



State of Rhode Island and Providence Plantations
DEPARTMENT OF BUSINESS REGULATION
1511 Pontiac Avenue, Bldg. 69-2
Cranston, Rhode Island 02920

Insurance Division

October 15, 2012

Bart J. Vitou, Associate General Counsel
Jackson National Life Insurance Company
1 Corporate Way
Lansing, MI 48951

Dear Mr. Vitou:

We have completed the target examination of Jackson National Life Insurance Company, NAIC code 65056, for the period January 1, 2010 through December 31, 2011. The areas of review were suitability in individual annuity transactions, Rhode Island Insurance Regulation 12 and replacement of individual annuity transactions, Rhode Island Insurance Regulation 29, complaints and producer licensing.

There were three findings in which the agent / broker certification forms were not signed by the agent in policy #1009286906, #1009509468 and #1010135024, which was in violation of Rhode Island Insurance Regulation 29, section 5. These findings are below our error tolerance; therefore we are issuing this letter in lieu of an Examination Report. The examination is now closed.

We thank you for your assistance and compliance with our requests for information. If you should have any questions you can contact me at 401-462-9628.

Sincerely,

Dorothy E. Wendoloski, CFE, MCM
Senior Insurance Examiner