

SERFF Tracking Number: JACK-126349916 State: Arkansas
Filing Company: Jackson National Life Insurance Company State Tracking Number: 44321
Company Tracking Number: FREE LOOK - SUBSTITUTION FACE PAGE
TOI: A10 Annuities - Other Sub-TOI: A10.000 Annuities - Other
Product Name: Free Look - Substitution Face Page
Project Name/Number: Free Look - Substitution Face Page/Free Look - Substitution Face Page

Filing at a Glance

Company: Jackson National Life Insurance Company

Product Name: Free Look - Substitution Face SERFF Tr Num: JACK-126349916 State: Arkansas

Page

TOI: A10 Annuities - Other

SERFF Status: Closed-Accepted State Tr Num: 44321

For Informational Purposes

Sub-TOI: A10.000 Annuities - Other

Co Tr Num: FREE LOOK -

State Status: Filed-Closed

SUBSTITUTION FACE PAGE

Filing Type: Form

Reviewer(s): Linda Bird

Authors: Julia Braem, Julie Hughes, Disposition Date: 12/14/2009

Lynne Gerding

Date Submitted: 12/11/2009

Disposition Status: Accepted For

Informational Purposes

Implementation Date:

Implementation Date Requested: 01/01/2010

State Filing Description:

General Information

Project Name: Free Look - Substitution Face Page

Status of Filing in Domicile: Not Filed

Project Number: Free Look - Substitution Face Page

Date Approved in Domicile:

Requested Filing Mode: Informational

Domicile Status Comments: These forms are exempt from filing with Michigan, our state of domicile, by Order No. 97-010-M, which was issued and entered January 29, 1997, effective February 1, 1997.

Explanation for Combination/Other:

Market Type: Individual

Submission Type: New Submission

Group Market Size:

Overall Rate Impact:

Group Market Type:

Filing Status Changed: 12/14/2009

Explanation for Other Group Market Type:

State Status Changed: 12/14/2009

Deemer Date:

Created By: Julia Braem

Submitted By: Julia Braem

Corresponding Filing Tracking Number: Free Look - Substitution Face Page

Filing Description:

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Pursuant to the recent adoption by Arkansas of the NAIC model Replacement Regulation, enclosed please find for informational purposes our listing of policy forms cover pages that have been revised to meet the standards of Rule 97.

Our list shows the form number and date approved for each policy. Also enclosed is a sample cover page for the free look period of each product type. The contract form numbers and non-Right to Examine text are unchanged.

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

We have reviewed the enclosed forms and certify that to the best of our knowledge and belief, the provisions of the forms comply with applicable laws and regulations of your jurisdiction. No part of this filing contains any unusual or possible controversial items from normal company or industry standards.

Please contact me by telephone at 800/317-7989, by facsimile at 517/706-5522, or by email at pd&sf@jackson.com, should you have any questions or if additional information is required.

Company and Contact

Filing Contact Information

Julia Braem, Filing Manager pd&sf@jackson.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 informational filing
Per Company:	No

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COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Jackson National Life Insurance Company	\$20.00	12/11/2009	32723596

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Accepted For Informational Purposes	Linda Bird	12/14/2009	12/14/2009

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Disposition

Disposition Date: 12/14/2009

Implementation Date:

Status: Accepted For Informational Purposes

Comment:

Rate data does NOT apply to filing.

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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		No
Supporting Document	Application		No
Supporting Document	Life & Annuity - Actuarial Memo		No
Supporting Document	Free Look Substitution Contract Matrix		Yes
Form	Free Look - Substitution Face Page (Fixed Annuity Sample)		Yes
Form	Free Look - Substitution Face Page (Fixed Index Annuity Sample)		Yes
Form	Free Look - Substitution Face Page (Variable Annuity Sample)		Yes
Form	Free Look - Substitution Face Page (Term Life Sample)		Yes
Form	Free Look - Substitution Face Page (Universal Life Sample)		Yes
Form	Free Look - Substitution Face Page (Variable Universal Life Sample)		Yes

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Form Schedule

Lead Form Number: Free Look - Substitution Face Page

Schedule Item Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	A505	Other	Free Look - Substitution Face Page (Fixed Annuity Sample)	Initial			A505 (A Version).pdf
	FIA350	Other	Free Look - Substitution Face Page (Fixed Index Annuity Sample)	Initial			FIA350 (E Cover).pdf
	VA210	Other	Free Look - Substitution Face Page (Variable Annuity Sample)	Initial			VA210 (D COVER).pdf
	L1700	Other	Free Look - Substitution Face Page (Term Life Sample)	Initial			L1700 (A Cover).pdf
	UL2005	Other	Free Look - Substitution Face Page (Universal Life Sample)	Initial			UL2005 (B Cover).pdf
	VUL1804AR	Other	Free Look - Substitution Face Page (Variable Universal Life Sample)	Initial			VUL1804AR 01-10.pdf

[1 Corporate Way
Lansing, Michigan 48951
www.jacksonnational.com]

**Jackson National Life
Insurance Company**
A Stock Company



JACKSON NATIONAL LIFE INSURANCE COMPANY

("the Company" or Jackson National) agrees to provide benefits to the Contract Owner subject to the provisions set forth in this Contract and in consideration of any application and Premium the Company receives.

Thank you for choosing Jackson National. If you have any questions, please contact the Company at the Service Center address or telephone number shown on the Contract Data Page.

THIS IS A LEGAL CONTRACT BETWEEN YOU AND THE COMPANY.

READ YOUR CONTRACT CAREFULLY.

RIGHT TO EXAMINE

YOU MAY RETURN THIS CONTRACT TO THE SELLING AGENT OR JACKSON NATIONAL LIFE WITHIN [20] DAYS ([30] DAYS IF IT WAS PURCHASED AS A REPLACEMENT CONTRACT) AFTER YOU RECEIVE IT. UPON RECEIPT OF THIS CONTRACT, THE COMPANY WILL REFUND THE PREMIUM PAID, PLUS ANY FEE OR CHARGES DEDUCTED FROM THE PREMIUM LESS ANY LOANS AND/OR WITHDRAWALS. UPON SUCH REFUND, THE CONTRACT SHALL BE VOID.

THIS CONTRACT MAY CONTAIN AN INTEREST RATE BONUS. PREMIUM PAID INTO THE CONTRACT GUARANTEED PERIOD(S) WILL RECEIVE THE APPLICABLE INTEREST RATE BONUS FOR ONE YEAR FROM THE DATE OF PAYMENT.

THE ACCUMULATED VALUE IS SUBJECT TO AN EXCESS INTEREST ADJUSTMENT WHICH MAY INCREASE OR DECREASE AMOUNTS PAYABLE OR WITHDRAWN. THE WITHDRAWAL VALUE WILL NEVER DECREASE TO LESS THAN THE MINIMUM AMOUNT GUARANTEED UNDER THE CONTRACT.

INDIVIDUAL FLEXIBLE PREMIUM
DEFERRED FIXED ANNUITY WITH
DEATH BENEFIT AND EXCESS
INTEREST ADJUSTMENT. INCOME
OPTIONS AVAILABLE.
NONPARTICIPATING

This Contract is signed by the
Company

A handwritten signature in black ink, enclosed in large square brackets.

President and Chief Executive Officer

A handwritten signature in black ink, enclosed in large square brackets.

Secretary

Thank you for choosing Jackson National Life Insurance Company[®], hereinafter also referred to as "the Company" or "Jackson[®]." If You have any questions, please contact the Company at the Service Center address and telephone number shown on the Contract Data Page.

THIS ANNUITY CONTRACT IS ISSUED BY THE COMPANY AND IS A LEGAL AGREEMENT BETWEEN THE OWNER ("YOU") AND JACKSON NATIONAL LIFE INSURANCE COMPANY.

READ YOUR CONTRACT CAREFULLY.

THE WITHDRAWAL VALUE AVAILABLE UNDER THIS CONTRACT DURING THE INDEXED OPTION PERIOD IS THE CONTRACT VALUE LESS ANY WITHDRAWAL CHARGES.

PLEASE NOTE THAT THIS CONTRACT HAS INVOLVEMENT WITH EXTERNAL INDICES. WHILE THE CONTRACT VALUES MAY BE AFFECTED BY THE EXTERNAL INDICES, THE CONTRACT DOES NOT DIRECTLY PARTICIPATE IN ANY STOCK OR EQUITY INVESTMENTS. INDEX INTEREST CREDITED TO THE INDEXED OPTION IS NOT GUARANTEED AND MAY VARY BASED UPON THE PERFORMANCE OF THE INDICES. HOWEVER, THE WITHDRAWAL VALUE WILL NEVER BE LESS THAN THE GUARANTEED MINIMUM ACCUMULATION VALUE.

NOTICE OF RIGHT TO EXAMINE CONTRACT

YOU MAY RETURN THIS CONTRACT TO THE SELLING PRODUCER OR THE COMPANY WITHIN [10] DAYS ([30] DAYS IF IT WAS PURCHASED AS A REPLACEMENT CONTRACT) AFTER YOU RECEIVE IT. THE COMPANY WILL REFUND THE PREMIUM PAID PLUS ANY FEE OR CHARGES DEDUCTED FROM THE PREMIUM, LESS THE AMOUNT OF ANY PARTIAL WITHDRAWALS. UPON SUCH REFUND, THE CONTRACT SHALL BE VOID.

INDIVIDUAL MODIFIED SINGLE
PREMIUM DEFERRED FIXED
INDEX ANNUITY.
DEATH BENEFIT AVAILABLE.
INCOME OPTION AVAILABLE.
NONPARTICIPATING.

This Contract is signed by the Company



President and Chief Executive Officer



Secretary

[1 Corporate Way
Lansing, Michigan 48951
www.jnl.com]

Jackson National Life Insurance Company

A Stock Company



Thank you for choosing Jackson National Life Insurance Company, hereinafter also referred to as "the Company." If You have any questions, please contact the Company at the Service Center address and telephone number shown on the Contract Data Page.

THIS ANNUITY CONTRACT IS ISSUED BY THE COMPANY AND IS AN AGREEMENT BETWEEN THE OWNER ("YOU") AND JACKSON NATIONAL LIFE INSURANCE COMPANY.

READ YOUR CONTRACT CAREFULLY.

AMOUNTS ALLOCATED TO THE SEPARATE ACCOUNT INVESTMENT DIVISIONS ARE NOT GUARANTEED AND MAY INCREASE OR DECREASE BASED UPON THE INVESTMENT EXPERIENCE OF THE UNDERLYING MUTUAL FUNDS.

THE FIXED ACCOUNT OPTIONS ARE SUBJECT TO AN EXCESS INTEREST ADJUSTMENT WHICH MAY INCREASE OR DECREASE AMOUNTS PAYABLE, TRANSFERRED OR WITHDRAWN, BUT THE FIXED ACCOUNT CONTRACT VALUE WILL NEVER DECREASE TO LESS THAN THE SUM OF THE FIXED ACCOUNT MINIMUM VALUES.

THE FIXED ACCOUNT CONTRACT VALUE AND DEATH BENEFIT WILL NEVER BE LESS THAN THAT REQUIRED BY THE STATE WHERE THIS CONTRACT WAS DELIVERED.

NOTICE OF RIGHT TO EXAMINE CONTRACT

YOU MAY RETURN THIS CONTRACT TO THE SELLING PRODUCER OR THE COMPANY WITHIN [10] DAYS ([30] DAYS IF IT WAS PURCHASED AS A REPLACEMENT CONTRACT) AFTER YOU RECEIVE IT. THE COMPANY WILL REFUND THE CONTRACT VALUE, WITHOUT DEDUCTION FOR ANY SALES CHARGES, FOR THE BUSINESS DAY ON WHICH THE CONTRACT IS RECEIVED AT ITS SERVICE CENTER. UPON SUCH REFUND, THE CONTRACT SHALL BE VOID.

INDIVIDUAL DEFERRED VARIABLE AND FIXED ANNUITY CONTRACT (FLEXIBLE PREMIUM).
DEATH BENEFIT AVAILABLE.
INCOME OPTIONS AVAILABLE.
NONPARTICIPATING.

This Contract is signed by the Company


President and Chief Executive Officer


Secretary

[1 Corporate Way
Lansing, Michigan 48951
www.jnl.com]

Jackson National Life Insurance Company

A Stock Company



Thank you for choosing Jackson National Life Insurance Company.
If You have any questions, please contact the Company at the Service Center
address and telephone number shown on the Policy Data Page.

**THIS RENEWABLE AND CONVERTIBLE TERM LIFE INSURANCE POLICY
OFFERED BY JACKSON NATIONAL LIFE
IS A LEGAL CONTRACT BETWEEN YOU AND US.
READ YOUR POLICY CAREFULLY.**

We agree to pay to the Beneficiary the Death Benefit and any
other Policy benefits payable, less any Premium due, because of the Insured's
death if the Insured dies while this Policy is in force.
This agreement is subject to the terms of this Policy.

NOTICE OF RIGHT TO EXAMINE POLICY

YOU MAY RETURN THIS CONTRACT TO THE SELLING PRODUCER OR JACKSON
NATIONAL WITHIN [20] DAYS ([30] DAYS IF IT WAS PURCHASED AS A
REPLACEMENT CONTRACT) AFTER YOU RECEIVE IT, AND THE COMPANY WILL
REFUND THE PREMIUM PAID PLUS ANY FEE OR CHARGES DEDUCTED FROM
THE PREMIUM, LESS THE AMOUNT OF ANY PARTIAL WITHDRAWALS.

RENEWABLE TERM LIFE INSURANCE TO
AGE 95 WITH PREMIUM CHANGE
PROVISION. MAXIMUM PREMIUMS AS
SHOWN IN SCHEDULE. CONVERTIBLE
PRIOR TO LATEST CONVERSION DATE
SHOWN ON THE POLICY DATA PAGE.
NONPARTICIPATING.

This Contract is signed by the
Company

A handwritten signature in black ink, enclosed in large square brackets.

**President and Chief Executive
Officer**

A handwritten signature in black ink, enclosed in large square brackets.

Secretary

[1 Corporate Way
Lansing, Michigan 48951
www.jnl.com]

Jackson National Life Insurance Company

A Stock Company



Thank you for choosing Jackson National Life Insurance Company.
If You have any questions, please contact the Company at the Service Center address
and telephone number shown in the Policy Data Page 3a.

**THIS FLEXIBLE PREMIUM ADJUSTABLE LIFE INSURANCE POLICY OFFERED
BY JACKSON NATIONAL LIFE (JNL)
IS A LEGAL CONTRACT BETWEEN YOU AND JNL.**

READ YOUR POLICY CAREFULLY.

We agree to pay to the Beneficiary the Death Benefit upon due proof that the death of
the Insured occurred while this Policy is in force.
This agreement is subject to the terms of this Policy.

RIGHT TO EXAMINE POLICY

YOU MAY RETURN THIS POLICY TO THE SELLING PRODUCER OR JACKSON NATIONAL
WITHIN [20] DAYS AFTER YOU RECEIVE IT. THE COMPANY WILL REFUND THE
PREMIUM PAID. IF THIS POLICY IS PURCHASED AS A REPLACEMENT, YOU MAY
RETURN IT WITHIN [30] DAYS AFTER YOU RECEIVE IT. THE COMPANY WILL THEN
REFUND THE PREMIUM PAID PLUS ANY FEES OR CHARGES IMPOSED BY THE POLICY.
UPON SUCH REFUND, THE POLICY SHALL BE VOID FROM THE BEGINNING.

FLEXIBLE PREMIUM ADJUSTABLE
LIFE INSURANCE POLICY. FLEXIBLE
PREMIUM PAYABLE TO ATTAINED
AGE 121 DURING LIFETIME OF INSURED.
ADJUSTABLE DEATH BENEFIT.
NONPARTICIPATING.

**This Contract is signed at the
Home Office of Jackson National Life,
Lansing, Michigan**


President and Chief Executive Officer


Secretary

Thank you for choosing Jackson National Life Insurance Company, hereinafter also referred to as "the Company." If you have any questions, please contact the Company at the Service Center address and telephone number shown on the Policy Data Page.

THIS INDIVIDUAL FLEXIBLE PREMIUM ADJUSTABLE VARIABLE LIFE INSURANCE POLICY IS ISSUED BY THE COMPANY AND IS A LEGAL CONTRACT BETWEEN THE OWNER ("YOU") AND JACKSON NATIONAL LIFE INSURANCE COMPANY.

READ YOUR POLICY CAREFULLY.

We agree to pay to the Beneficiary the Death Benefit Proceeds upon due proof that the death of the Insured occurred while this Policy is in force. This agreement is subject to the terms of this Policy.

THE METHOD FOR DETERMINING THE AMOUNT OF INSURANCE PAYABLE AT DEATH CAN BE FOUND IN THE DEATH BENEFIT PROVISIONS OF THE POLICY.

THE DEATH BENEFIT PROCEEDS AND AMOUNTS ALLOCATED TO THE SEPARATE ACCOUNT INVESTMENT DIVISIONS ARE NOT GUARANTEED AND MAY INCREASE OR DECREASE BASED UPON THE INVESTMENT EXPERIENCE OF THE UNDERLYING MUTUAL FUNDS.

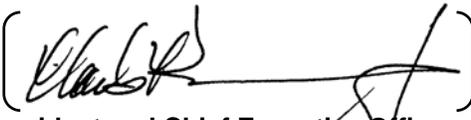
THE POLICY'S FIXED ACCOUNT VALUE IN THE GENERAL ACCOUNT WILL EARN INTEREST DAILY AT AN ANNUAL EFFECTIVE RATE EQUAL TO THE FIXED ACCOUNT MINIMUM INTEREST RATE. INTEREST IN EXCESS OF THE FIXED ACCOUNT MINIMUM INTEREST RATE MAY BE APPLIED IN THE CALCULATION OF THE FIXED ACCOUNT VALUE AT SUCH RATES AS THE COMPANY MAY DETERMINE.

RIGHT TO EXAMINE POLICY

YOU MAY RETURN THIS POLICY TO THE SELLING PRODUCER OR THE COMPANY WITHIN [10] DAYS ([30] DAYS IF IT WAS A REPLACEMENT POLICY) AFTER YOU RECEIVE IT. THE COMPANY WILL REFUND THE POLICY VALUE (PLUS ANY FEES OR CHARGES IMPOSED BY THE POLICY) FOR THE BUSINESS DAY ON WHICH THE POLICY IS RECEIVED AT ITS SERVICE CENTER. UPON SUCH REFUND, THE POLICY SHALL BE VOID FROM THE BEGINNING.

INDIVIDUAL FLEXIBLE PREMIUM
ADJUSTABLE VARIABLE LIFE INSURANCE
POLICY.
FLEXIBLE PREMIUM PAYABLE DURING
INSURED'S LIFETIME TO ATTAINED AGE 121.
DEATH BENEFIT PERIOD OF COVERAGE NOT
GUARANTEED.
NONPARTICIPATING.

This Contract is signed at the
Home Office of Jackson National Life,
Lansing, Michigan


President and Chief Executive Officer

Secretary

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Supporting Document Schedules

		Item Status:	Status Date:
Bypassed - Item:	Flesch Certification		
Bypass Reason:	Not applicable		
Comments:			
		Item Status:	Status Date:
Bypassed - Item:	Application		
Bypass Reason:	Not applicable		
Comments:			
		Item Status:	Status Date:
Satisfied - Item:	Free Look Substitution Contract Matrix		
Comments:			
Attachment:			
	AR free look 12-09-09.pdf		

**ARKANSAS REPLACEMENT FREE LOOK PROVISIONS
REVISED FRONT COVERS – REGULATION EFFECTIVE 01/01/10**

Form Number	Description	Approval Date
ANNUITY CONTRACTS		
Fixed Annuity		
A505	Individual Deferred Fixed Annuity Contract	6/28/2000
IA300	Individual Immediate Fixed Annuity Contract	7/30/2002
A600 2/99	Individual Deferred Fixed Annuity Contract	3/1/1999
A600A 2/99	Individual Deferred Fixed Annuity Contract	3/1/1999
A600B 2/99	Individual Deferred Fixed Annuity Contract	3/1/1999
A600C 2/99	Individual Deferred Fixed Annuity Contract	3/1/1999
A610 10/99	Individual Deferred Fixed Annuity Contract	10/26/1999
A610A 10/99	Individual Deferred Fixed Annuity Contract	10/26/1999
A610B 10/99	Individual Deferred Fixed Annuity Contract	10/26/1999
A620 7/99	Individual Deferred Fixed Annuity Contract	08/16/1999
A620B 7/99	Individual Deferred Fixed Annuity Contract	08/16/1999
A630B 9/99	Individual Deferred Fixed Annuity Contract	09/10/1999
A630C 9/99	Individual Deferred Fixed Annuity Contract	09/10/1999
A640B 4/00	Individual Deferred Fixed Annuity Contract	04/18/2000
A640C 4/00	Individual Deferred Fixed Annuity Contract	04/18/2000
A600-2	Individual Deferred Fixed Annuity Contract	01/06/2003
A600A-2	Individual Deferred Fixed Annuity Contract	01/06/2003
A600B-2	Individual Deferred Fixed Annuity Contract	01/06/2003
A600C-2	Individual Deferred Fixed Annuity Contract	01/06/2003
A610-2	Individual Deferred Fixed Annuity Contract	01/10/2003
A610A-2	Individual Deferred Fixed Annuity Contract	01/06/2003
A610B-2	Individual Deferred Fixed Annuity Contract	01/06/2003
A620-2	Individual Deferred Fixed Annuity Contract	01/06/2003
A620B-2	Individual Deferred Fixed Annuity Contract	01/06/2003
A630B-2	Individual Deferred Fixed Annuity Contract	01/10/2003
A630C-2	Individual Deferred Fixed Annuity Contract	01/10/2003
A640B-2	Individual Deferred Fixed Annuity Contract	01/14/2003
A640C-2	Individual Deferred Fixed Annuity Contract	01/14/2003
A650B-2	Individual Deferred Fixed Annuity Contract	01/13/2006
A650C-2	Individual Deferred Fixed Annuity Contract	01/13/2006
Fixed Index Annuity		
FIA350	Individual Modified Single Premium Deferred Fixed Index Annuity	09/28/2009
FIA100	Individual Modified Single Premium Deferred Fixed Index Annuity	08/17/2009
FIA700	Individual Single Premium Deferred Indexed and Fixed Annuity	07/08/2005
FIA800	Individual Single Premium Deferred Indexed and Fixed Annuity	08/04/2005
FIA850	Individual Single Premium Deferred Indexed and Fixed Annuity	08/04/2005
FIA900	Individual Modified Single Premium Deferred Fixed Index Annuity	05/02/2007
FIA950	Individual Modified Single Premium Deferred Fixed Index Annuity	11/28/2007
ELI-DA500	Individual Single Premium Deferred Indexed and Fixed Annuity	12/09/1998
Variable Annuity		
VA210	Individual Deferred Fixed and Variable Annuity Contract	10/08/2004
VA220	Individual Deferred Fixed and Variable Annuity Contract	06/08/2004
VA310	Individual Deferred Fixed and Variable Annuity Contract	02/02/2006
VA410	Individual Deferred Fixed and Variable Annuity Contract	06/21/2004
VA340	Individual Deferred Fixed and Variable Annuity Contract	10/15/2008
LIFE POLICIES		
L1580AR	Traditional Whole Life Insurance Policy	03/01/2007
L1700	Renewable Term Life Insurance Policy	06/05/2001
UL2005	Flexible Premium Adjustable Life Insurance Policy	11/12/2004
UL2007	Flexible Premium Adjustable Life Insurance	02/05/2007
VUL1804AR	Individual Flexible Premium Adjustable Variable	03/11/2008
VUL1805AR	Individual Flexible Premium Adjustable Variable	03/11/2008