

SERFF Tracking Number: JACK-126909987 State: Arkansas
Filing Company: Jackson National Life Insurance Company State Tracking Number: 47404
Company Tracking Number: 7665
TOI: A02.11 Individual Annuities- Deferred Non- Sub-TOI: A02.11.002 Flexible Premium
Variable and Variable
Product Name: 6% Contract Enhancement Endorsement
Project Name/Number: 6% Contract Enhancement Endorsement/7665

The endorsement is new and will not replace any previously approved form.

Endorsement 7665 provides a Contract Enhancement on premium received in the first seven contract years.

The endorsement is strictly optional, and there is an additional charge to the contract value for the benefit provided. The endorsement may be added only to new issues of a contract. The issue ages for the endorsement are 0 – 87.

The endorsement is designed for use with any individual variable annuity that has been previously approved by your Department and also any individual variable annuity form that Jackson National Life Insurance Company may develop and file with your Department for approval in the future.

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

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

The form was filed with Michigan, our State of domicile, on November 29, 2010. To the best of our knowledge and belief the provisions comply with applicable laws and regulations of your jurisdiction. With regard to Regulation 19, Jackson National Life hereby certifies that we do NOT discriminate based on sex in the sale of insurance.

Variables within the form have been bracketed and generally consist of names, dates and numbers. The forms, when issued, may vary in line breaks due to the removal of brackets, as well as 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 bottom left-hand corner.

The forms may vary somewhat in format, such as the two-sided pages versus one-sided pages. The content of the 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

SERFF Tracking Number: JACK-126909987 State: Arkansas
 Filing Company: Jackson National Life Insurance Company State Tracking Number: 47404
 Company Tracking Number: 7665
 TOI: A02.II Individual Annuities- Deferred Non- Sub-TOI: A02.II.002 Flexible Premium
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Shari McDuffie, Analyst 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 form - 1 form
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Jackson National Life Insurance Company	\$50.00	11/29/2010	42387654

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved- Closed	Linda Bird	12/01/2010	12/01/2010

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Disposition

Disposition Date: 12/01/2010

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		No
Supporting Document	Application		No
Supporting Document	Life & Annuity - Acturial Memo		No
Supporting Document	Statement of Variability		Yes
Form	6% Contract Enhancement Endorsement		Yes

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Form Schedule

Lead Form Number: 7665

Schedule Item Status	Form Number	Form Type Form Name	Action	Action Specific Data	Readability	Attachment
	7665	Policy/Contract/Fraternal Certificate: Amendment, Insert Page, Endorsement or Rider	Initial		0.000	7665 Endorsement 11-15-10.pdf

[6%] CONTRACT ENHANCEMENT ENDORSEMENT

This endorsement is made a part of the Contract to which it is attached and is effective on the Issue Date. To the extent any provisions contained in this endorsement are contrary to or inconsistent with those of the Contract to which it is attached, the provisions of this endorsement will control. The benefits described in this endorsement will cease upon termination of the Contract. The Contract Enhancement may only be elected prior to the Issue Date.

The Contract is amended as follows:

- 1) The **CONTRACT DATA PAGE** is amended by the addition of the following:

"Contract Enhancement Charge. On an annual basis, this charge equals [0.832%] of the daily net asset value of the Investment Divisions and is assessed for the first [seven] Contract Years. This charge will also be assessed by the Company for the first [seven] Contract Years against the Fixed Account Option(s), resulting in an annual Current Interest Rate of [0.832%] less than the annual Current Interest Rate that would apply to the same Fixed Account Option(s) if the Contract Enhancement had not been elected. However, in no event will the Current Interest Rate credited to any Fixed Account Option be less than the Fixed Account Minimum Interest Rate for those options.

Contract Enhancement Percentage.

Contract Year Premium is Received	Contract Enhancement Percentage
[1	6.00%
2	5.50%
3	4.75%
4	4.00%
5	3.25%
6	2.50%
7	1.25%
8+	0.00%]

Recapture Charge Percentage.

Completed Years Since Receipt of Premium	Contract Year Premium is Received						
	[1	2	3	4	5	6	7]
[0	5.00%	4.75%	4.25%	3.75%	3.00%	2.25%	1.25%
1	4.75%	4.25%	3.75%	3.00%	2.25%	1.25%	0.00%
2	4.25%	3.75%	3.00%	2.25%	1.25%	0.00%	0.00%
3	3.75%	3.00%	2.25%	1.25%	0.00%	0.00%	0.00%
4	3.00%	2.25%	1.25%	0.00%	0.00%	0.00%	0.00%
5	2.25%	1.25%	0.00%	0.00%	0.00%	0.00%	0.00%
6	1.25%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
7+	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%"]

2) The following is added to the **DEFINITIONS** contained in the Contract:

"CONTRACT ENHANCEMENT. The Company will add a credit to the Separate Account Contract Value and/or the Fixed Account Contract Value for each Premium received during the first [seven] Contract Years. The Contract Enhancement is equal to the Contract Enhancement percentage, as set forth on the Contract Data Page, multiplied by the Premium. The Contract Enhancement will be allocated to the Investment Divisions and/or Fixed Account Options in the same proportion as the Corresponding Premium. The Contract Enhancement is not credited to Premium received after the [seventh] Contract Year.

CORRESPONDING PREMIUM. Premium allocated to the Investment Divisions and/or Fixed Account Options during the first [seven] Contract Years that has received a Contract Enhancement."

3) The **GENERAL PROVISIONS** of the Contract is amended by the addition of the following provision:

"CONTRACT ENHANCEMENT. The Company will credit a percentage of Premium for each Premium payment received during the first [seven] Contract Years in exchange for the deduction of the Contract Enhancement Charge as set forth on the Contract Data Page. The Contract Enhancement Charge is deducted daily from the Investment Divisions as part of the Accumulation Unit Value calculation and lowers the Current Interest Rate credited on Your Fixed Account Options. Thus, the Contract Enhancement Charge affects Your Contract Value, which includes all Premium payments made to the Contract, the Contract Enhancement and the earnings, if any, on such amounts for the first [seven] Contract Years. The Company will take back (recapture) the Contract Enhancement in accordance with the Recapture Charge schedule on the Contract Data Page whenever a withdrawal of the Corresponding Premium is made or upon election of an income option, subject to the Recapture Charge provisions. Upon the exercise of the Right to Examine provision, the entire amount of the Contract Enhancement will be recaptured.

Your Contract Value will reflect any gains or losses attributable to a Contract Enhancement. Contract Enhancements, and any gains or losses attributable to a Contract Enhancement, will be considered earnings under the Contract."

- 4) The **Excess Interest Adjustment** provision of the **FIXED ACCOUNT** section of the **ACCUMULATION PROVISIONS** is amended by the addition of the following sentence:

"I and J will not include any Contract Enhancement or Contract Enhancement Charge."

- 5) The **WITHDRAWAL PROVISIONS** of the Contract are amended by deleting and replacing the second and third paragraphs of the **WITHDRAWAL CHARGE** section with the following:

"The Withdrawal Charge and Recapture Charge will be deducted from the remaining Contract Value such that the actual reduction in Contract Value as a result of the withdrawal may be greater than the withdrawal amount requested and paid.

For purposes of determining the Withdrawal Charge and Recapture Charge, earnings are defined as the excess of the Contract Value over the sum of Remaining Premiums. Withdrawals will be allocated first to earnings, if any (which may be withdrawn free of any Withdrawal Charge and Recapture Charge), and second to Remaining Premium on a first-in, first-out basis so that all withdrawals will be allocated to Remaining Premium to which the lowest (if any) Withdrawal Charges and Recapture Charges apply. "

- 6) The **WITHDRAWAL PROVISIONS** are amended by the addition of the following section:

"RECAPTURE CHARGE. The Contract Enhancement will be recaptured in accordance with the Recapture Charge schedule set forth on the Contract Data Page whenever a withdrawal of the Corresponding Premium is made or upon election of an income option. The Recapture Charge is equal to the Recapture Charge percentage applied to the portion of Corresponding Premium withdrawn. The Recapture Charge will be taken from the Investment Divisions and the Fixed Account Options in the same proportion as the Withdrawal Charge. The Recapture Charge will be waived upon payment under the Death Benefit Provisions of the Contract and waived in the same manner as the Withdrawal Charge in the following sections of the Contract: (a) Additional Free Withdrawal, (b) Waiver of Withdrawal Charge due to Terminal Illness, (c) Waiver of Withdrawal Charge for Specified Conditions, and (d) Waiver of Withdrawal Charge for Extended Care. The Company will waive the Recapture Charge on any withdrawal necessary to satisfy the minimum distribution requirements of the Internal Revenue Code. If You request an amount greater than the required minimum distribution for this Contract, the entire withdrawal will be subject to any applicable Recapture Charge.

For purposes of calculating the Recapture Charge upon election of an income option, the Company treats such election the same as it treats full withdrawals."

- 7) The fourth paragraph in the **INCOME OPTIONS** provision is amended by the addition of the following sentence:

"The Contract Value will be reduced by any applicable Recapture Charge prior to being applied to an income option."

Signed for the
Jackson National Life Insurance Company



President and Chief Executive Officer

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Supporting Document Schedules

Item Status:

Status

Date:

Satisfied - Item: Statement of Variability

Comments:

Attachment:

Statement of Variability 7665 - Base.pdf

JACKSON NATIONAL LIFE INSURANCE COMPANY
STATEMENT OF VARIABILITY
Endorsement: 7665

Revised: 11/29/2010

Page	Bracketed (Variable)	Range of Variables												
1	Endorsement Title: [6%] Contract Enhancement Endorsement	1.00% -10.00% The percentage used in the title of the endorsement has been shown as bracketed so that we will be able to raise or lower the percentage on newly issued endorsements.												
1	Contract Enhancement Charge with respect to Investment Divisions: [0.832%]	0.00% - 1.00% This charge has been shown as bracketed in the endorsement so that the Company will be able to raise or lower the charge on newly issued endorsements depending on 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.												
1	Contract Enhancement Charge with respect to Fixed Account Option: [0.832%]	0.00% - 1.00% This charge has been shown as bracketed in the endorsement so that the Company will be able to raise or lower the charge on newly issued endorsements depending on 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.												
1, 2	Number of Contract Years Contract Enhancement Charge is Assessed: [seven]	1 - 10 Contract Years The number of years in which the Contract Enhancement Charge is assessed has been shown as bracketed in the endorsement so that the Company will be able to raise or lower the number of years on newly issued endorsements 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.												
1	<p>Contract Enhancement Percentage.</p> <table border="1" style="margin-left: auto; margin-right: auto;"> <thead> <tr> <th style="text-align: center;">Contract Year Premium is Received</th> <th style="text-align: center;">Contract Enhancement Percentage</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">[1</td> <td style="text-align: center;">6.00%</td> </tr> <tr> <td style="text-align: center;">2</td> <td style="text-align: center;">5.50%</td> </tr> <tr> <td style="text-align: center;">3</td> <td style="text-align: center;">4.75%</td> </tr> <tr> <td style="text-align: center;">4</td> <td style="text-align: center;">4.00%</td> </tr> <tr> <td style="text-align: center;">5</td> <td style="text-align: center;">3.25%</td> </tr> </tbody> </table>	Contract Year Premium is Received	Contract Enhancement Percentage	[1	6.00%	2	5.50%	3	4.75%	4	4.00%	5	3.25%	<p>Number of Contract Years Contract Enhancement is applied: 1-10</p> <p>Contract Enhancement Percentage: 0.00% - 10.00%</p> <p>The Contract Enhancement Percentages and duration over which they will be applied have been shown as bracketed in the endorsement so that we will be able to reduce or increase the Contract Enhancement Percentage and duration on newly issued endorsements depending on the Company's risk tolerances and cost factors (including, but not limited to, expectations</p>
Contract Year Premium is Received	Contract Enhancement Percentage													
[1	6.00%													
2	5.50%													
3	4.75%													
4	4.00%													
5	3.25%													

		6	2.50%		of expenses, lapses, contract holder behavior, and interest rates). Any change will be administered on a nondiscriminatory basis.				
		7	1.25%						
		8+	0%]						
2	Recapture Charge Percentage.								Length of Recapture Charge Period: 0-10 Contract Years
	Contract Year Premium is Received								Recapture Charge Percentage: 0.00% - 10.00%
	Completed Years Since Receipt of Premium	[1	2	3	4	5	6	7]	The Recapture Charge Percentages and length of the Recapture Charge period have been shown as bracketed so that we will be able to reduce or increase them on newly issued endorsements depending on the Company's risk tolerances and cost factors (including, but not limited to, expectations of lapses, contract holder behavior, and interest rates). Any change will be administered on a nondiscriminatory basis.
	[0	5.00%	4.75%	4.25 %	3.75%	3.00%	2.25%	1.25%	
	1	4.75%	4.25%	3.75 %	3.00%	2.25%	1.25%	0%	
	2	4.25%	3.75%	3.00 %	2.25%	1.25%	0%	0%	
	3	3.75%	3.00%	2.25 %	1.25%	0%	0%	0%	
	4	3.00%	2.25%	1.25 %	0%	0%	0%	0%	
	5	2.25%	1.25%	0%	0%	0%	0%	0%	
	6	1.25%	0%	0%	0%	0%	0%	0%	
	7+	0%	0%	0%	0%	0%	0%	0%"]	
2	Final Contract Year the Contract Enhancement is credited: [seventh]								1st - 10th Contract Year
									The duration over which the Contract Enhancement will be applied have been shown as bracketed in the endorsement so that we will be able to reduce or increase the Contract Enhancement Percentage and duration on newly issued endorsements depending on the Company's risk tolerances and cost factors (including, but not limited to, expectations of expenses, lapses, contract holder behavior, and interest rates). Any change will be administered on a nondiscriminatory basis.
2	Number of Years Premium payments are credited with Contract Enhancements: [seven]								1 - 10 Contract Years
									The duration over which Contract Enhancement will be applied have been shown as bracketed in the endorsement so that we will be able to reduce or increase the duration on newly issued endorsements depending on the Company's risk tolerances and cost factors (including, but not limited to, expectations of expenses, lapses, contract holder behavior, and interest rates). Any change will be administered on a nondiscriminatory basis.
3	Signature of the Company's President and Chief Executive Officer								As the identity of this individual could change over time, it is appropriate to bracket it as variable. The identity of this Jackson National Life Insurance Company officer has no material effect on the risk assumed by Jackson National Life or the owner of the contract. The endorsement will always contain the President's signature.