

SERFF Tracking Number: JACK-126247785 State: Arkansas
Filing Company: Jackson National Life Insurance Company State Tracking Number: 43167
Company Tracking Number: FIA100 ET AL
TOI: A07I Individual Annuities - Special Sub-TOI: A07I.001 Equity Indexed
Product Name: Individual Modified Single Premium Deferred Fixed Index Annuity
Project Name/Number: Individual Modified Single Premium Deferred Fixed Index Annuity/FIA100 ET AL

Filing at a Glance

Company: Jackson National Life Insurance Company

Product Name: Individual Modified Single SERFF Tr Num: JACK-126247785 State: Arkansas

Premium Deferred Fixed Index Annuity

TOI: A07I Individual Annuities - Special SERFF Status: Closed-Approved- State Tr Num: 43167

Closed

Sub-TOI: A07I.001 Equity Indexed

Co Tr Num: FIA100 ET AL

State Status: Approved-Closed

Filing Type: Form

Reviewer(s): Linda Bird

Authors: Julie Hughes, Lynda

Disposition Date: 08/17/2009

Neese, Lynne Gerding, Sarah

Hernandez

Date Submitted: 08/11/2009

Disposition Status: Approved-Closed

Implementation Date Requested: 09/28/2009

Implementation Date:

State Filing Description:

General Information

Project Name: Individual Modified Single Premium Deferred Fixed Index Annuity Status of Filing in Domicile: Not Filed

Project Number: FIA100 ET AL

Date Approved in Domicile:

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: 08/17/2009

Explanation for Other Group Market Type:

State Status Changed: 08/17/2009

Deemer Date:

Created By: Lynne Gerding

Submitted By: Lynda Neese

Corresponding Filing Tracking Number: FIA100 ET AL

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Filing Description:

Submitted for your review and approval are the above-referenced forms. These are new forms and will not replace any other forms in use. This product is an Individual Modified Single Premium Deferred Fixed Index Annuity. Included are the pages that will be substituted for pages with sex-distinct provisions when unisex language and values are appropriate due to the Contract issued being subject to the Norris decision.

FIA100 is substantially similar to FIA900 approved by your Department on May 2, 2007. The new product differs only as outlined below:

- This product has a guaranteed minimum interest rate (GMIR) for the Fixed Account Option and the Guaranteed Minimum Value, which may be reset each calendar year for new issues only and is guaranteed for the life of the Contract. The GMIR will be no less than the minimum nonforfeiture rate but may be greater than the minimum nonforfeiture rate. The minimum nonforfeiture rate will be determined based on the average five-year Constant Maturity Treasury Rate reported by the Federal Reserves for October of the prior calendar year. The minimum nonforfeiture rate will range from a minimum of 1% to a maximum of 3%.

The application to be used with this contract is new and the form, X100 08/09, is included with this filing for your approval. The application contains fraud language that is specific to individual states. The language is clearly identified as to those states.

Assets backing the Contract are held in the company's General Account. The Contract is intended for retirement savings or other long-term tax-deferred accumulation of assets and provides the Owner with a means for investing, on a tax-deferred basis, in a fixed option and indexed options, and provides a death benefit and guaranteed income options. These forms will be issued by Jackson National Life Insurance Company and will be marketed to the general public by appropriately independent licensed agents/producers and also by appropriately licensed registered representatives through broker/dealers and financial institutions.

The Owner issue ages for this Contract vary based on the Indexed Option period chosen as follows:

- 5-Year Indexed Option period the issue ages are 0-90
- 7-Year Indexed Option period the issue ages are 0-88
- 10-Year Indexed Option period the issue ages are 0-85

Additionally, for issue ages 81 through 90, Withdrawal Charges are lower and specific to the Indexed Option period selected. Please refer to the Withdrawal Charges Section of the Statement of Actuarial Basis for additional information.

The Contract allows for additional premiums in the first Contract year only. The Owner can elect to allocate the premium to both a Fixed Option and an Indexed Option. The Owner can elect an Indexed Option period that is for 5-, 7- or 10 years. Once elected the period cannot be changed. The Index Option provides the Owner with two different indices and

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three different crediting methods per each index to allocate their premium. The three crediting methods available on both indices are Annual Reset Monthly Averaging, Annual Reset Monthly Sum and Annual Reset Point to Point. In total based on these selections, the Contract Owner can have up to 6 different Indexed Account Options in their Contract.

The indices offered are the S&P500 Composite Index and the Multi-Strategy Index. The Multi-Strategy Index is a proprietary benchmark created by and for the sole use of the Jackson National Life Insurance Company. The Multi-Strategy Index is comprised of 100 large, mid-sized and smaller U.S. and international stocks. The stocks are identified by five different criteria: Industry Leaders, Large-Cap, Small-Cap, Global and Dividend Yield. The criteria are applied to the index once annually, on or around January 1, and are reconstituted by applying approximately 20% initial weight to each criterion.

The Fixed Option offers an interest rate that is guaranteed for one year from the receipt of the Premium payment and is subject to change on each Indexed Option Anniversary thereafter during the Indexed Option period. After the end of the Index Option period it will be guaranteed from each Contract Anniversary. Both the principal and interest are guaranteed.

The Indexed Options offer an interest rate that is guaranteed for the period chosen by the Owner. The interest rate will be the positive change in the index price as calculated in the Contract after application of the Index Participation Rate, subject to the Annual Cap. The Index Participation Rate is set at the beginning of the Indexed Option period.

The Contract contains an automatic Maturity Date. The Maturity Date is the date 75 business days following the Contract anniversary on or next following the Owner's 95th birthday. The Maturity Date will be disclosed on the Contract data page.

On the Maturity Date, the Contract Value is automatically applied to provide the income options as described in the Contract. If the Owner has not chosen an income option by the Maturity Date, the default will be the "Life Annuity with 120 Months Period Certain" option.

Upon written notice to the service center, any time before the Maturity Date, the Owner may apply the Withdrawal Value to provide one of the income options as described in the Contract.

By Company practice, and upon written notice to the service center, any time on or after the beginning of the sixth Contract year and before the Maturity Date, the Owner may apply the Contract Value to provide income options as described in the Contract.

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. To the best of our knowledge and belief, the provisions of the forms comply with applicable laws and regulations of your jurisdiction.

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Variables within the forms have been bracketed and generally consist of names, dates and numbers. The forms, when issued, may vary in line breaks due to the removal of the brackets, as well as in format, paper size, border and Company logo. We will correct any minor typographical error that may be identified after filing. Additionally, a small square bar code may be placed in the far left-hand corner.

Forms may vary somewhat in format, such as the two-sided pages versus one-sided pages. 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

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: \$70.00
 Retaliatory? No
 Fee Explanation: \$50.00 per contract - 1 contract
 \$20.00 per form - 1 form
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Jackson National Life Insurance Company	\$70.00	08/11/2009	29770837

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Linda Bird	08/17/2009	08/17/2009

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Disposition

Disposition Date: 08/17/2009

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		Yes
Supporting Document	Application		Yes
Supporting Document	Life & Annuity - Actuarial Memo		No
Supporting Document	Statement of Variability		Yes
Supporting Document	Investment Policy and Certification		Yes
Supporting Document	Statement of Understanding Draft		Yes
Supporting Document	AR - Certification Notice		Yes
Supporting Document	External Index Guidelines Certification		Yes
Supporting Document	Guaranty Assn Act and Information to Accompany Policies		Yes
Form	Individual Modified Single Premium Deferred Fixed Index Annuity		Yes
Form	Individual Modified Single Premium Deferred Fixed Index Annuity Insert Pages 3b		Yes
Form	Individual Modified Single Premium Deferred Fixed Index Annuity Unisex Insert Pages		Yes
Form	Jackson Ascenderplus Select Fixed Index Annuity Application		Yes

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Form Schedule

Lead Form Number: FIA100

Schedule Item Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	FIA100	Policy/Contract Certificate	Individual Modified Single Premium Deferred Fixed Index Annuity	Initial		54.800	FIA100 Contract (Base).pdf
	FIA100 insert pages 3b	Policy/Contract Certificate	Individual Modified Single Premium Deferred Fixed Index Annuity Insert Pages 3b	Initial		0.000	FIA100 3b pages (5-, 7-, 10-year older issue age).pdf
	FIA100U	Policy/Contract Certificate	Individual Modified Single Premium Deferred Fixed Index Annuity Unisex Insert Pages	Initial		0.000	FIA100U Unisex Insert Pages.pdf
	X100 08/09	Application/Enrollment Form	Jackson Ascenderplus Select Fixed Index Annuity Application	Initial		50.400	X100 (Base) bracketed.pdf

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 GREATER OF THE ACCUMULATION VALUE LESS ANY WITHDRAWAL CHARGES, AND CHARGES DUE UNDER ANY OPTIONAL ENDORSEMENT TO THE CONTRACT, OR THE GUARANTEED MINIMUM VALUE.

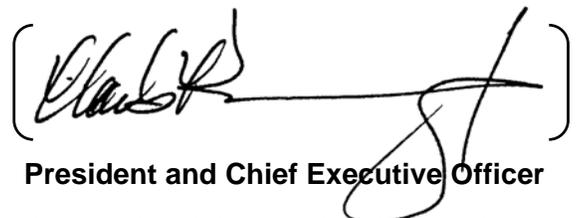
PLEASE NOTE THAT THIS CONTRACT HAS INVOLVEMENT WITH EXTERNAL INDICES. WHILE THE CONTRACT VALUES MAY BE AFFECTED BY THE EXTERNAL INDICES, THE CONTRACT DOES NOT DIRECTLY PARTICIPATE IN ANY STOCK OR EQUITY INVESTMENTS. INDEX INTEREST CREDITED TO THE INDEXED OPTION IS NOT GUARANTEED AND MAY VARY BASED UPON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

NOTICE OF RIGHT TO EXAMINE CONTRACT

YOU MAY RETURN THIS CONTRACT TO THE SELLING PRODUCER OR THE COMPANY WITHIN [10] DAYS AFTER YOU RECEIVE IT. THE COMPANY WILL REFUND THE PREMIUM PAID, 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

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CONTRACT DATA PAGE

Contract Number:	[1234567890]
Owner:	[John Doe]
Owner Issue Age:	[35]
Joint Owner:	[N/A]
Joint Owner Issue Age:	[N/A]
Annuitant:	[John Doe]
Annuitant Issue Age:	[35]
Joint or Contingent Annuitant:	[Jane Doe]
Joint or Contingent Annuitant Issue Age:	[35]
Issue Date:	[September 1, 2010]
Issue State:	[Base State]
Initial Premium Amount:	[\$10,000]
Indexed Option Period:	[10 Year Period]
Maturity Date:	[November 15, 2070]
Guaranteed Minimum Interest Rate:	[1.00% - 3.00%]
Beneficiary(ies):	[Brian Doe]

CONTRACT DATA PAGE (CONT'D)

Exchanges: The Company reserves the right to permit this Contract to be exchanged into other Companion Contract(s). On such exchanges the amount transferred from this Contract may be equal to the greater of either the Withdrawal Value or the Special Benefit Value. The Company may waive up to 100% of the applicable Withdrawal Charges on such exchanges. The Company may require You to complete and submit to the Service Center an exchange request form in Good Order before an exchange may be effected.

Withdrawal Charge: The Company may assess a Withdrawal Charge against certain amounts withdrawn from the Fixed Option or Indexed Option. Withdrawal Charges are based on a percentage of the Accumulation Value according to the length of the Indexed Option chosen on the application and as indicated on the Contract Data Page. Refer to the table below that coincides with the Indexed Option Period noted:

10-Year Indexed Option Withdrawal Charge Schedule	
Contract Year	Withdrawal Charge Percentage
[1	10.00%
2	9.50%
3	8.50%
4	7.50%
5	6.50%
6	5.50%
7	4.50%
8	4.00%
9	3.00%
10	2.00%
11 and thereafter	0.00%]

7-Year Indexed Option Withdrawal Charge Schedule	
Contract Year	Withdrawal Charge Percentage
[1	10.00%
2	9.50%
3	8.50%
4	7.50%
5	6.50%
6	5.50%
7	4.50%
*8	4.00%
9 and thereafter	0.00%]

5-Year Indexed Option Withdrawal Charge Schedule	
Contract Year	Withdrawal Charge Percentage
[1	10.00%
2	9.50%
3	8.50%
4	7.50%
5	6.50%
*6	5.50%
7 and thereafter	0.00%]

* THE WITHDRAWAL CHARGES WILL BE WAIVED AFTER THE INDEX DETERMINATION DATE COINCIDING WITH THE END OF THE INDEXED OPTION PERIOD.

Please see Withdrawal Provisions for complete explanation of charges.

We may offer a discount or reduce or eliminate the amount of the Withdrawal Charge when the Contract is sold to certain individuals or groups of individuals under circumstances that reduce our sales expense.

CONTRACT DATA PAGE (CONT'D)

Premium: Premium is a payment which is made by or on behalf of the Owner to the Company for the Contract. Premiums are flexible in the first Contract Year only. This means that the Owner may make additional Premium payments, change the amounts, frequency or timing of Premiums only during the first Contract Year. The initial Premium must be at least [\$10,000] ([\$5,000] for Qualified Plan Contracts). Subsequent Premiums must be at least [\$500]. Total Premium under a Contract may not exceed [\$1,000,000]. The Company may waive the minimum and maximum amounts at any time.

Contract Options: **FIXED OPTION**

INDEXED OPTION

Index choices of:

[S&P 500® Composite Stock Price Index]

[Multi-Strategy Index]

Crediting method choices of:

[Annual Reset Monthly Averaging]

[Annual Reset Monthly Sum]

[Annual Reset Point to Point]

The Contract Options You have selected and the associated Index Participation Rate, Monthly Average Annual Cap, Monthly Cap, or Point to Point Annual Cap will be detailed in a confirmation sent to You by the Company on the Allocation Date.

Upon withdrawal during the Indexed Option period, the Owner will receive the greater of the Accumulation Value less any Withdrawal Charges, or the Guaranteed Minimum Value. Upon distribution of the Terminal Illness Benefit or the Extended Care Benefit during the Indexed Option period, the Owner will receive up to 100% of the greater of the Accumulation Value or the Special Benefit Value and all other Contract values will be adjusted proportionately. On the death of the Owner during the Indexed Option period and before the Income Date, the Beneficiary will receive the greater of the Accumulation Value or the Special Benefit Value.

An Indexed Option period must be elected even if all Premium is allocated to the Fixed Option.

THE WITHDRAWAL VALUE AND DEATH BENEFIT THAT ARE AVAILABLE UNDER THE CONTRACT ARE NOT LESS THAN THE MINIMUM BENEFITS REQUIRED BY ANY STATUTE OF THE STATE IN WHICH THE CONTRACT IS DELIVERED.

CONTRACT DATA PAGE (CONT'D)

[The Company reserves the right to add or delete a crediting method/index combination available within the Indexed Option should an index or crediting method no longer be available or, if in the judgment of the Company's management, further use of a combination should become inappropriate in view of the purposes of this Contract. If an index and/or crediting method is no longer available or appropriate, the Company will substitute a suitable index and/or crediting method in its place and notify Your state insurance department prior to using the substituted index and/or crediting method.]

["S&P 500®" is a trademark of the McGraw Hill Companies, Inc. and has been licensed for use by the Company. This annuity is not sponsored, endorsed, sold or promoted by Standard & Poor's and Standard & Poor's makes no representation regarding the advisability of purchasing the annuity.

The Multi-Strategy Index is a proprietary benchmark created by and for the sole use of Jackson National Life Insurance Company.

The S&P 500 Index and the Multi-Strategy Index do not include the payment or reinvestment of dividends in the calculation of their performance and are not available for direct investment.]

If You have questions about this Contract including requests for information about coverage or complaint resolutions, You may contact our Service Center at the following address or telephone number.

Jackson Service Center
[P.O. Box 24068
Lansing, MI 48909-4068
1-800-644-4565]

Express Mail:
[Jackson Service Center
1 Corporate Way
Lansing, MI 48951]

DEFINITIONS

ACCUMULATION VALUE. The Accumulation Value is equal to the sum of the Fixed Option Value and the Indexed Option Value.

ALLOCATION DATE. The date that the percentage, as elected on the application, of the initial Premium, including any interest credited while in the Fixed Option, is allocated to the Indexed Option.

ANNUITANT. The natural person on whose life the income benefit for this Contract is based. The Owner may change the Annuitant at any time prior to the Income Date, unless the Owner is not a natural person. Any reference to the Annuitant includes any Joint Annuitant.

BENEFICIARY(IES). The person(s) or entity(ies) designated to receive any Contract benefits upon the death of the Owner.

BUSINESS DAY. Each day that the New York Stock Exchange is open for business.

COMPANION CONTRACT. Any contract made available and issued to You by the Company for which You may exchange this Contract.

CONTRACT. The Individual Modified Single Premium Deferred Fixed Index Annuity described herein.

CONTRACT ANNIVERSARY. Each one-year anniversary of the Issue Date.

CONTRACT OPTION. One of the options offered by the Company under this Contract, as set forth on the Contract Data Page. Each Contract Option is more fully explained in the Contract Option Provisions.

CONTRACT VALUE. During the Indexed Option period, the Contract Value is equal to the greater of the Accumulation Value or the Guaranteed Minimum Value. After the expiration of the Indexed Option period, the Contract Value is equal to the Fixed Option Value.

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

FIXED ACCOUNT OPTION. An account within the Fixed Option which is established for each Premium received in the first Contract Year.

FIXED OPTION. A Contract Option in which amounts earn a declared rate of interest.

FIXED OPTION VALUE. The Fixed Option Value is the sum of the Fixed Account Option values.

GOOD ORDER. The receipt by the Company of any and all information, documentation, instructions and/or Premium deemed necessary by the Company, in its sole discretion, to issue the Contract or execute any transaction pursuant to the terms of the Contract.

DEFINITIONS (CONT'D)

GUARANTEED MINIMUM VALUE. The Guaranteed Minimum Value is equal to the greater of: (a) ninety percent (90%) of each Premium plus interest credited at the Guaranteed Minimum Interest Rate, as shown on the Contract Data Page, per annum, less any partial withdrawals; or (b) zero.

HOSPITAL. A facility located within the United States or its territories which is operated pursuant to law; operates primarily for the care and treatment of sick and injured persons as inpatients; provides continuous 24-hour nursing service by or under the supervision of a registered graduate professional nurse (R.N.); is supervised by a staff of licensed Physicians; and has medical, diagnostic and major surgical facilities or has access to such facilities on a prearranged basis.

IMMEDIATE FAMILY. The spouse, child, brother, sister, parent or grandparent.

INCOME DATE. The Maturity Date or the date upon which the Owner elects to apply the Withdrawal Value to one of the Income Options shown in the Income Provisions, if earlier.

INCOME OPTION. Payment options as provided under the Income Provisions.

INDEX INTEREST CREDITED. The interest credited to an Indexed Account Option value at the end of each Indexed Option Year according to the Indexed Account Option's crediting method.

INDEX DETERMINATION DATE. Business Days on which certain transactions regarding an Indexed Option may occur. Index Determination Dates shall be each Friday that is a Business Day. If the Friday is not a Business Day, the Index Determination Date shall be the following Business Day.

INDEX PARTICIPATION RATE (IPR). The percentage applied to any positive change in an underlying index price over the initial index price of the crediting period, in the calculation of credited interest. The Index Participation Rate will never be less than 10% or greater than 175%.

INDEXED ACCOUNT OPTION. An account within the Indexed Option which is established for each Premium received in the first Contract Year and is defined by its Index Determination Date, index and crediting method.

INDEXED OPTION. A Contract Option for a specified period, in terms of Indexed Option Years, under which index interest will be credited. Please see Contract Option Provisions for additional information.

INDEXED OPTION ANNIVERSARY. The Index Determination Date concurrent with or immediately following the anniversary of the Allocation Date.

INDEXED OPTION MONTH. The time period between consecutive Monthly Index Determination Dates.

DEFINITIONS (CONT'D)

INDEXED OPTION VALUE. The Indexed Option Value is the sum of the Indexed Account Option values.

INDEXED OPTION YEAR. The period of time between consecutive Indexed Option Anniversaries and ending on an Indexed Option Anniversary.

ISSUE DATE. The date the Contract was issued by the Company, as shown on the Contract Data Page.

JOINT OWNER. If there is more than one Owner, each Owner shall be a Joint Owner of the Contract. Joint Owners have equal ownership rights and must both authorize any exercise of those ownership rights under this Contract.

MATURITY DATE. The Maturity Date is shown on the Contract Data Page and is the date the Contract matures. On the Maturity Date, the Contract Value will be applied to provide one of the Income Options described in the Income Provisions. It is the date 75 calendar days after the Contract Anniversary on or next following the Owner's 95th birthday. The Maturity Date is fixed and cannot be changed after issue.

MONTHLY AVERAGE ANNUAL CAP (MAAC). The maximum amount of interest that the Company will credit to an Indexed Account Option value for the Annual Reset Monthly Averaging crediting method at the end of each Indexed Option Year, expressed as a percentage. This limits the amount of interest that may be credited to an Indexed Account Option value. See Contract Option Provisions for additional information.

MONTHLY CAP (MC). The maximum monthly gain in the index that the Company will use to determine the amount credited to an Indexed Account Option value for the Annual Reset Monthly Sum crediting method at the end of each Indexed Option Year, expressed as a percentage. This limits the amount of interest that may be credited to an Indexed Account Option value. See Contract Option Provisions for additional information.

MONTHLY INDEX DETERMINATION DATE. The Index Determination Date on or immediately following the monthly anniversary date of the Allocation Date.

NON-QUALIFIED PLAN. A retirement plan which does not qualify for favorable tax treatment under sections [401, 403, 408, 408A or 457] of the Internal Revenue Code, as amended.

NURSING HOME. A facility located in the United States or its territories which operates pursuant to law in the jurisdiction in which it is located, provides custodial care under the supervision of a registered nurse (R.N.) or a Physician, and *is not* owned or operated by a member of the Beneficiary's, Annuitant's or Joint Annuitant's, Owner's or Joint Owner's Immediate Family.

OWNER ("YOU", "YOUR"). The person or entity shown on the Contract Data Page who is entitled to exercise all rights and privileges under this Contract. Usually, but not always, the Owner is also the Annuitant. If Joint Owners are named all references to Owner shall mean Joint Owner.

DEFINITIONS (CONT'D)

PHYSICIAN. An individual who is licensed to practice medicine and treat illness or injury in the state where treatment is received and who is acting within the scope of his or her license. The term Physician only refers to a Physician licensed and currently practicing in the United States or its territories. Physician does not include:

- a. An Annuitant or Joint Annuitant;
- b. An Owner or Joint Owner;
- c. Beneficiary(ies);
- d. A person who is part of the Annuitant's or Joint Annuitant's, Owner's or Joint Owner's Immediate Family.

POINT TO POINT ANNUAL CAP (PPAC). The maximum amount of interest that the Company will credit to an Indexed Account Option value for the Annual Reset Point to Point crediting method at the end of each Indexed Option Year, expressed as a percentage. This limits the amount of interest that may be credited to an Indexed Account Option value. See Contract Option Provisions for additional information.

QUALIFIED PLAN. A retirement plan which qualifies for favorable tax treatment under sections [401, 403, 408, 408A or 457] of the Internal Revenue Code, as amended.

SERVICE CENTER. The Company's address and telephone number as specified on the Contract Data Page or as may be designated by the Company from time to time.

SPECIAL BENEFIT VALUE. The Special Benefit Value is equal to the greater of: (a) 100% of each Premium, accumulated at 3% per annum from receipt of each Premium, less any partial withdrawals; or (b) zero.

WITHDRAWAL CHARGE. The charge assessed against certain withdrawals from the Fixed Option or the Indexed Option, as applicable.

WITHDRAWAL VALUE. During the Indexed Option period, the Withdrawal Value is equal to the greater of the Accumulation Value less any Withdrawal Charges, and charges due under any optional endorsement to the Contract, or the Guaranteed Minimum Value. The Withdrawal Value after the expiration of the Indexed Option period is equal to the Fixed Option Value.

GENERAL PROVISIONS

ASSIGNMENT. The Owner may assign this Contract before the Income Date, but the Company will not be bound by an assignment unless it is in writing and has been accepted and recorded at the Service Center. The Company reserves the right to refuse assignments or 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 Owner may exercise these rights subject to the interest of any assignee or irrevocable beneficiary. **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 seek legal and/or tax advice.**

BENEFICIARY. The individual(s) or entity(ies) designated by the Owner to receive any amount payable under this Contract upon the Owner's death or upon the death of the Annuitant on or after the Income Date pursuant to the terms of this Contract. (See Death Benefit Provision section for details.) The original Beneficiary(ies) will be shown on the Contract Data Page. If two or more persons are named, those surviving the Owner will share equally unless otherwise stated. If there are no surviving Beneficiaries at the death of the Owner, the death benefit will be paid to the Owner's estate. Upon the death of a Joint Owner, the surviving Joint Owner, if any, will be treated as the primary Beneficiary and all other Beneficiaries will be treated as contingent Beneficiaries. The Owner may change the Beneficiary(ies) by submitting a written request to the Service Center, unless an irrevocable beneficiary designation was previously filed with the Company. Any change will take effect when recorded by the Company. The Company is not liable for any payment made or action taken before the Company records such change.

CONFORMITY WITH LAWS. This Contract will be interpreted under the law of the state in which it is issued and any applicable federal laws. Any provision which is in conflict with the laws of such state or any federal law is amended to conform to the minimum requirements of such law.

CONTESTABILITY. The Company will not contest this Contract from its Issue Date, as shown on the Contract Data Page.

DEFERMENT OF PAYMENTS. The Company may defer making payments from the Contract for a period not exceeding six (6) months. Deferral for the six (6) month period will be made only if the Company makes a written request and receives written approval from the regulatory official of the Issue State. Subject to state requirements, interest will be credited during such deferral period.

ENTIRE CONTRACT. The Contract, and any attached Company forms, endorsements and amendments together make up the entire Contract.

INCORRECT AGE OR SEX. If the age or sex of the Owner or Annuitant is incorrect, the payments will be those that the Premium paid would have purchased at the correct age and sex. Any underpayments will be adjusted immediately by the Company. Overpayments will be deducted from future payments.

INTEREST OF OWNER. The Owner's interest in the Contract Value before the Income Date will be nonforfeitable.

GENERAL PROVISIONS (CONT'D)

MODIFICATION OF CONTRACT. Any change or waiver of a provision of this Contract must be in writing and signed by the President, a Vice President, the Secretary or Assistant Secretary of the Company. No producer or financial representative has authority to change or waive any provision of this Contract. The Company may amend or waive any portion of this Contract without notice or consent if state or federal law permits or so requires.

NONPARTICIPATING. This Contract does not share in the Company's surplus or earnings.

PROOF OF AGE, SEX OR SURVIVAL. The Company may require satisfactory proof of correct age or sex, if applicable, at any time. If any payment under this Contract is contingent upon the Annuitant, Owner, or Beneficiary being alive, the Company may require satisfactory proof of survival.

PROTECTION OF PROCEEDS. Proceeds under this Contract are not assignable by any Beneficiary prior to the time such proceeds become payable. To the extent permitted by applicable law, proceeds are not subject to the claims of creditors or to legal process.

REPORTS. The Company will send You a report at least once a year. The Company will also send You reports as required by law. They will be addressed to the last address of the Owner known to the Company.

TAXES. The Company may deduct from the Contract Value any premium tax or other taxes arising from this Contract and payable to a state or other governmental entity. Should the Company advance any amount so due, the Company does not waive any right to collect such amounts at a later date. The Company will deduct any withholding taxes required by applicable law as a result of any withdrawals or amounts payable from this Contract.

TELEPHONE REQUESTS. Telephone transactions are permitted only if the Owner has made an election to permit telephone transactions on the application or by submitting a request in writing to the Company. The Company has in place procedures which are designed to provide reasonable assurance that telephone authorizations are genuine, including tape recording of telephone communications and requesting identifying information. Accordingly, the Company and its affiliates disclaim all liability for any claim, loss or expense resulting from any alleged error or mistake in connection with a telephone request which was not properly authorized by the Owner. The Company reserves the right to modify or discontinue, at any time and without notice, the use of telephone requests and the acceptance of instructions from someone other than the Owner.

TRANSACTIONS. All transfers will occur only on the Indexed Option Anniversaries. Further details regarding transfers may be found in the Contract Option Provisions. Withdrawals, the payment of a death benefit, a payment under the Extended Care Benefit provision or a payment under the Terminal Illness Benefit provision will be processed after such request is received at the Service Center in Good Order. You will receive a confirmation notice for each transaction.

GENERAL PROVISIONS (CONT'D)

WRITTEN NOTICE. Information or instructions given to the Company by You must be in a form satisfactory to the Company, referred to as Good Order. Such notice takes effect when the Company accepts it and it is recorded at the Service Center

Any notice the Company sends to the Owner will be sent to the Owner's last known address unless the Owner requests otherwise in writing. Any written request or notice must be sent to the Service Center, unless the Company advises You otherwise. It is Your responsibility to promptly provide the Company notice of Your address change or any error in a Company notice sent to You.

CONTRACT OPTION PROVISIONS

The Contract contains two (2) types of Contract Options: Fixed Option and Indexed Option. Assets backing the Contract Options are held in the Company's general account and are subject to claims of the Company's general account creditors.

All Premium will initially be allocated to a Fixed Account Option. For the initial Premium, the percentage of the Fixed Account Option value elected on the application to be allocated to the Indexed Account Option(s) is transferred to the Indexed Account Option(s) selected on the first Index Determination Date following the date the Contract is in Good Order. For any subsequent Premium in the first Contract Year, the Fixed Account Option value associated with that Premium and elected to be allocated to the Indexed Account Option(s) is transferred to the Indexed Account Option(s) on the first Indexed Option Anniversary after its receipt in Good Order.

The Owner may request a transfer to or from the Fixed Option from or to the selected crediting method/index combinations within the Indexed Option. The Owner may also request transfers among the available crediting method/index combinations within the Indexed Option. A request for a transfer must be received in Good Order at least 30 days prior to the Indexed Option Anniversary and the transfer will be effective on the Indexed Option Anniversary. Amounts transferred will receive the Fixed Account Option interest rate, Monthly Averaging Annual Cap, Monthly Cap, and/or Point to Point Annual Cap corresponding to the Premium transferred and in effect on the effective date of the transfer. Unless specified otherwise, transfers will be taken from the Indexed Account Options associated with the crediting method/index combination selected or the Fixed Account Options in proportion to their current value.

Transfers from a Fixed Account Option will reduce the Fixed Account Option Value by the transfer amount requested. Transfers into a Fixed Account Option will increase the Fixed Account Option Value by the transfer amount requested.

Transfers from an Indexed Account Option will reduce the Indexed Account Option Value by the transfer amount requested. Transfers into an Indexed Account Option will increase the Indexed Account Option Value by the transfer amount requested.

On the Index Determination Date corresponding to the expiration of the Indexed Option period, the Company will automatically transfer the Indexed Option Value to the Fixed Option. The Fixed Option Value immediately following the transfer will be adjusted, if necessary, to be at least equal to the Guaranteed Minimum Value. Such amounts may not be transferred back to the Indexed Option. After the expiration of the Indexed Option period, Withdrawal Charges will be waived.

Fixed Option. The Fixed Option is comprised of all Fixed Account Options. The Company will credit interest to amounts allocated to each Fixed Account Option. Such interest will be credited at such rate or rates as the Company prospectively declares from time to time, at the sole discretion of the Company. Any such rate or rates so determined will remain in effect for a period of not less than twelve (12) months so long as such amount remains in the Fixed Account Option, and will continue at such rate unless changed by the Company. In no event will the interest rate credited by the Company be less than the Guaranteed Minimum Interest Rate, as shown on the Contract Data Page, per annum.

Indexed Option. Within the Indexed Option, Indexed Account Options are established for each Premium received and each index and crediting method combination. [The three crediting methods are Annual Reset Monthly Averaging, Annual Reset Monthly Sum and Annual Reset Point to Point. The two indices are the S&P 500 Index and the Multi-Strategy Index.]

CONTRACT OPTION PROVISIONS (CONT'D)

Fixed Option Value. The Fixed Option Value is equal to the sum of the Fixed Account Option values.

The Fixed Account Option value is equal to (1) the value of Premium and any amount transferred into the Fixed Account Option; (2) plus interest credited at never less than the Guaranteed Minimum Interest Rate, as shown on the Contract Data Page, per annum; (3) less any partial withdrawals, including any Withdrawal Charges and charges under any optional endorsement to the Contract on such withdrawals, any amounts transferred out of the Fixed Account Option and other charges due under any optional endorsement to the Contract.

Indexed Option Value. The Indexed Option Value is equal to the sum of the Indexed Account Option values.

The Indexed Account Option value at the beginning of the Indexed Option Year is equal to the amount allocated or transferred to the Indexed Account Option less the amount transferred out of the Indexed Account Option.

The Indexed Account Option value during the Indexed Option Year is the greater of: (a) the Indexed Account Option value at the beginning of the Indexed Option Year, less any partial withdrawals deducted from the Indexed Account Option during the current Indexed Option Year including any charges on such withdrawals; or (b) zero.

The Indexed Account Option value at the end of the Indexed Option Year is the greater of: (a) the Indexed Account Option value at the beginning of the Indexed Option Year less any partial withdrawals deducted from the Indexed Account Option during the current Indexed Option Year, including any charges on such withdrawals, plus the Index Interest Credited, less charges due under any optional endorsement to the Contract; or (b) zero.

The Index Interest Credited (IIC) at the end of the Indexed Option Year for the crediting methods is determined as follows:

[Annual Reset Monthly Averaging]

$$\text{IIC} = \text{IAOV} \times \text{MAXIMUM} [\text{MINIMUM} [\text{MAAC}, (\text{IPR} \times (\text{A} - \text{P}) / \text{P})], 0]$$

Where:

- IPR = the IPR declared at the beginning of the Indexed Option period.
- P = the index price on the initial Index Determination Date of the Indexed Option Year.
- A = the index price averaged over the Monthly Index Determination Dates since the beginning of the Indexed Option Year.
- IAOV = the greater of the Indexed Account Option value at the beginning of the Indexed Option Year, less any partial withdrawals, including any charges on such withdrawals, or zero.
- MAAC = the MAAC declared at the beginning of the Indexed Option Year.

CONTRACT OPTION PROVISIONS (CONT'D)

[Annual Reset Monthly Sum]

$$IIC = IAOV \times \text{MAXIMUM} [\sum_{t=1 \text{ to } 12} [\text{MINIMUM} [MC, (IPR \times (P_t - P_{t-1}) / P_{t-1})]], 0]$$

Where:

- IPR = the IPR declared at the beginning of the Indexed Option period.
P_{t-1} = the index price at the beginning of Index Option Month t. P₀ is the Index price on the initial Index Determination Date of the Indexed Option Year.
P_t = the index price at the end of Index Option Month t.
IAOV = the greater of the Indexed Account Option value at the beginning of the Indexed Option Year, less any partial withdrawals, including any charges on such withdrawals, or zero.
MC = the MC declared at the beginning of the Indexed Option Year.

[Annual Reset Point to Point]

$$IIC = IAOV \times \text{MAXIMUM} [\text{MINIMUM} [PPAC, (IPR \times (P_e - P_b) / P_b)], 0]$$

Where:

- IPR = the IPR declared at the beginning of the Indexed Option period.
P_b = the index price on the initial Index Determination Date of the Indexed Option Year
P_e = the index price on the last Index Determination Date of the Indexed Option Year.
IAOV = the greater of the Indexed Account Option value at the beginning of the Indexed Option Year, less any partial withdrawals, including any charges on such withdrawals, or zero.
PPAC = the PPAC declared at the beginning of the Indexed Option Year.

An index price will be established by the Company based on the closing price of the index for the applicable Index Determination Date.

Index Interest To Be Credited / Index Participation Rate / Monthly Average Annual Cap/ Monthly Cap/ Point to Point Annual Cap. The Company will credit index interest to the Indexed Account Option value(s) at the end of each Indexed Option Year. Such index interest will be the greater of: (1) the change in the index price as calculated in this Contract for the applicable crediting method after application of the Index Participation Rate, subject to the Monthly Average Annual Cap, Monthly Cap or Point to Point Annual Cap, as applicable; or (2) 0%.

CONTRACT OPTION PROVISIONS (CONT'D)

The Index Participation Rate in effect on the Allocation Date for a given index and crediting method will not change during the Indexed Option period. The Monthly Average Annual Cap, Monthly Cap and Point to Point Annual Cap are determined and guaranteed for each Indexed Option Year and may be changed on each Indexed Option Anniversary. [The Monthly Average Annual Cap declared for any Indexed Option Year will not be less than 5% for the S&P 500 Index or less than 4% for the Multi-Strategy Index. The Monthly Cap declared for any Indexed Option Year will not be less than 1% for the S&P 500 Index or less than 1% for the Multi-Strategy Index. The Point to Point Annual Cap declared for any Indexed Option Year will not be less than 3% for the S&P 500 Index or less than 3% for the Multi-Strategy Index.] These guaranteed minimum Caps apply only during the Indexed Option period. If amounts remain in an Indexed Option after the end of the Indexed Option period, which may occur when certain optional endorsements are elected, these guaranteed minimum Caps no longer apply.

The Company will prospectively declare and publish the applicable interest rates, Monthly Average Annual Caps, Monthly Caps and Point to Point Annual Caps, from time to time, at the sole discretion of the Company. This discretion includes the right to vary these factors by Fixed Account Option and Indexed Account Option and the right to declare higher rates or caps to certain amounts in the Fixed Account Options or the Indexed Account Options. The criteria for declaring higher rates and caps will be determined by the Company from time to time, and will be applied in a nondiscriminatory manner. The interest rates, the Monthly Average Annual Caps, Monthly Caps and Point to Point Annual Caps could change each Indexed Option Year.

WITHDRAWAL PROVISIONS

Prior to the Income Date and while the Owner is living, You may request a total or partial withdrawal of the Contract by submitting a request to the Service Center on a withdrawal form available from the Company. The withdrawal will be processed after such request is received at the Service Center in Good Order. If a total withdrawal is requested, You must submit either the Contract or a lost contract affidavit to the Service Center.

In no event shall the amount withdrawn, whether a full withdrawal or partial withdrawal, exceed the Withdrawal Value.

TOTAL WITHDRAWAL. During the Indexed Option period, the Withdrawal Value for a total withdrawal from the Contract is equal to the greater of the Accumulation Value less any Withdrawal Charges and charges due under any optional endorsement to the Contract, or the Guaranteed Minimum Value. After the expiration of the Indexed Option period, the Withdrawal Value for a total withdrawal from the Contract is equal to the Fixed Option Value.

PARTIAL WITHDRAWAL. Any partial withdrawal may be subject to a Withdrawal Charge and charges due under any optional endorsement to the Contract. At least [\$2,000] of the Withdrawal Value must remain after any partial withdrawal. The [\$2,000] Withdrawal Value minimum may be waived by the Company. Unless otherwise requested by the Owner, a partial withdrawal, including any Withdrawal Charges and charges due under any optional endorsement to the Contract, will be deducted from the Fixed Account Option values and the Indexed Account Option values in proportion to their current values.

For purposes of calculating the Withdrawal Charge on partial withdrawals, the Withdrawal Charge is equal to the Withdrawal Charge percentage multiplied by the total amount withdrawn from each Fixed Account Option and/or Indexed Account Option such that the total reduction in the Accumulation Value is greater than the amount requested and paid.

FREE WITHDRAWAL. Each Contract Year, 10% of the Accumulation Value determined at the date of each request may be taken free of Withdrawal Charges. Free withdrawals are not cumulative. If the requested partial withdrawal plus the sum of all prior withdrawals within a Contract Year exceeds 10% of the Accumulation Value determined as of the date of the request for withdrawal, the entire amount of the currently requested partial withdrawal will be subject to Withdrawal Charges.

QUALIFIED PLAN CONTRACT REQUIRED MINIMUM DISTRIBUTIONS. Qualified Plan Contract Required Minimum Distributions will be based upon amounts in the Contract and federal tax law requirements. You may request a withdrawal necessary to satisfy these required minimum distributions by submitting a written request to the Service Center on a withdrawal form available from the Company. The [\$2,000] Withdrawal Value minimum requirement will be waived if the amount withdrawn does not exceed the required minimum distribution amount for the Contract.

WITHDRAWAL PROVISIONS (CONT'D)

The Withdrawal Charge will be waived if the amount withdrawn does not exceed the required minimum distribution amount for the Contract. However, should You request an amount greater than the required minimum distribution amount for this Contract, no portion of the requested withdrawal will qualify for special treatment under this provision. In addition, the [\$2,000] Withdrawal Value minimum requirement will be applicable.

If withdrawals were taken under the Free Withdrawal provision and a subsequent withdrawal is taken during the same Contract Year to satisfy a required minimum distribution which results in the total withdrawal for the Contract Year (including required minimum distributions) exceeding 10% of the Accumulation Value at the time of the request, then the Contract values will be adjusted for the most recent free withdrawal (not including required minimum distributions). This adjustment is equal to the amount of the Withdrawal Charge that would have been applied if the withdrawal had been subject to Withdrawal Charges. If the sum of the free withdrawals (including required minimum distributions) still exceeds 10% of the Accumulation Value, an adjustment will be calculated for the next most recent free withdrawal (not including required minimum distributions) and will continue until the total amount of the free withdrawals (including required minimum distributions) is less than or equal to 10% of the Accumulation Value or the only free withdrawals are to satisfy a required minimum distribution.

DEATH BENEFIT PROVISIONS

The Company will pay the death benefit to the Beneficiary(ies) as set forth in this Contract, upon the Company's receipt of a request for payment with due proof of death, in Good Order.

DEATH OF OWNER BEFORE THE INCOME DATE. Upon the Owner's death, or death of any Joint Owner, before the Income Date, the death benefit will be paid to the Beneficiary(ies) designated by the Owner. In the event of the death of a Joint Owner, the surviving Joint Owner, if any, will be the primary Beneficiary. Any other beneficiary designation on record at the Service Center at the time of death will be treated as a contingent Beneficiary. Proceeds will be distributed on the death of the first Owner, unless the Joint Owner is the spouse.

DEATH BENEFIT AMOUNT BEFORE THE INCOME DATE. On the death of the Owner during the Indexed Option period and before the Income Date, the death benefit amount from the Contract shall equal the greater of the Accumulation Value, less charges due under any optional endorsement to the Contract, or the Special Benefit Value on the date the Company receives a complete request for payment in Good Order. The death benefit amount from the Contract after the expiration of the Indexed Option period and before the Income Date shall equal the Withdrawal Value on the date the Company receives a complete request for payment in Good Order.

The death benefit will be processed after such request is received at the Service Center in Good Order.

DEATH BENEFIT OPTIONS BEFORE INCOME DATE. In the event of the Owner's death, or the death of a Joint Owner, before the Income Date, a Beneficiary must request that the death benefit be paid under one of the death benefit options set out below. In addition, if the Beneficiary is the spouse of the Owner, he or she may elect to continue the Contract, at the then current Contract Value in his or her own name and exercise all of the Owner's rights under the Contract. The following are the death benefit options:

Option 1 - single lump-sum payment of the death benefit; or

Option 2 - payment of the entire death benefit within five (5) years of the date of the death of the Owner or any Joint Owner; or

Option 3 - payment of the death benefit over the lifetime of the Beneficiary or over a period not extending beyond the life expectancy of the Beneficiary, with distribution beginning within one year of the date of the death of the Owner or any Joint Owner.

Any portion of the death benefit not applied under Option 3 within one year of the date of an Owner's death, must be distributed within five (5) years of the date of death.

Payment to the Beneficiary, other than in a single lump-sum, may only be elected during the sixty-day (60) period beginning with the date of receipt of proof of death by the Service Center.

DEATH BENEFIT PROVISIONS (CONT'D)

Spousal Continuation Option. If the Joint Owner, if any, or the Beneficiary is the spouse of the deceased Owner, he or she may elect to continue the Contract in his or her own name, at the current Contract Value, and exercise all the Owner's rights under the Contract in lieu of taking the death benefit as a single lump-sum payment. The date that the Company receives the spouse's written request to continue the Contract, under this Spousal Continuation Option, and proof of the death of the Contract Owner in Good Order will be referred to as the Continuation Date.

Preselected Death Benefit Option Election. If the Contract is issued as a Non-Qualified Plan or as an IRA, prior to the Income Date, as applicable, the Owner may designate the death benefit option under which the death benefit will be paid under this Contract. This designation of the death benefit option must be given in a form acceptable to the Company, and will take effect only after being recorded by the Company.

The Owner may elect any death benefit option described in this Contract, or other death benefit option, as agreed upon by the Company at the time of election. Once elected, the designation can only be revoked or changed by the Owner in a form acceptable to the Company. Upon the death of the Owner, the Beneficiary may not revoke or modify the death benefit option elected, subject to the requirements of the Internal Revenue Code. However, at the time of the Owner's death, the Company reserves the right to change or modify the death benefit option if the death benefit option previously elected exceeds the life expectancy of the Beneficiary. If a Preselected Death Benefit Option Election is not made by the Owner prior to the Owner's death, the Beneficiary may request that the death benefit be paid under any of the death benefit options described in this Contract, or other death benefit option, as agreed upon by the Company.

If this Preselected Death Benefit Option Election is in force at the time of the Owner's death, the payment of the death benefit may not be postponed, nor can the Contract be continued under any provisions of this Contract. These restrictions apply even if the Beneficiary is the spouse of the Owner, unless such restriction is prohibited by law.

DEATH OF OWNER AFTER THE INCOME DATE. If the Owner, or any Joint Owner, dies after the Income Date, and the Owner is not an Annuitant, any remaining payments under the Income Option elected will continue at least as rapidly as under the method of distribution in effect at such Owner's death. Upon the Owner's death after the Income Date, the Beneficiary becomes the Owner.

DEATH OF ANNUITANT BEFORE INCOME DATE. Upon the death of an Annuitant, who is not an Owner, before the Income Date, the Contract remains in force and the Owner will become the Annuitant, until the Owner designates a new Annuitant, subject to the Company's administrative rules then in effect. If the Owner is not a natural person, the death of the primary Annuitant will be treated as the death of the Owner and a new Annuitant may not be designated.

DEATH OF ANNUITANT AFTER INCOME DATE. Upon the death of the Annuitant after the Income Date, the death benefit, if any, will be as specified in the Income Option elected. Death benefits will be paid at least as rapidly as under the method of distribution in effect at the Annuitant's death.

ADDITIONAL BENEFIT PROVISIONS

TERMINAL ILLNESS BENEFIT. If the Owner incurs a Terminal Illness during the Indexed Option period, up to 100% of the greater of the Accumulation Value, less charges due under any optional endorsement to the Contract, or the Special Benefit Value as of the date the Company receives written notice and proof of claim as set forth under this benefit may be withdrawn free of Withdrawal Charges. All other Contract values will be reduced proportionately for the amount withdrawn.

The amount withdrawn is subject to an aggregate amount on all contracts with the Company of [\$250,000].

You can withdraw an amount pursuant to this benefit only once, regardless of the subsequent occurrence of the same condition or the occurrence of a different condition. The Owner is not eligible for this benefit if the Owner has a Terminal Illness on the Issue Date of the Contract.

For the purpose of this Terminal Illness Benefit, the following definitions apply:

- **Physician's Statement** - means a written statement, acceptable to the Company, signed by a Physician which:
 - a) gives the Physician's diagnosis of the Owner's irreversible medical condition; and
 - b) states with reasonable medical certainty, that the irreversible medical condition will result in the death of the Owner within twelve (12) months or less from the date of the Physician's statement. This statement will take into consideration the ordinary and reasonable medical care, advice and treatment available in the same or similar communities.

- **Terminal Illness** - is an irreversible medical condition, which will result in the death of the Owner within (12) twelve months or less from the date of the Physician's statement.

CLAIM REQUIREMENTS. Written proof of the Owner's Terminal Illness must be received in Good Order by the Company at its Service Center before a Terminal Illness Benefit payment will be considered. Written proof includes a properly completed Company claim form, Your signed medical records release, and a Physician's statement of condition satisfactory to the Company. The Company reserves the right to request additional medical information from any Physician or institution which may have provided treatment for the Terminal Illness. The Company may require, at its expense, an additional examination by a Physician of its choice. If there is a discrepancy between medical opinions, the opinion of the Company's Physician will govern.

Written notice and proof of claim must be submitted to the Company at its Service Center anytime after the date the Owner develops a Terminal Illness. Contact Our Service Center for details on how to apply for benefits under this Provision.

A PAYMENT UNDER THIS PROVISION MAY BE TAXABLE. AS WITH ALL TAX MATTERS, YOU ARE ENCOURAGED TO SEEK LEGAL AND/OR TAX ADVICE.

ADDITIONAL BENEFIT PROVISIONS (CONT'D)

EXTENDED CARE BENEFIT. If the Owner is confined as an inpatient to a Nursing Home or Hospital for 90 consecutive days during the Indexed Option period, up to 100% of the greater of the Accumulation Value, less charges due under any optional endorsement to the Contract, or the Special Benefit Value as of the date the Company receives written notice and proof of claim as set forth under this benefit may be withdrawn free of Withdrawal Charges. All other Contract values will be reduced proportionately for the amount withdrawn.

The amount withdrawn is subject to an aggregate amount on all contracts with the Company of [\$250,000]. You can withdraw an amount pursuant to this benefit only once, regardless of any subsequent confinement.

CLAIM REQUIREMENTS. You are not eligible for this Extended Care Benefit if You are confined to a Nursing Home or Hospital before or during the thirty day (30) period following the Issue Date of the Contract. Written notice and proof of claim of the Owner's confinement must be submitted to the Company at its Service Center each time this benefit is exercised. The initial claim following confinement must be submitted 90 days after the date the Owner becomes confined to a Nursing Home or Hospital before a waiver will be considered pursuant to this provision. Written proof includes: (1) a properly completed Company claim form; (2) Your signed medical records release; and (3) a Physician's statement of condition satisfactory to the Company. The Company reserves the right to request additional medical information from any Physician, Hospital or Nursing Home. The Company may require, at its expense, an additional examination by a Physician of its choice. If there is a discrepancy between medical opinions, the opinion of the Company's Physician will govern, unless state law requires otherwise.

Confinement must be prescribed by a Physician and be medically necessary, meaning the confinement is appropriate and consistent with the diagnosis in accordance with accepted standards of practice, and which could not have been omitted without adversely affecting the confined Owner's condition.

A PAYMENT UNDER THIS PROVISION MAY BE TAXABLE. AS WITH ALL TAX MATTERS, YOU ARE ENCOURAGED TO SEEK LEGAL AND/OR TAX ADVICE.

INCOME PROVISIONS

On the Maturity Date, the Withdrawal Value is applied to provide one of the Income Options as described below. At any time before the Maturity Date, and upon written notice to the Service Center, the Owner may apply the Withdrawal Value to provide one of the Income Options as described below.

INCOME OPTIONS. The Owner, or any Beneficiary who is so entitled, may elect to receive a single lump-sum distribution. However, a single lump-sum distribution may be deemed a withdrawal. Alternatively, an Income Option may be elected. The election of an Income Option must be made in writing at least 30 days prior to the Maturity Date.

If no other Income Option is elected, monthly annuity payments will be made in accordance with Option 3 below, a life annuity with [120] month period certain. Payments may be made in monthly, quarterly, semiannual or annual installments as selected by the Owner. However, if the amount available to apply under an Income Option is less than \$5,000, and state law permits, the Company may make the payment in a single lump-sum. In addition, if the first payment provided would be less than [\$50], and state law permits, the Company may require the frequency of payments be made at quarterly, semiannual or annual intervals so as to result in an initial payment of at least [\$50].

NO WITHDRAWALS ARE PERMITTED DURING THE INCOME PERIOD FOR ANY INCOME OPTION UNDER WHICH PAYMENTS ARE BEING MADE PURSUANT TO LIFE CONTINGENCIES.

OPTION 1-LIFE INCOME. An annuity payable monthly during the lifetime of the Annuitant. Under this Income Option, no further payments are payable after the death of the Annuitant, and there is no provision for a death benefit payable to the Owner. Therefore, it is possible under Option 1 for the Owner to receive only one monthly annuity payment under this Income Option. In the event of the death of the Annuitant after the Income Date and prior to the first monthly annuity payment, the amount allocated to the Income Option will be paid to the Owner or the Owner's Beneficiary.

OPTION 2-JOINT AND SURVIVOR ANNUITY. An annuity payable monthly while both the Annuitant and a designated second person are living. Upon the death of either person, the monthly annuity payments will continue during the lifetime of the survivor at either the full amount previously payable or as a percentage (either one-half or two-thirds) of the full amount, as chosen at the time of election of the Income Option. Annuity payments terminate automatically and immediately upon the death of the surviving person without regard to the number or total amount of payments received. There is no minimum number of guaranteed payments, and it is possible to have only one annuity payment if both the Annuitant and the designated second person die before the due date of the second payment. In the event of the death of the Annuitant and the designated second person after the Income Date and prior to the first monthly annuity payment, the amount allocated to the Income Option will be paid to the Owner or the Owner's Beneficiary.

INCOME PROVISIONS (CONT'D)

OPTION 3-LIFE ANNUITY WITH [120] OR [240] MONTHLY PAYMENTS CERTAIN. An annuity payable monthly during the lifetime of the Annuitant with the guarantee that if, at the death of the Annuitant, payments have been made for fewer than the guaranteed [120] or [240] monthly periods, as elected, the balance of the guaranteed number of payments will continue to be made to the Owner as scheduled. In the event the Owner dies before the specified number of payments has been paid, the Beneficiary(ies) may elect to continue receiving remaining guaranteed payments or may alternatively elect to receive the present value of any remaining guaranteed payments in a single lump-sum, the amount of which is calculated by the Company.

OPTION 4-INCOME FOR A SPECIFIED PERIOD. Under this Income Option, an Owner can elect an annuity payable monthly for any period of years from [5] to [30]. This election must be made for full twelve-month (12) periods. In the event the Owner dies before the specified number of payments has been paid, the Beneficiary(ies) may elect to continue receiving scheduled payments or may alternatively elect to receive the present value of any remaining guaranteed payments in a single lump-sum, the amount of which is calculated by the Company.

ADDITIONAL OPTIONS. Other Income Options may be made available by the Company.

EXCESS INTEREST. Excess interest as declared by the Company may be used to increase payments or the period of time payments are made.

TABLE OF INCOME OPTIONS

The following table is for a Contract whose net proceeds are \$1,000.

UNDER OPTION 4		MONTHLY INSTALLMENT UNDER OPTIONS 1 OR 3															
No. of Monthly Installments	Monthly Installments	Age of Payee	No. of Mos. Certain			Age of Payee	No. of Mos. Certain			Age of Payee	No. of Mos. Certain			Age of Payee	No. of Mos. Certain		
			Male	Life	120		240	Male	Life		120	240	Female		Life	120	240
60	17.19	40	3.40	3.39	3.36	70	6.43	5.99	4.96	40	3.24	3.24	3.22	70	5.79	5.56	4.86
72	14.53	41	3.44	3.43	3.40	71	6.66	6.15	5.01	41	3.28	3.27	3.25	71	5.99	5.72	4.91
84	12.63	42	3.49	3.47	3.43	72	6.90	6.31	5.05	42	3.31	3.31	3.29	72	6.20	5.88	4.97
96	11.21	43	3.53	3.52	3.47	73	7.16	6.48	5.08	43	3.35	3.35	3.32	73	6.44	6.05	5.02
108	10.11	44	3.58	3.57	3.51	74	7.44	6.64	5.12	44	3.39	3.38	3.36	74	6.69	6.23	5.06
120	9.23	45	3.63	3.61	3.56	75	7.74	6.81	5.15	45	3.43	3.43	3.40	75	6.96	6.42	5.10
132	8.51	46	3.68	3.66	3.60	76	8.06	6.98	5.17	46	3.48	3.47	3.44	76	7.26	6.61	5.13
144	7.91	47	3.74	3.72	3.65	77	8.40	7.15	5.20	47	3.52	3.51	3.48	77	7.58	6.80	5.16
156	7.40	48	3.80	3.77	3.69	78	8.77	7.32	5.21	48	3.57	3.56	3.52	78	7.93	6.99	5.19
168	6.97	49	3.86	3.83	3.74	79	9.16	7.48	5.23	49	3.62	3.61	3.57	79	8.30	7.18	5.21
180	6.59	50	3.92	3.89	3.79	80	9.58	7.65	5.24	50	3.68	3.66	3.61	80	8.71	7.37	5.23
192	6.27	51	3.99	3.95	3.85	81	10.03	7.80	5.26	51	3.73	3.72	3.66	81	9.15	7.56	5.24
204	5.98	52	4.06	4.02	3.90	82	10.51	7.95	5.27	52	3.79	3.78	3.71	82	9.64	7.74	5.26
216	5.72	53	4.13	4.09	3.96	83	11.03	8.09	5.27	53	3.86	3.84	3.76	83	10.16	7.91	5.27
228	5.50	54	4.21	4.16	4.01	84	11.57	8.23	5.28	54	3.92	3.90	3.82	84	10.72	8.08	5.27
240	5.29	55	4.29	4.24	4.07	85	12.16	8.35	5.28	55	3.99	3.97	3.87	85	11.33	8.23	5.28
252	5.11	56	4.38	4.32	4.13	86	12.78	8.47	5.29	56	4.07	4.04	3.93	86	11.99	8.36	5.28
264	4.94	57	4.47	4.41	4.19	87	13.44	8.58	5.29	57	4.15	4.11	3.99	87	12.69	8.49	5.29
276	4.79	58	4.57	4.50	4.25	88	14.15	8.67	5.29	58	4.23	4.19	4.05	88	13.44	8.60	5.29
288	4.65	59	4.68	4.59	4.32	89	14.90	8.76	5.29	59	4.32	4.27	4.12	89	14.24	8.70	5.29
300	4.52	60	4.79	4.69	4.38	90	15.69	8.84	5.29	60	4.41	4.36	4.18	90	15.07	8.79	5.29
312	4.40	61	4.91	4.80	4.44	91	16.53	8.91	5.29	61	4.51	4.45	4.25	91	15.95	8.87	5.29
324	4.30	62	5.04	4.91	4.51	92	17.43	8.98	5.29	62	4.62	4.55	4.32	92	16.86	8.94	5.29
336	4.19	63	5.17	5.03	4.57	93	18.37	9.03	5.29	63	4.73	4.66	4.39	93	17.81	9.00	5.29
348	4.10	64	5.32	5.15	4.63	94	19.39	9.08	5.29	64	4.85	4.76	4.46	94	18.80	9.05	5.29
360	4.02	65	5.47	5.28	4.69	95	20.47	9.12	5.29	65	4.98	4.88	4.53	95	19.84	9.09	5.29
		66	5.64	5.41	4.75	96	21.64	9.15	5.29	66	5.12	5.00	4.60	96	20.93	9.13	5.29
		67	5.82	5.55	4.81	97	22.93	9.18	5.29	67	5.27	5.13	4.66	97	22.11	9.16	5.29
		68	6.01	5.69	4.86	98	24.35	9.19	5.29	68	5.43	5.27	4.73	98	23.40	9.18	5.29
		69	6.21	5.84	4.91	99	25.97	9.21	5.29	69	5.60	5.41	4.79	99	24.86	9.20	5.29

Note: Due to the length of the information, factors for Option 2 are available from the Service Center upon Your request.

BASIS OF COMPUTATION. The actuarial basis for the Table of Income Options is [the Annuity 2000 Mortality Table, with interest at 3.00% and a 4.25% expense load]. The interest rate used in the present value calculation referred to in Options 3 and 4 will be determined by the Company, but in no instance will it be greater than 1% higher than the rate used to calculate the initial payment. The Table of Income Options does not include any applicable premium tax.

CONTRACT DATA PAGE (CONT'D)

Exchanges: The Company reserves the right to permit this Contract to be exchanged into other Companion Contract(s). On such exchanges the amount transferred from this Contract may be equal to the greater of either the Withdrawal Value or the Special Benefit Value. The Company may waive up to 100% of the applicable Withdrawal Charges on such exchanges. The Company may require You to complete and submit to the Service Center an exchange request form in Good Order before an exchange may be effected.

Withdrawal Charge: The Company may assess a Withdrawal Charge against certain amounts withdrawn from the Fixed Option or Indexed Option. Withdrawal Charges are based on a percentage of the Accumulation Value according to the following schedule:

5-Year Indexed Option Withdrawal Charge Schedule	
Contract Year	Withdrawal Charge Percentage
[1	4.50%
2	3.50%
3	2.75%
4	1.75%
5	0.75%
6 and thereafter	0.00%]

Please see Withdrawal Provisions for complete explanation of charges.

We may offer a discount or reduce or eliminate the amount of the Withdrawal Charge when the Contract is sold to certain individuals or groups of individuals under circumstances that reduce our sales expense.

CONTRACT DATA PAGE (CONT'D)

Exchanges: The Company reserves the right to permit this Contract to be exchanged into other Companion Contract(s). On such exchanges the amount transferred from this Contract may be equal to the greater of either the Withdrawal Value or the Special Benefit Value. The Company may waive up to 100% of the applicable Withdrawal Charges on such exchanges. The Company may require You to complete and submit to the Service Center an exchange request form in Good Order before an exchange may be effected.

Withdrawal Charge: The Company may assess a Withdrawal Charge against certain amounts withdrawn from the Fixed Option or Indexed Option. Withdrawal Charges are based on a percentage of the Accumulation Value according to the following schedule:

7-Year Indexed Option Withdrawal Charge Schedule	
Contract Year	Withdrawal Charge Percentage
[1	6.25%
2	5.50%
3	4.50%
4	3.50%
5	2.75%
6	1.75%
7	0.75%
8 and thereafter	0.00%]

Please see Withdrawal Provisions for complete explanation of charges.

We may offer a discount or reduce or eliminate the amount of the Withdrawal Charge when the Contract is sold to certain individuals or groups of individuals under circumstances that reduce our sales expense.

CONTRACT DATA PAGE (CONT'D)

Exchanges: The Company reserves the right to permit this Contract to be exchanged into other Companion Contract(s). On such exchanges the amount transferred from this Contract may be equal to the greater of either the Withdrawal Value or the Special Benefit Value. The Company may waive up to 100% of the applicable Withdrawal Charges on such exchanges. The Company may require You to complete and submit to the Service Center an exchange request form in Good Order before an exchange may be effected.

Withdrawal Charge: The Company may assess a Withdrawal Charge against certain amounts withdrawn from the Fixed Option or Indexed Option. Withdrawal Charges are based on a percentage of the Accumulation Value according to the following schedule:

10-Year Indexed Option Withdrawal Charge Schedule	
Contract Year	Withdrawal Charge Percentage
[1	8.50%
2	7.75%
3	7.00%
4	6.25%
5	5.50%
6	4.50%
7	3.75%
8	2.75%
9	1.75%
10	0.75%
11 and thereafter	0.00%]

Please see Withdrawal Provisions for complete explanation of charges.

We may offer a discount or reduce or eliminate the amount of the Withdrawal Charge when the Contract is sold to certain individuals or groups of individuals under circumstances that reduce our sales expense.

GENERAL PROVISIONS

ASSIGNMENT. The Owner may assign this Contract before the Income Date, but the Company will not be bound by an assignment unless it is in writing and has been accepted and recorded at the Service Center. The Company reserves the right to refuse assignments or 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 Owner may exercise these rights subject to the interest of any assignee or irrevocable beneficiary. **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 seek legal and/or tax advice.**

BENEFICIARY. The individual(s) or entity(ies) designated by the Owner to receive any amount payable under this Contract upon the Owner's death or upon the death of the Annuitant on or after the Income Date pursuant to the terms of this Contract. (See Death Benefit Provision section for details.) The original Beneficiary(ies) will be shown on the Contract Data Page. If two or more persons are named, those surviving the Owner will share equally unless otherwise stated. If there are no surviving Beneficiaries at the death of the Owner, the death benefit will be paid to the Owner's estate. Upon the death of a Joint Owner, the surviving Joint Owner, if any, will be treated as the primary Beneficiary and all other Beneficiaries will be treated as contingent Beneficiaries. The Owner may change the Beneficiary(ies) by submitting a written request to the Service Center, unless an irrevocable beneficiary designation was previously filed with the Company. Any change will take effect when recorded by the Company. The Company is not liable for any payment made or action taken before the Company records such change.

CONFORMITY WITH LAWS. This Contract will be interpreted under the law of the state in which it is issued and any applicable federal laws. Any provision which is in conflict with the laws of such state or any federal law is amended to conform to the minimum requirements of such law.

CONTESTABILITY. The Company will not contest this Contract from its Issue Date, as shown on the Contract Data Page.

DEFERMENT OF PAYMENTS. The Company may defer making payments from the Contract for a period not exceeding six (6) months. Deferral for the six (6) month period will be made only if the Company makes a written request and receives written approval from the regulatory official of the Issue State. Subject to state requirements, interest will be credited during such deferral period.

ENTIRE CONTRACT. The Contract, and any attached Company forms, endorsements and amendments together make up the entire Contract.

INCORRECT AGE. If the age of the Owner or Annuitant is incorrect, the payments will be those that the Premium paid would have purchased at the correct age. Any underpayments will be adjusted immediately by the Company. Overpayments will be deducted from future payments.

INTEREST OF OWNER. The Owner's interest in the Contract Value before the Income Date will be nonforfeitable.

GENERAL PROVISIONS (CONT'D)

MODIFICATION OF CONTRACT. Any change or waiver of a provision of this Contract must be in writing and signed by the President, a Vice President, the Secretary or Assistant Secretary of the Company. No producer or financial representative has authority to change or waive any provision of this Contract. The Company may amend or waive any portion of this Contract without notice or consent if state or federal law permits or so requires.

NONPARTICIPATING. This Contract does not share in the Company's surplus or earnings.

PROOF OF AGE OR SURVIVAL. The Company may require satisfactory proof of correct age at any time. If any payment under this Contract is contingent upon the Annuitant, Owner, or Beneficiary being alive, the Company may require satisfactory proof of survival.

PROTECTION OF PROCEEDS. Proceeds under this Contract are not assignable by any Beneficiary prior to the time such proceeds become payable. To the extent permitted by applicable law, proceeds are not subject to the claims of creditors or to legal process.

REPORTS. The Company will send You a report at least once a year. The Company will also send You reports as required by law. They will be addressed to the last address of the Owner known to the Company.

TAXES. The Company may deduct from the Contract Value any premium tax or other taxes arising from this Contract and payable to a state or other governmental entity. Should the Company advance any amount so due, the Company does not waive any right to collect such amounts at a later date. The Company will deduct any withholding taxes required by applicable law as a result of any withdrawals or amounts payable from this Contract.

TELEPHONE REQUESTS. Telephone transactions are permitted only if the Owner has made an election to permit telephone transactions on the application or by submitting a request in writing to the Company. The Company has in place procedures which are designed to provide reasonable assurance that telephone authorizations are genuine, including tape recording of telephone communications and requesting identifying information. Accordingly, the Company and its affiliates disclaim all liability for any claim, loss or expense resulting from any alleged error or mistake in connection with a telephone request which was not properly authorized by the Owner. The Company reserves the right to modify or discontinue, at any time and without notice, the use of telephone requests and the acceptance of instructions from someone other than the Owner.

TRANSACTIONS. All transfers will occur only on the Indexed Option Anniversaries. Further details regarding transfers may be found in the Contract Option Provisions. Withdrawals, the payment of a death benefit, a payment under the Extended Care Benefit provision or a payment under the Terminal Illness Benefit provision will be processed after such request is received at the Service Center in Good Order. You will receive a confirmation notice for each transaction.

TABLE OF INCOME OPTIONS

The following table is for a Contract whose net proceeds are \$1,000.

UNDER OPTION 4		MONTHLY INSTALLMENTS UNDER OPTIONS 1 OR 3							
No. of Monthly Installments	Monthly Installments	Age of Payee	No. of Mos. Certain			Age of Payee	No. of Mos. Certain		
			Unisex	Life	120		240	Unisex	Life
60	17.19	40	3.31	3.30	3.28	70	6.04	5.74	4.90
72	14.53	41	3.34	3.34	3.31	71	6.25	5.89	4.95
84	12.63	42	3.38	3.38	3.35	72	6.48	6.06	5.00
96	11.21	43	3.42	3.42	3.39	73	6.72	6.23	5.04
108	10.11	44	3.47	3.46	3.42	74	6.99	6.40	5.08
120	9.23	45	3.51	3.50	3.46	75	7.27	6.58	5.12
132	8.51	46	3.56	3.55	3.51	76	7.57	6.76	5.15
144	7.91	47	3.61	3.60	3.55	77	7.90	6.94	5.18
156	7.40	48	3.66	3.65	3.59	78	8.26	7.13	5.20
168	6.97	49	3.72	3.70	3.64	79	8.64	7.31	5.22
180	6.59	50	3.78	3.76	3.69	80	9.05	7.49	5.24
192	6.27	51	3.84	3.81	3.74	81	9.50	7.66	5.25
204	5.98	52	3.90	3.88	3.79	82	9.98	7.83	5.26
216	5.72	53	3.97	3.94	3.84	83	10.50	7.99	5.27
228	5.50	54	4.04	4.01	3.90	84	11.06	8.14	5.28
240	5.29	55	4.11	4.08	3.96	85	11.66	8.28	5.28
252	5.11	56	4.19	4.15	4.01	86	12.30	8.41	5.28
264	4.94	57	4.28	4.23	4.08	87	12.99	8.53	5.29
276	4.79	58	4.37	4.32	4.14	88	13.72	8.63	5.29
288	4.65	59	4.46	4.40	4.20	89	14.50	8.73	5.29
300	4.52	60	4.56	4.50	4.27	90	15.32	8.81	5.29
312	4.40	61	4.67	4.59	4.33	91	16.18	8.89	5.29
324	4.30	62	4.79	4.70	4.40	92	17.09	8.95	5.29
336	4.19	63	4.91	4.81	4.46	93	18.04	9.01	5.29
348	4.10	64	5.04	4.92	4.53	94	19.04	9.06	5.29
360	4.02	65	5.18	5.04	4.60	95	20.09	9.10	5.29
		66	5.33	5.17	4.66	96	21.22	9.14	5.29
		67	5.49	5.30	4.73	97	22.43	9.17	5.29
		68	5.66	5.44	4.79	98	23.78	9.19	5.29
		69	5.84	5.58	4.85	99	25.30	9.20	5.29

Note: Due to the length of the information, factors for Option 2 are available from the Service Center upon Your request.

BASIS OF COMPUTATION. The actuarial basis for the Table of Income Options is [the Annuity 2000 Mortality Table, with interest at 3.00% and a 4.25% expense load]. The interest rate used in the present value calculation referred to in Options 3 and 4 will be determined by the Company, but in no instance will it be greater than 1% higher than the rate used to calculate the initial payment. The Table of Income Options does not include any applicable premium tax.

JACKSON ASCENDERPLUS SELECTSM (XX/XX)
 FIXED INDEX ANNUITY APPLICATION [FIA100]



Home Office: Lansing, Michigan
 www.jackson.com

First Class Mail: P.O. Box 24068
 Lansing, MI 48909-4068

Overnight Mail: 1 Corporate Way
 Lansing, MI 48951

Customer Care: 800-644-4565
Bank or Financial Institution Customer Care: 800-777-7779
Fax: 517-706-5538
Hours: 8:00 a.m. to 8:00 p.m. ET
Email: contactus@jackson.com

Broker/Dealer or External Account No. (if applicable)

• PLEASE PRINT

Primary Owner

Type of Ownership: Individual/Joint Trust Custodian Corporation/Pension Plan

Social Security Number or **Tax I.D. Number** **Sex** Male Female

U.S. Citizen Yes No

First Name **Middle Name** **Last Name**

• If Owner is a Trust, Trustee Certification form [X5335] or trust documents are required with application.

Non-Natural Owner/Entity Name (if applicable)

Date of Birth (mm/dd/yyyy) **Telephone Number** (including area code) **Email Address**

Physical Address Line 1 (No P.O. Boxes) **Line 2**

City **State** **ZIP Code**

! It is required for Good Order that you provide a physical address.

Mailing Address Line 1 **Line 2**

City **State** **ZIP Code**

• Only include mailing address if different from physical address.

Joint Owner

First Name **Middle Name** **Last Name**

Social Security Number **Date of Birth** (mm/dd/yyyy) **Sex** Male Female **U.S. Citizen** Yes No

• Proceeds will be distributed in accordance with the Contract on the first death of either Owner.

Email Address **Relationship to Owner** **Telephone Number** (including area code)

 Spouse
 Other

Physical Address Line 1 (No P.O. Boxes) **Line 2**

City **State** **ZIP Code**

- Make all checks payable to **Jackson National Life Insurance Company®**.

Premium Payment

Select method of payment

Check \$ _____ Wire \$ _____
 External Transfer \$ _____ Internal Transfer \$ _____

- Jackson® will issue Annuity Type per the bold headings.

Annuity Type

<p>IRA:</p> <input type="checkbox"/> IRA - Traditional* <input type="checkbox"/> Stretch IRA	<p>Qualified Plan:</p> <input type="checkbox"/> 401(k) Qualified Savings Plan <input type="checkbox"/> Cash Balance-Defined Benefit <input type="checkbox"/> Cash Balance-Defined Contribution <input type="checkbox"/> Governmental Deferred Compensation Plan <input type="checkbox"/> HR-10 (Keogh) Plan <input type="checkbox"/> Money Purchase <input type="checkbox"/> Non-Profit Deferred Compensation Plan <input type="checkbox"/> Profit Sharing Plan <input type="checkbox"/> Roth 401k <input type="checkbox"/> Target Benefit Plan	<p>TSA Plan:</p> <input type="checkbox"/> 403(b) TSA
<p>Roth IRA:</p> <input type="checkbox"/> Roth Conversion <input type="checkbox"/> Roth IRA*		<p>SEP/IRA (408k):</p> <input type="checkbox"/> SARSEP <input type="checkbox"/> SEP
<p>*Tax Contribution Years and Amounts: Year: _____ \$ _____ Year: _____ \$ _____</p> <p>Non-Qualified Plan:</p> <input type="checkbox"/> Deferred Compensation <input type="checkbox"/> Non-Tax Qualified		<p>ORP:</p> <input type="checkbox"/> ORP <input type="checkbox"/> Texas ORP
		<p>Charitable Remainder Trust:</p> <input type="checkbox"/> Charitable Remainder Annuity Trust <input type="checkbox"/> Charitable Remainder Unitrust

Statement Regarding Existing Policies or Annuity Contracts

- ! It is required for Good Order that this entire section be completed. COMPLETE [X0512] "REPLACEMENT OF LIFE INSURANCE OR ANNUITIES" WHERE REQUIRED (must be dated on or before the Application Sign Date to be in Good Order).

I (We) certify that: (please select one)

I (We) do not have any existing life insurance policies or annuity contracts.
 I (We) do have existing life insurance policies or annuity contracts.

Notice to Producer/Representative: If the Applicant does have existing life insurance policies or annuity contracts you must present and read to the Applicant the Replacement of Life Insurance or Annuities form [X0512] state variations may apply) and return the notice, signed by both the Producer/Representative and Applicant, with the Application.

Are you replacing an existing life insurance policy or annuity contract? Yes No If yes, complete the following Company information.

Company name	Contract number	Anticipated amount
		\$
		\$
		\$

Transfer Information

- ! For transfers, it is required for Good Order that this entire section be completed.

Non-Qualified Plan Types: IRC 1035 Exchange Non-1035 Exchange
 All Other Plan Types: Direct Transfer Direct Rollover Non-Direct Rollover

Please check the appropriate box(es) under the "Transfer Type" and "Client Initiated" headings. If you have already, or plan to submit a transfer request to the surrendering institution, please select "Yes" under "Client Initiated."
Jackson will only request the funds if this section is left blank or checked "No."

Transfer Type	Client Initiated	Company releasing funds	Account number	Anticipated date of receipt	Anticipated transfer amount
<input type="checkbox"/> Full <input type="checkbox"/> Partial	<input type="checkbox"/> Yes <input type="checkbox"/> No			/ /	\$
<input type="checkbox"/> Full <input type="checkbox"/> Partial	<input type="checkbox"/> Yes <input type="checkbox"/> No			/ /	\$
<input type="checkbox"/> Full <input type="checkbox"/> Partial	<input type="checkbox"/> Yes <input type="checkbox"/> No			/ /	\$

Indexed Option Period

It is required for Good Order that you select an Indexed Option period. Please select only one.

5-Year Period

7-Year Period

10-Year Period

Contract Options

Tell us how you want your annuity premiums invested.

Total allocation must equal 100%.

All Premium [including any Premium Credit, if applicable] will initially be allocated to a Fixed Account Option. Your initial Premium payment will be automatically transferred to the Indexed Option, according to the selections made below, on the first available Index Determination Date after the Issue Date.

S&P 500® Index	Multi-Strategy Index	Fixed Option
<input type="checkbox"/> % Annual Reset Monthly Averaging	<input type="checkbox"/> % Annual Reset Monthly Averaging	<input type="checkbox"/> % Fixed Option
<input type="checkbox"/> % Annual Reset Point to Point	<input type="checkbox"/> % Annual Reset Point to Point	
<input type="checkbox"/> % Annual Reset Monthly Sum	<input type="checkbox"/> % Annual Reset Monthly Sum	

Optional Benefits All optional benefits may not be available in all states and once selected cannot be changed.

Age limitations apply based on the age of the Owner(s) or Covered Lives.

Premium Credit Options (Ages 0-90)¹

(May select only one)

2.5% Premium Credit

5.0% Premium Credit²

Guaranteed Living Benefit Options (Ages 45-85)³

(May select only one)

GMWB For Life (For Life Guaranteed Minimum Withdrawal Benefits)

TBD For Life GMWB with Bonus & Annual Step-Up

TBD Joint For Life GMWB with Bonus & Annual Step-Up^{4,5,6}

¹ During the Indexed Option period, Contracts with a Premium Credit benefit will have lower caps and declared Fixed Option interest rates than Contracts without this benefit.

² May only be selected in combination with the 10-Year Indexed Option period.

³ After the end of the Indexed Option period, Contracts with a GMWB benefit will have lower guaranteed minimum caps than Contracts without this benefit.

⁴ For Non-Qualified plans, spousal joint ownership required unless non-natural owner, then spousal joint annuitants required. Please ensure that the Joint Owner section on Page 1 (including the "Relationship to Owner" box) is properly completed.

⁵ For Qualified plans, excluding custodial accounts, 100% spousal primary beneficiary designation is required. Please ensure the Primary Beneficiary section on Page 2 (including the "Relationship to Owner" box) is properly completed.

⁶ For Qualified plan custodial accounts, Annuitant's spouse must be designated as Contingent Annuitant.

Telephone and Electronic Transfers Authorization

By checking "Yes," I (we) authorize Jackson National Life Insurance Company (Jackson) to accept contract option changes via telephone, Internet, or other electronic medium from me (us) and my (our) Producer/Representative subject to Jackson's administrative procedures. This authorization is not extended to Authorized Callers.

Do you authorize these types of transfers? Yes No

Jackson has administrative procedures that are designed to provide reasonable assurances that telephone/electronic authorizations are genuine. If Jackson fails to employ such procedures, it may be held liable for losses resulting from a failure to use such procedures. I (We) agree that Jackson, its affiliates, and subsidiaries shall not be liable for losses incurred in connection with telephone/electronic instructions received, and acted on in good faith, notwithstanding subsequent allegations of error or mistake in connection with any such transaction instruction.

If no election is made, Jackson will default to "No" for residents of [Nebraska, New Hampshire and North Dakota] and to "Yes" for residents of all other states.

Electronic Delivery Authorization

I agree to receive documents electronically:

- Check the boxes next to the types of documents you wish to receive electronically. If an email address is provided, but no document type is selected, the selection will default to "All Documents."

<input type="checkbox"/> ALL DOCUMENTS	<input type="checkbox"/> Periodic and immediate confirmation statements
<input type="checkbox"/> Annual statements	<input type="checkbox"/> Other Contract-related correspondence

This consent will continue unless and until revoked and will cover delivery to you in the form of a compact disc, by email or by notice to you of a document's availability on a website. Certain types of correspondence may continue to be delivered by the United States Postal Service for compliance reasons. Registration on Jackson's website [www.jackson.com] is required for electronic delivery of Contract-related correspondence.

I (We) do do not have ready access to computer hardware and software that meet the requirements listed below. My email address is: _____ . I (We) will notify the company of any new email address.

The computer hardware and software requirements that are necessary to receive, process and retain electronic communications that are subject to this consent are as follows: To view and download material electronically, you must have a computer with Internet access, an active email account, Adobe Acrobat Reader and/or a CD-ROM drive. If you don't already have Adobe Acrobat Reader, you can download it free from [www.adobe.com].

There is no charge for electronic delivery, although you may incur the costs of Internet access and of such computer and related hardware and software as may be necessary for you to receive, process and retain electronic documents and communications from Jackson. Please make certain you have given Jackson a current email address. Also let Jackson know if that email address changes. We may need to notify you of a document's availability through email. You may request paper copies, whether or not you consent or revoke your consent for electronic delivery, at any time and for no charge. Please contact the appropriate Jackson Service Center or go to [www.jackson.com] to update your email address, revoke your consent to electronic delivery, or request paper copies. Even if you have given us consent, we are not required to make electronic delivery and we have the right to deliver any document or communication in paper form. This consent will need to be supplemented by specific electronic consent upon receipt of any of these means of electronic delivery or notice of availability.

- If you want to authorize an individual other than your Producer/Rep to receive Contract information via telephone, please list that individual's information here.

Authorized Callers

First Name	Middle Name	Last Name

Social Security/Tax I.D. Number	Date of Birth (mm/dd/yyyy)
	/ /

First Name	Middle Name	Last Name

Social Security/Tax I.D. Number	Date of Birth (mm/dd/yyyy)
	/ /



Notice to Applicant

ARKANSAS, COLORADO, KENTUCKY, LOUISIANA, MAINE, NEW MEXICO, OHIO, PENNSYLVANIA, AND WEST VIRGINIA RESIDENTS, PLEASE NOTE: Any person who knowingly, and with intent to defraud any insurance company or other person, files an application for insurance or statement of claim containing any materially false information or conceals for the purpose of misleading, information concerning any fact material thereto, commits a fraudulent insurance act, which is a crime and subjects such person to criminal and civil penalties.

In **COLORADO**, any insurance company, or agent of an insurance company, who knowingly provides false, incomplete, or misleading facts or information to a policyholder or claimant for the purpose of defrauding, or attempting to defraud, the policyholder or claimant with regard to a settlement or award payable from insurance proceeds, shall be reported to the Colorado Division of Insurance within the Department of

Regulatory Agencies.

DISTRICT OF COLUMBIA RESIDENTS, PLEASE NOTE: WARNING: It is a crime to provide false or misleading information to an insurer for the purpose of defrauding the insurer or any other person. Penalties include imprisonment and/or fines. In addition, an insurer may deny insurance benefits, if false information materially related to a claim was provided by the applicant.

MARYLAND RESIDENTS, PLEASE NOTE: Any person who knowingly and willfully presents a false or fraudulent claim for payment of a loss or benefit or who knowingly and willfully presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

NEW JERSEY RESIDENTS, PLEASE NOTE: Any person who includes any false or misleading information on an application for an insurance policy is subject to criminal and civil penalties.

Client Acknowledgements

1. I (We) hereby represent to the best of my (our) knowledge and belief that each of the statements and answers contained in this application are true, complete and correctly recorded.
2. I (We) certify that the Social Security/Taxpayer Identification Number(s) shown above is (are) correct.
3. The Contract I (we) have applied for is suitable for my (our) insurance and investment objective, financial situation and needs.
4. I (We) understand that while the values of the contract may be affected by an external index, the contract does not directly participate in any stock or equity investment.
5. I (We) have received and read a copy of the Statement of Understanding and understand the benefits and limitations, including the description regarding Contract guaranteed minimum values, set forth in the document. I (We) understand that the crediting methods or caps may limit the amount of interest credited to the Indexed Option each Indexed Option Anniversary, regardless of the performance of the indicies.
6. I (We) have received and understand the current Index Participation Rate and the caps for the various crediting methods.
7. I (We) understand that Jackson offers other fixed index and traditional fixed annuity products having different features, benefits, withdrawal privileges, contract options, charges, Index Participation Rates, caps, and compensation structures.
8. I (We) certify that the age of the Owner and any Joint Owner, primary Spousal Beneficiary, Annuitant, Joint Annuitant, or Contingent Annuitant, if applicable, stated in this application are true and correctly recorded for purposes of electing an Optional Benefit.

CALIFORNIA RESIDENTS, AGE 65 OR OLDER: Prior to purchasing any life insurance product, you should understand that the sale or liquidation of any stock, bond, IRA, certificate of deposit, mutual fund, annuity, or other asset to fund the purchase of the product may have tax consequences, early withdrawal penalties, or other costs or penalties as a result of the sale or liquidation. You or your representative may wish to consult an independent legal or financial advisor before selling or liquidating any assets prior to the purchase of any life or annuity product.

Owner's Signature	Date Signed (mm/dd/yyyy)	State where signed
	/ /	
Owner's Title (required if owned by an Entity)		
Joint Owner Signature	Date Signed (mm/dd/yyyy)	State where signed
	/ /	
Annuitant's Signature (if other than Owner)	Date Signed (mm/dd/yyyy)	State where signed
	/ /	
Joint Annuitant's Signature (if other than Joint Owner)	Date Signed (mm/dd/yyyy)	State where signed
	/ /	

Producer/Representative Acknowledgements

Complete this certification regarding sales material section only if:

- Your client has other existing policies or annuity contracts AND
- Will be either terminating any of those existing policies or using the funds from existing policies to fund this new Contract.

I certify that:

I did not use sales material(s) during the presentation of this Jackson product to the applicant.

I used only Jackson-approved sales material(s) during the presentation of this Jackson product to the applicant. In addition, copies of all approved sales material(s) used during the presentation were left with the applicant.

By signing this form, I certify that:

- I am authorized and qualified to discuss the Contract herein applied for.
- I have fully explained the Contract to the client, including Contract restrictions and charges and I believe this transaction is suitable given the client's financial situation and needs.
- The Statement of Understanding and the current Index Participation Rate and the caps for the various crediting methods have been presented and explained to the Owner(s), and a copy of the Statement of Understanding was given to the Owner(s).
- I have not made statements that differ from this material nor have I made any promises about the expected future Indexed Option values of this Contract.
- The Producer/Representative's Certification Regarding Sales Material has been answered correctly.
- I have read Jackson's Position With Respect to the Acceptability of Replacements [XADV5790] and ensure that this replacement (if applicable) is consistent with that position.
- The applicant's Statement Regarding Existing Policies or Annuity Contracts has been answered correctly to the best of my knowledge and belief.
- The applicant's statement as to whether or not an existing life insurance policy or annuity contract is being replaced is true and accurate to the best of my knowledge and belief.
- I have complied with requirements for disclosures and/or replacements as necessary.

Program Options Note: Contact your home office for program information. If no option is indicated, the designated default will be used.

Jackson Prod./Rep. No.	Producer/Representative Signature	Date Signed (mm/dd/yyyy)
		/ /

First Name	Middle Name	Last Name

Broker/Dealer Name	Program Options
	<input type="checkbox"/> A <input type="checkbox"/> B <input type="checkbox"/> C

Address (number and street)	City	State	ZIP Code

Email Address	Business Telephone No. (including area code)	Percentage
	()	%

It is required for Good Order that all Producer/Rep numbers be supplied.

If more than one Producer/Representative is participating in a Program Option on this case, please provide all Producer/Representative names, Jackson Producer/Representative numbers and percentages for each (totaling 100%).

Producer/Representative Name	Jackson Producer/Representative No.	Percentage
		%

Producer/Representative Name	Jackson Producer/Representative No.	Percentage
		%

**Not FDIC/NCUA Insured • Not Bank/CU guaranteed • May lose value
Not a deposit • Not insured by any federal agency**

SERFF Tracking Number: JACK-126247785 State: Arkansas
 Filing Company: Jackson National Life Insurance Company State Tracking Number: 43167
 Company Tracking Number: FIA100 ET AL
 TOI: A071 Individual Annuities - Special Sub-TOI: A071.001 Equity Indexed
 Product Name: Individual Modified Single Premium Deferred Fixed Index Annuity
 Project Name/Number: Individual Modified Single Premium Deferred Fixed Index Annuity/FIA100 ET AL

Supporting Document Schedules

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

	Item Status:	Status Date:
Satisfied - Item: Application		
Comments:		
Attached under Form Schedule Tab		

	Item Status:	Status Date:
Satisfied - Item: Statement of Variability		
Comments:		
Attachments:		
FIA100 Statement of Variability (Base).pdf		
X100 Statement of Variability (Base).pdf		

	Item Status:	Status Date:
Satisfied - Item: Investment Policy and Certification		
Comments:		
Attachments:		
FIA100 Investment Strategy.pdf		
FIA100 Asset Certification.PDF		

	Item Status:	Status Date:
Satisfied - Item: Statement of Understanding Draft		

SERFF Tracking Number: JACK-126247785 State: Arkansas
Filing Company: Jackson National Life Insurance Company State Tracking Number: 43167
Company Tracking Number: FIA100 ET AL
TOI: A071 Individual Annuities - Special Sub-TOI: A071.001 Equity Indexed
Product Name: Individual Modified Single Premium Deferred Fixed Index Annuity
Project Name/Number: Individual Modified Single Premium Deferred Fixed Index Annuity/FIA100 ET AL

Comments:

Attachment:

Statement of Understanding (SOU) Base.pdf

Item Status:

Status

Date:

Satisfied - Item: AR - Certification Notice

Comments:

Attachment:

AR - Certification Notice.pdf

Item Status:

Status

Date:

Satisfied - Item: External Index Guidelines
Certification

Comments:

Attachment:

AR External Indexed Guidelines Certification.pdf

Item Status:

Status

Date:

Satisfied - Item: Guaranty Assn Act and Information
to Accompany Policies

Comments:

Attachments:

Z1528AR 1-04 Guaranty Association Act.pdf

Z3000ard1.pdf

CERTIFICATION

This is to certify that FIA100 has achieved a Flesch Reading Ease Score of 54.8 and complies with the requirements of Arkansas State Ann. §66-3251 through §66-3258, cited as the Life and Disability Insurance Policy Language Simplification Act.

This is to certify that X100 08/09 has achieved a Flesch Reading Ease Score of 50.4 and complies with the requirements of Arkansas State Ann. §66-3251 through §66-3258, cited as the Life and Disability Insurance Policy Language Simplification Act.

Jackson National Life Insurance Company



By: _____

Julie Hughes
Assistant Vice-President
Product Drafting and State Filing Department

Date: August 11, 2009

Arkansas

JACKSON NATIONAL LIFE INSURANCE COMPANY
STATEMENT OF VARIABILITY
FIA100

Rev. 08/10/2009

Page	Bracketed (Variable)	Range of Variables/Description
Face	Face Page 1 Corporate Way Lansing, Michigan 48951 www.jackson.com	This is the current address and website of Jackson National Life Insurance Company, and it is appropriate to bracket the information as variable. In the future, if changed, it will reflect a different valid street address within the confines of the United States, as well as a valid Company website.
Face	Notice of Right to Examine Period [10] days	The standard right to examine period is 10 days. Should Your state require a longer period, or an additional number of days for replacement business, or We choose to extend the number of days in the future, we will replace the 10 days with this new number of days.
Face	Signature of Jackson National Life Insurance Company's President and Secretary	As the identity of these individuals could change over time, it is appropriate to bracket them as variable. The identities of these company officers has no material effect on the risk assumed by Jackson National Life Insurance Company or the policyholder under the policy.
2	Table of Contents [Page Numbers]	Information bracketed on this page as variable are the page numbers of the contract. As these may change in the future based on any approved additions or deletions to the contract, they have been considered variable. It is Jackson National Life Insurance Company's position that these page numbers do not materially affect the risk assumed by either it or the contract owner under the contract.
3a	Indexed Option Period [10 Year Period]	The length of the Indexed Option Period elected from the application. The period years offered could potentially vary starting at a 3-year period and ranging to a maximum of a 15-year period. The current periods offered on new issues are 5-, 7- and 10 years.
3a	Guaranteed Minimum Interest Rate: [1.00% - 3.00%]	Not less than 1% or greater than 3% Will never be less than that required to comply with the Standard Nonforfeiture Law for Individual Deferred Annuities.
3b	10-Year Indexed Option Withdrawal Charge Schedule: [10.00%, 9.50%, 8.50%, 7.50%, 6.50%, 5.50%, 4.50%, 4.00%, 3.00%, 2.00% and 0.00%]	For all issue ages 0-80 the standard withdrawal charge schedule applies. Not to exceed 10.00% and never more than that required to comply with the Standard Nonforfeiture Law for Individual Deferred Annuities.
3b	7-Year Indexed Option Withdrawal Charge Schedule: [10.00%, 9.50%, 8.50%, 7.50%, 6.50%, 5.50%, 4.50%, 4.00%, and 0.00%]	For all issue ages 0-80 the standard withdrawal charge schedule applies. Not to exceed 10.00% and never more than that required to comply with the Standard Nonforfeiture Law for Individual Deferred Annuities.
3b	5-Year Indexed Option Withdrawal Charge Schedule: [10.00%, 9.50%, 8.50%, 7.50%, 6.50%, 5.50%, and 0.00%]	For all issue ages 0-80 the standard withdrawal charge schedule applies. Not to exceed 10.00% and never more than that required to comply with the Standard Nonforfeiture Law for Individual Deferred Annuities.
3b	10-Year Indexed Option Withdrawal Charge Schedule: [8.50%, 7.75%, 7.00%, 6.25%, 5.50%, 4.50%, 3.50%, 2.75%, 1.75%, 0.75% and 0.00%]	For issue ages 81-85 where the 10 Year Indexed Option Period is elected. Not to exceed 8.50% and never more than that required to comply with the Standard Nonforfeiture Law for Individual Deferred Annuities.
3b	7-Year Indexed Option Withdrawal Charge Schedule: [6.25%, 5.50%, 4.50%, 3.50%, 2.75%, 1.75%, 0.75% and 0.00%]	For issue ages 81-88 where the 7 Year Indexed Option Period is elected. Not to exceed 6.25% and never more than that required to comply with the Standard Nonforfeiture Law for Individual Deferred Annuities.

Page	Bracketed (Variable)	Range of Variables/Description
3b	5-Year Indexed Option Withdrawal Charge Schedule: [4.50%, 3.50%, 2.75%, 1.75%, 0.75% and 0.00%]	For issue ages 81-90 where the 5 Year Indexed Option Period is elected. Not to exceed 4.50% and never more than that required to comply with the Standard Nonforfeiture Law for Individual Deferred Annuities.
3c	Initial Premium (minimum nonqualified) [\$10,000]	Not less than \$50 or more than \$25,000. The initial premium required at application on non-qualified contracts has been shown as bracketed in the Contract so that the Company will be able to raise or lower the minimum requirement on newly issued Contracts 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). Any change will be administered on a nondiscriminatory basis.
3c	Initial Premium (minimum qualified) [\$5,000]	Not less than \$50 or more than \$25,000 The initial premium required at application on non-qualified contracts has been shown as bracketed in the Contract so that the Company will be able to raise or lower the minimum requirement on newly issued Contracts 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). Any change will be administered on a nondiscriminatory basis.
3c	Subsequent Premium [\$500]	Not less than \$25 or more than \$1,000. The minimum subsequent premium accepted by the Company has been shown as bracketed in the Contract so that the Company will be able to raise or lower the minimum requirement on newly issued Contracts 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). Any change will be administered on a nondiscriminatory basis.
3c	Premium (maximum) [\$1,000,000]	Not less than \$100,000 or more than \$5,000,000. The maximum amount of premium accepted by the Company has been shown as bracketed in the Contract so that the Company will be able to raise or lower the maximum requirement on newly issued Contracts 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). Any change will be administered on a nondiscriminatory basis.
3c	Index Option: [S&P 500® Composite Stock Price Index]	It is appropriate to bracket the index as variable since the Company reserves the right to add or delete an index available with the Indexed Option. Any addition of a new index will reflect a valid equity related index with the appropriate characteristics for the purposes of this Contract.
3c	Index Option: [Multi-Strategy Index]	It is appropriate to bracket the index as variable since the Company reserves the right to add or delete an index available with the Indexed Option. Any addition of a new index will reflect a valid equity related index with the appropriate characteristics for the purposes of this Contract.
3c	Crediting Methods: [Annual Reset Monthly Averaging] [Annual Reset Monthly Sum] [Annual Reset Point to Point]	It is appropriate to bracket the crediting methods as variable since the Company reserves the right to add or delete a crediting method available with the Indexed Option. A crediting method will be removed if in the Company's judgment it becomes inappropriate for the purposes of this Contract.
3d	[The Company reserves the right to add or delete a	The statement allows the Company to add or delete index/crediting methods in this Contract

Page	Bracketed (Variable)	Range of Variables/Description
	crediting method/index combination available within the Indexed Option should an index or crediting method no longer be available or, if in the judgment of the Company's management, further use of a combination should become inappropriate in view of the purposes of this Contract. If an index and/or crediting method is no longer available or appropriate, the Company will substitute a suitable index and/or crediting methods in its place and notify Your state insurance department prior to using the substituted index and/or crediting method.]	as needed. It has been bracketed to allow us to revise the language or criteria used to make such changes to the index/crediting methods. Any changes will be appropriate for this type of Contract.
3d	<p>["S&P 500®" is a trademark of the McGraw Hill Companies, Inc. and has been licensed for use by the Company. This annuity is not sponsored, endorsed, sold or promoted by Standard & Poor's and Standard & Poor's makes no representation regarding the advisability of purchasing the annuity.</p> <p>The Multi-Strategy Index is a proprietary benchmark created by and for the sole use of Jackson National Life Insurance Company.</p> <p>The S&P 500 Index and the Multi-Strategy Index do not include the payment or reinvestment of dividends in the calculation of their performance and are not available for direct investment.]</p>	This is the trademark information for the currently offered indices. We elect to bracket this section for ease in adding or deleting trademark information should the Company choose to add or delete indices.
3d	<p>Service Center Addresses and Telephone Number:</p> <p>Jackson Service Center [P.O. Box 24068 Center Lansing, MI 48909-4068 1-800-644-4565]</p> <p>Express Mail: [Jackson Service Center 1 Corporate Way Lansing, MI 48951]</p>	This is the current service center address and telephone number, and it is appropriate to bracket the information as variable. In the future, if changed, it will reflect a different valid street address within the confines of the United States, as well as a valid telephone number.
6	Nonqualified Plan—Section of IRC [401,403, 408,408A, 457]	Any section of the Internal Revenue Code
7	Qualified Plan—Section of IRC [401,403, 408,408A, 457]	Any section of the Internal Revenue Code
11	[The three crediting methods are Annual Reset Monthly Averaging, Annual Reset Monthly Sum and Annual Reset Point to Point. The two indices are the S&P 500 Index and the Multi-Strategy Index.]	It is appropriate to bracket the language as variable since the Company reserves the right to add or delete a crediting method or index available for the Indexed Option. An index/crediting method will be removed if in the Company's judgment it becomes inappropriate to offer such an index/crediting method with the Contract.
12	Annual Reset Monthly Averaging	It is appropriate to bracket the language as variable since the Company reserves the right to add or delete a crediting method available. A crediting method will be removed if in the Company's judgment it becomes inappropriate to offer such a crediting method with the Contract.
13	Annual Reset Monthly Sum	It is appropriate to bracket the language as variable since the Company reserves the right to add or delete a crediting method available. A crediting method will be removed if in the

Page	Bracketed (Variable)	Range of Variables/Description
		Company's judgment it becomes inappropriate to offer such a crediting method with the Contract.
13	Annual Reset Point to Point	It is appropriate to bracket the language as variable since the Company reserves the right to add or delete a crediting method available. A crediting method will be removed if in the Company's judgment it becomes inappropriate to offer such a crediting method with the Contract.
14	[The Monthly Average Annual Cap declared for any Indexed Option Year will not be less than 5% for the S&P 500 Index or less than 4% for the Multi-Strategy Index. The Monthly Cap declared for any Indexed Option Year will not be less than 1% for the S&P 500 Index or less than 1% for the Multi-Strategy Index. The Point to Point Annual Cap declared for any Indexed Option Year will not be less than 3% for the S&P 500 Index or less than 3% for the Multi-Strategy Index.]	<p>The crediting methods and indices have been bracketed to provide flexibility should an additional crediting method or index be added or deleted. Such changes will be applied on a non-discriminatory basis.</p> <p>The percentages outlined to the left are rates initially declared for launch. The minimums per crediting method and index are outlined below:</p> <p>MAAC: Not less than 3% for S&P 500 or less than 2% for Multi-Strategy</p> <p>MC: Not less than .50% for S&P 500 or the Multi-Strategy</p> <p>PPAC: Not less than 1% for S&P 500 or the Multi Strategy</p>
15	Withdrawal Value minimum after any partial withdrawal [\$2,000]	<p>Not less than \$500 or more than \$5,000.</p> <p>The minimum Withdrawal Value remaining after a withdrawal has been shown as bracketed in the Contract so that the Company will be able to raise or lower the minimum requirement on newly issued Contracts 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). Any change will be administered on a nondiscriminatory basis.</p>
19	Maximum withdrawal, aggregate on all contracts, under the Terminal Illness Benefit: [\$250,000]	<p>Not less than \$50,000 or more than \$500,000.</p> <p>The maximum withdrawal made in connection with the Terminal Illness Benefit has been shown as bracketed in the Contract so that the Company will be able to raise or lower the maximum requirement on newly issued Contracts 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). Any change will be administered on a nondiscriminatory basis.</p>
20	Maximum withdrawal, aggregate on all contracts, under the Extended Care Benefit: [\$250,000]	<p>Not less than \$50,000 or more than \$500,000.</p> <p>The maximum withdrawal made in connection with the Extended Care Benefit has been shown as bracketed in the Contract so that the Company will be able to raise or lower the maximum requirement on newly issued Contracts 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). Any change will be administered on a nondiscriminatory basis.</p>
21	Default Income Option: Life Annuity with [120] monthly	Not more than 480 months.

Page	Bracketed (Variable)	Range of Variables/Description
	payments certain	The number of months offered for a period certain income option has been shown as bracketed in the Contract so that the Company will be able to raise or lower the number of months offered on newly issued Contracts 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). Any change will be administered on a nondiscriminatory basis.
21	Maximum income payment for which the Company can stipulate the frequency of income payments: [\$50]	Not less than \$20 or more than \$100. The maximum income payment for which the Company can stipulate the frequency of income payments has been shown as bracketed in the Contract so that the Company will be able to raise or lower the maximum requirement on newly issued Contracts 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). Any change will be administered on a nondiscriminatory basis.
21	Resulting income payment if frequency of income payments is stipulated by the Company: [\$50]	Not less than \$20 or more than \$100. The resulting income payment if frequency of income payments is stipulated by the Company has been shown as bracketed in the Contract so that the Company will be able to raise or lower the minimum requirement on newly issued Contracts 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). Any change will be administered on a nondiscriminatory basis.
22	Option 3-Life Annuity with [120] or [240] monthly payments certain.	Not more than 480 months. The number of months offered for a period certain income option has been shown as bracketed in the Contract so that the Company will be able to raise or lower the number of months offered on newly issued Contracts 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). Any change will be administered on a nondiscriminatory basis.
22	Option 4 – Income for a Specified Period. [5] to [30]	Not less than 1 year or more than 60 years. The number of years offered for a specified period income option has been shown as bracketed in the Contract so that the Company will be able to raise or lower the number of years offered on newly issued Contracts 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). Any change will be administered on a nondiscriminatory basis.
23	Table of Income Options	Table will change to reflect the appropriate monthly installment factors if a new Basis of Computation is adopted or Option 3 term certain periods are changed.
23	Basis of Computation: The actuarial basis for the Table of Income Options is [the Annuity 2000 Mortality Table, with interest at 3.00% and a 4.25% expense load].	The mortality table may change if a new mortality table is adopted. The interest rate will not be less than 1%. The expense load will not be less than 0% or more than 10%.

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

Form Number: X100 08/09

Rev. 08/10/2009

Page(s)	Bracketed (Variable)	Range of Variables
1	[Jackson AscenderPlus Select (XX/XX)]	This is the current marketing name for this contract. The marketing name on the application may change to correspond with any changes made to the marketing name of the contract.
1	[(FIA100)]	This is the current underlying contract with which this application will be used. This form number could change to reflect a different approved contract.
1, 5	[Home Office: Lansing, Michigan www.jackson.com]	This is the current home office address, city/state and website of Jackson National Life Insurance Company. In the future, if changed, this will reflect a different, valid address within the confines of the United States, as well as a valid Company website.
1	Customer Care Mailing Address and Contact Information	These are the current post office boxes and toll-free telephone numbers of Jackson's Customer Care Service Centers. In the future, if changed, this will reflect a valid street address within the confines of the United States, as well as a valid telephone number and email address.
1	[Type of Ownership: <input type="checkbox"/> Individual/Joint <input type="checkbox"/> Trust <input type="checkbox"/> Custodian <input type="checkbox"/> Corporation/Pension Plan]	These are the current types of annuity ownerships permitted. Should industry or Company policy require a change or elimination of the types offered, this section would be modified.
1	Trustee Certification form [X5335]	This is the current form number for the administrative form listed. In the future, if changed, this will reflect an updated administrative form number.
1-7	Control Number [X100 XX/XX]	This number would change if there were a change to the bracketed information on the application requiring revision of the application. If changed, this will reflect a revised control number and/or revision date.
2	Contingent Annuitant	The Contingent Annuitant selection will be available when the Guaranteed Living Benefit Options are available. If the Guaranteed Living Benefit Options are not available, the Contingent Annuitant selection and instruction will be removed.
3	[Annuity Type] section	The IRS rules regarding annuity types may change. Any changes regarding annuity types made by IRS rules would be changed in this section as well.
3	Notice Regarding Replacement form [X0512]	This is the current form number for the administrative form listed. In the future, if changed, this will reflect an updated administrative form number.
3	Transfer Information [Non-Qualified Plans Types: <input type="checkbox"/> IRC 1035 Exchange <input type="checkbox"/> Non-1035 Exchange All Other Plan Types: <input type="checkbox"/> Direct Transfer <input type="checkbox"/> Direct Rollover <input type="checkbox"/> Non-Direct Rollover]	These are the current transfer options offered by the Company. Any different information will reflect new market options.
4	Indexed Option Period	These represent the current Index Option Periods available. Additional Indexed Option Periods may be added (as approved) or removed.
4	Contract Options: All Premium [including any Premium Credit, if applicable] will initially be allocated to a Fixed Account Option.	This language will be removed from the application when the Premium Credit optional benefits are not offered.
4	Contract Options	These are the current Indexed Options and Crediting Methods offered by the Company. Indexed Options or Crediting Methods may be added or discontinued.
4	Optional Benefits	These are the Optional Benefits offered by the Company. Additional benefits may be added (as approved) or removed.
5	Telephone/Electronic Transfers Authorization If no election is made, Jackson will default to "No" for residents of [Nebraska, New Hampshire and North Dakota] and to "Yes" for residents of all other states.	These are the states that currently require the Company to default to "No" for authorization of telephone/electronic transfers. Any additional states will reflect a requirement made by that state.
5	Electronic Delivery of Statements/Correspondence [<input type="checkbox"/> ALL DOCUMENTS <input type="checkbox"/> Periodic and immediate confirmation]	These are the current documents offered electronically by the Company. Any different information will reflect new statements or correspondence provided by the Company.

Page(s)	Bracketed (Variable)	Range of Variables
	statements <input type="checkbox"/> Annual statements <input type="checkbox"/> Other Contract-related correspondence.]	
5	[www.adobe.com]	This is this website for Adobe Systems Incorporated. Any different web address will reflect the current website where Adobe Acrobat Reader or other software program may be downloaded.
6	Notice to Applicant section: Fraud Notice Disclosures	Bracketed for changes required by states for disclosure regarding fraud notice.
7	Position With Respect to the Acceptability of Replacement Materials [XADV5790]	This is the current form number for the administrative form listed. In the future, if changed, this will reflect an updated administrative form number.
7	Program Options <input type="checkbox"/> Option A etc.]	These are the current program options available to the Producer. The Company could add options or delete options.

Jackson National Life Insurance Company
Individual Modified Single Premium Fixed Index Annuity
Investment Strategy Exhibit
Policy Form No. FIA100

Assets

The majority of assets backing the Indexed Options will consist of bonds and other fixed income investments. The remainder will consist of options and futures on the underlying index. Both will be carried in the general account at amortized cost. Since the equity-related liability is limited by either the Maximum Annual or Monthly Credited Interest, the company will purchase an option and sell an out-of-the-money option such that the net payoff to the company replicates the equity-related value of the benefit.

The guaranteed portion of the benefit is similar to a fixed rate annuity and as such these assets will be held in the general account. This portion of the benefit will be invested in a similar manner to our current fixed rate annuities through the use of fixed income investments. These investments are predominately investment grade and include categories such as corporate bonds, CMO's, commercial mortgages, and bank loans. They are diversified with respect to geography, issuer and maturity. These moneys will be invested in instruments with a range of maturities consistent with the liability structure to avoid risk due to mismatch. The guaranteed portion will account for the vast majority of invested assets for each policy. Additionally, the amount allocated to fixed income will vary due to changes in interest rates.

For the index portion of the benefit, the required amount of hedges to be purchased is based on the premium volume for the week in question, including renewal volume from policies, which are at their anniversary. The index level for new policies is set each week for any policy received during that week. The notional amount of options or futures to be purchased (and/or sold) will be a function of premium levels, renewal levels, and participation rates. Virtually all options will be OTC and will be structured to mirror the liability characteristics. Specifically these would include the option structure, the relevant maturity, and the strike price, which is determined by the point at which any equity-related liability would start to accrue. The strike price of any options sold would also be determined by the Maximum Credited Interest, which limits the equity-related liability. The options are structured to provide a perfect match of index returns over the one-year term of the guarantee.

Statutory Authority For Use of Derivative Instruments

As a Michigan domiciled insurance company, Section 500.901 of the Michigan Insurance Law grants Jackson National Life the statutory authority for investing in such instruments.

Counterparty risk is managed on a global basis within the company, with attention paid to the specific issues in the equity indexed products. This risk is mitigated through using highly rated counterparties for option trades as well as through the requirement of collateral posting. We have negotiated ISDA agreements with all our option counterparties to reduce any risk of contractual ambiguity.

Operational risk is controlled through careful planning of initial systems setup, building of multiple information sources where practical, an emphasis on training, and an internal audit function which monitors compliance with procedures and looks for gaps in the process.

Any interest rate risk that is involved in this product is managed as part of the overall interest rate risk of the company.

Strategy to Hedge the Equity-Indexed Portion of the Risk

The company's investment strategy uses a combination of futures and options to hedge any emerging liability related to the indexed portion of the benefit. The futures program is a replication strategy that is intended to mirror movements in the underlying option positions until the company builds a sufficient amount of exposure to hedge with options. The index portion of the benefit will then be hedged using call options on the appropriate index and with a maturity consistent with the liability guarantee. As mentioned above, call options will also be sold by the company at strike levels consistent with the Maximum Annual/Monthly Credited Interest provision.

Depending on market pricing, these options will be either exchange traded or over-the-counter instruments. The market for these types of option instruments is very large and we foresee no difficulties finding sufficient quantities to appropriately hedge our liabilities. However, if for some reason this were to change, we would also be able to use more dynamic hedging strategies that would involve using futures and/or the actual underlying cash instruments. Because we reset pricing on an annual basis, the future unavailability of options could be compensated for by reducing participation rates and/or the Maximum Annual/Monthly Credited Interest on policies and/or discontinuing the product. The overall option position will be tracked weekly relative to the indexed liability.

Because the hedging strategy seeks to perfectly match the liability at each anniversary, there should be minor amounts of rebalancing required. The only events that will require rebalancing will be surrenders and deaths that differ materially from pricing assumptions. The level of surrenders and mortality will be tracked on an ongoing basis and the option portfolio will be evaluated weekly relative to the liabilities to determine if any rebalancing is required.

To the extent the Multi-Strategy index outperforms the S&P 500 hedging instruments, the actual cost of the benefits will be larger than the hedging models would project. Consistent with its hedging philosophy, Jackson seeks to take advantage of any natural offsets within its business in order to increase the efficiency of its hedging activities. By taking a unified view of risk, Jackson recognizes that out-performance (under-performance) on the fixed index annuity will be offset by under-performance (out-performance) within other equity based products that offer substantially similar performance as the Multi-Strategy index option. Internal positions will be monitored periodically to ensure that this offset holds.

With respect to asset adequacy analysis, all assets and liabilities will be modeled in detail and subject to normal testing procedures.

Responsibility For Managing Asset/Liability Risks

The responsibility for managing asset/liability risks associated with the product lies with the Asset/Liability Committee, which consists of the CEO, the CFO, and the SVP of Asset/Liability Management.

The investment strategy was developed in the Asset/Liability Management group under the direction of Chad Myers, Senior Vice President, Asset/Liability Management. The responsibility for carrying out the strategy rests with Mr. Myers.



Steve P. Binioris, CFA, FSA, MAAA
AVP, Asset/Liability Management

July 17, 2009

Date

CERTIFICATION

FORM NUMBER: FIA100

I, Richard D. Ash, Vice President and Appointed Actuary of Jackson National Life Insurance Company, hereby certify the following:

1. With respect to asset adequacy analysis, standard cash flow testing will be performed on the guaranteed portion of the product (i.e., modeling a fixed rate annuity with a guaranteed crediting rate varying from 1% to 3% depending on certain market conditions). The option portion of the contract is not explicitly modeled, given certain aspects of the equity participation feature under the contract can be modified by the Company to accommodate moderately adverse scenarios. Alternatively, a separate analysis is undertaken by the Company to test the effectiveness of the hedging activities used to support the equity related portion of the product. This analysis includes sensitivity testing of results under various combinations of market performance and lapse behavior.
2. With respect to any differences between the accounting treatments of assets and liabilities and any resulting distortion of the income statement or balance sheet, equity options purchased to support the product are held at market value. This is a direct result of the valuation method used for the liabilities as summarized in Annual Statement Note 1.A. of the Notes to Financial Statements, which reflects the market value of the embedded option contained in the contract. In total, surplus shown in Note 1.A. would reflect the marking to market of both asset and liability options.

Jackson National Life Insurance Company



By: _____
Richard D. Ash, FSA, MAAA
Vice President and Appointed Actuary
Date: June 29, 2009

DRAFT

STATEMENT OF UNDERSTANDING

JACKSON ASCENDERPLUS SELECTSM

Modified Single Premium Deferred Fixed Index Annuity

Attention – Important Instructions – Please Read!

Please read this Statement of Understanding carefully, and **be sure to sign the Statement of Understanding Acknowledgement**. Your Jackson AscenderPlus Select Fixed Index Annuity **cannot be issued unless the signature page is signed and returned**.

This Statement of Understanding is a summary of some of the more important points you should consider and know before purchasing this modified single premium fixed index annuity contract. The annuity contract contains other provisions that you should review prior to making a purchase decision. You are purchasing a fixed index annuity contract, which provides minimum guaranteed values. Indexed Option Values may or may not exceed the minimum guaranteed values. You should understand how the minimum guaranteed value is determined and the features of the annuity contract that are used to determine the Indexed Option rate of return. The following is a summary explanation of the minimum guaranteed values and the principal features of the annuity contract.

This summary is not intended to replace your annuity contract. Your annuity contract provides important information you should know. Please read the annuity contract carefully. Jackson National Life Insurance Company[®] does not offer legal or tax advice. Consult your personal advisor on those matters.

Note: For certain products in the states of Alabama, New Jersey and Pennsylvania, the owner is referred to as the Certificate Holder and the Contract is referred to as the Certificate of Coverage.

I. The Annuity Contract

This fixed annuity contract is intended for retirement savings or other long-term savings. The contract provides a means for allocating premium payments on a tax-deferred basis to either a 5-, 7- or 10-year Indexed Option Period. Additional premium may be added in the first year only. The Indexed Option offers an underlying guaranteed minimum withdrawal value that varies between 1%–3% annually on 90% of the total premium, adjusted for any amounts withdrawn.¹ Subject to the contract provisions, a higher rate of return is possible based, in part, on the changes in the S&P 500 Index and/or Multi-Strategy Index after adjusting for the accompanying Index Participation Rate (IPR) and Interest Caps. A higher guaranteed minimum value may apply to certain transactions, as described in the following sections. This annuity contract and its guarantees are backed by the financial strength and claims-paying ability of Jackson National Life Insurance Company.

The design of this annuity contract emphasizes the protection of credited interest rather than the maximization of interest rate crediting. The various provisions are explained in the contract options section. The annuity contract is not a security and does not participate in any stock, bond or equity investments. Please note that during the first four contract years, the annuity's cash withdrawal value may be less than the initial premium.

II. Contract Options

Initial premium will be allocated to the Fixed Option. The premium and any interest credited while in the Fixed Option will be transferred to the selected Indexed Option Period on the Index Determination Date (IDD) immediately following the issuance of the contract. The duration of the Indexed Option Period, the index(es) and crediting method(s) selected primarily determine the Cap and withdrawal charge schedule, and as specified in the contract. Jackson AscenderPlus Select contracts with premium of \$100,000 or greater will receive higher Caps and fixed interest rates. The differential between any higher Cap or fixed interest rate and the standard Cap or fixed interest rate will be maintained in all years of the Indexed Option Period, even if Caps are changed in any subsequent Indexed Option Year. Only one Indexed Option Period can be elected under a contract.

At the end of the Indexed Option Period, the contract value will be transferred to the Fixed Option, where it will earn a guaranteed minimum interest rate of between 1%-3%, depending on the five-year Constant Maturity Treasury Rate (CMT).² The annuity's value may then be withdrawn without charge or used to purchase a new annuity with a new withdrawal charge schedule. The Indexed Option Period selected must end prior to the Income Date.

¹ The Guaranteed Minimum Value is credited daily, and is the minimum amount you will receive if the Index-linked Value (Index Option Value) is less, and does not include the effect of the 10% federal tax penalty for distributions prior to age 59½.

² The CMT rate may change for new issues during each calendar year (effective January 1) and can range from 1%–3%.

II. The Contract Options (Continued)

Jackson AscenderPlus Select offers two ways to earn interest: a Fixed Option and an Indexed Option.

Fixed Option. The Fixed Option offers an interest rate that is guaranteed for one year. This interest rate is reset on each Indexed Option Anniversary and will **never be less than the guaranteed minimum interest rate declared at contract issue** (between 1%–3%, depending on the five-year CMT). Initial premium and interest credited while in the Fixed Option may be transferred to an Indexed Option on the Index Determination Date (IDD) immediately following the issuance of the contract as indicated on the application. Funds can be left in the Fixed Option. Each premium payment will initially be placed in its own Fixed Account Option and will be credited with the interest rate in effect on that date. The date that the premium is initially allocated to a Fixed Account Option is its Premium Date. Additional premium added in the first year, but after the contract is issued, will remain in the Fixed Option until the first Indexed Option Anniversary, and will then be allocated as indicated on the application, or as otherwise instructed. On each Indexed Option Anniversary, all or a portion of the Fixed Account Option value may be transferred to the Indexed Account Option(s) at the request of the owner. Any funds transferred into the Fixed Option will be credited with the interest rate corresponding to the Premium Date(s) applicable to those funds.

The Fixed Option Value is equal to the premium allocated to the Fixed Option adjusted for any amount transferred to or from the Indexed Option, plus interest **credited at never less than the declared guaranteed minimum interest rate** of 1%–3% per year (credited daily), less any partial withdrawals and any withdrawal charges, or zero.

Indexed Option. The Indexed Option offers potential interest crediting linked to a stock index. This contract offers two indexes and three crediting methods from which to select. You may allocate your premium in any whole percentage to any combination of the indexes, crediting methods and the fixed option, and you may change your allocations on each Indexed Option Anniversary.

Index Options

The contract offers two indexes from which to select: the S&P 500³ Index and the Multi-Strategy Index. You may allocate your premium to one or both indexes.

- The S&P 500 Index is a market capitalization-weighted index of 500 stocks that are selected by Standard & Poor's to represent a broad array of large companies in leading industries.
- The Multi-Strategy Index is a proprietary benchmark created by and for the sole use of Jackson National Life Insurance Company. The index is constructed by applying five pre-determined selection criteria and contains approximately 160 stocks. Every January, the index is reconstituted and an initial weight of approximately 20% is applied to each of the five criteria. By design, the five criteria are constructed to minimize company overlap. The index includes stocks from large, mid-sized and smaller U.S. and international companies, based on market capitalization.

Please note the selection criteria, number of stocks and reconstitution date are subject to change without notice.

Values for both indexes will be calculated on each IDD (typically every Friday, or the next business day if markets are closed on Friday), and index values will be published weekly at www.jackson.com. You may also obtain index values by contacting the Company or your Representative. Please refer to Section VIII for more information on the construction of both indexes.

The S&P 500 and Multi-Strategy Indexes are unmanaged, do not include the payment or reinvestment of dividends in the calculation of performance, and are not available for direct investment.

For each crediting method and index selected, an individual Indexed Option Value is calculated. The individual Indexed Option Value at the beginning of each Indexed Option Year is equal to the amount allocated or transferred to the crediting method less the amount transferred out of the crediting method. At the end of each Indexed Option Year, the individual Indexed Option Value is equal to the greater of the individual Indexed Option Value at the beginning of the year, less any partial withdrawals deducted from the crediting method during the current year and any withdrawal charges, plus the Index Interest Credited (IIC), or zero. Note that there is no interest credited on amounts

³ "S&P 500[®]" is a trademark of The McGraw-Hill Companies, Inc. and has been licensed for use by Jackson National Life Insurance Company. The product is not sponsored, endorsed, sold or promoted by Standard & Poor's[®], and Standard & Poor's makes no representation regarding the advisability of purchasing an annuity. The payment of dividends is not reflected in the index return.

withdrawn or the associated withdrawal charges between Indexed Option Anniversaries. The individual Indexed Option Value during the Indexed Option Year is equal to the greater of the individual Indexed Option Value at the beginning of the year, less any partial withdrawals from that particular Indexed Option Value during the current year and any withdrawal charges, or zero.

At the end of the Indexed Option Year, you may:

- Allow your allocation to remain as is; or
- Request all or a portion of each individual Indexed Option Value be transferred to another Indexed Option or the Fixed Option.

After all or part of the Fixed Option Value is transferred into the selected Indexed Option, it is allocated to the crediting method(s) and index(es) selected based on the percentages specified on the application or as instructed by the owner. Within an Indexed Option Period, amounts may be allocated among any of the three crediting methods below.

Crediting Method Options:

- Annual Reset Monthly Averaging
- Annual Reset Point-to-Point
- Annual Reset Monthly Sum

Each crediting method is subject to an Index Participation Rate (IPR), which is the percentage of any positive change in any applicable index price gains that will be credited at the end of each Indexed Option Year, subject to the applicable Cap. Jackson® declares the IPR at the beginning of the selected Indexed Option Period. In FL, MA, TX, and VA the IPR will never be less than 10%. In AL, CA, DE, MN, NJ, ND, PA, UT and WA the IPR will never be less than 10% or greater than 175%. Once the contract is issued, this rate is guaranteed to remain the same for the duration of the Indexed Option Period. Jackson declares each of the Caps at the beginning of each Indexed Option Year. This rate is guaranteed not to change during the year. However, Caps are not guaranteed for the entire Indexed Option Period. The Caps will be declared on each contract anniversary and guaranteed for the following Indexed Option Year. Transactions during the Indexed Option Period are valued as shown in the above chart and the related definitions of value.

Transactions during Indexed Option Period	Value used
Full Withdrawal	The greater of the Accumulation Value, less any withdrawal charges (if applicable), or the Guaranteed Minimum Value.
Terminal Illness Benefit ⁴	The greater of the Accumulation Value or the Special Benefit Value.
Extended Care Benefit ⁴	The greater of the Accumulation Value or the Special Benefit Value.
Required Minimum Distribution	The greater of the Accumulation Value or the Special Benefit Value. ⁵
Income Option commencing prior to the beginning of the sixth contract year ⁶	The greater of the Accumulation Value, less any withdrawal charges (if applicable), or the Guaranteed Minimum Value.
Income Option commencing on or after the beginning of the sixth contract year ⁶	The greater of the Accumulation Value or the Guaranteed Minimum Value. Withdrawal charges are waived.
Death Before Income Date	The greater of the Accumulation Value or the Special Benefit Value.

Indexed Option Index Interest Crediting (IIC):

1. Annual Reset Monthly Averaging. The rate of return of the selected index over a one-year period, after monthly averaging and the application of the Index Participation Rate (IPR) and Monthly Average Annual Cap (MAAC), or zero is credited at the end of each Indexed Option Year to the portion of the Indexed Option Value remaining in this crediting method on each Indexed Option Anniversary.

Calculation. The price of the selected index on the initial Index Determination Date (IDD) of the Indexed Option Year is compared to the index price averaged over the 12 Monthly IDD's since the beginning of the Indexed Option Year. The interest that is credited to the Indexed Option at the end of each Indexed Option Year is the percentage

⁴ Subject to a maximum of \$250,000 for all Company contracts. May not be available in all states, and state variations may apply.

⁵ However, if the withdrawal is greater than the minimum distribution requirement for this contract, the entire amount withdrawn will be treated like a standard withdrawal made prior to the expiration of the Indexed Option Period and may be subject to all withdrawal charges (if applicable).

⁶ Conversion to a stream of income prior to the sixth contract year will be subject to withdrawal charges. In Texas, withdrawal charges apply in all contract years.

by which the averaged index price exceeds the initial index price, multiplied by the Index Participation Rate (IPR), but will be no higher than the MAAC, or zero. If the averaged index price is lower than the initial index price, no interest will be credited under this crediting method to the Indexed Option Value at the end of the Indexed Option Year.

The average of the S&P 500 Index or the Multi-Strategy Index prices is used rather than the actual index value on a specified date. For example, interest is credited to the Indexed Option Value regardless of the index price at the end of each Indexed Option Year, as long as the average of the monthly index prices is higher than the initial index price. Conversely, if the average of the monthly index prices is lower than the initial index price, no interest is credited under this crediting method to the Indexed Option Value, even if the index price at the end of each Indexed Option Year is higher than the initial index price. Averaging, thus, could result in no interest being credited even if the S&P 500 Index or the Multi-Strategy Index price is up for the year. Jackson declares the MAAC at the beginning of each Indexed Option Year. During the Indexed Option Period, the MAAC is guaranteed to never go below 5% for the S&P 500 Index or 4% for the Multi-Strategy Index. In AL, CA, DE, MN, NJ and PA the MAAC will be no greater than 20%.

2. Annual Reset Point-to-Point. The rate of return of the selected index over a one-year period, after the application of the Index Participation Rate (IPR) and the Point-to-Point Annual Cap (PPAC) is credited to the portion of the Indexed Option Value remaining in this crediting method on each Indexed Option Anniversary.

Calculation. The price of the selected index on the initial Index Determination Date (IDD) of the Indexed Option Year is compared to the index price on the last IDD of the Indexed Option Year. The interest that is credited to the Indexed Option at the end of each Indexed Option Year is the percentage by which the index price at the end of the Indexed Option Year exceeds the initial index price at the beginning of the year, multiplied by the Index Participation Rate (IPR), but will be no higher than the PPAC, or zero. If the ending index price is lower than the initial index price, no interest will be credited under this crediting method to the Indexed Option Value at the end of the Indexed Option Year. Jackson declares the PPAC at the beginning of each Indexed Option Year. During the Indexed Option Period the PPAC is guaranteed to never go below 3%. In AL, CA, DE, MN, NJ and PA the PPAC will be no greater than 20%.

3. Annual Reset Monthly Sum. The sum of the monthly rates of return of the selected index over a one year period, after the application of the Index Participation Rate (IPR) and Monthly Cap (MC), is credited to the portion of the Indexed Option Value remaining in this crediting method on each Indexed Option Anniversary.

Calculation. The price of the selected index on the initial Index Determination Date (IDD) of the Indexed Option Year is compared to the index price at the end of the first Indexed Option Month, and the monthly increase (up to the Monthly Cap) or the monthly decrease is recorded. Throughout the rest of each Indexed Option Year, the initial index price at the beginning of each Indexed Option Month is compared to the index price at the end of each Indexed Option Month and the monthly increase (up to the Monthly Cap) or the monthly decrease is recorded. The interest that is credited under this crediting method to the Indexed Option at the end of each Indexed Option Year is the sum of the 12 monthly percentage increases (up to the Monthly Cap) and monthly decreases multiplied by the IPR, or zero. If the sum is less than zero, no interest will be credited under this crediting method to the Indexed Option Value at the end of each Indexed Option Year. Jackson declares the Monthly Cap at the beginning of each Indexed Option Year. During the Indexed Option Period, the MC is guaranteed to never go below 1%, regardless of which index is chosen. In AL, CA, DE, MN, NJ and PA the MC will be no greater than 6%.

The **Indexed Option Value** is the sum of the individual Indexed Option Account values. The initial Indexed Option Value is equal to the amount of premium (including any interest earned while in the Fixed Account Option) allocated to the Indexed Option. On each Indexed Option Anniversary, the Indexed Option Value is equal to the greater of the Indexed Option Value on the prior Indexed Option Anniversary, less any partial withdrawals and any withdrawal charges (if applicable), increased by any positive change in the index as determined by each selected crediting method or zero. Note that there is no interest credited on amounts withdrawn or any associated charges during the year. The Indexed Option Value on any date between Indexed Option Anniversaries is the greater of the Indexed Option Value on the prior Indexed Option Anniversary less any partial withdrawals and any withdrawal charges (if applicable), or zero.

The **Accumulation Value** at the beginning of the Indexed Option Period is equal to total premium allocated to the Fixed Option Value and the Index Option Value. The Accumulation Value during the Indexed Option Period is the sum of the Indexed Option Value as of the last Indexed Option Anniversary and the Fixed Option Value, less any partial withdrawals and any withdrawal charges, or zero.

The **Guaranteed Minimum Value** prior to the expiration of the Indexed Option Period is the greater of 90% of total premium plus interest credited daily between 1%–3% per annum, adjusted for withdrawals, or zero.

The **Special Benefit Value** prior to the expiration of the Indexed Option Period is the greater of 100% of total premium plus interest credited daily at 3% per annum, adjusted for withdrawals, or zero.

III. Access to Your Money

You can withdraw money from the contract at any time prior to the start of income payments (annuitization). All contract values will be reduced accordingly. Please remember that a Jackson fixed index annuity is a long-term retirement savings vehicle. Earnings are taxable as ordinary income when distributed and, if withdrawn before age 59½, may be subject to a 10% federal tax penalty.

The amount available for a full withdrawal prior to the end of the selected Indexed Option Period will be equal to the greater of the Indexed Option Value as of the last Indexed Option Anniversary, plus the Fixed Option Value, adjusted for withdrawals (less withdrawal charges), or the Guaranteed Minimum Value, adjusted for withdrawals.

The withdrawal charge is waived after completion of the applicable Indexed Option Period.

Jackson AscenderPlus Select Withdrawal Charge Schedules

All States (except AK, CT, IL, IN, MN, NV, UT and WA)				
Option	Base Schedule: 10-, 7- and 5-Year	10-Year Older Issue Ages	7-Year Older Issue Ages	5-Year Older Issue Ages
Contract Year	Owner's Issue Age 0-80	Owner's Issue Age 81-85	Owner's Issue Age 81-88	Owner's Issue Age 81-90
1	10.00%	8.50%	6.25%	4.50%
2	9.50%	7.75%	5.50%	3.50%
3	8.50%	7.00%	4.50%	2.75%
4	7.50%	6.25%	3.50%	1.75%
5	6.50%	5.50%	2.75%	0.75%
6	5.50%	4.50%	1.75%	0.00%
7	4.50%	3.75%	0.75%	0.00%
8	4.00%	2.75%	0.00%	0.00%
9	3.00%	1.75%	0.00%	0.00%
10	2.00%	0.75%	0.00%	0.00%
11	0.00%	0.00%	0.00%	0.00%

Withdrawal charges for Jackson AscenderPlus Select (contract form number FIA100) will follow the referenced schedule until the end of the selected Indexed Option Period. Withdrawal charges will be waived after the expiration of the Indexed Option Period selected. Withdrawal charges are based on state, age and years since contract issue.

AK, IL and UT			
Option	Base Schedule: 10-, 7- and 5-Year	7-Year Older Issue Ages	5-Year Older Issue Ages
Contract Year	Owner's Issue Age 10-Year: 0-85 7- and 5-Year: 0-80	Owner's Issue Age 81-88	Owner's Issue Age 81-90
1	8.50%	6.25%	4.50%
2	7.75%	5.50%	3.50%
3	7.00%	4.50%	2.75%
4	6.25%	3.50%	1.75%
5	5.50%	2.75%	0.75%
6	4.50%	1.75%	0.00%
7	3.75%	0.75%	0.00%
8	2.75%	0.00%	0.00%
9	1.75%	0.00%	0.00%
10	0.75%	0.00%	0.00%
11	0.00%	0.00%	0.00%

CT and WA				
Option	Base Schedule: 10-, 7- and 5-Year	10-Year Older Issue Ages	7-Year Older Issue Ages	5-Year Older Issue Ages
Contract Year	Owner's Issue Age 0-80	Owner's Issue Age 81-85	Owner's Issue Age 81-88	Owner's Issue Age 81-90
1	10.00%	8.50%	6.25%	4.50%
2	9.00%	7.75%	5.50%	3.50%
3	8.00%	7.00%	4.50%	2.75%
4	7.00%	6.25%	3.50%	1.75%
5	6.00%	5.50%	2.75%	0.75%
6	5.00%	4.50%	1.75%	0.00%
7	4.00%	3.75%	0.75%	0.00%
8	3.00%	2.75%	0.00%	0.00%
9	2.00%	1.75%	0.00%	0.00%
10	1.00%	0.75%	0.00%	0.00%
11	0.00%	0.00%	0.00%	0.00%

Withdrawal charges for Jackson AscenderPlus Select (contract form number FIA100) will follow the referenced schedule until the end of the selected Indexed Option Period. Withdrawal charges will be waived after the expiration of the Indexed Option Period selected. Withdrawal charges are based on state, age and years since contract issue.

IN				
Option	Base Schedule: 10-, 7- and 5-Year	10-Year Older Issue Ages	7-Year Older Issue Ages	5-Year Older Issue Ages
Contract Year	Owner's Issue Age 0-80	Owner's Issue Age 81-85	Owner's Issue Age 81-88	Owner's Issue Age 81-90
1	10.00%	7.75%	5.25%	3.50%
2	9.50%	7.00%	4.50%	2.75%
3	8.50%	6.25%	3.50%	1.75%
4	7.50%	5.50%	2.75%	0.75%
5	6.50%	4.50%	1.75%	0.00%
6	5.50%	3.75%	0.75%	0.00%
7	4.50%	2.75%	0.00%	0.00%
8	4.00%	1.75%	0.00%	0.00%
9	3.00%	0.75%	0.00%	0.00%
10	2.00%	0.00%	0.00%	0.00%
11	0.00%	0.00%	0.00%	0.00%

MN			
Option	Base Schedule: 10-, 7- and 5-Year	7-Year Older Issue Ages	5-Year Older Issue Ages
Contract Year	Owner's Issue Age 10-Year: 0-85 7- and 5-Year: 0-80	Owner's Issue Age 81-88	Owner's Issue Age 81-90
1	7.75%	6.25%	4.50%
2	7.00%	5.50%	3.50%
3	6.25%	4.50%	2.75%
4	5.50%	3.50%	1.75%
5	4.50%	2.75%	0.75%
6	3.75%	1.75%	0.00%
7	2.75%	0.75%	0.00%
8	1.75%	0.00%	0.00%
9	0.75%	0.00%	0.00%
10	0.00%	0.00%	0.00%
11	0.00%	0.00%	0.00%

Withdrawal charges for Jackson AscenderPlus Select (contract form number FIA100) will follow the referenced schedule until the end of the selected Indexed Option Period. Withdrawal charges will be waived after the expiration of the Indexed Option Period selected. Withdrawal charges are based on state, age and years since contract issue.

NV			
Option	Base Schedule: 10-, 7- and 5-Year	7-Year Older Issue Ages	5-Year Older Issue Ages
Contract Year	Owner's Issue Age 0-80	Owner's Issue Age 81-85	Owner's Issue Age 81-90
1	10.00%	6.25%	4.50%
2	9.50%	5.50%	3.50%
3	8.50%	4.50%	2.75%
4	7.50%	3.50%	1.75%
5	6.50%	2.75%	0.75%
6	5.50%	1.75%	0.00%
7	4.50%	0.75%	0.00%
8	4.00%	0.00%	0.00%
9	3.00%	0.00%	0.00%
10	2.00%	0.00%	0.00%
11	0.00%	0.00%	0.00%

Withdrawal charges for Jackson AscenderPlus Select (contract form number FIA100) will follow the referenced schedule until the end of the selected Indexed Option Period. Withdrawal charges will be waived after the expiration of the Indexed Option Period selected. Withdrawal charges are based on state, age and years since contract issue.

Free Withdrawals. Each Contract year, 10% of the Accumulation Value determined at the date of each request may be taken free of withdrawal charges. Free withdrawals are not cumulative.

Terminal Illness Benefit. (Not available in MA; state variations may apply.) If you or a joint owner incur a terminal illness, you may withdraw up to 100% of the greater of the Accumulation Value or the Special Benefit Value, free of withdrawal charges. The amount withdrawn is subject to a total aggregate amount of the values of all Jackson contracts that you hold, not to exceed \$250,000. All contract values will be reduced accordingly based on the amount withdrawn. A payment under the Terminal Illness Benefit is payable only once, regardless of the subsequent occurrence of the same or a different condition.

Extended Care Benefit. (Not available in MA; state variations may apply.) If you or your joint owner is confined to a nursing home or hospital for 90 consecutive days by medical necessity beginning at least 30 days after the issue of your contract, and during the Indexed Option Period, you may withdraw up to 100% of the greater of the Accumulation Value or the Special Benefit Value, free of withdrawal charges. The amount withdrawn is subject to a total aggregate amount of the values of all Jackson contracts that you hold, not to exceed \$250,000. All contract values will be reduced accordingly based on the amount withdrawn. A payment under the Extended Care Benefit is payable only once, regardless of any subsequent confinement.

IV. Income Options Available

Other Income Options may be available. (Each description assumes that you are the owner and annuitant.)

OPTION 1 – Life Income. This Income Option provides monthly payments for your life.

OPTION 2 – Joint and Survivor Annuity. This Income Option provides monthly payments for your life and for the life of another person (usually your spouse) selected by you.

OPTION 3 – Life Annuity With 120 or 240 Months Period Certain. This Income Option provides monthly payments for your life, but with payments continuing to your beneficiary for the remainder of 10 or 20 years (as you select) if you die before the end of the selected period.

OPTION 4 – Income for a Specified Period. This Income Option provides monthly payments for any number of years (as you select) from five to 30.

The Maturity Date under the contract is the owner's age 95 and is the required age to annuitize or to take a lump sum. If no election is made, the Contract will be annuitized using the Life and 120 Months Period Certain Income Option.

V. Other Information

If you cancel the contract within 10 days after receiving it (or whatever period is noted in your contract), Jackson will refund 100% of your premium less the amount of any partial withdrawal. If you are younger than 59½ when you take money out of your contract, you may be subject to a 10% federal tax penalty and may also have to pay income tax.

VI. Application Processing

Upon receipt of the application in Good Order and premium at the Jackson Service Center, Jackson will first apply the initial premium to the Fixed Option. The premium plus any interest credited while in the Fixed Option will be transferred to the Indexed Option Period, Index(es) and Crediting Method(s) selected on the Index Determination Date (IDD) immediately following the issuance of the contract as indicated on the application. Any amounts not allocated to an Indexed Option will remain in the Fixed Option. IDD's are each Friday that the New York Stock Exchange is open for business. If the New York Stock Exchange is closed on a Friday, the IDD will be the next business day.

If the application and required forms are not submitted by a properly appointed representative, not completed properly, or not accompanied by a properly executed Jackson AscenderPlus Select Modified Single Premium Deferred Annuity Statement of Understanding, the application is not in Good Order and cannot be processed. If the application is not in Good Order, Jackson will attempt to bring it into Good Order within 30 days of its receipt at the Jackson Service Center. Jackson will issue the contract within two business days after the application has been brought into Good Order. Unless the prospective owner otherwise consents in writing, the application and the premium will be returned to the owner if the application cannot be put in Good Order within 30 days of such receipt.

VII. Illustrations Demonstrating the Annuity Contract Mechanics

Guaranteed Minimum Value

The following example assumes a \$10,000 allocation to the 10-year Indexed Option Period and a 3% Guaranteed Minimum Value, and demonstrates the amount available for a full withdrawal during the Indexed Option Period under various market conditions.

End of Indexed Option Year	Guaranteed Minimum Value*
1	\$9,274.51
2	\$9,551.97
3	\$9,837.73
4	\$10,132.04
5	\$10,435.16
6	\$10,747.34
7	\$11,075.14
8	\$11,406.47
9	\$11,747.71
10	\$12,099.17

* The Guaranteed Minimum Value is 90% of total premium, credited between 1%–3% annually (credited daily). Values assume all premium is received at the same time.

Indexed Option Value

The hypothetical illustrations on the following page assume a \$10,000 allocation to the 10-year Indexed Option and 100% IPR.

The actual movements of the S&P 500 Index and Multi-Strategy Index in the future will differ from the respective index movements during the periods illustrated. In addition, the Cap(s) in effect, at the beginning or during the term of your Indexed Option Period may be higher than those reflected in the illustrations, and the IPR may be higher or lower than reflected in the illustrations. Accordingly, the actual Indexed Option values under your contract may be higher or lower than those shown in these hypothetical illustrations. As these illustrations demonstrate, the design of this contract emphasizes the protection of interest credited rather than seeking to maximize interest rate crediting. For more information concerning the calculation of the Indexed Option Value, including the impact of averaging, please see Section II.

VII. Illustrations Demonstrating the Annuity Contract Mechanics (Continued)

S&P 500 Index

This product did not exist during the time periods illustrated. The following examples are based on historic weekly closing data of the S&P 500 Index. Ten-year periods were chosen to represent unfavorable, average and favorable market conditions.

These illustrations assume an issue age of 60, a \$10,000 allocation to the 10-year Indexed Option, a 100% Index Participation Rate (IPR) and the minimum Cap for each of the three crediting methods. **Please note that during the first four contract years, the annuity's cash withdrawal value may be less than the initial premium.**

Historical Indexed Option Values – S&P 500 Index									
End of Indexed Option Year	Annual Reset Monthly Averaging 5% Monthly Average Annual Cap			Annual Reset Point-to-Point 3% Point-to-Point Annual Cap			Annual Reset Monthly Sum 1% Monthly Cap		
	Unfavorable Scenario	Average Scenario	Favorable Scenario	Unfavorable Scenario	Average Scenario	Favorable Scenario	Unfavorable Scenario	Average Scenario	Favorable Scenario
	5/3/68-5/5/78	5/2/75-5/3/85	5/4/90-5/5/00	5/3/68-5/5/78	5/2/75-5/3/85	5/4/90-5/5/00	5/3/68-5/5/78	5/2/80-5/3/90	5/2/52-5/4/62
1	10,371	10,407	10,184	10,300	10,300	10,300	10,000	10,027	10,000
2	10,371	10,414	10,692	10,300	10,300	10,609	10,000	10,027	10,000
3	10,890	10,414	11,001	10,609	10,300	10,927	10,000	10,027	10,930
4	10,890	10,784	11,365	10,927	10,609	11,063	10,000	10,027	11,167
5	11,434	11,323	11,934	11,255	10,927	11,395	10,000	10,027	11,167
6	11,434	11,890	12,530	11,255	11,255	11,737	10,000	10,439	11,167
7	11,434	11,890	13,157	11,255	11,255	12,089	10,000	10,439	11,915
8	11,750	12,484	13,815	11,593	11,593	12,452	10,000	10,439	11,915
9	11,766	12,484	14,506	11,593	11,593	12,826	10,000	10,517	12,052
10	11,766	13,108	15,023	11,593	11,941	13,210	10,000	10,517	12,052

Multi-Strategy Index

This product and index did not exist during the time periods illustrated. The following examples are based on hypothetical weekly closing data of the Multi-Strategy Index. Ten-year periods were chosen to represent unfavorable, average and favorable market conditions.

These illustrations assume an issue age of 60, a \$10,000 allocation to the 10-year Indexed Option, a 100% Index Participation Rate (IPR) and the minimum Cap for each of the three crediting methods. **Please note that during the first four contract years, the annuity's cash withdrawal value may be less than the initial premium.**

Hypothetical Indexed Option Values – Multi-Strategy Index									
End of Indexed Option Year	Annual Reset Monthly Averaging 4% Monthly Average Annual Cap			Annual Reset Point-to-Point 3% Point-to-Point Annual Cap			Annual Reset Monthly Sum 1% Monthly Cap		
	Unfavorable Scenario	Average Scenario	Favorable Scenario	Unfavorable Scenario	Average Scenario	Favorable Scenario	Unfavorable Scenario	Average Scenario	Favorable Scenario
	9/13/96-9/15/06	9/13/91-9/17/01	8/19/88-8/21/98	9/13/96-9/15/06	9/13/91-9/17/01	8/19/88-8/21/98	9/13/96-9/15/06	9/13/91-9/17/01	8/19/88-8/21/98
1	10,400	10,400	10,400	10,300	10,300	10,300	10,354	10,000	10,457
2	10,400	10,816	10,400	10,300	10,609	10,300	10,354	10,627	10,457
3	10,816	11,249	10,816	10,609	10,927	10,609	10,368	10,770	10,983
4	10,816	11,610	11,249	10,764	11,255	10,927	10,368	10,897	10,983
5	10,816	12,074	11,699	10,764	11,593	11,255	10,368	10,897	11,875
6	11,249	12,557	12,167	10,764	11,941	11,593	10,368	11,282	11,875
7	11,249	12,557	12,653	11,087	11,941	11,941	10,368	11,282	12,488
8	11,699	13,060	13,159	11,419	12,299	12,299	10,368	11,298	12,488
9	12,167	13,060	13,686	11,762	12,478	12,668	10,368	11,298	13,169
10	12,653	13,060	14,203	12,115	12,478	13,040	10,368	11,298	13,169

Please note that contract values shown in these illustrations are not guaranteed by Jackson. The values reflected are illustrated at the minimum Caps. Past performance is not an indicator of any future performance.

VIII. Index Options

Jackson AscenderPlus Select is a fixed index annuity that offers the potential to earn additional interest linked to an index. The contract offers two indexes from which to select, and you may allocate your premium in whole percentages of your choice to one or both indexes.

The S&P 500 Index

The S&P 500 Index is a market capitalization-weighted index of 500 stocks selected by Standard & Poor's to represent a broad array of large companies in leading industries. Widely regarded as a single gauge of the U.S. equities market, this index includes companies in leading industries of the U.S. economy. Although the S&P 500 Index focuses on the large cap segment of the market, with approximately 75% coverage of U.S. equities, it is also used as a proxy for the total U.S. market.

The S&P 500 Index is maintained by the S&P Index Committee, a team of Standard & Poor's economists and index analysts. The S&P Index Committee follows a set of published guidelines for maintaining the index. Complete details of these guidelines, including the criteria for index additions and removals, are available at www.indices.standardandpoors.com.

The S&P 500 Index is unmanaged and not available for direct investment. The payment of dividends is not reflected in the index return.

The Multi-Strategy Index

The Multi-Strategy Index is a proprietary benchmark created by and for the sole use of Jackson National Life Insurance Company. It is a benchmark of approximately 160 large, mid-sized and smaller U.S. and international stocks identified based on five different specialized selection criteria. The selection criteria are re-applied once each year, on or about January 1, the index is reconstituted, and an initial weight of approximately 20% is applied to each of the five criteria as described next.

The Multi-Strategy Index is constructed using the following five selection criteria:

Industry Leaders Criteria (20%)

- The 30 companies in the Dow Jones Industrial AverageSM are ranked by dividend yield.
- Equal amounts of the 10 companies with the highest dividend yields are selected.

Large Cap Criteria (20%)

- The 500 companies in the S&P 500 Index are ranked by market capitalization. (Market capitalization, or market cap, is determined by multiplying the number of shares outstanding by the share price.)
- The 250 companies with the largest market caps are then ranked by the ratio of market cap to sales (known as the price-to-sales ratio).
- The 125 companies with the lowest price-to-sales ratios are then ranked by share price appreciation in the last year.
- Equal amounts of the 10 companies with the greatest share price appreciation in the last year are selected.

Global Criteria (20%)

- The 30 companies in the Dow Jones Industrial Average, the 30 companies in the United Kingdom's Financial Times Industrial Ordinary Share Index (the Financial Times 30 or FT30), and the 38 companies in Hong Kong's Hang Seng Index[®] are ranked by dividend yield.
- The 10 companies with the highest dividend yields from each of the three indexes are identified.
- Of those 10, equal amounts of the five companies with the lowest share prices from each of the three indexes are selected (15 total companies).

Value Criteria (20%)

- All companies that pay dividends and trade on the New York Stock Exchange® are ranked by market capitalization. (Market capitalization, or market cap, is determined by multiplying the number of shares outstanding by the share price.)
- Financial, transportation and utility companies, limited partnerships, the 30 companies in the Dow Jones Industrial Average and American Depository Receipts of foreign companies are removed.
- The 400 companies with the largest market caps are then ranked by dividend yield.
- The 75 companies with the highest dividend yields are retained.
- Of those, equal amounts of the 25 companies with the lowest dividend yields are selected.

Small Cap Criteria (20%)

- Companies with market capitalizations between \$310 million and \$1.9 billion are selected from the New York Stock Exchange, American Stock Exchange® and Nasdaq®. (Market capitalization, or market cap, is determined by multiplying the number of shares outstanding by the share price.)
- Limited partnerships, American Depository Receipts of foreign companies, and mineral and oil royalty trusts are removed.
- Companies whose shares have appreciated in price by more than 75% in the last year are removed.
- Companies with daily trading volumes of at least \$2.5 million are retained.
- Companies with positive sales growth in each of the last three years are retained.
- Companies with positive earnings in the last year are retained.
- The 100 companies with the greatest share price appreciation in the last year are selected in proportion to their market capitalization.

Companies which, as of the Reconstitution Date, have announced they will be removed from the indexes, will be removed from the universe of securities from which stocks are selected.

The Multi-Strategy Index is unmanaged, does not include the payment or reinvestment of dividends in the calculation of performance and is not available for direct investment.

Please note that the selection methodologies, number of stocks and reconstitution date are subject to change without notice.

Jackson applies index values once per week in the calculation of credited interest. Values for both indexes will be calculated each Index Determination Date (typically every Friday, or the next business day if markets are closed on Friday). Index values for both the S&P 500 and Multi-Strategy Indexes will be calculated and published weekly at www.jackson.com.

Description of Indexes

The selection criteria consist of the common stocks of companies included in various indexes. The publishers of the indexes have not participated in any way in the creation of our index or in the selection of stocks, nor do they endorse the Multi-Strategy Index or this product. A description of the indexes is provided next:

Dow Jones Industrial Average. The stocks included in the DJIASM are chosen by the editors of The Wall Street Journal as representative of the broad market and of American industry. The companies are major factors in their industries and their stocks are widely held by individuals and institutional investors.

FT30 Index. The FT30 Index is comprised of 30 common stocks chosen by the editors of The Financial Times as representative of the British industry and commerce. This index is an unweighted average of the share prices of selected companies. These companies are highly capitalized and major factors in their industries. In addition, their stocks are widely held by individuals and institutional investors.

Hang Seng Index. The Hang Seng Index presently consists of 38 stocks currently listed on the Stock Exchange of Hong Kong Ltd. ("Hong Kong Stock Exchange"), and it includes companies intended to represent four major market sectors: commerce and industry, finance, properties

and utilities. The Hang Seng Index is a recognized indicator of stock market performance in Hong Kong. It is computed on an arithmetic basis, weighted by market capitalization, and is therefore strongly influenced by stocks with large market capitalizations. The Hang Seng Index represents approximately 70% of the total market capitalization of the stocks listed on the Hong Kong Stock Exchange.

S&P 500 Index. Widely regarded as the standard for measuring large-capitalization U.S. stock market performance, the S&P 500 Index includes a representative sample of leading U.S. companies in leading industries. The S&P 500 Index consists of 500 stocks chosen for market size, liquidity and industry group representation. It is a market-value weighted index with each stock's weight in the Index proportionate to its market value.

"S&P 500®" is a trademark of The McGraw-Hill Companies, Inc. and has been licensed for use by Jackson National Life Insurance Company. The product is not sponsored, endorsed, sold or promoted by Standard & Poor's and Standard & Poor's makes no representation regarding the advisability of purchasing an annuity.

American Stock Exchange®, Dow Jones Industrial AverageSM Index, DJIASM, FT30, Hang Seng Index®, Nasdaq®, New York Stock Exchange® and NYSE® are trademarks of their respective owners. These trademarks are not affiliated with Jackson National Life Insurance Company and the entities represented by these trademarks do not sponsor, endorse, sell or promote this product, nor do they make any representation regarding the advisability of purchasing this product.

STATEMENT OF UNDERSTANDING ACKNOWLEDGEMENT
JACKSON ASCENDERPLUS SELECTSM

Please read and complete this form. A completed form must be included with the application in order for the application to be considered in Good Order.

I have received a copy of the Jackson AscenderPlus Select Modified Single Premium Deferred Annuity Statement of Understanding and understand the benefits and limitations, including methods for calculating interest, guaranteed minimum values, and withdrawal charges, as set forth in the document. I understand that the capping component in this contract may limit the amount of interest credited to the Indexed Option Value on each Indexed Option Anniversary, regardless of the performance of the S&P 500 Index or the Multi-Strategy Index. I understand that the Multi-Strategy Index is a new index created by Jackson National Life Insurance Company® and that it has no actual performance history.

I have received the current Index Participation Rate, fixed interest rates and Caps for this Contract.

I understand that Jackson issues a variety of annuity products with different features, benefits, terms, charges and limitations. I will consult with my representative if I have any questions.

Name of Insured/Annuitant (FIRST, MIDDLE INITIAL, LAST)	Date of Birth (MM/DD/YYYY)	SSN/TIN (INCLUDE DASHES)
Contract Owner's Name, if other than Insured (FIRST, MIDDLE INITIAL, LAST)	Date of Birth (MM/DD/YYYY)	SSN/TIN (INCLUDE DASHES)
Joint Contract Owner's Name, if applicable (FIRST, MIDDLE INITIAL, LAST)	Date of Birth (MM/DD/YYYY)	SSN/TIN (INCLUDE DASHES)
Owner's Signature	Date Signed (MM/DD/YYYY)	
Joint Owner's Signature (IF APPLICABLE)	Date Signed (MM/DD/YYYY)	

I certify that the Jackson AscenderPlus Select Modified Single Premium Deferred Annuity Statement of Understanding, Index Participation Rate, fixed interest rates and Caps have been presented and explained to the owner(s), and a copy of the Statement of Understanding was given to the owner(s). I have not made statements that differ from this material nor have I made any promises about the expected future Indexed Option Values of this contract.

Name of Representative: (PLEASE TYPE OR PRINT)	Signature
	Date

Remember, the final decision to purchase this contract is yours, based upon your individual situation, needs and goals. Your age and your liquidity needs are particularly important when considering Indexed Option Periods of longer duration. The availability of each Indexed Option Period is subject to change. Historical S&P 500 Index or hypothetical Multi-Strategy Index changes should not be considered representation of future changes. Jackson® does not guarantee the accuracy and/or uninterrupted calculation of the S&P 500 Index or Multi-Strategy Index or any data included therein. This product is a fixed annuity that does not participate in any stock or equity investments and has limitations and restrictions, including withdrawal charges. For costs and complete details contact your representative.

S&P 500® is a trademark of The McGraw-Hill Companies, Inc. and has been licensed for use by Jackson National Life Insurance Company. The product is not sponsored, endorsed, sold or promoted by Standard & Poor's®, and Standard & Poor's makes no representation regarding the advisability of purchasing an annuity.

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CONSENT TO SUBMIT RATES
AND/OR COST BASIS FOR APPROVAL

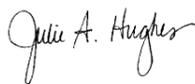
The Jackson National Life Insurance Company of Lansing, Michigan does hereby consent and agree:

A) that all premium rates and/or cost basis both “maximum” and “current or projected,” used in relation to form numbers FIA100 and X100 08/09 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

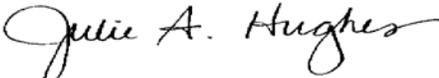
Date: August 10, 2009

CERTIFICATION

FIA100
Arkansas

Jackson National Life Insurance Company hereby certifies that the contract form, FIA100, complies with the External Indexed Guidelines. We also certify that that all persons soliciting an external-indexed contract are suitably licensed and trained. We further certify that any person who is not trained and qualified will not solicit this contract. Certifications regarding asset adequacy and investment strategy were attached as separate certifications with the original filing.

Jackson National Life Insurance Company

By 

Julie A. Hughes
Assistant Vice-President
Product Drafting and State Filing Department

Date: August 10, 2009

LIMITATIONS AND EXCLUSIONS UNDER THE ARKANSAS LIFE AND HEALTH INSURANCE GUARANTY ASSOCIATION ACT

Residents of this state who purchase life insurance, annuities or health insurance should know that the insurance companies licensed in this state to write these types of insurance are members of the Arkansas Life and Health Insurance Guaranty Association ("Guaranty Association"). The purpose of the Guaranty Association is to assure that policy and contract owners will be protected, within certain limits, in the unlikely event that a member insurer becomes financially unable to meet its obligations. If this should happen, the Guaranty Association will assess its other member insurance companies for the money to pay the claims of policy owners who live in this state, and in some cases, to keep coverage in force. The valuable extra protection provided by the member insurers through the Guaranty Association is not unlimited, however. And, as noted in the box below, this protection is not a substitute for consumers' care in selecting insurance companies that are well managed and financially stable.

DISCLAIMER

The Arkansas Life and Health Insurance Guaranty Association ("Guaranty Association") may not provide coverage for this policy. If coverage is provided, it may be subject to substantial limitations or exclusions and require continued residency in the state. You should not rely on coverage by the Guaranty Association in purchasing an insurance policy or contract.

Coverage is NOT provided for your policy or contract or any portion of it that is not guaranteed by the insurer or for which you have assumed the risk, such as non-guaranteed amounts held in a separate account under a variable life or variable annuity contract.

Insurance companies or their agents are required by law to provide you this notice.

The Arkansas Life and Health Insurance Guaranty Association
C/O The Liquidation Division
1023 West Capitol, Suite 2
Little Rock, Arkansas 72201

Arkansas Insurance Department
1200 West Third Street
Little Rock, Arkansas 72201-1904

The state law that provides for this safety-net is called the Arkansas Life and Health Insurance Guaranty Association Act ("Act"). Below is a brief summary of the Act's coverages, exclusions and limits. This summary does not cover all provisions of the Act; nor does it in any way change anyone's rights or obligations under the Act or the rights or obligations of the Guaranty Association.

(please turn to back of page)

COVERAGE

Generally, individuals will be protected by the Guaranty Association if they live in this state and hold a life, annuity or health insurance contract or policy, or if they are insured under a group insurance contract issued by a member insurer. The beneficiaries, payees or assignees of policy or contract owners are protected as well, even if they live in another state.

EXCLUSIONS FROM COVERAGE

However, persons holding such policies are **NOT** protected by the Guaranty Association if:

- They are eligible for protection under the laws of another state (this may occur when the insolvent insurer was incorporated in another state whose guaranty association protects insureds who live outside that state);
- The insurer was not authorized to do business in this state;
- Their policy or contract was issued by a nonprofit hospital or medical service organization, an HMO, a fraternal benefit society, a mandatory state pooling plan, a mutual assessment company or similar plan in which the policy or contract owner is subject to future assessments, or by an insurance exchange.

The Association also does **NOT** provide coverage for:

- Any policy or contract or portion thereof which is not guaranteed by the insurer or for which the owner has assumed the risk, such as non-guaranteed amounts held in a separate account under a variable life or variable annuity contract;
- Any policy of reinsurance (unless an assumption certificate was issued);
- Interest rate yields that exceed an average rate;
- Dividends and voting rights and experience rating credits;
- Credits given in connection with the administration of a policy by a group contract holder;
- Employers' plans to the extent they are self-funded (that is, not insured by an insurance company, even if an insurance company administers them);
- Unallocated annuity contracts (which give rights to group contractholders, not individuals);
- Unallocated annuity contracts issued to/in connection with benefit plans protected under Federal Pension Benefit Corporation ("FPBC") (whether the FPBC is yet liable or not);
- Portions of an unallocated annuity contract not owned by a benefit plan or a government lottery (unless the owner is a resident) or issued to a collective investment trust or similar pooled fund offered by a bank or other financial institution);
- Portions of a policy or contract to the extent assessments required by law for the Guaranty Association are preempted by State or Federal law;
- Obligations that do not arise under the policy or contract, including claims based on marketing materials or side letters, riders, or other documents which do not meet filing requirements, or claims for policy misrepresentations, or extra-contractual or penalty claims;
- Contractual agreements establishing the member insurer's obligations to provide book value accounting guarantees for defined contributions benefit plan participants (by reference to a portfolio of assets owned by a nonaffiliate benefit plan or its trustees).

LIMITS ON AMOUNT OF COVERAGE

The Act also limits the amount the Guaranty Association is obligated to cover. The Guaranty Association cannot pay more than what the insurance company would owe under a policy or contract. Also, for any one insured life, the Guaranty Association will pay a maximum of \$300,000 - no matter how many policies and contracts there were with the same company, even if they provided different types of coverages. Within this overall \$300,000 limit, the Association will not pay more than \$300,000 in health insurance benefits, \$300,000 in present value of annuity benefits, or \$300,000 in life insurance death benefits or net cash surrender values - again, no matter how many policies and contracts there were with the same company, and no matter how many different types of coverages. There is a \$1,000,000 limit with respect to any contract holder for unallocated annuity benefits, irrespective of the number of contract held by the contract holder. These are limitations for which the Guaranty Association is obligated before taking into account either its subrogation and assignment rights or the extent to which those benefits could be provided out of the assets of the impaired or insolvent insurer.



**INFORMATION REGARDING THIS POLICY
MAY BE OBTAINED FROM:**

Company: Jackson National Life Service Center
P.O. Box 24068
Lansing, Michigan 48909-4068
1-800/644-4JNL (1-800/644-4565)

Agent: _____

Ph. ()

If we at Jackson National Life Insurance Company fail to provide you with reasonable and adequate service, you should feel free to contact.

Arkansas Insurance Department
Consumer Services Division
1200 West Third Street
Little Rock, Arkansas 72201-1904
Ph. (501) 371-2640 or (800) 852-5494