



October 15, 2007

This letter was sent to the owner listed below:

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

92646

Policy Number:  
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](mailto:CustomerCare@jnli.com); Our Website is [www.jnli.com](http://www.jnli.com)