

SERFF Tracking Number: JACK-127154701 State: Arkansas
Filing Company: Jackson National Life Insurance Company State Tracking Number: 48739
Company Tracking Number: 7376 08/11 ET AL
TOI: A02.11 Individual Annuities- Deferred Non- Sub-TOI: A02.11.002 Flexible Premium
Variable and Variable
Product Name: Individual Retirement Annuity Endorsement
Project Name/Number: Individual Retirement Annuity Endorsement/7376 08/11 ET AL

Filing at a Glance

Company: Jackson National Life Insurance Company

Product Name: Individual Retirement Annuity Endorsement SERFF Tr Num: JACK-127154701 State: Arkansas

TOI: A02.11 Individual Annuities- Deferred Non- Variable and Variable SERFF Status: Closed-Approved- Closed State Tr Num: 48739

Sub-TOI: A02.11.002 Flexible Premium Co Tr Num: 7376 08/11 ET AL State Status: Approved-Closed
Filing Type: Form Reviewer(s): Linda Bird

Authors: Julie Hughes, Lynda Neese, Lynne Gerding, Lisa Holzer Disposition Date: 05/16/2011

Date Submitted: 05/10/2011

Disposition Status: Approved-Closed

Implementation Date Requested: 06/28/2011

Implementation Date:

State Filing Description:

General Information

Project Name: Individual Retirement Annuity Endorsement

Project Number: 7376 08/11 ET AL

Requested Filing Mode: Review & Approval

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Deemer Date:

Submitted By: Lisa Holzer

Status of Filing in Domicile: Pending

Date Approved in Domicile:

Domicile Status Comments:

Market Type: Individual

Individual Market Type:

Filing Status Changed: 05/16/2011

State Status Changed: 05/16/2011

Created By: Lynne Gerding

Corresponding Filing Tracking Number: 7376 08/11 ET AL

Filing Description:

Submitted for your approval are the above-referenced endorsements.

These endorsements are new and will replace the following previously approved endorsements:

New Form Number -- Previously Approved Form Number -- Previously Approved Form Approval Date

7376 08/11 -- 7376 01/09 -- October 10, 2008

SERFF Tracking Number: JACK-127154701 State: Arkansas
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Project Name/Number: Individual Retirement Annuity Endorsement/7376 08/11 ET AL
7377 08/11 -- 7377 01/09 -- October 10, 2008
7385 08/11 -- 7385 01/09 -- October 10, 2008

These forms have been revised to meet current requirements of the Internal Revenue Code.

Form 7376 08/11 will be issued with any approved individual annuity contracts when the annuity is issued in a retirement annuity situation to meet the requirements of the Internal Revenue Code.

Form 7377 08/11 will be issued with any approved individual annuity contracts when the annuity is issued as a Roth in a retirement annuity situation to meet the requirements of the Internal Revenue Code.

Form 7385 08/11 will be issued with any approved immediate annuity contracts when the annuity is issued in a retirement annuity situation to meet the requirements of the Internal Revenue Code.

These endorsements are designed for use with any individual annuity that has been previously approved by your Department and any individual annuity form that Jackson National Life Insurance Company may develop and file with your Department for approval in the future.

A readability certification has been included with this submission.

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

The forms were filed in Michigan, our state of domicile, on May 10, 2011. 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. We certify that Jackson complies with A.C.A. Statute 23-79-138 and Regulation 49 by providing the required disclosures at time of contract issue.

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

The forms may vary somewhat in format, such as printing two-sided versus one-sided pages. The content of each form will remain exactly as submitted.

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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

Lisa Holzer, 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: \$150.00
 Retaliatory? No
 Fee Explanation: \$50.00 per form - 3 forms
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Jackson National Life Insurance Company	\$150.00	05/10/2011	47440178

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved- Closed	Linda Bird	05/16/2011	05/16/2011

SERFF Tracking Number: JACK-127154701 *State:* Arkansas
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Disposition

Disposition Date: 05/16/2011

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		No
Supporting Document	Life & Annuity - Acturial Memo		No
Form	Individual Retirement Annuity Endorsement		Yes
Form	Roth Individual Retirement Annuity Endorsement		Yes
Form	Individual Retirement Annuity Endorsement		Yes

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Form Schedule

Lead Form Number: 7376 08/11

Schedule Item Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	7376 08/11	Policy/Cont	Individual Retirement Initial ract/Fratern Annuity Endorsement al Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	Initial		50.200	7376 08-11 Endorsement 05-05-11.pdf
	7377 08/11	Policy/Cont	Roth Individual ract/Fratern Retirement Annuity al Endorsement Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	Initial		50.200	7377 08-11 Endorsement 05-05-11.pdf
	7385 08/11	Policy/Cont	Individual Retirement Initial ract/Fratern Annuity Endorsement al Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	Initial		50.300	7385 08-11 Endorsement 05-05-11.pdf

INDIVIDUAL RETIREMENT ANNUITY ENDORSEMENT

This endorsement is made part of the Contract to which it is attached, and is effective on the Issue Date, unless another effective date for this endorsement is shown below.

The following provisions apply to a Contract which is issued on a qualified basis as an individual retirement annuity under Internal Revenue Code ("IRC") Section 408. 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 Contract is amended as follows:

1. The Owner, Annuitant and Payee must all be the same individual. Thus, all distributions made while the Owner is alive must be made to the Owner.
2. The Contract is established for the exclusive benefit of the Owner or his or her Beneficiaries.
3. The Contract is not transferable by the Owner. The Contract cannot be sold, assigned, discounted, or pledged as collateral for a loan or as security for the performance of an obligation or for any other purpose (other than a transfer incident to a divorce decree in accordance with IRC Section 408(d) (6)) to any person other than the Company.
4. The interest of the Owner in the Contract is nonforfeitable.
5. **Contributions.**
 - a. **For Flexible Premium Deferred Annuities.** Except in the case of a rollover contribution (as permitted by IRC Sections (402)(c), 402(e)(6), 403(a)(4), 403(b)(8), 403(b)(10), 408(d)(3) or 457(e)(16) or a contribution made in accordance with the terms of a Simplified Employee Pension (SEP) as described in IRC Section 408(k)), no contributions will be accepted unless they are in cash, and the total of such contributions for any taxable year shall not exceed the lesser of (1) 100% of compensation, or (2) the maximum annual contributions (the deductible amount) under IRC Section 219(b)(1)(A), plus "catch-up" contributions for certain individuals age 50 and older. The maximum annual contribution limit for IRA contributions is equal to \$5,000 for 2008 and years thereafter.

An individual who has attained age 50 may make additional "catch-up" IRA contributions. The maximum annual contribution limit for the individual is increased by \$1,000 for 2006 and thereafter, except as otherwise provided by law. After 2008, the deductible limit is indexed annually in \$500 increments under Section 219(b)(5)(D), except as otherwise provided by law.

To the extent necessary to preserve qualification under the IRC, the Company may refund premiums. Any refund of premiums (other than those attributable to excess contributions) will be applied, before the close of the calendar year following the calendar year of the refund, toward the payment of future premiums or the purchase of additional benefits.

- b. **For Single Premium Deferred Annuities.** No contributions will be accepted other than a rollover contribution, as permitted by IRC Sections (402)(c), 402(e)(6), 403(a)(4), 403(b)(8), 403(b)(10), 408(d)(3) or 457(e)(16) or a nontaxable transfer from an individual retirement plan under IRC Section 7701(a)(37).
 - c. No contribution will be accepted under a SIMPLE IRA plan established by any employer pursuant to Code section 408(p). Also, no transfer or rollover of funds attributable to contributions made by a particular employer under its SIMPLE IRA plan will be accepted from a SIMPLE IRA, that is, an IRA used in conjunction with a SIMPLE IRA plan, prior to the expiration of the 2-year period beginning on the date the individual first participated in that employer's SIMPLE IRA plan.
6. If the Contract is purchased with contributions from a nontaxable transfer after the death of the holder of an individual retirement plan under IRC Section 7701(a)(37), any provision concerning waiver of any surrender charge, deferred contingent sales charge, or withdrawal charge (including, if applicable, any Indexed Fixed Option Withdrawal Charge) on any withdrawal necessary to satisfy the minimum distribution requirements of the Internal Revenue Code is deleted.

7. **Distributions Before Death.**

- a. Notwithstanding any provision of this IRA to the contrary, the distribution of the individual's interest in the IRA shall be made in accordance with the requirements of Section 408(b)(3) and the regulations thereunder, the provisions of which are herein incorporated by reference. If distributions are not made in the form of an annuity on an irrevocable basis (except for acceleration), then distribution of the interest in the IRA (as determined under Q&As 7 and 8 of Section 1.408-8 of the Income Tax Regulations and Section 1.401(a)(9)-6, Q&A 12 of the Income Tax Regulations) must satisfy the requirements of Section 408(a)(6) and the regulations thereunder, rather than 7.(b), below and Section 408(b)(3) and the regulations thereunder.
- b. The entire interest of the Owner will be distributed, or commence to be distributed, no later than April 1 of the calendar year following the year in which the Owner attains age 70 1/2 (required beginning date), over: (a) the life of the Owner, or the lives of the Owner and an individual who is his or her designated beneficiary (within the meaning of IRC Section 401(a) (9)); or (b) a period certain not extending beyond the life expectancy of the Owner, or the joint and last survivor expectancy of the Owner and the designated beneficiary. Payments must be made in periodic payments at intervals of no longer than one year. In addition, payments must be either non-increasing, or they may increase only as provided in Q&As 1 and 4 of Section 1.401(a)(9)-6 of the Income Tax Regulations. If the Owner's interest is to be distributed over a period greater than one year, the amount to be distributed by December 31 of each year (including the year in which the required beginning date occurs) shall be distributed in accordance with the requirements of IRC Section 401(a)(9), including the incidental death benefit requirements of IRC Section 401(a) (9)(G), and the regulations thereunder, including the minimum distribution incidental death benefit requirements specified in Q&A 2 of Section 1.401(a)(9)-6 of the Income Tax Regulations.

- c. The distribution periods described in subparagraph (b) above cannot exceed the periods specified in Section 1.401(a)(9)-6 of the Income Tax Regulations.
- d. The first required payment can be made as late as April 1 of the year following the year the individual attains age 70 1/2 and must be the payment that is required for one payment interval. The second payment need not be made until the end of the next payment interval.

8. Distributions After Death.

- a. **Distributions beginning before death.** Unless otherwise permitted under applicable federal tax law, if the Owner dies on or after the required beginning date (or after irrevocable annuity distributions have begun under one of the Contract's Income Options), the remaining portion of such interest, if any, will continue to be distributed at least as rapidly as under the method of distribution being used prior to the Owner's death.
- b. **Distributions beginning after death.** Unless otherwise permitted under applicable federal tax law, if the Owner dies before the required beginning date, and irrevocable annuity distributions have not begun under one of the Contract's Income Options, distribution of the individual's entire interest shall be completed by December 31 of the calendar year containing the fifth anniversary of the Owner's death except to the extent that an election is made to receive distributions in accordance with (i) or (ii) below.
 - i. If the interest is payable to an individual who is the Owner's designated beneficiary, then the entire interest of the Owner may be distributed over the life of the designated beneficiary or over a period certain not greater than the life expectancy of the designated beneficiary, commencing on or before December 31 of the calendar year immediately following the calendar year in which the Owner died. Life expectancy is determined using the age of the designated beneficiary as of his or her birthday in the year following the year of the Owner's death.
 - ii. If the designated beneficiary is the Owner's surviving spouse, the date distributions are required to begin in accordance with (i) above shall not be earlier than the later of: (a) December 31 of the calendar year immediately following the calendar year in which the Owner dies; or (b) December 31 of the calendar year in which the Owner would have attained age 70 1/2. If the surviving spouse dies before required distributions commence to him or her, the remaining interest will be distributed, starting by the end of the calendar year following the calendar year of the spouse's death, over the spouse's designated beneficiary's remaining life expectancy determined using such beneficiary's age as of his or her birthday in the year following the death of the spouse. If the surviving spouse dies after required distributions commence to him or her, any remaining interest will continue to be distributed at least as rapidly as under the method of distribution being used prior to the Owner's death.

If the designated beneficiary is the Owner's surviving spouse, the surviving spouse may treat the Contract as his or her own IRA. This election will be deemed to have been made if such surviving spouse makes a regular IRA contribution to the Contract, makes a rollover to or from the Contract, or fails to elect any of the above provisions.

- c. Distributions under this section are considered to have begun if distributions are made on account of the Owner reaching his or her required beginning date or if prior to the required beginning date distributions irrevocably commence to an individual over a period permitted and in an annuity form acceptable under Section 1.401(a) (9)-6 of the Income Tax Regulations.
 - d. Life expectancy is computed by use of the Single Life Table in Q&A 1 of Section 1.401(a)(9)-9 of the Income Tax Regulations. If distributions are being made to a surviving spouse as the sole designated beneficiary, such spouse's remaining life expectancy for a year is the number in the Single Life Table corresponding to such spouse's age in the year. In all other cases, remaining life expectancy for a year is the number in the Single Life Table corresponding to the beneficiary's age in the year specified in 8.b.i and ii and reduced by 1 for each subsequent year.
 - e. The "interest" in the IRA includes the amount of any outstanding rollover, transfer and recharacterizations under Q&As 7 and 8 of Section 1.408-8 of the Income Tax Regulations and the actuarial value of any other benefits provided under the IRA, such as guaranteed death benefits.
9. Separate records will be maintained for the interest of each individual. The Company will furnish an annual calendar year report on the status of the Contract and such information concerning required minimum distributions as is prescribed by the Commissioner of Internal Revenue.

The Company reserves the right to amend this endorsement, at any time and in any respect, to the extent necessary to comply with the applicable requirements of the IRC as in effect from time to time.

Endorsement effective date (if different than Issue Date of the Contract): _____

**Signed for the
Jackson National Life Insurance Company**



President and Chief Executive Officer

ROTH INDIVIDUAL RETIREMENT ANNUITY ENDORSEMENT
(Under section 408A of the Internal Revenue Code)

Name of Insurer JACKSON NATIONAL LIFE INSURANCE COMPANY
1 Corporate Way
Lansing, MI 48951

Check if this endorsement supersedes a prior
Roth IRA endorsement

This endorsement is made a part of the annuity Contract to which it is attached. 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 Owner is establishing a Roth individual retirement annuity (Roth IRA) under section 408A to provide for his or her retirement and for the support of his or her beneficiaries after death.

Article I

Except in the case of a rollover contribution described in 408A(e), a nontaxable transfer from another Roth IRA, a recharacterized contribution described in section 408A(d)(6), or an IRA Conversion Contribution described in section 408A(d)(3)(C), the issuer will accept only cash contributions and only up to the lesser of 100% of compensation or the applicable amount as defined in 1(a) or (b) below for any tax year of the Owner.

Article II

1. The applicable amount is determined under (a) or (b) below:

- (a) If the Owner is under age 50, the applicable amount is \$5,000 for any taxable year beginning in 2008 and years thereafter.
- (b) If the Owner is 50 or older, the applicable amount is \$6,000 for any taxable year beginning in 2008 and thereafter.

After 2008, the limits in paragraphs 1(a) above will be adjusted by the Secretary of the Treasury for cost-of-living increases under section 219(b)(5)(D). Such adjustments will be in multiples of \$500.

The applicable limit described in Article I is gradually reduced to \$0 between certain levels of modified adjusted gross income (MAGI). In 2011, for a single Owner, the applicable limit is phased out between MAGI of \$107,000 and \$122,000; for a married Annuitant who files jointly, between MAGI of \$169,000 and \$179,000; and for a married Owner who files separately, between \$0 and \$10,000. In years after 2008, these limits will be adjusted by the Secretary of Treasury for cost-of-living increases. Such adjustments will be in multiples of \$1,000. Modified adjusted gross income for a taxable year is defined in section 408A(c)(3)(C)(i) and does not include any amount included in adjusted gross income as a result of a rollover from a non-Roth IRA (a "conversion").

If the Owner makes regular contributions to both Roth and non-Roth IRAs for a taxable year, the maximum regular contribution that can be made to all the individual's Roth IRAs for that taxable year is reduced by the regular contributions made to the individual's non-Roth IRAs for the taxable year.

Any refund of premiums (other than those attributable to excess contributions) will be applied, before the close of the calendar year following the year of the refund, toward the payment of future premiums or the purchase of additional benefits.

Article III

No contributions will be accepted under a SIMPLE IRA plan established by any employer pursuant to section 408(p). Also, no transfer or rollover of funds attributable to contributions made by a particular employer under its SIMPLE IRA plan will be accepted from a SIMPLE IRA, that is, an IRA used in conjunction with a SIMPLE IRA plan, prior to the expiration of the 2-year period beginning on the date the individual first participated in that employer's SIMPLE IRA plan.

Article IV

A regular contribution to a non-Roth IRA may be recharacterized pursuant to the rules in section 1.408A-5 of the regulations as a regular contribution to this IRA, subject to the limits in Article II above.

Article V

For purposes of Article II above, compensation is defined as wages, salaries, professional fees, or other amounts derived from or received for personal services actually rendered (including, but not limited to commissions paid salesmen, compensation for services on the basis of a percentage of profits, commissions on insurance premiums, tips, and bonuses) and includes earned income, as defined in Section 401(c)(2) (reduced by the deduction the self-employed individual takes for contributions made to a self-employed retirement plan). For purposes of this definition, section 401(c)(2) shall be applied as if the term trade or business for purposes of section 1402 included service described in subsection (c)(6). Compensation does not include amounts derived from or received as earnings or profits from property (including but not limited to interest and dividends) or amounts not includible in gross income. Compensation also does not include any amount received as a pension or annuity or as deferred compensation. The term "compensation" shall include any amount includible in the individual's gross income under section 71 with respect to a divorce or separation instrument described in subparagraph (A) of section 71(b)(2). In the case of a married individual filing a joint return, the greater compensation of his or her spouse is treated as his or her own compensation, but only to the extent that such spouse's compensation is not being used for purposes of the spouse making a contribution to a Roth IRA or a deductible contribution to a non-Roth IRA. The term "compensation" also includes any differential wage payments as defined in Section 3401(h)(2).

Article VI

The Owner's interest in the Contract is nonforfeitable and nontransferable.

Article VII

The Contract does not require fixed contributions.

Article VIII

No amount is required to be distributed prior to the death of the individual for whose benefit the Contract was originally established.

Article IX

1. If the Owner dies before his or her entire interest in the Contract is distributed to him or her and the Owner's surviving spouse is not the sole beneficiary, the entire remaining interest will, at the election of the beneficiary, either:
 - (a) Be distributed by December 31 of the calendar year containing the fifth anniversary of the Owner's death, or
 - (b) Be distributed over the life, or a period not longer than the life expectancy, of the designated beneficiary starting no later than December 31 of the calendar year following the calendar year of the Annuitant's death. Life expectancy is computed using the Single Life Table in Q&A 1 of section 1.401(a)(9)-9 of the Income Tax Regulations. Remaining life expectancy for a year is the number in the Single Life Table corresponding to the beneficiary's age in the year distributions begin and reduced by 1 for each subsequent year.

If distributions do not begin by the date described in (b), distribution method (a) will apply.

2. If the Owner dies before his or her entire interest in the Contract is distributed to him or her and the Owner's surviving spouse is the sole designated beneficiary, the entire remaining interest will be distributed as follows:
 - (a) the surviving spouse may elect to receive the entire remaining interest over the life of the surviving spouse or over a period not extending beyond the life expectancy of the surviving spouse, commencing at any date on or before the later of:
 - (i) December 31 of the calendar year immediately following the calendar year in which the Owner died, and
 - (ii) December 31 of the calendar year in which the Owner would have attained age 70 1/2.

If the surviving spouse dies before distributions begin, the remaining interest will be distributed, starting by the end of the calendar year following the calendar year of the spouse's death, over the spouse's designated beneficiary's remaining life expectancy determined using such beneficiary's age as of his or her birthday in the year following the death of the spouse or by December 31 of the calendar year containing the fifth anniversary of the spouse's death. If the surviving spouse dies after required distributions commence to him or her, any remaining interest will continue to be distributed under the Contract option chosen.

An irrevocable election of the method of distribution by a designated beneficiary who is the surviving spouse must be made no later than the earlier of December 31 of the calendar year containing the fifth anniversary of the Owner's death or the date distributions are required to begin pursuant to this subparagraph (a).

If the Owner's spouse is the sole designated beneficiary on the Owner's date of death, such spouse may irrevocably elect to treat the Contract as his or her own Roth IRA. This election will be deemed to have been made if such surviving spouse, subject to the requirements of Articles I and II of this endorsement, (i) makes a Roth IRA contribution to the Contract, (ii) makes a rollover to or from the Contract, or (iii) fails to elect that his or her interest will be distributed in accordance with one of the preceding provisions of this subparagraph (a).

Life expectancy is computed by use of the Single Life Table in Q&A 1 of section 1.401(a)(9) of the Income Tax Regulations. If distributions are being made to a surviving spouse as the sole designated beneficiary, such spouse's remaining life expectancy for a year is the number in the Single Life Table corresponding to such spouse's age in the year. If distributions are being made to the spouse's designated beneficiary, the remaining life expectancy for a year is the number in the Single Life Table corresponding to the beneficiary's age in the year specified in this paragraph 2(a) and reduced by 1 for each subsequent year.

3. The "interest" in the IRA includes the amount of any outstanding rollover, transfer and recharacterization under Q&As 7 and 8 of section 1.408-8 of the Income Tax Regulations and the actuarial value of any other benefits provided under the IRA, such as guaranteed death benefits.
4. All methods of distribution under the Contract must meet the requirements applicable to Roth IRAs under the code and applicable regulations.

Article X

1. The Owner agrees to provide the issuer with information necessary for the issuer to prepare any reports required under sections 408(l) and 408A(d)(3)(E), and Regulations sections 1.408-5 and 1.408-6, and under guidance published by the Internal Revenue Service.
2. The issuer agrees to furnish annual calendar year reports concerning the status of the annuity and such information concerning required minimum distributions as is prescribed by the Commissioner of Internal Revenue.

Article XI

Notwithstanding any other Articles that may be added or incorporated, the provisions of Articles I and IV and this sentence will be controlling. Any additional Articles that are not consistent with section 408A, the related regulations, and other published guidance will be invalid.

Article XII

This endorsement will be amended from time to time to comply with the provisions of the Code, related regulations, and other published guidance. Other amendments may be made with the consent of the persons whose signatures appear on the Contract.

Article XIII

1. No loans are permitted under this Contract, as endorsed or amended.
2. The Owner may not transfer ownership of the Contract, sell the Contract, or assign or pledge the Contract as collateral for a loan or as security for the performance of an obligation or for any other purpose, to any person other than the company.
3. The Contract is established for the exclusive benefit of the Owner and the Owner's beneficiaries.
4. The Annuitant must be an individual who is the sole Owner. Neither the Owner nor the Annuitant can be changed. Thus, all distributions made while the Owner is alive must be made to the Owner.

5. If the Contract is purchased with contributions from a nontaxable transfer after the death of the holder of a Roth IRA, any provision concerning waiver of any surrender charge, deferred contingent sales charge, or withdrawal charge (including, if applicable, any Indexed Fixed Option Withdrawal Charge) on any withdrawal necessary to satisfy the minimum distribution requirements of the Internal Revenue Code is deleted.
6. Any language in the Contract that directs that the Contract be interpreted in accordance with section 72(s) of the Code is deleted.
7. This endorsement is effective as of the date the Contract is issued or the date the Contract is converted from an IRA to a Roth IRA, whichever is later.

**Signed for the
Jackson National Life Insurance Company**



President and Chief Executive Officer

INDIVIDUAL RETIREMENT ANNUITY ENDORSEMENT

This endorsement is made part of the Contract to which it is attached, and is effective on the Issue Date, unless another effective date for this endorsement is shown below.

The following provisions apply to a Contract which is issued on a qualified basis as an individual retirement annuity under Internal Revenue Code ("IRC") Section 408. 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 Contract is amended as follows:

1. The Owner, Annuitant and Payee must all be the same individual. Thus, all distributions made while the Owner is alive must be made to the Owner.
2. The Contract is established for the exclusive benefit of the Owner or his or her Beneficiaries.
3. The Contract is not transferable by the Owner. The Contract cannot be sold, assigned, discounted, or pledged as collateral for a loan or as security for the performance of an obligation or for any other purpose (other than a transfer incident to a divorce decree in accordance with IRC Section 408(d) (6)) to any person other than the Company.
4. The interest of the Owner in the Contract is nonforfeitable.
5. **Contributions.**
 - a. No contributions will be accepted other than a rollover contribution, as permitted by IRC Sections (402)(c), 402(e)(6), 403(a)(4), 403(b)(8), 403(b)(10), 408(d)(3) or 457(e)(16) or a nontaxable transfer from an individual retirement plan under IRC Section 7701(a)(37).
 - b. No contribution will be accepted under a SIMPLE IRA plan established by any employer pursuant to Code section 408(p). Also, no transfer or rollover of funds attributable to contributions made by a particular employer under its SIMPLE IRA plan will be accepted from a SIMPLE IRA, that is, an IRA used in conjunction with a SIMPLE IRA plan, prior to the expiration of the 2-year period beginning on the date the individual first participated in that employer's SIMPLE IRA plan.
6. If the Contract is purchased with contributions from a nontaxable transfer after the death of the holder of an individual retirement plan under IRC Section 7701(a)(37), any provision concerning waiver of any surrender charge, deferred contingent sales charge, or withdrawal charge (including, if applicable, any Indexed Fixed Option Withdrawal Charge) on any withdrawal necessary to satisfy the minimum distribution requirements of the Internal Revenue Code is deleted.

7. Distributions Before Death.

- a. Notwithstanding any provision of this IRA to the contrary, the distribution of the individual's interest in the IRA shall be made in accordance with the requirements of Section 408(b)(3) and the regulations thereunder, the provisions of which are herein incorporated by reference. If distributions are not made in the form of an annuity on an irrevocable basis (except for acceleration), then distribution of the interest in the IRA (as determined under Q&As 7 and 8 of Section 1.408-8 of the Income Tax Regulations and Section 1.401(a)(9)-6, Q&A 12 of the Income Tax Regulations) must satisfy the requirements of Section 408(a)(6) and the regulations thereunder, rather than 7.(b), below and Section 408(b)(3) and the regulations thereunder.
- b. The entire interest of the Owner will be distributed, or commence to be distributed, no later than April 1 of the calendar year following the year in which the Owner attains age 70 1/2 (required beginning date), over: (a) the life of the Owner, or the lives of the Owner and an individual who is his or her designated beneficiary (within the meaning of IRC Section 401(a) (9)); or (b) a period certain not extending beyond the life expectancy of the Owner, or the joint and last survivor expectancy of the Owner and the designated beneficiary. Payments must be made in periodic payments at intervals of no longer than one year. In addition, payments must be either non-increasing, or they may increase only as provided in Q&As 1 and 4 of Section 1.401(a)(9)-6 of the Income Tax Regulations. If the Owner's interest is to be distributed over a period greater than one year, the amount to be distributed by December 31 of each year (including the year in which the required beginning date occurs) shall be distributed in accordance with the requirements of IRC Section 401(a)(9), including the incidental death benefit requirements of IRC Section 401(a)(9)(G), and the regulations thereunder, including the minimum distribution incidental death benefit requirements specified in Q&A 2 of Section 1.401(a) (9)-6 of the Income Tax Regulations.
- c. The distribution periods described in subparagraph (b) above cannot exceed the periods specified in Section 1.401(a)(9)-6 of the Income Tax Regulations.
- d. The first required payment can be made as late as April 1 of the year following the year the individual attains age 70 1/2 and must be the payment that is required for one payment interval. The second payment need not be made until the end of the next payment interval.

8. Distributions After Death.

- a. **Distributions beginning before death.** Unless otherwise permitted under applicable federal tax law, if the Owner dies on or after the required beginning date (or after irrevocable annuity distributions have begun under one of the Contract's Income Options), the remaining portion of such interest, if any, will continue to be distributed at least as rapidly as under the method of distribution being used prior to the Owner's death.
- b. **Distributions beginning after death.** Unless otherwise permitted under applicable federal tax law, if the Owner dies before the required beginning date, and irrevocable annuity distributions have not begun under one of the Contract's Income Options, distribution of the individual's entire interest shall be completed by December 31 of the calendar year containing the fifth anniversary of the Owner's death except to the extent that an election is made to receive distributions in accordance with (i) or (ii) below.

- i. If the interest is payable to an individual who is the Owner's designated beneficiary, then the entire interest of the Owner may be distributed over the life of the designated beneficiary or over a period certain not greater than the life expectancy of the designated beneficiary, commencing on or before December 31 of the calendar year immediately following the calendar year in which the Owner died. Life expectancy is determined using the age of the designated beneficiary as of his or her birthday in the year following the year of the Owner's death.
- ii. If the designated beneficiary is the Owner's surviving spouse, the date distributions are required to begin in accordance with (i) above shall not be earlier than the later of: (a) December 31 of the calendar year immediately following the calendar year in which the Owner dies; or (b) December 31 of the calendar year in which the Owner would have attained age 70 1/2. If the surviving spouse dies before required distributions commence to him or her, the remaining interest will be distributed, starting by the end of the calendar year following the calendar year of the spouse's death, over the spouse's designated beneficiary's remaining life expectancy determined using such beneficiary's age as of his or her birthday in the year following the death of the spouse. If the surviving spouse dies after required distributions commence to him or her, any remaining interest will continue to be distributed at least as rapidly as under the method of distribution being used prior to the Owner's death.

If the designated beneficiary is the Owner's surviving spouse, the surviving spouse may treat the Contract as his or her own IRA. This election will be deemed to have been made if such surviving spouse makes a regular IRA contribution to the Contract, makes a rollover to or from the Contract, or fails to elect any of the above provisions.

- c. Distributions under this section are considered to have begun if distributions are made on account of the Owner reaching his or her required beginning date or if prior to the required beginning date distributions irrevocably commence to an individual over a period permitted and in an annuity form acceptable under Section 1.401(a)(9)-6 of the Income Tax Regulations.
- d. Life expectancy is computed by use of the Single Life Table in Q&A 1 of Section 1.401(a)(9)-9 of the Income Tax Regulations. If distributions are being made to a surviving spouse as the sole designated beneficiary, such spouse's remaining life expectancy for a year is the number in the Single Life Table corresponding to such spouse's age in the year. In all other cases, remaining life expectancy for a year is the number in the Single Life Table corresponding to the beneficiary's age in the year specified in 8.b.i and ii and reduced by 1 for each subsequent year.
- e. The "interest" in the IRA includes the amount of any outstanding rollover, transfer and recharacterizations under Q&As 7 and 8 of Section 1.408-8 of the Income Tax Regulations and the actuarial value of any other benefits provided under the IRA, such as guaranteed death benefits.

9. Separate records will be maintained for the interest of each individual. The Company will furnish an annual calendar year report on the status of the Contract and such information concerning required minimum distributions as is prescribed by the Commissioner of Internal Revenue.

The Company reserves the right to amend this endorsement, at any time and in any respect, to the extent necessary to comply with the applicable requirements of the IRC as in effect from time to time.

Endorsement effective date (if different than Issue Date of the Contract): _____

**Signed for the
Jackson National Life Insurance Company**



President and Chief Executive Officer

SERFF Tracking Number: JACK-127154701 State: Arkansas
Filing Company: Jackson National Life Insurance Company State Tracking Number: 48739
Company Tracking Number: 7376 08/11 ET AL
TOI: A02.11 Individual Annuities- Deferred Non- Sub-TOI: A02.11.002 Flexible Premium
Variable and Variable
Product Name: Individual Retirement Annuity Endorsement
Project Name/Number: Individual Retirement Annuity Endorsement/7376 08/11 ET AL

Supporting Document Schedules

Item Status:

Status

Date:

Satisfied - Item: Flesch Certification

Comments:

Attachment:

AR - Flesch Certification.pdf

CERTIFICATION

This is to certify that 7376 08/11 has achieved a Flesch Reading Ease Score of 50.2 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 7377 08/11 has achieved a Flesch Reading Ease Score of 50.2 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 7385 08/11 has achieved a Flesch Reading Ease Score of 50.3 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: May 10, 2011

Arkansas