

Kristan L. Richardson
Associate General Counsel

May 25, 2011

The Honorable Michael A. Delaney, Attorney General
Office of the Attorney General
33 Capital Street
Concord NH 03301

Via Facsimile

Re: Notification Pursuant to New Hampshire Rev. Stat. §359-C:20

Dear Attorney General Delaney:

Pursuant to N.H. Rev. Stat. Ann. §359-C:20 I am writing to notify you of an unauthorized access of personal information involving New Hampshire residents.

Nature of the Unauthorized Use:

On April 12, 2011 a report containing customer personally identifiable information was inadvertently mislabeled and emailed to an incorrect broker-dealer. The report contained information about customer transactions during March 2011, specifically name, policy number, policy value, transaction date and amount. It did not include Social Security Number, banking information or other personal information.

The inadvertent disclosure was discovered during an internal review on May 2, 2011. Our investigation into the incident was completed May 20, 2011. We determined that this resulted from human error. We have obtained assurance from the receiving broker-dealer that the report will not be redistributed or stored on a shared drive.

Number of New Hampshire Residents Affected:

3 New Hampshire residents were affected by this incident. A notification letter is being mailed to each of these residents today. A copy of the notification is enclosed.

Actions Being Taken:

Company management has reviewed the incident. The procedures for preparing and transmitting this type of report have been strengthened to include an additional quality check before a final



report is distributed. We have notified affected customers and placed alerts on their customer accounts as a safeguard against fraud.

If you have any questions regarding this matter, please feel free to contact me.

Sincerely,

Kristan L. Richardson

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Associate General Counsel

Enclosures



May 25, 2011

Jeffrey Sample
123 Sample Lane
Sampleville, Sample 12345

Owner Name: Jeffrey Sample
Policy Number:
Producer Name: Stacey Sample

Dear Jeffrey Sample:

Protecting the privacy of our customers is a priority at Jackson National Life Insurance Company.

We are writing to inform you that a report containing some of your personal information was inadvertently disclosed to a financial institution other than NEXT Financial. This information included your name, policy number, and information about your policy value and transactions during March 2011. It did not contain your Social Security Number, banking information or other personal information. The report was inadvertently emailed to the financial institution on April 12, 2011. We became aware of the error on May 2, 2011 and have taken steps to ensure that the information is not misused. We have also enhanced our internal procedures to ensure that this does not happen again.

Although we believe that the risk of any harm to you resulting from this inadvertent disclosure is small, we have taken the precaution of placing an alert on your policy records so that information will not be divulged to any person calling or writing us regarding your policy (other than yourself). We have no indication at the present time that any of your information has been misused.

Nevertheless, we suggest that you remain vigilant to identity theft by monitoring your credit report and Jackson account statements, as well as bank, credit card and other financial statements for suspicious or unauthorized activity. If you notice any unusual activity, you should notify the financial institution(s) involved immediately. You may also want to file a police report with your local police, notify your state attorney general's office and/or file a complaint with the Federal Trade Commission's Identity Theft Hotline by phone at 1-877-438-4338, online at www.consumer.gov/idtheft, or by mail at Identity Theft Clearinghouse, Federal Trade Commission, 600 Pennsylvania Avenue NW, Washington DC 20580.

Please be advised that you can contact the fraud department of one of the three major credit bureaus listed below to put a "fraud alert" on your consumer credit file. You can also contact each separately to place a "credit freeze" on your file. Please note that these credit bureaus can require certain information from you to place the fraud alert or credit freeze and may charge fees for credit freezes.

- **Equifax:** 1-800-525-6285; www.equifax.com; P.O. Box 740241, Atlanta, GA 30374-0241
- **Experian:** 1-888-EXPERIAN (397-3742); www.experian.com; P.O. Box 9532, Allen, Texas 75013
- **TransUnion:** 1-800-680-7289; www.transunion.com; Fraud Victim Assistance Unit, P.O. Box 6790, Fullerton, CA 92834-6790

Jackson National Life Insurance Company
1 Corporate Way
Lansing, MI 48951
800-873-5654
www.jackson.com



You can request a free copy of your credit report once every 12 months from these credit bureaus or through the Annual Credit Report Service at www.AnnualCreditReport.com or by calling 1-877-322-8228.

Your privacy and confidence are important to us. We recognize that you expect us to protect the information you provide us and to use it responsibly. We are committed to fulfilling the trust that you've placed in Jackson and regret any inconvenience or concerns that this may cause. If you have any questions about this letter or wish to discuss this further, please contact Jackson at 800-565-0574 extension 22038 between 8:00 a.m. and 8:00 p.m. ET.

Sincerely,

A handwritten signature in cursive script that reads "Julia A. Goatley".

Julia A. Goatley
Vice President – Legal

Jackson National Life Insurance Company
1 Corporate Way
Lansing, MI 48951
800-873-5654
www.jackson.com