

SERFF Tracking Number: JACK-125610157 State: Arkansas
Filing Company: Jackson National Life Insurance Company State Tracking Number: 39484
Company Tracking Number: 7536
TOI: A02.11 Individual Annuities- Deferred Non- Sub-TOI: A02.11.002 Flexible Premium
Variable and Variable
Product Name: Reduced Administration Charge Endorsement
Project Name/Number: Reduced Administration Charge Endorsement/7536

Filing at a Glance

Company: Jackson National Life Insurance Company

Product Name: Reduced Administration Charge SERFF Tr Num: JACK-125610157 State: ArkansasLH
Endorsement

TOI: A02.11 Individual Annuities- Deferred Non- SERFF Status: Closed State Tr Num: 39484
Variable and Variable

Sub-TOI: A02.11.002 Flexible Premium

Co Tr Num: 7536

State Status: Approved-Closed

Filing Type: Form

Co Status:

Reviewer(s): Linda Bird

Authors: Julie Hughes, Lynne

Disposition Date: 07/03/2008

Gerding, Sheryl McDuffie

Date Submitted: 07/01/2008

Disposition Status: Approved

Implementation Date Requested: 08/18/2008

Implementation Date:

State Filing Description:

General Information

Project Name: Reduced Administration Charge Endorsement

Project Number: 7536

Requested Filing Mode: Review & Approval

Status of Filing in Domicile: Not Filed

Date Approved in Domicile: 06/30/2008

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: 07/03/2008

State Status Changed: 07/03/2008

Deemer Date:

Corresponding Filing Tracking Number: 7536

Filing Description:

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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.

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

Sheryl McDuffie, 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
 1 Corporate Way Group Code: 918 Company Type:
 Lansing, MI 48915 Group Name: State ID Number:
 (800) 317-7989 ext. [Phone] FEIN Number: 38-1659835

Filing Fees

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

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Jackson National Life Insurance Company	\$20.00	07/01/2008	21179161

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Linda Bird	07/03/2008	07/03/2008

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Disposition

Disposition Date: 07/03/2008

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
Form	Reduced Administration Charge Endorsement		Yes

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Form Schedule

Lead Form Number: 7536

Review Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	7536	Policy/Cont	Reduced Administration Charge Endorsement Certificate: Amendment, Insert Page, Endorsement or Rider	Initial		0	7536 endorsement form 06-25-08.pdf

REDUCED ADMINISTRATION CHARGE ENDORSEMENT

This endorsement is made a part of the Contract to which it is attached and is effective on the Issue Date of the Contract. 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 terms of the Contract also apply to this endorsement except as they are changed by the terms of this endorsement.

The Contract is amended as follows:

- 1) The **CONTRACT DATA PAGE** is amended by replacing the Administration Charge with the following:

"Administration Charge: On an annual basis, this charge equals [0.15%] of the daily net asset value of the Investment Divisions.

The Company will waive the Administration Charge if the Contract Value on the later of the Issue Date or the most recent Contract Quarterly Anniversary is greater than or equal to [\$1,000,000].

If the Contract Value subsequently falls below [\$1,000,000] on a Contract Quarterly Anniversary, the Administration Charge of [0.15%] will be reinstated."

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

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

Signed for the
Jackson National Life Insurance Company


President and Chief Executive Officer

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Rate Information

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Supporting Document Schedules

Review Status:
Satisfied -Name: Certification/Notice 04/15/2008
Comments:
Attachment:
AR - Cert.pdf

Review Status:
Satisfied -Name: Statement of Variability 06/25/2008
Comments:
Attachment:
7536 Base Statement of Variability.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 7536 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: July 1, 2008

JACKSON NATIONAL LIFE INSURANCE COMPANY
STATEMENT OF VARIABILITY
Endorsement: 7536 Endorsement

Revised: 06/25/2008

Page(s)	Bracketed (Variable)	Range of Variables
Page 1	<p>Administration Charge: On an annual basis, the charge equals [0.15%] of the daily net asset value of the Investment Divisions.</p> <p>The Company will waive the Administration Charge if the Contract Value on the later of the Issue Date or the most recent Contract Quarterly Anniversary is greater than or equal to [\$1,000,000].</p> <p>If the Contract Value subsequently falls below [\$1,000,000] on a contract Quarterly Anniversary, the Administration Charge of [0.15%] will be reinstated."</p>	<p>0.05% - 0.25%.</p> <p>\$50,000 - \$5,000,000.</p> <p>\$50,000 - \$5,000,000.</p> <p>0.05% - 0.25%.</p>
Page 1	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.