



October 15, 2007

STEVEN H SHORR
APT 3
1027 W 11TH ST
SAN PEDRO, CA 90731-3558

This letter was sent to the owner listed below:

MICHAEL SANIT
92646

Policy Number: 0020411348
Insured Name:

Producer Number: 0058780
PRODUCER COPY
For Service Call: 800-USE-JNLI

Dear _____

Thank you for sending us a request to change your beneficiary on your policy. While processing your request, we noticed your beneficiary is a minor. Please consider completing the enclosed Request for Trustee Beneficiary Designation form.

We have sent you this form because we are unable to pay death benefits to a minor beneficiary if a trustee has not been appointed. By completing this form, you will have the security of knowing your funds will be distributed as you requested. We recommend that you review your options with an estate planner.

Please note: If you've named a minor as a contingent beneficiary, you are unable to name your primary beneficiary as their trustee.

If you have questions or if we may assist you in any way, please contact our Jackson National Life Service Center at (800) 644-4565. Our representatives are available Monday through Friday, 8:00 a.m. to 8:00 p.m. (ET).

Sincerely,

Laura Prieskorn, Vice President
Customer Service Center

cc: STEVEN H SHORR

Jackson National Life Service Center
P. O. BOX 24068, Lansing, MI 48909-4068
Toll Free Number: (800) 644-4565
Email at CustomerCare@jnli.com; Our Website is www.jnli.com