charge). For total withdrawals up to [5%] of the GMDB Benefit Base as of the previous Contract Anniversary, the withdrawal adjustment is the dollar amount of the withdrawal (including any applicable charges and adjustments to such withdrawal). After processing any applicable dollar for dollar portion of the withdrawal, the withdrawal adjustment for total withdrawals in a Contract Year in excess of [5%] of the GMDB Benefit Base as of the previous Contract Anniversary is the GMDB Benefit Base 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 to such excess withdrawals).

STEP-UP DATE. At issue, the Step-Up Date is equal to the Issue Date. If the Contract Value is greater than the GMDB Benefit Base upon the earlier of the [7th] Contract Anniversary or the Contract Anniversary immediately preceding the Owner's (or oldest Joint Owner's) [81st] birthday, the Step-Up Date is set equal to that Contract Anniversary.

STEP-UP VALUE. At issue, the Step-Up Value is equal to the initial Premium paid (net of any applicable premium taxes). If the Contract Value is greater than the GMDB Benefit Base upon the earlier of the [7th] Contract Anniversary or the Contract Anniversary immediately preceding the Owner's (or oldest Joint Owner's) [81st] birthday, the Step-Up Value is set equal to the Contract Value on that Contract Anniversary."

3) The **DEFINITIONS** section of the Contract is amended by the revision of the following:

"CONTRACT YEAR. The twelve-month period beginning on the Issue Date or any Contract Anniversary."

4) The **DEATH BENEFIT AMOUNT BEFORE THE INCOME DATE** provision is deleted and replaced with the following:

"DEATH BENEFIT AMOUNT BEFORE THE INCOME DATE. The death benefit is equal to the greatest of:

1. the current Contract Value (less any charges due upon death under any optional endorsements to the Contract); or
2. all Premiums paid into the Contract (net of any applicable premium taxes) adjusted for any withdrawals (including any applicable charges and adjustments for such withdrawals) in proportion to the reduction in the Contract Value at the time of the withdrawal, or
3. the GMDB Benefit Base.

The death benefit amount will be determined as of the end of the Business Day when due proof of the Owner's death satisfactory to the Company and an election as to the type of death benefit option is received by the Company at its Service Center in Good Order.

From the time of death of the Owner until the death benefit amount is determined, any amount allocated to an Investment Division will be subject to investment risk. This investment risk is borne by the Beneficiary(ies).

If the age of any Owner is incorrectly stated at the time of the election of the GMDB, on the date the misstatement is discovered, the GMDB Benefit Base will be re-determined based on the correct age. If the age at election of the Owner (or oldest Joint Owner) falls outside the allowable age range, the GMDB will be null and void and all GMDB Charges will be refunded.

Assessment of GMDB Charge. The GMDB Charge is specified above. This charge will be deducted at the end of each Contract Quarter on a pro rata basis from the Separate Account Contract Value and the Fixed Account Contract Value. GMDB Charges applied to the Separate Account Contract Value result in a redemption of Accumulation Units. The GMDB Charge will not affect the value of the Accumulation Units. Upon termination of the GMDB for any reason, a pro rata GMDB Charge will be deducted from Your Contract Value for the period since the last quarterly GMDB Charge."

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

1. the date the Owner elects to receive income payments under the Contract;
2. the date of a full surrender;
3. the date the Contract Value falls to zero for any reason; or
4. the date upon which due proof of death of the Owner (or any Joint Owner) and an election of the type of payment to the Beneficiary(ies) is received at Our Service Center in Good Order.

Signed for the
Jackson National Life Insurance Company



President and Chief Executive Officer

**COMBINATION [5%] ROLL-UP AND HIGHEST QUARTERLY
ANNIVERSARY VALUE GUARANTEED MINIMUM DEATH 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. The benefits described in this endorsement will cease upon termination of the Contract. This Combination Guaranteed Minimum Death Benefit (also referred to as GMDB) may only be elected prior to the Issue Date.

Once elected, the GMDB cannot be terminated except as provided in the Termination provision below and the Owner(s) may not be changed.

The Contract is amended as follows:

1) The following language is added to the **CONTRACT DATA PAGE** of the Contract:

"Guaranteed Minimum Death Benefit (GMDB) Charge: On a quarterly basis, this charge equals [0.1750%] of the GMDB Benefit Base and is deducted from the Contract Value (i) at the end of each Contract Quarter; and (ii) upon termination of the GMDB."

2) The following language is added to the **DEFINITIONS** section of the Contract:

"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.

GMDB BENEFIT BASE. The GMDB Benefit Base is equal to the greatest of (a) or (b):

- a. The Roll-Up Component, which is equal to:
 1. the Step-Up Value on the most recent Step-Up Date,
 2. plus any Premium paid (net of any applicable premium taxes) subsequent to the determination of the Step-Up Value,
 3. less any withdrawal adjustments for withdrawals taken subsequent to the determination of the Step-Up Value,compounded at an annual interest rate of [5%] ([4%] if the Owner or oldest Joint Owner was age [70] or older on the Issue Date) from the Step-Up Date until the earlier of the date the GMDB Benefit Base is determined or the Contract Anniversary immediately preceding the Owner's (or oldest Joint Owner's) [81st] birthday.

For the purpose of calculating the Roll-Up Component, all Premium payment adjustments will occur at the time of the Premium payment. All withdrawal adjustments are made at the end of the Contract Year and on the date of receipt of due proof of death (after the calculation of the GMDB Charge). For total withdrawals up to [5%] of the Roll-Up Component as of the previous Contract Anniversary, the withdrawal adjustment is the dollar amount of the withdrawal (including any applicable charges and adjustments to such withdrawal). After processing any applicable dollar for dollar portion of the withdrawal, the withdrawal adjustment for total withdrawals in a Contract Year in excess of [5%] of the Roll-Up Component as of the previous Contract Anniversary 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 to such excess withdrawals).

- b. The Highest Quarterly Anniversary Value (HQAV) Component, which is equal to the greatest of the adjusted quarterly Contract Values from the Issue Date and every Contract Quarterly Anniversary prior to the earlier of the date the GMDB Benefit Base is determined or the Owner's [81st] birthday. Each adjusted quarterly Contract Value is equal to:
1. the Contract Value on the Issue Date or Contract Quarterly Anniversary,
 2. adjusted for any withdrawals subsequent to that date (including any applicable charges and adjustments for such withdrawals),
 3. plus any Premium paid (net of any applicable premium taxes) subsequent to that date.

For the purpose of calculating the HQAV Component, (a) all adjustments will occur at the time of the withdrawal or Premium payment, and (b) all adjustments for amounts withdrawn will reduce the HQAV Component in the same proportion that the Contract Value was reduced on the date of such withdrawal.

STEP-UP DATE. At issue, the Step-Up Date is equal to the Issue Date. If the Contract Value is greater than the GMDB Benefit Base upon the earlier of the [7th] Contract Anniversary or the Contract Anniversary immediately preceding the Owner's (or oldest Joint Owner's) [81st] birthday, the Step-Up Date is set equal to that Contract Anniversary.

STEP-UP VALUE. At issue, the Step-Up Value is equal to the initial Premium paid (net of any applicable premium taxes). If the Contract Value is greater than the GMDB Benefit Base upon the earlier of the [7th] Contract Anniversary or the Contract Anniversary immediately preceding the Owner's (or oldest Joint Owner's) [81st] birthday, the Step-Up Value is set equal to the Contract Value on that Contract Anniversary."

- 3) The **DEFINITIONS** section of the Contract is amended by the revision of the following:

"CONTRACT YEAR. The twelve-month period beginning on the Issue Date or any Contract Anniversary."

- 4) The **DEATH BENEFIT AMOUNT BEFORE THE INCOME DATE** provision is deleted and replaced with the following:

"DEATH BENEFIT AMOUNT BEFORE THE INCOME DATE. The death benefit is equal to the greatest of:

1. the current Contract Value (less any charges due upon death under any optional endorsements to the Contract); or
2. all Premiums paid into the Contract (net of any applicable premium taxes) adjusted for any withdrawals (including any applicable charges and adjustments to such withdrawals) in proportion to the reduction in the Contract Value at the time of the withdrawal; or
3. the GMDB Benefit Base.

The death benefit amount will be determined as of the end of the Business Day when due proof of the Owner's death satisfactory to the Company and an election as to the type of death benefit option is received by the Company at its Service Center in Good Order.

From the time of death of the Owner until the death benefit amount is determined, any amount allocated to an Investment Division will be subject to investment risk. This investment risk is borne by the Beneficiary(ies).

If the age of any Owner is incorrectly stated at the time of the election of the GMDB, on the date the misstatement is discovered, the GMDB Benefit Base will be re-determined based on the correct age. If the age at election of the Owner (or oldest Joint Owner) falls outside the allowable age range, the GMDB will be null and void and all GMDB Charges will be refunded.

Assessment of GMDB Charge. The GMDB Charge is specified above. This charge will be deducted at the end of each Contract Quarter on a pro rata basis from the Separate Account Contract Value and the Fixed Account Contract Value. GMDB Charges applied to the Separate Account Contract Value result in a redemption of Accumulation Units. The GMDB Charge will not affect the value of the Accumulation Units. Upon termination of the GMDB for any reason, a pro rata GMDB Charge will be deducted from Your Contract Value for the period since the last quarterly GMDB Charge."

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

1. the date the Owner elects to receive income payments under the Contract;
2. the date of a full surrender;
3. the date the Contract Value falls to zero for any reason; or
4. the date upon which due proof of death of the Owner (or any Joint Owner) and an election of the type of payment to the Beneficiary(ies) is received at Our Service Center in Good Order.

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


President and Chief Executive Officer

**[6%] ROLL-UP GUARANTEED MINIMUM DEATH 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. The benefits described in this endorsement will cease upon termination of the Contract. This [6%] Roll-up Guaranteed Minimum Death Benefit (also referred to as GMDB) may only be elected prior to the Issue Date.

Once elected, the GMDB cannot be terminated except as provided in the Termination provision below and the Owner(s) may not be changed.

The Contract is amended as follows:

1) The following language is added to the **CONTRACT DATA PAGE** of the Contract:

"Guaranteed Minimum Death Benefit (GMDB) Charge: On a quarterly basis, this charge equals [0.2000%] of the GMDB Benefit Base and is deducted from the Contract Value (i) at the end of each Contract Quarter; and (ii) upon termination of the GMDB."

2) The following language is added to the **DEFINITIONS** section of the Contract:

"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.

GMDB BENEFIT BASE. The GMDB Benefit Base is equal to:

- a. the Step-Up Value on the most recent Step-Up Date,
- b. plus any Premium paid (net of any applicable premium taxes) subsequent to the determination of the Step-Up Value,
- c. less any withdrawal adjustments for withdrawals taken subsequent to the determination of the Step-Up Value,

compounded at an annual interest rate of [6%] ([5%] if the Owner or oldest Joint Owner was age [70] or older on the Issue Date) from the Step-Up Date until the earlier of the date the GMDB Benefit Base is determined or the Contract Anniversary immediately preceding the Owner's (or oldest Joint Owner's) [81st] birthday.

All Premium payment adjustments will occur at the time of the Premium payment. All withdrawal adjustments are made at the end of the Contract Year and on the date of receipt of due proof of death (after the calculation of the GMDB Charge). For total withdrawals up to [6%] of the GMDB Benefit Base as of the previous Contract Anniversary, the withdrawal adjustment is the dollar amount of the withdrawal (including any applicable charges and adjustments to such withdrawal). After processing any applicable dollar for dollar portion of the withdrawal, the withdrawal adjustment for total withdrawals in a Contract Year in excess of [6%] of the GMDB Benefit Base as of the previous Contract Anniversary is the GMDB Benefit Base 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 to such excess withdrawals).

STEP-UP DATE. At issue, the Step-Up Date is equal to the Issue Date. If the Contract Value is greater than the GMDB Benefit Base upon the earlier of the [7th] Contract Anniversary or the Contract Anniversary immediately preceding the Owner's (or oldest Joint Owner's) [81st] birthday, the Step-Up Date is set equal to that Contract Anniversary.

STEP-UP VALUE. At issue, the Step-Up Value is equal to the initial Premium paid (net of any applicable premium taxes). If the Contract Value is greater than the GMDB Benefit Base upon the earlier of the [7th] Contract Anniversary or the Contract Anniversary immediately preceding the Owner's (or oldest Joint Owner's) [81st] birthday, the Step-Up Value is set equal to the Contract Value on that Contract Anniversary."

3) The **DEFINITIONS** section of the Contract is amended by the revision of the following:

"CONTRACT YEAR. The twelve-month period beginning on the Issue Date or any Contract Anniversary."

4) The **DEATH BENEFIT AMOUNT BEFORE THE INCOME DATE** provision is deleted and replaced with the following:

"DEATH BENEFIT AMOUNT BEFORE THE INCOME DATE. The death benefit is equal to the greatest of:

1. the current Contract Value (less any charges due upon death under any optional endorsements to the Contract); or
2. all Premiums paid into the Contract (net of any applicable premium taxes) adjusted for any withdrawals (including any applicable charges and adjustments for such withdrawals) in proportion to the reduction in the Contract Value at the time of the withdrawal, or
3. the GMDB Benefit Base.

The death benefit amount will be determined as of the end of the Business Day when due proof of the Owner's death satisfactory to the Company and an election as to the type of death benefit option is received by the Company at its Service Center in Good Order.

From the time of death of the Owner until the death benefit amount is determined, any amount allocated to an Investment Division will be subject to investment risk. This investment risk is borne by the Beneficiary(ies).

If the age of any Owner is incorrectly stated at the time of the election of the GMDB, on the date the misstatement is discovered, the GMDB Benefit Base will be re-determined based on the correct age. If the age at election of the Owner (or oldest Joint Owner) falls outside the allowable age range, the GMDB will be null and void and all GMDB Charges will be refunded.

Assessment of GMDB Charge. The GMDB Charge is specified above. This charge will be deducted at the end of each Contract Quarter on a pro rata basis from the Separate Account Contract Value and the Fixed Account Contract Value. GMDB Charges applied to the Separate Account Contract Value result in a redemption of Accumulation Units. The GMDB Charge will not affect the value of the Accumulation Units. Upon termination of the GMDB for any reason, a pro rata GMDB Charge will be deducted from Your Contract Value for the period since the last quarterly GMDB Charge."

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

1. the date the Owner elects to receive income payments under the Contract;
2. the date of a full surrender;
3. the date the Contract Value falls to zero for any reason; or
4. the date upon which due proof of death of the Owner (or any Joint Owner) and an election of the type of payment to the Beneficiary(ies) is received at Our Service Center in Good Order.

Signed for the
Jackson National Life Insurance Company



President and Chief Executive Officer

**COMBINATION [6%] ROLL-UP AND HIGHEST QUARTERLY
ANNIVERSARY VALUE GUARANTEED MINIMUM DEATH 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. The benefits described in this endorsement will cease upon termination of the Contract. This Combination Guaranteed Minimum Death Benefit (also referred to as GMDB) may only be elected prior to the Issue Date.

Once elected, the GMDB cannot be terminated except as provided in the Termination provision below and the Owner(s) may not be changed.

The Contract is amended as follows:

1) The following language is added to the **CONTRACT DATA PAGE** of the Contract:

"Guaranteed Minimum Death Benefit (GMDB) Charge: On a quarterly basis, this charge equals [0.2250%] of the GMDB Benefit Base and is deducted from the Contract Value (i) at the end of each Contract Quarter; and (ii) upon termination of the GMDB."

2) The following language is added to the **DEFINITIONS** section of the Contract:

"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.

GMDB BENEFIT BASE. The GMDB Benefit Base is equal to the greatest of (a) or (b):

- a. The Roll-Up Component, which is equal to:
 1. the Step-Up Value on the most recent Step-Up Date,
 2. plus any Premium paid (net of any applicable premium taxes) subsequent to the determination of the Step-Up Value,
 3. less any withdrawal adjustments for withdrawals taken subsequent to the determination of the Step-Up Value,compounded at an annual interest rate of [6%] ([5%] if the Owner or oldest Joint Owner was age [70] or older on the Issue Date) from the Step-Up Date until the earlier of the date the GMDB Benefit Base is determined or the Contract Anniversary immediately preceding the Owner's (or oldest Joint Owner's) [81st] birthday.

For the purpose of calculating the Roll-Up Component, all Premium payment adjustments will occur at the time of the Premium payment. All withdrawal adjustments are made at the end of the Contract Year and on the date of receipt of due proof of death (after the calculation of the GMDB Charge). For total withdrawals up to [6%] of the Roll-Up Component as of the previous Contract Anniversary, the withdrawal adjustment is the dollar amount of the withdrawal (including any applicable charges and adjustments to such withdrawal). After processing any applicable dollar for dollar portion of the withdrawal, the withdrawal adjustment for total withdrawals in a Contract Year in excess of [6%] of the Roll-Up Component as of the previous Contract Anniversary 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 to such excess withdrawals).

- b. The Highest Quarterly Anniversary Value (HQAV) Component, which is equal to the greatest of the adjusted quarterly Contract Values from the Issue Date and every Contract Quarterly Anniversary prior to the earlier of the date the GMDB Benefit Base is determined or the Owner's [81st] birthday. Each adjusted quarterly Contract Value is equal to:
1. the Contract Value on the Issue Date or Contract Quarterly Anniversary,
 2. adjusted for any withdrawals subsequent to that date (including any applicable charges and adjustments for such withdrawals),
 3. plus any Premium paid (net of any applicable premium taxes) subsequent to that date.

For the purpose of calculating the HQAV Component, (a) all adjustments will occur at the time of the withdrawal or Premium payment, and (b) all adjustments for amounts withdrawn will reduce the HQAV Component in the same proportion that the Contract Value was reduced on the date of such withdrawal.

STEP-UP DATE. At issue, the Step-Up Date is equal to the Issue Date. If the Contract Value is greater than the GMDB Benefit Base upon the earlier of the [7th] Contract Anniversary or the Contract Anniversary immediately preceding the Owner's (or oldest Joint Owner's) [81st] birthday, the Step-Up Date is set equal to that Contract Anniversary.

STEP-UP VALUE. At issue, the Step-Up Value is equal to the initial Premium paid (net of any applicable premium taxes). If the Contract Value is greater than the GMDB Benefit Base upon the earlier of the [7th] Contract Anniversary or the Contract Anniversary immediately preceding the Owner's (or oldest Joint Owner's) [81st] birthday, the Step-Up Value is set equal to the Contract Value on that Contract Anniversary."

- 3) The **DEFINITIONS** section of the Contract is amended by the revision of the following:

"CONTRACT YEAR. The twelve-month period beginning on the Issue Date or any Contract Anniversary."

- 4) The **DEATH BENEFIT AMOUNT BEFORE THE INCOME DATE** provision is deleted and replaced with the following:

"DEATH BENEFIT AMOUNT BEFORE THE INCOME DATE. The death benefit is equal to the greatest of:

1. the current Contract Value (less any charges due upon death under any optional endorsements to the Contract); or
2. all Premiums paid into the Contract (net of any applicable premium taxes) adjusted for any withdrawals (including any applicable charges and adjustments to such withdrawals) in proportion to the reduction in the Contract Value at the time of the withdrawal; or
3. the GMDB Benefit Base.

The death benefit amount will be determined as of the end of the Business Day when due proof of the Owner's death satisfactory to the Company and an election as to the type of death benefit option is received by the Company at its Service Center in Good Order.

From the time of death of the Owner until the death benefit amount is determined, any amount allocated to an Investment Division will be subject to investment risk. This investment risk is borne by the Beneficiary(ies).

If the age of any Owner is incorrectly stated at the time of the election of the GMDB, on the date the misstatement is discovered, the GMDB Benefit Base will be re-determined based on the correct age. If the age at election of the Owner (or oldest Joint Owner) falls outside the allowable age range, the GMDB will be null and void and all GMDB Charges will be refunded.

Assessment of GMDB Charge. The GMDB Charge is specified above. This charge will be deducted at the end of each Contract Quarter on a pro rata basis from the Separate Account Contract Value and the Fixed Account Contract Value. GMDB Charges applied to the Separate Account Contract Value result in a redemption of Accumulation Units. The GMDB Charge will not affect the value of the Accumulation Units. Upon termination of the GMDB for any reason, a pro rata GMDB Charge will be deducted from Your Contract Value for the period since the last quarterly GMDB Charge."

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

1. the date the Owner elects to receive income payments under the Contract;
2. the date of a full surrender;
3. the date the Contract Value falls to zero for any reason; or
4. the date upon which due proof of death of the Owner (or any Joint Owner) and an election of the type of payment to the Beneficiary(ies) is received at Our Service Center in Good Order.

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


President and Chief Executive Officer

SERFF Tracking Number: JACK-125636245 State: Arkansas
Filing Company: Jackson National Life Insurance Company State Tracking Number: 38982
Company Tracking Number: 7556 ETAL
TOI: A02.11 Individual Annuities- Deferred Non- Sub-TOI: A02.11.002 Flexible Premium
Variable and Variable
Product Name: Highest Quarterly Anniversary Value Guaranteed Minimum Death Benefit Endorsement
Project Name/Number: Highest Quarterly Anniversary Value Guaranteed Minimum Death Benefit Endorsement/7556 ET AL

Rate Information

Rate data does NOT apply to filing.

SERFF Tracking Number: JACK-125636245 State: Arkansas
 Filing Company: Jackson National Life Insurance Company State Tracking Number: 38982
 Company Tracking Number: 7556 ETAL
 TOI: A02.II Individual Annuities- Deferred Non- Sub-TOI: A02.II.002 Flexible Premium
 Variable and Variable
 Product Name: Highest Quarterly Anniversary Value Guaranteed Minimum Death Benefit Endorsement
 Project Name/Number: Highest Quarterly Anniversary Value Guaranteed Minimum Death Benefit Endorsement/7556 ET AL

Supporting Document Schedules

Review Status:

Satisfied -Name: Certification/Notice 05/06/2008
Comments:
Attachment:
 AR - Compliance Cert.pdf

Review Status:

Bypassed -Name: Application 05/06/2008
Bypass Reason: Not applicable
Comments:

Review Status:

Satisfied -Name: Life & Annuity - Actuarial Memo 05/06/2008
Comments:
Attachments:
 7556 Statement of Actuarial Basis.pdf
 7557 Statement of Actuarial Basis.pdf
 7558 Statement of Actuarial Basis.pdf
 7559 Statement of Actuarial Basis.pdf
 7560 Statement of Actuarial Basis.pdf

Review Status:

Satisfied -Name: Statements of Variability 05/13/2008
Comments:
Attachments:
 Statement of Variability 7556.pdf
 Statement of Variability 7557.pdf
 Statement of Variability 7558.pdf
 Statement of Variability 7559.pdf
 Statement of Variability 7560.pdf

CONSENT TO SUBMIT RATES
AND/OR COST BASIS FOR APPROVAL

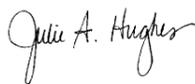
The Jackson National Life Insurance Company of Lansing, Michigan does hereby consent and agree:

A) that all premium rates and/or cost basis both “maximum” and “current or projected,” used in relation to form numbers 7556, 7557, 7558, 7559 and 7560 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: May 13, 2008

Jackson National Life Insurance Company
Highest Quarterly Anniversary Value Death Benefit Endorsement
Statement of Actuarial Basis
Endorsement No. 7556

Description of Endorsement

The GMDB endorsement may be elected prior to the Issue Date. The endorsement becomes effective on the Issue Date of the Contract. Once effective, it cannot be canceled independently of the Contract and the Owner(s) cannot be changed.

This endorsement replaces the death benefit provided in the Contract with a guaranteed minimum death benefit (GMDB) equal to the greatest of:

1. The current Contract Value (less any charges due upon death under any optional endorsements to the Contract),
2. All Premiums paid into the Contract (net of any applicable premium taxes) adjusted for any withdrawals (including any applicable charges and adjustments for such withdrawals) in the same proportion that the Contract Value was reduced on the date of withdrawal, or
3. The GMDB Benefit Base.

The GMDB Benefit Base is equal to the greatest of the adjusted quarterly Contract Values from the Issue Date and every Contract Quarterly Anniversary prior to the earlier of the date the GMDB Benefit Base is determined or the Owner's 81st birthday. Each adjusted quarterly Contract Value is equal to:

- a. the Contract Value on the Issue Date or Contract Quarterly Anniversary,
- b. adjusted for any withdrawals subsequent to that date (including any applicable charges and adjustments for such withdrawals),
- c. plus any Premium paid (net of any applicable premium taxes) subsequent to that date.

For the purpose of calculating the GMDB Benefit Base, (a) all adjustments will occur at the time of the withdrawal or Premium payment, and (b) all adjustments for amounts withdrawn will reduce the GMDB Benefit Base in the same proportion that the Contract Value was reduced on the date of such withdrawal.

The GMDB will terminate, a pro rata GMDB Charge will be deducted from the Contract Value for the period since the last quarterly GMDB Charge, and all benefits under this endorsement will cease on the earlier of:

1. the date the Owner elects to receive income payments under the Contract;
2. the date of a full surrender;
3. the date the Contract Value falls to zero for any reason; or
4. the date upon which due proof of death of the Owner (or any Joint Owner) and an election of the type of payment to the Beneficiary(ies) is received at Our Service Center in Good Order.

The charge for this benefit, which covers all benefits and features defined within the endorsement, is expressed as a percentage of the GMDB Benefit Base. The GMDB Charge is deducted at the end of each Contract Quarter on a pro rata basis from the Separate Account Contract Value and the Fixed Account Contract Value. Upon termination of the GMDB, a pro rata GMDB Charge will be deducted from the Contract Value for the period since the last quarterly GMDB Charge.

Reserves

Reserves will be calculated in accordance with Actuarial Guideline XXXIV and Actuarial Guideline XXXIII unless modification is necessary to maintain consistency with current actuarial practices, principles, and standards.

Actuarial Certification

I am a member of the American Academy of Actuaries and meet the Qualification Standards of the American Academy of Actuaries to render the actuarial opinion contained herein. I certify that the information contained in this Statement of Actuarial Basis is true and accurate to the best of my knowledge.



Angela M. Matthews, FSA, MAAA
May 7, 2008

Jackson National Life Insurance Company
5% Roll-Up Death Benefit Endorsement
Statement of Actuarial Basis
Endorsement No. 7557

Description of Endorsement

The GMDB endorsement may be elected prior to the Issue Date. The endorsement becomes effective on the Issue Date of the Contract. Once effective, it cannot be canceled independently of the Contract and the Owner(s) cannot be changed.

This endorsement replaces the death benefit provided in the Contract with a guaranteed minimum death benefit (GMDB) equal to the greatest of:

1. The current Contract Value (less any charges due upon death under any optional endorsements to the Contract),
2. All Premiums paid into the Contract (net of any applicable premium taxes) adjusted for any withdrawals (including any applicable charges and adjustments for such withdrawals) in the same proportion that the Contract Value was reduced on the date of withdrawal, or
3. The GMDB Benefit Base.

The GMDB Benefit Base is equal to:

- a. the Step-Up Value on the most recent Step-Up Date,
- b. plus any Premium paid (net of any applicable premium taxes) subsequent to the determination of the Step-Up Value,
- c. less any withdrawal adjustments for withdrawals taken subsequent to the determination of the Step-Up Value, compounded at an annual interest rate of 5% (4% if the Owner or oldest Joint Owner was age 70 or older on the Issue Date) from the Step-Up Date until the earlier of the date the GMDB Benefit Base is determined or the Contract Anniversary immediately preceding the Owner's (or oldest Joint Owner's) 81st birthday.

At issue, the Step-Up Date is equal to the Issue Date and the Step-Up Value is equal to the initial Premium paid (net of any applicable premium taxes). If the Contract Value is greater than the GMDB Benefit Base upon the earlier of the 7th Contract Anniversary or the Contract Anniversary immediately preceding the Owner's (or oldest Joint Owner's) 81st birthday, the Step-Up Date is set equal to that Contract Anniversary and the Step-Up Value is set equal to the Contract Value on that Contract Anniversary.

All Premium payment adjustments will occur at the time of the Premium payment. All withdrawal adjustments are made at the end of the Contract Year and on the date of receipt of due proof of death (after the calculation of the GMDB Charge). For total withdrawals up to 5% of the GMDB Benefit Base as of the previous Contract Anniversary, the withdrawal adjustment is the dollar amount of the withdrawal (including any applicable charges and adjustments to such withdrawal). After processing any applicable dollar for dollar portion of the withdrawal, the withdrawal adjustment for total withdrawals in a Contract Year in excess of 5% of the GMDB Benefit Base as of the previous Contract Anniversary is the GMDB Benefit Base 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 to such excess withdrawals).

The GMDB will terminate, a pro rata GMDB Charge will be deducted from the Contract Value for the period since the last quarterly GMDB Charge, and all benefits under this endorsement will cease on the earlier of:

1. the date the Owner elects to receive income payments under the Contract;
2. the date of a full surrender;
3. the date the Contract Value falls to zero for any reason; or
4. the date upon which due proof of death of the Owner (or any Joint Owner) and an election of the type of payment to the Beneficiary(ies) is received at Our Service Center in Good Order.

The charge for this benefit, which covers all benefits and features defined within the endorsement, is expressed as a percentage of the GMDB Benefit Base. The GMDB Charge is deducted at the end of each Contract Quarter on a pro rata basis from the Separate Account Contract Value and the Fixed Account Contract Value. Upon termination of the GMDB, a pro rata GMDB Charge will be deducted from the Contract Value for the period since the last quarterly GMDB Charge.

Reserves

Reserves will be calculated in accordance with Actuarial Guideline XXXIV and Actuarial Guideline XXXIII unless modification is necessary to maintain consistency with current actuarial practices, principles, and standards.

Actuarial Certification

I am a member of the American Academy of Actuaries and meet the Qualification Standards of the American Academy of Actuaries to render the actuarial opinion contained herein. I certify that the information contained in this Statement of Actuarial Basis is true and accurate to the best of my knowledge.



Angela M. Matthews, FSA, MAAA
May 7, 2008

Jackson National Life Insurance Company
Combination 5% Roll-Up and Highest Quarterly Anniversary Value Death Benefit
Endorsement
Statement of Actuarial Basis
Endorsement No. 7558

Description of Endorsement

The GMDB endorsement may be elected prior to the Issue Date. The endorsement becomes effective on the Issue Date of the Contract. Once effective, it cannot be canceled independently of the Contract and the Owner(s) cannot be changed.

This endorsement replaces the death benefit provided in the Contract with a guaranteed minimum death benefit (GMDB) equal to the greatest of:

1. The current Contract Value (less any charges due upon death under any optional endorsements to the Contract),
2. All Premiums paid into the Contract (net of any applicable premium taxes) adjusted for any withdrawals (including any applicable charges and adjustments for such withdrawals) in the same proportion that the Contract Value was reduced on the date of withdrawal, or
3. The GMDB Benefit Base.

The GMDB Benefit Base is equal to the greatest of (a) or (b):

- a. The Roll-Up Component, which is equal to:
 1. the Step-Up Value on the most recent Step-Up Date,
 2. plus any Premium paid (net of any applicable premium taxes) subsequent to the determination of the Step-Up Value,
 3. less any withdrawal adjustments for withdrawals taken subsequent to the determination of the Step-Up Value,compounded at an annual interest rate of 5% (4% if the Owner or oldest Joint Owner was age 70 or older on the Issue Date) from the Step-Up Date until the earlier of the date the GMDB Benefit Base is determined or the Contract Anniversary immediately preceding the Owner's (or oldest Joint Owner's) 81st birthday.

At issue, the Step-Up Date is equal to the Issue Date and the Step-Up Value is equal to the initial Premium paid (net of any applicable premium taxes). If the Contract Value is greater than the GMDB Benefit Base upon the earlier of the 7th Contract Anniversary or the Contract Anniversary immediately preceding the Owner's (or oldest Joint Owner's) 81st birthday, the Step-Up Date is set equal to that Contract Anniversary and the Step-Up Value is set equal to the Contract Value on that Contract Anniversary.

For the purpose of calculating the Roll-Up Component, all Premium payment adjustments will occur at the time of the Premium payment. All withdrawal adjustments are made at the end of the Contract Year and on the date of receipt of due proof of death (after the calculation of the GMDB Charge). For total withdrawals up to 5% of the GMDB Benefit Base as of the previous Contract Anniversary, the withdrawal adjustment is the dollar amount of the withdrawal (including any applicable charges and adjustments to such withdrawal). After processing any applicable dollar for dollar portion of the withdrawal, the withdrawal adjustment for total withdrawals in a Contract Year in excess of 5% of the GMDB Benefit Base as of the previous Contract Anniversary is the GMDB Benefit Base 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 to such excess withdrawals).

- b. The Highest Quarterly Anniversary Value (HQAV) Component, which is equal to the greatest of the adjusted quarterly Contract Values from the Issue Date and every Contract Quarterly Anniversary prior to the earlier of the date the GMDB Benefit Base is determined or the Owner's 81st birthday. Each adjusted quarterly Contract Value is equal to:
 1. the Contract Value on the Issue Date or Contract Quarterly Anniversary,
 2. adjusted for any withdrawals subsequent to that date (including any applicable charges and adjustments for such withdrawals),
 3. plus any Premium paid (net of any applicable premium taxes) subsequent to that date.

For the purpose of calculating the HQAV Component, (a) all adjustments will occur at the time of the withdrawal or Premium payment, and (b) all adjustments for amounts withdrawn will reduce the HQAV Component in the same proportion that the Contract Value was reduced on the date of such withdrawal.

The GMDB will terminate, a pro rata GMDB Charge will be deducted from the Contract Value for the period since the last quarterly GMDB Charge, and all benefits under this endorsement will cease on the earlier of:

1. the date the Owner elects to receive income payments under the Contract;
2. the date of a full surrender;
3. the date the Contract Value falls to zero for any reason; or
4. the date upon which due proof of death of the Owner (or any Joint Owner) and an election of the type of payment to the Beneficiary(ies) is received at Our Service Center in Good Order.

The charge for this benefit, which covers all benefits and features defined within the endorsement, is expressed as a percentage of the GMDB Benefit Base. The GMDB Charge is deducted at the end of each Contract Quarter on a pro rata basis from the Separate Account Contract Value and the Fixed Account Contract Value. Upon termination of the GMDB, a pro rata GMDB Charge will be deducted from the Contract Value for the period since the last quarterly GMDB Charge.

Reserves

Reserves will be calculated in accordance with Actuarial Guideline XXXIV and Actuarial Guideline XXXIII unless modification is necessary to maintain consistency with current actuarial practices, principles, and standards.

Actuarial Certification

I am a member of the American Academy of Actuaries and meet the Qualification Standards of the American Academy of Actuaries to render the actuarial opinion contained herein. I certify that the information contained in this Statement of Actuarial Basis is true and accurate to the best of my knowledge.



Angela M. Matthews, FSA, MAAA
May 7, 2008

Jackson National Life Insurance Company
6% Roll-Up Death Benefit Endorsement
Statement of Actuarial Basis
Endorsement No. 7559

Description of Endorsement

The GMDB endorsement may be elected prior to the Issue Date. The endorsement becomes effective on the Issue Date of the Contract. Once effective, it cannot be canceled independently of the Contract and the Owner(s) cannot be changed.

This endorsement replaces the death benefit provided in the Contract with a guaranteed minimum death benefit (GMDB) equal to the greatest of:

1. The current Contract Value (less any charges due upon death under any optional endorsements to the Contract),
2. All Premiums paid into the Contract (net of any applicable premium taxes) adjusted for any withdrawals (including any applicable charges and adjustments for such withdrawals) in the same proportion that the Contract Value was reduced on the date of withdrawal, or
3. The GMDB Benefit Base.

The GMDB Benefit Base is equal to:

- a. the Step-Up Value on the most recent Step-Up Date,
- b. plus any Premium paid (net of any applicable premium taxes) subsequent to the determination of the Step-Up Value,
- c. less any withdrawal adjustments for withdrawals taken subsequent to the determination of the Step-Up Value, compounded at an annual interest rate of 6% (5% if the Owner or oldest Joint Owner was age 70 or older on the Issue Date) from the Step-Up Date until the earlier of the date the GMDB Benefit Base is determined or the Contract Anniversary immediately preceding the Owner's (or oldest Joint Owner's) 81st birthday.

At issue, the Step-Up Date is equal to the Issue Date and the Step-Up Value is equal to the initial Premium paid (net of any applicable premium taxes). If the Contract Value is greater than the GMDB Benefit Base upon the earlier of the 7th Contract Anniversary or the Contract Anniversary immediately preceding the Owner's (or oldest Joint Owner's) 81st birthday, the Step-Up Date is set equal to that Contract Anniversary and the Step-Up Value is set equal to the Contract Value on that Contract Anniversary.

All Premium payment adjustments will occur at the time of the Premium payment. All withdrawal adjustments are made at the end of the Contract Year and on the date of receipt of due proof of death (after the calculation of the GMDB Charge). For total withdrawals up to 6% of the GMDB Benefit Base as of the previous Contract Anniversary, the withdrawal adjustment is the dollar amount of the withdrawal (including any applicable charges and adjustments to such withdrawal). After processing any applicable dollar for dollar portion of the withdrawal, the withdrawal adjustment for total withdrawals in a Contract Year in excess of 6% of the GMDB Benefit Base as of the previous Contract Anniversary is the GMDB Benefit Base 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 to such excess withdrawals).

The GMDB will terminate, a pro rata GMDB Charge will be deducted from the Contract Value for the period since the last quarterly GMDB Charge, and all benefits under this endorsement will cease on the earlier of:

1. the date the Owner elects to receive income payments under the Contract;
2. the date of a full surrender;
3. the date the Contract Value falls to zero for any reason; or
4. the date upon which due proof of death of the Owner (or any Joint Owner) and an election of the type of payment to the Beneficiary(ies) is received at Our Service Center in Good Order.

The charge for this benefit, which covers all benefits and features defined within the endorsement, is expressed as a percentage of the GMDB Benefit Base. The GMDB Charge is deducted at the end of each Contract Quarter on a pro rata basis from the Separate Account Contract Value and the Fixed Account Contract Value. Upon termination of the GMDB, a pro rata GMDB Charge will be deducted from the Contract Value for the period since the last quarterly GMDB Charge.

Reserves

Reserves will be calculated in accordance with Actuarial Guideline XXXIV and Actuarial Guideline XXXIII unless modification is necessary to maintain consistency with current actuarial practices, principles, and standards.

Actuarial Certification

I am a member of the American Academy of Actuaries and meet the Qualification Standards of the American Academy of Actuaries to render the actuarial opinion contained herein. I certify that the information contained in this Statement of Actuarial Basis is true and accurate to the best of my knowledge.



Angela M. Matthews, FSA, MAAA
May 7, 2008

Jackson National Life Insurance Company
Combination 6% Roll-Up and Highest Quarterly Anniversary Value Death Benefit
Endorsement
Statement of Actuarial Basis
Endorsement No. 7560

Description of Endorsement

The GMDB endorsement may be elected prior to the Issue Date. The endorsement becomes effective on the Issue Date of the Contract. Once effective, it cannot be canceled independently of the Contract and the Owner(s) cannot be changed.

This endorsement replaces the death benefit provided in the Contract with a guaranteed minimum death benefit (GMDB) equal to the greatest of:

1. The current Contract Value (less any charges due upon death under any optional endorsements to the Contract),
2. All Premiums paid into the Contract (net of any applicable premium taxes) adjusted for any withdrawals (including any applicable charges and adjustments for such withdrawals) in the same proportion that the Contract Value was reduced on the date of withdrawal, or
3. The GMDB Benefit Base.

The GMDB Benefit Base is equal to the greatest of (a) or (b):

- a. The Roll-Up Component, which is equal to:
 1. the Step-Up Value on the most recent Step-Up Date,
 2. plus any Premium paid (net of any applicable premium taxes) subsequent to the determination of the Step-Up Value,
 3. less any withdrawal adjustments for withdrawals taken subsequent to the determination of the Step-Up Value,compounded at an annual interest rate of 6% (5% if the Owner or oldest Joint Owner was age 70 or older on the Issue Date) from the Step-Up Date until the earlier of the date the GMDB Benefit Base is determined or the Contract Anniversary immediately preceding the Owner's (or oldest Joint Owner's) 81st birthday.

At issue, the Step-Up Date is equal to the Issue Date and the Step-Up Value is equal to the initial Premium paid (net of any applicable premium taxes). If the Contract Value is greater than the GMDB Benefit Base upon the earlier of the 7th Contract Anniversary or the Contract Anniversary immediately preceding the Owner's (or oldest Joint Owner's) 81st birthday, the Step-Up Date is set equal to that Contract Anniversary and the Step-Up Value is set equal to the Contract Value on that Contract Anniversary.

For the purpose of calculating the Roll-Up Component, all Premium payment adjustments will occur at the time of the Premium payment. All withdrawal adjustments are made at the end of the Contract Year and on the date of receipt of due proof of death (after the calculation of the GMDB Charge). For total withdrawals up to 6% of the GMDB Benefit Base as of the previous Contract Anniversary, the withdrawal adjustment is the dollar amount of the withdrawal (including any applicable charges and adjustments to such withdrawal). After processing any applicable dollar for dollar portion of the withdrawal, the withdrawal adjustment for total withdrawals in a Contract Year in excess of 6% of the GMDB Benefit Base as of the previous Contract Anniversary is the GMDB Benefit Base 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 to such excess withdrawals).

- b. The Highest Quarterly Anniversary Value (HQAV) Component, which is equal to the greatest of the adjusted quarterly Contract Values from the Issue Date and every Contract Quarterly Anniversary prior to the earlier of the date the GMDB Benefit Base is determined or the Owner's [81st] birthday. Each adjusted quarterly Contract Value is equal to:
 1. the Contract Value on the Issue Date or Contract Quarterly Anniversary,
 2. adjusted for any withdrawals subsequent to that date (including any applicable charges and adjustments for such withdrawals),
 3. plus any Premium paid (net of any applicable premium taxes) subsequent to that date.

For the purpose of calculating the HQAV Component, (a) all adjustments will occur at the time of the withdrawal or Premium payment, and (b) all adjustments for amounts withdrawn will reduce the HQAV Component in the same proportion that the Contract Value was reduced on the date of such withdrawal.

The GMDB will terminate, a pro rata GMDB Charge will be deducted from the Contract Value for the period since the last quarterly GMDB Charge, and all benefits under this endorsement will cease on the earlier of:

1. the date the Owner elects to receive income payments under the Contract;
2. the date of a full surrender;
3. the date the Contract Value falls to zero for any reason; or
4. the date upon which due proof of death of the Owner (or any Joint Owner) and an election of the type of payment to the Beneficiary(ies) is received at Our Service Center in Good Order.

The charge for this benefit, which covers all benefits and features defined within the endorsement, is expressed as a percentage of the GMDB Benefit Base. The GMDB Charge is deducted at the end of each Contract Quarter on a pro rata basis from the Separate Account Contract Value and the Fixed Account Contract Value. Upon termination of the GMDB, a pro rata GMDB Charge will be deducted from the Contract Value for the period since the last quarterly GMDB Charge.

Reserves

Reserves will be calculated in accordance with Actuarial Guideline XXXIV and Actuarial Guideline XXXIII unless modification is necessary to maintain consistency with current actuarial practices, principles, and standards.

Actuarial Certification

I am a member of the American Academy of Actuaries and meet the Qualification Standards of the American Academy of Actuaries to render the actuarial opinion contained herein. I certify that the information contained in this Statement of Actuarial Basis is true and accurate to the best of my knowledge.



Angela M. Matthews, FSA, MAAA
May 7, 2008

**JACKSON NATIONAL LIFE INSURANCE COMPANY
STATEMENT OF VARIABILITY
Endorsement: 7556
HIGHEST QUARTERLY ANNIVERSARY VALUE
GUARANTEED MINIMUM DEATH BENEFIT ENDORSEMENT**

Rev. 05/12/08

Page(s)	Bracketed (Variable)	Range of Variables
1	On a quarterly basis, this charge equals [0.0750%] of the GMDB Benefit Base and is deducted from the Contract Value (i) at the end of each Contract Quarter; and (ii) upon termination of the GMDB.	0.0250% - 0.5000%
1	The GMDB Benefit Base will be determined at the end of any Business Day, and is equal to the greatest of the adjusted quarterly Contract Values on the Issue Date and on any Contract Quarterly Anniversary prior to the Owner's [81st] birthday	70th - 90th
2	Signature of Jackson National Life'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 officer has no material effect on the risk assumed by Jackson National Life or the owner of the contract.
<p>The charge and maximum age have been shown as bracketed in the endorsement so that we will be able to raise or lower any of these values on newly issued endorsements on newly issued endorsements 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). The charge and maximum age will be determined by the Company from time to time and any change will be administered on a nondiscriminatory basis.</p>		

**JACKSON NATIONAL LIFE INSURANCE COMPANY
STATEMENT OF VARIABILITY**

Endorsement: 7557

5% ROLL-UP GUARANTEED MINIMUM DEATH BENEFIT ENDORSEMENT

Rev. 05/12/08

Page(s)	Bracketed (Variable)	Range of Variables
1	[5%] ROLL-UP GUARANTEED MINIMUM DEATH BENEFIT ENDORSEMENT	1% - 10%
1	On a quarterly basis, this charge equals [0.1500%] of the GMDB Benefit Base and is deducted from the Contract Value (i) at the end of each Contract Quarter; and (ii) upon termination of the GMDB.	0.0250% - 0.5000%
1	GMDB Benefit Base compounded at an annual interest rate of [5%] ([4%] if the Owner or oldest Joint Owner was age [70] or older on the Issue Date) from the Step-Up Date until the Contract Anniversary immediately preceding the Owner's (or oldest Joint Owner's) [81st] birthday.	1% - 10% 1% - 10% 60 – 90 years 70th – 90th
2	For total withdrawals up to [5%] of the GMDB Benefit Base as of the previous Contract Anniversary, the withdrawal adjustment is the dollar amount of the withdrawal (including any applicable charges and adjustments to such withdrawal). After processing any applicable dollar for dollar portion of the withdrawal, the withdrawal adjustment for total withdrawals in a Contract Year in excess of [5%] of the GMDB Benefit Base as of the previous Contract Anniversary is the GMDB Benefit Base 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 to such excess withdrawals).	3% - 10% 3% - 10%
2	STEP-UP DATE. At issue, the Step-Up Date is equal to the Issue Date. If the Contract Value is greater than the GMDB Benefit Base upon the earlier of the [7th] Contract Anniversary or the Contract Anniversary immediately preceding the Owner's (or oldest Joint Owner's) [81st] birthday, the Step-Up Date is set equal to that Contract Anniversary.	5th – 16th 70th – 90th
2	STEP-UP VALUE. At issue, the Step-Up Value is equal to the initial Premium paid (net of any applicable premium taxes). If the Contract Value is greater than the GMDB Benefit Base upon the earlier of the [7th] Contract Anniversary or the Contract Anniversary immediately preceding the Owner's (or oldest Joint Owner's) [81st] birthday, the Step-Up Value is set equal to the Contract Value on that Contract Anniversary."	5th – 16th 70th – 90th
3	Signature of Jackson National Life'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 officer has no material effect on the risk assumed by Jackson National Life or the owner of the contract.

The charge, Contract Anniversaries, maximum ages and percentages have been shown as bracketed in the endorsement so that we will be able to raise or lower any of these values on newly issued endorsements 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). The charge, Contract Anniversaries, maximum ages and percentages will be determined by the Company from time to time and any change will be administered on a nondiscriminatory basis..

**JACKSON NATIONAL LIFE INSURANCE COMPANY
STATEMENT OF VARIABILITY**

Endorsement: 7558

**COMBINATION 5% ROLL-UP AND HIGHEST QUARTERLY ANNIVERSARY VALUE
GUARANTEED MINIMUM DEATH BENEFIT ENDORSEMENT**

Rev. 05/12/08

Page(s)	Bracketed (Variable)	Range of Variables
1	COMBINATION [5%] ROLL-UP AND HIGHEST QUARTERLY ANNIVERSARY VALUE GUARANTEED MINIMUM DEATH BENEFIT ENDORSEMENT	1% - 10%
1	On a quarterly basis, this charge equals [0.1750%] of the GMDB Benefit Base and is deducted from the Contract Value (i) at the end of each Contract Quarter; and (ii) upon termination of the GMDB."	0.0250% - 0.5000%
1	GMDB Benefit Base compounded at an annual interest rate of [5%] ([4%] if the Owner or oldest Joint Owner was age [70] or older on the Issue Date) from the Step-Up Date until the Contract Anniversary immediately preceding the Owner's (or oldest Joint Owner's) [81st] birthday.	1% - 10% 1% - 10% 60 – 90 years 70th – 90th
2	For total withdrawals up to [5%] of the GMDB Benefit Base as of the previous Contract Anniversary, the withdrawal adjustment is the dollar amount of the withdrawal (including any applicable charges and adjustments to such withdrawal). After processing any applicable dollar for dollar portion of the withdrawal, the withdrawal adjustment for total withdrawals in a Contract Year in excess of [5%] of the GMDB Benefit Base as of the previous Contract Anniversary is the GMDB Benefit Base 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 to such excess withdrawals).	3% - 10% 3% - 10%
2	The Highest Quarterly Anniversary Value (HQAV) Component, which is equal to the greatest of the adjusted quarterly Contract Values on the Issue Date and on any Contract Quarterly Anniversary prior to the Owner's [81st] birthday. Each adjusted quarterly Contract Value is equal to:	70th – 90th
2	STEP-UP DATE. At issue, the Step-Up Date is equal to the Issue Date. If the Contract Value is greater than the GMDB Benefit Base upon the earlier of the [7th] Contract Anniversary or the Contract Anniversary immediately preceding the Owner's (or oldest Joint Owner's) [81st] birthday, the Step-Up Date is set equal to that Contract Anniversary.	5th – 16th 70th – 90th
2	STEP-UP VALUE. At issue, the Step-Up Value is equal to the initial Premium paid (net of any applicable premium taxes). If the Contract Value is greater than the GMDB Benefit Base upon the earlier of the [7th] Contract Anniversary or the Contract Anniversary immediately preceding the Owner's (or oldest Joint Owner's) [81st] birthday, the Step-Up Value is set equal to the Contract Value on that Contract Anniversary."	5th – 16th 70th – 90th
3	Signature of Jackson National Life'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 officer has no material effect on the risk assumed by Jackson National Life or the owner of the contract.

The charge, Contract Anniversaries, maximum ages and percentages have been shown as bracketed in the endorsement so that we will be able to raise or lower any of these values on newly issued endorsements 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). The charge, Contract Anniversaries, maximum ages and percentages will be determined by the Company from time to time and any change will be administered on a nondiscriminatory basis.

**JACKSON NATIONAL LIFE INSURANCE COMPANY
STATEMENT OF VARIABILITY**

Endorsement: 7559

6% ROLL-UP GUARANTEED MINIMUM DEATH BENEFIT ENDORSEMENT

Rev. 05/12/08

Page(s)	Bracketed (Variable)	Range of Variables
1	[6%] ROLL-UP GUARANTEED MINIMUM DEATH BENEFIT ENDORSEMENT	1% - 10%
1	On a quarterly basis, this charge equals [0.2000%] of the GMDB Benefit Base and is deducted from the Contract Value (i) at the end of each Contract Quarter; and (ii) upon termination of the GMDB.	0.0250% - 0.5000%
1	GMDB Benefit Base compounded at an annual interest rate of [6%] ([5%] if the Owner or oldest Joint Owner was age [70] or older on the Issue Date) from the Step-Up Date until the Contract Anniversary immediately preceding the Owner's (or oldest Joint Owner's) [81st] birthday.	1% - 10% 1% - 10% 60 – 90 years 70th – 90th
2	For total withdrawals up to [6%] of the GMDB Benefit Base as of the previous Contract Anniversary, the withdrawal adjustment is the dollar amount of the withdrawal (including any applicable charges and adjustments to such withdrawal). After processing any applicable dollar for dollar portion of the withdrawal, the withdrawal adjustment for total withdrawals in a Contract Year in excess of [6%] of the GMDB Benefit Base as of the previous Contract Anniversary is the GMDB Benefit Base 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 to such excess withdrawals).	3% - 10% 3% - 10%
2	STEP-UP DATE. At issue, the Step-Up Date is equal to the Issue Date. If the Contract Value is greater than the GMDB Benefit Base upon the earlier of the [7th] Contract Anniversary or the Contract Anniversary immediately preceding the Owner's (or oldest Joint Owner's) [81st] birthday, the Step-Up Date is set equal to that Contract Anniversary.	5th – 16th 70th – 90th
2	STEP-UP VALUE. At issue, the Step-Up Value is equal to the initial Premium paid (net of any applicable premium taxes). If the Contract Value is greater than the GMDB Benefit Base upon the earlier of the [7th] Contract Anniversary or the Contract Anniversary immediately preceding the Owner's (or oldest Joint Owner's) [81st] birthday, the Step-Up Value is set equal to the Contract Value on that Contract Anniversary."	5th – 16th 70th – 90th
3	Signature of Jackson National Life'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 officer has no material effect on the risk assumed by Jackson National Life or the owner of the contract.

The charge, Contract Anniversaries, maximum ages and percentages have been shown as bracketed in the endorsement so that we will be able to raise or lower any of these values on newly issued endorsements 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). The charge, Contract Anniversaries, maximum ages and percentages will be determined by the Company from time to time and any change will be administered on a nondiscriminatory basis.

**JACKSON NATIONAL LIFE INSURANCE COMPANY
STATEMENT OF VARIABILITY**

Endorsement: 7560

**COMBINATION 6% ROLL-UP AND HIGHEST QUARTERLY ANNIVERSARY VALUE
GUARANTEED MINIMUM DEATH BENEFIT ENDORSEMENT**

Rev. 05/12/08

Page(s)	Bracketed (Variable)	Range of Variables
1	COMBINATION [6%] ROLL-UP AND HIGHEST QUARTERLY ANNIVERSARY VALUE GUARANTEED MINIMUM DEATH BENEFIT ENDORSEMENT	1% - 10%
1	On a quarterly basis, this charge equals [0.2250%] of the GMDB Benefit Base and is deducted from the Contract Value (i) at the end of each Contract Quarter; and (ii) upon termination of the GMDB."	0.0250% - 0.5000%
1	GMDB Benefit Base compounded at an annual interest rate of [6%] ([5%] if the Owner or oldest Joint Owner was age [70] or older on the Issue Date) from the Step-Up Date until the Contract Anniversary immediately preceding the Owner's (or oldest Joint Owner's) [81st] birthday.	1% - 10% 1% - 10% 60 – 90 years 70th – 90th
2	For total withdrawals up to [6%] of the GMDB Benefit Base as of the previous Contract Anniversary, the withdrawal adjustment is the dollar amount of the withdrawal (including any applicable charges and adjustments to such withdrawal). After processing any applicable dollar for dollar portion of the withdrawal, the withdrawal adjustment for total withdrawals in a Contract Year in excess of [6%] of the GMDB Benefit Base as of the previous Contract Anniversary is the GMDB Benefit Base 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 to such excess withdrawals).	3% - 10% 3% - 10%
2	The Highest Quarterly Anniversary Value (HQAV) Component, which is equal to the greatest of the adjusted quarterly Contract Values on the Issue Date and on any Contract Quarterly Anniversary prior to the Owner's [81st] birthday. Each adjusted quarterly Contract Value is equal to:	70th – 90th
2	STEP-UP DATE. At issue, the Step-Up Date is equal to the Issue Date. If the Contract Value is greater than the GMDB Benefit Base upon the earlier of the [7th] Contract Anniversary or the Contract Anniversary immediately preceding the Owner's (or oldest Joint Owner's) [81st] birthday, the Step-Up Date is set equal to that Contract Anniversary.	5th – 16th 70th – 90th
2	STEP-UP VALUE. At issue, the Step-Up Value is equal to the initial Premium paid (net of any applicable premium taxes). If the Contract Value is greater than the GMDB Benefit Base upon the earlier of the [7th] Contract Anniversary or the Contract Anniversary immediately preceding the Owner's (or oldest Joint Owner's) [81st] birthday, the Step-Up Value is set equal to the Contract Value on that Contract Anniversary."	5th – 16th 70th – 90th
3	Signature of Jackson National Life'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 officer has no material effect on the risk assumed by Jackson National Life or the owner of the contract.

The charge, Contract Anniversaries, maximum ages and percentages have been shown as bracketed in the endorsement so that we will be able to raise or lower any of these values on newly issued endorsements 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). The charge, Contract Anniversaries, maximum ages and percentages will be determined by the Company from time to time and any change will be administered on a nondiscriminatory basis.