

SERFF Tracking Number: JACK-126089951 State: Arkansas
Filing Company: Jackson National Life Insurance Company State Tracking Number: 42015
Company Tracking Number: 7616
TOI: L06I Individual Life - Variable Sub-TOI: L06I.002 Single Life - Flexible Premium
Product Name: Assignment Endorsement
Project Name/Number: Assignment Endorsement/7616

Filing at a Glance

Company: Jackson National Life Insurance Company

Product Name: Assignment Endorsement

SERFF Tr Num: JACK-126089951 State: Arkansas

TOI: L06I Individual Life - Variable

SERFF Status: Closed-Approved-
Closed State Tr Num: 42015

Sub-TOI: L06I.002 Single Life - Flexible
Premium

Co Tr Num: 7616

State Status: Approved-Closed

Filing Type: Form

Reviewer(s): Linda Bird

Authors: Julie Hughes, Lynda
Neese, Lynne Gerding

Disposition Date: 04/02/2009

Date Submitted: 03/31/2009

Disposition Status: Approved-
Closed

Implementation Date Requested: 05/01/2009

Implementation Date:

State Filing Description:

General Information

Project Name: Assignment Endorsement

Status of Filing in Domicile: Not Filed

Project Number: 7616

Date Approved in Domicile: 03/30/2009

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: 04/02/2009

Explanation for Other Group Market Type:

State Status Changed: 04/02/2009

Deemer Date:

Created By: Lynne Gerding

Submitted By: Lynda Neese

Corresponding Filing Tracking Number: 7616

Filing Description:

Submitted for your review and approval is the above referenced form. This is a new form and will not replace any existing form. Upon approval, this form will automatically be attached to new issues of Variable Universal Life policies, VUL1804AR and VUL1805AR, approved by your Department 03/11/2008 (State Tr Num: 38314).

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The Securities and Exchange Commission recently adopted new Rule 12h-7 under the Securities Exchange Act of 1934 which provides insurance companies with an exemption from Exchange Act reporting with respect to certain securities that are registered under the Securities Act and regulated as insurance under state law. The effective date of the rule is May 1, 2009.

Several conditions must be met in order for an insurance company to rely on Rule 12h-7, including that the insurer taking steps reasonably designed to ensure that a trading market for the securities does not develop, including, except to the extent prohibited by state law or action of a state regulator, requiring written notice to, and acceptance by, the issuer prior to any assignment or other transfer of the securities and reserving the right to refuse assignments or other transfers. This condition requires Jackson to modify its policy language to restrict assignments and file the modified policy forms with state insurance departments.

We have reviewed the enclosed form and to the best of our knowledge and belief the provisions of the form complies with applicable laws and regulations of your jurisdiction. With regard to Regulation 19, Jackson National Life hereby certifies that we do NOT discriminate based on sex in the sale of insurance. The issue ages for the underlying policy forms are 0-90.

This 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.

A readability certification has not been included with this submission as the endorsement is regulated as a security by the Securities and Exchange Commission and is not subject to readability requirements.

Any variables within the form have been bracketed and generally consist of names, dates and numbers. This form, when issued, may vary in format, paper size, border and Company logo. We will correct any minor typographical error that may be identified after filing. The form 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 form may vary somewhat in format, such as the two-sided page format being printed as one-sided pages. However, the form's content 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@jackson.com.

Company and Contact

Filing Contact Information

SERFF Tracking Number: JACK-126089951 State: Arkansas
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Lynda Neese, Manager pd&sf@jackson.com
 1 Corporate Way 800-317-7989 [Phone]
 Lansing, MI 48909 517-706-5522 [FAX]

Filing Company Information

Jackson National Life Insurance Company CoCode: 65056 State of Domicile: Michigan
 1 Corporate Way Group Code: 918 Company Type:
 Lansing, MI 48915 Group Name: State ID Number:
 (800) 317-7989 ext. [Phone] FEIN Number: 38-1659835

Filing Fees

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

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Jackson National Life Insurance Company	\$20.00	03/31/2009	26842030

SERFF Tracking Number: JACK-126089951 State: Arkansas
Filing Company: Jackson National Life Insurance Company State Tracking Number: 42015
Company Tracking Number: 7616
TOI: L061 Individual Life - Variable Sub-TOI: L061.002 Single Life - Flexible Premium
Product Name: Assignment Endorsement
Project Name/Number: Assignment Endorsement/7616

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Linda Bird	04/02/2009	04/02/2009

SERFF Tracking Number: JACK-126089951 *State:* Arkansas
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Disposition

Disposition Date: 04/02/2009

Implementation Date:

Status: Approved-Closed

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	AR - Cert		Yes
Form	Assignment Endorsement		Yes

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Form Schedule

Lead Form Number: 7616

Schedule Item Status	Form Number	Form Type Form Name	Action	Action Specific Data	Readability	Attachment
	7616	Policy/Cont Assignment ract/Fratern Endorsement al Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	Initial		0.000	7616 endorsement form 03-24- 09.pdf

ASSIGNMENT ENDORSEMENT

This endorsement is made a part of the Policy 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 Policy to which it is attached, the provisions of this endorsement will control.

The **ASSIGNMENT** provision in the **GENERAL PROVISIONS** is deleted and replaced with the following:

"ASSIGNMENT. The Owner may assign this Policy while it is in force subject to the interest of any assignee or irrevocable Beneficiary. The Company will not be bound by an assignment unless it is in writing and has been accepted and recorded at the Company's Service Center. The Company reserves the right to refuse assignments or other transfers at any time on a non-discriminatory basis. An assignment will take effect when recorded by the Company. The Company is not responsible for any payment made before an assignment is recorded. **The Company assumes no responsibility for the validity or tax consequences of any assignment. If You make an assignment, You may have to pay income tax. You are encouraged to obtain legal and/or tax advice before assigning this Policy.**"

Signed for the
Jackson National Life Insurance Company


President and Chief Executive Officer

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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:
Bypassed - Item:	Life & Annuity - Acturial Memo		
Bypass Reason:	Not applicable		
Comments:			
		Item Status:	Status Date:
Satisfied - Item:	AR - Cert		
Comments:			
Attachment:			
AR - Cert.pdf			

CONSENT TO SUBMIT RATES
AND/OR COST BASIS FOR APPROVAL

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

A) that all premium rates and/or cost basis both “maximum” and “current or projected,” used in relation to form number 7616 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: March 31, 2009