



Jackson National[®]
Beneficiary Access Account

Confirmation Certificate

Insured and Policy Number: Bruce A. B

Please contact your Beneficiary Access Account Representative at 1-877-417-3131 should you have any questions or concerns.

BENEFITS

Face Amount Benefit: \$100,000.00
Premium Due: \$488.88
Loan Principal: \$0.00
Loan Interest: \$0.00
Federal Withholding: \$0.00
State Withholding: \$0.00
Premium Refund: \$488.88
Accumulation Value: \$100,000.00
Interest: \$350.65
Net Policy Proceeds: \$100,839.53

This Net Policy Proceeds amount has been deposited into a Beneficiary Access Account in your name.

Account Opening Date: May 8, 2003

Opening Interest Rate: 3.00%

Account Holder:

Account Number:

PLEASE KEEP THIS DOCUMENT WITH YOUR IMPORTANT PAPERS

FOR MORE INFORMATION

We recommend you review the enclosed booklet for detailed information on your account. The terms and conditions of your account are explained on the other side of this certificate.

JACKSON NATIONAL LIFE INSURANCE COMPANY

\$100,000 OF LB/NS PREFERRED RISK NON SMOKER
 PLAN CODE: 513302/55 POLICY FORM: L1123-80

FOR BRUCE B

MALE AGE 56

POLICY YEAR	ANNUAL PREMIUM *	DEATH BENEFIT
85 1	\$ 366	\$ 100,000
86 2	484	100,000
87 3	614	100,000
88 4	754	100,000
89 5	898	100,000
90 6	1,048	100,000
91 7	1,211	100,000
92 8	1,395	100,000
93 9	1,591	100,000
94 10	1,788	100,000
11	1,987	100,000
12	2,226	100,000
13	2,499	100,000
14	2,805	100,000
15	3,170	100,000
2000 16	3,618	100,000
17	4,159	100,000
18	4,830	100,000
19	5,641	100,000
2004 20	5,641	100,000

* Premiums may be adjusted either upward or downward after the fifth year depending on actual economic and mortality factors, but never above the policy guarantee.

** These indexes are based on then initial (current) premium which is guaranteed for 5 years.

The minimum interest guarantee is 4 %.

THIS IS AN ILLUSTRATION, NOT A CONTRACT

PREPARED BY: STEVEN SHORR FEBRUARY 19, 1985

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