Filing at a Glance

Company: Jackson National Life Insurance Company

Product Name: Individual Modified Single Premium Deferred Fixed Index Annuity Substitution Pages 7 & 11	SERFF Tr Num: JACK-126300129	State: Arkansas
TOI: A07I Individual Annuities - Special	SERFF Status: Closed-Approved-Closed	State Tr Num: 43473
Sub-TOI: A07I.001 Equity Indexed	Co Tr Num: FIA100 REP PGS 7 & 11	State Status: Approved-Closed
Filing Type: Form		Reviewer(s): Linda Bird
	Authors: Julia Braem, Julie Hughes, Lynda Neese, Lynne Gerding	Disposition Date: 09/15/2009
	Date Submitted: 09/10/2009	Disposition Status: Approved-Closed
Implementation Date Requested: On Approval		Implementation Date:
State Filing Description:		

General Information

Project Name: Individual Modified Single Premium Deferred Fixed Index Annuity Substitution Pages 7 & 11	Status of Filing in Domicile: Not Filed
Project Number: FIA100 09/09 Rep Pgs 7 & 11	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: 09/15/2009	Explanation for Other Group Market Type:
	State Status Changed: 09/15/2009
Deemer Date:	Created By: Lynne Gerding
Submitted By: Julia Braem	Corresponding Filing Tracking Number: FIA100 09/09 Rep Pgs 7 & 11

Filing Description:

Please find enclosed submitted for your review, new pages 7 and 11 for contract form FIA100 that was approved by your Department on August 17, 2009. Form FIA100 has not been marketed to the general public or released for use at this date. At this time, we would like to make two minor changes to the policy form.

On page 7, we revised the Special Benefit Value definition to change "accumulated at 3%, per annum," to "accumulated at the Guaranteed Minimum Interest Rate, as shown on the Contract Data Page, per annum," The actuarial memorandum has also been updated to be consistent with this change.

On page 11, we revised the Contract Option Provisions to include the Company's ability to restrict premium and transfers to the Fixed Option on a nondiscriminatory basis.

We certify that these are the only changes that are occurring to the approved contract. Please substitute these pages for the previously approved pages.

A redlined copy of each page against the previously approved language is provided for ease of review.

Please note that this revision to the contract language does not change any of the support material provided with the initial filing, including any certifications or actuarial support material. We have therefore not provided new support material with this submission. With regard to Regulation 19, Jackson National Life hereby certifies that we do NOT discriminate based on sex in the sale of insurance.

If I can be of any assistance to you, or if additional information is required, please contact me by telephone at 800/317-7989, by facsimile at 517/706-5522, or by email at pd&sf@jackson.com.

Company and Contact

Filing Contact Information

Julia Braem, Filing Manager	pd&sf@jackson.com
1 CORPORATE WAY	800-317-7989 [Phone]
LANSING, MI 48951	517-706-5522 [FAX]

Filing Company Information

Jackson National Life Insurance Company	CoCode: 65056	State of Domicile: Michigan
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:	$50.00
Retaliatory?	No
Fee Explanation:	$50.00 per contract
Per Company:	No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Jackson National Life Insurance Company	$50.00	09/10/2009	30474967

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Linda Bird	09/15/2009	09/15/2009

Disposition

Disposition Date: 09/15/2009

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number:	*JACK-126300129*	*State:*	*Arkansas*
Filing Company:	*Jackson National Life Insurance Company*	*State Tracking Number:*	*43473*
Company Tracking Number:	*FIA100 REP PGS 7 & 11*		
TOI:	*A07I Individual Annuities - Special*	*Sub-TOI:*	*A07I.001 Equity Indexed*
Product Name:	*Individual Modified Single Premium Deferred Fixed Index Annuity Substitution Pages 7 & 11*		
Project Name/Number:	*Individual Modified Single Premium Deferred Fixed Index Annuity Substitution Pages 7 & 11/FIA100 09/09 Rep Pgs 7 & 11*		

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		No
Supporting Document	Application		No
Supporting Document	Life & Annuity - Acturial Memo		No
Supporting Document	AR - Certification Notice		Yes
Supporting Document	Redline of changes		Yes
Form	Individual Modified Single Premium Deferred Fixed Index Annuity Substitution Page 7 & 11		Yes

Form Schedule

Lead Form Number: FIA100 09/09 Rep Pgs 7 & 11

Schedule Item Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	FIA100 09/09 Rep Pgs 7 & 11	Policy/Contract/Fraternal Certificate	Individual Modified Single Premium Deferred Fixed Index Annuity Substitution Page 7 & 11	Initial		54.800	FIA100 rep pgs 7 and 11 09-10-09 (base).pdf

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 the Guaranteed Minimum Interest Rate, as shown on the Contract Data Page, 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.

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 Company reserves the right, in its sole discretion, on a nondiscriminatory basis, at any time, to restrict or prohibit election of initial Premium and/or any subsequent Premium to be allocated to the Fixed Account Option.

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. The Company reserves the right, in its sole discretion, on a nondiscriminatory basis, at any time, to restrict or prohibit transfers of the Indexed Option Value from the Indexed Option to the Fixed Option.

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.]

Supporting Document Schedules

Item Status: **Status Date:**

Bypassed - Item: Flesch Certification

Bypass Reason: Not applicable

Comments:

Item Status: **Status Date:**

Bypassed - Item: Application

Bypass Reason: Not applicable

Comments:

Item Status: **Status Date:**

Satisfied - Item: AR - Certification Notice

Comments:

Attachment:

AR - Certification Notice.pdf

Item Status: **Status Date:**

Satisfied - Item: Redline of changes

Comments:

Attachment:

FIA100 Redline of changes.pdf

CONSENT TO SUBMIT RATES
AND/OR COST BASIS FOR APPROVAL

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

A) that all premium rates and/or cost basis both "maximum" and "current or projected," used in relation to form numbers FIA100 09/09 Rep Pgs 7 & 11 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 A. Hughes

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

Date: September 10, 2009

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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.

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