

SERFF Tracking Number: JACK-126183317 State: Arkansas
Filing Company: Jackson National Life Insurance Company State Tracking Number: 42693
Company Tracking Number: 7579
TOI: A02.11 Individual Annuities- Deferred Non- Sub-TOI: A02.11.002 Flexible Premium
Variable and Variable
Product Name: Endorsement
Project Name/Number: Endorsement/7579

Filing at a Glance

Company: Jackson National Life Insurance Company

Product Name: Endorsement SERFF Tr Num: JACK-126183317 State: Arkansas
TOI: A02.11 Individual Annuities- Deferred Non- SERFF Status: Closed-Approved- State Tr Num: 42693
Variable and Variable Closed
Sub-TOI: A02.11.002 Flexible Premium Co Tr Num: 7579 State Status: Approved-Closed
Filing Type: Form Reviewer(s): Linda Bird
Authors: Julia Braem, Julie Hughes, Lynne Gerding Disposition Date: 06/23/2009
Date Submitted: 06/18/2009 Disposition Status: Approved-Closed
Implementation Date Requested: On Approval Implementation Date:
State Filing Description:

General Information

Project Name: Endorsement
Project Number: 7579
Requested Filing Mode: Review & Approval

Status of Filing in Domicile: Not Filed
Date Approved in Domicile:
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:
Submission Type: New Submission
Overall Rate Impact:
Filing Status Changed: 06/23/2009

Market Type: Individual
Group Market Size:
Group Market Type:
Explanation for Other Group Market Type:
State Status Changed: 06/22/2009
Created By: Lynne Gerding
Corresponding Filing Tracking Number: 7579

Deemer Date:
Submitted By: Julia Braem
Filing Description:
Submitted for your approval is the above-referenced endorsement.

This form will amend the Latest Income Date provision of Jackson National Life Insurance variable annuity contracts

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allowing the latest income date to extend to age 100.

This form is new and will not replace any currently approved form. Effective April 6, 2009, the Company instituted the practice to require that the Owner begin an income option upon the Income Date or Latest Income Date, as stated in the contract. In all variable annuity contracts prior to April 6, 2009 the Latest Income Date is defined as the date on which the Owner attains age 90 unless otherwise approved by the Company. This endorsement is being made available to the stated group below as a consideration so as not to disadvantage older owners by requiring the immediate annuitization of their contract. This form will be provided to Owner's of individual variable annuity contracts that were in force as of April 6, 2009 where the Owner has attained or passed age 90.

The form will be issued by Jackson National Life Insurance Company and the variable annuity contracts to which it will be attached are marketed to the general public by appropriately licensed registered representatives through broker/dealers and financial institutions.

The form is exempt from filing with Michigan, our State of domicile, by Order No. 97 010 M, which was issued and entered January 29, 1997, effective February 1, 1997. To the best of our knowledge and belief the provisions comply with applicable laws and regulations of your jurisdiction. With regard to Regulation 19, Jackson National Life hereby certifies that we do NOT discriminate based on sex in the sale of insurance.

Variables within the form have been bracketed and generally consist of names, dates and numbers. The form, when issued, may vary in format, paper size, border and Company logo. We will correct any minor typographical error that may be identified after filing. Additionally, a one-inch square bar code may be placed in the far bottom left-hand corner.

If produced electronically, the form may vary somewhat in format, such as the two-sided page format being printed as one-sided pages. However, the content of each form will remain exactly as submitted.

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

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

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 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	06/18/2009	28673908

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Disposition

Disposition Date: 06/23/2009

Implementation Date:

Status: Approved-Closed

Comment: Company has revised the endorsement to add "or LATEST ANNUITY DATE (as applicable.)" to the definition title.

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 - Acturial Memo		No
Supporting Document	Statement of Variability		Yes
Supporting Document	AR - Certification Notice		Yes
Form (revised)	Endorsement		Yes
Form	Endorsement	Replaced	Yes

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Amendment Letter

Submitted Date: 06/22/2009

Comments:

The attached endorsement has been revised to add "or LATEST ANNUITY DATE (as applicable.)" to the definition title.

I apologize for any inconvenience.

Best regards,
 Julia Braem
 800-317-7989

Changed Items:

Form Schedule Item Changes:

Form Schedule Item Changes:

Form Number	Form Type	Form Name	Action	Form Action Other	Previous Filing #	Replaced Form #	Readability Score	Attachments
7579	Policy/Contract/Fraternal Certificate:	Endorsement	Initial				0.000	7579 Endorsement 06-22-09.pdf

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Note To Filer

Created By:

Linda Bird on 06/22/2009 02:56 PM

Last Edited By:

Linda Bird

Submitted On:

06/22/2009 02:56 PM

Subject:

Request to reopen

Comments:

Filing has been reopened in order for revised endorsement to be submitted.

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Form Schedule

Lead Form Number: 7579

Schedule Item Status	Form Number	Form Type Form Name	Action	Action Specific Data	Readability	Attachment
	7579	Policy/Cont Endorsement ract/Fratern al Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	Initial		0.000	7579 Endorsement 06-22-09.pdf

ENDORSEMENT

This Endorsement forms a part of the Contract to which it is attached. The effective date of the Endorsement is the Issue Date of the Contract. In the event of any conflict between the provisions of the Contract and this Endorsement, the provisions of this Endorsement will control.

The **LATEST INCOME DATE** or **LATEST ANNUITY DATE** (as applicable) definition is amended to read as follows:

"LATEST INCOME DATE or **LATEST ANNUITY DATE** (as applicable). The Contract Anniversary on or next following the Owner's 100th birthday under a Non-Qualified Plan Contract, or such earlier date required by the applicable qualified plan, law or regulation."

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: Statement of Variability		
Comments:		
Attachment: 7579 Statement of Variability.pdf		

	Item Status:	Status Date:
Satisfied - Item: AR - Certification Notice		
Comments:		
Attachment: AR - Certification Notice.pdf		

JACKSON NATIONAL LIFE INSURANCE COMPANY
STATEMENT OF VARIABILITY
Endorsement: 7579
Endorsement

Revised: 06/17/2009

Page(s)	Bracketed (Variable)	Range of Variables
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.

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 7579 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: June 18, 2009

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"LATEST INCOME DATE. The Contract Anniversary on or next following the Owner's 100th birthday under a Non-Qualified Plan Contract, or such earlier date required by the applicable qualified plan, law or regulation."

Signed for the
Jackson National Life Insurance Company


President and Chief Executive Officer