

Legacy for your heirs

One way to help you leave a legacy is via an add-on death benefit—available for an additional cost with the Perspective Advisory II® variable annuity—which can provide additional growth potential beyond your contract value and offer protection for your loved ones.

Death benefit facts

- The return of premium death benefit equals the sum of all deposits reduced pro rata for withdrawals.
- The highest anniversary value death benefit locks in the contract value annually, if greater than the death benefit.
- With add-on benefits, your beneficiaries receive the greater of the contract value or the enhanced death benefit.

Add-on death benefits		
Benefit name	Issue age	Cost
Return of premium death benefit	0 to 85	0.20%
Highest anniversary value death benefit	0 to 79	0.45%

What are variable annuities?

Variable annuities are long-term, tax-deferred investments designed for retirement, involve investment risks, and may lose value. Earnings are taxed as ordinary income when distributed. Individuals may be subject to a 10% additional tax for withdrawals before age 59½ unless an exception to the tax is met. Add-on death benefits are available for an extra charge in addition to the ongoing fees and expenses of the variable annuity.

Jackson® is the marketing name for Jackson Financial Inc. and Jackson National Life Insurance Company of New York®.

Not FDIC/NCUA insured • May lose value • Not bank/CU guaranteed
Not a deposit • Not insured by any federal agency

**TO LEARN MORE ABOUT LEGACY OPTIONS FOR YOUR HEIRS,
CONTACT YOUR FINANCIAL PROFESSIONAL TODAY**

This material is authorized for use only when preceded or accompanied by the current contract prospectus and underlying fund prospectuses. Before investing, investors should carefully consider the investment objectives, risks, charges, and expenses of the variable annuity and its underlying investment options. This and other important information are contained in the current contract prospectus and underlying fund prospectuses. Please read the prospectuses carefully before investing or sending money. Jackson, its distributors, and their respective representatives do not provide tax, accounting, or legal advice. Any tax statements contained herein were not intended or written to be used and cannot be used for the purpose of avoiding U.S. federal, state, or local tax penalties. Tax laws are complicated and subject to change. Tax results may depend on each taxpayer's individual set of facts and circumstances. You should rely on your own independent advisors as to any tax, accounting, or legal statements made herein.

The latest income date allowed on variable annuity contracts is age 95, which is the required age to annuitize or take a lump sum. If the guaranteed minimum death benefit value is greater than your contract value following mandatory annuitization at age 95, that difference will be locked in as a guaranteed death benefit. Please see the prospectus for important information regarding the annuitization of a contract.

Guarantees are backed by the claims-paying ability of Jackson National Life Insurance Company of New York and do not apply to the principal amount or investment performance of a variable annuity's separate account or its underlying investments. They are not backed by the broker/dealer from which this annuity contract is purchased, by the insurance agency from which this annuity contract is purchased or any affiliates of those entities, and none makes any representations or guarantees regarding the claims-paying ability of Jackson National Life Insurance Company of New York.

The highest anniversary value (HAV) death benefit is available for owners through age 79 at issue. The closer the owner is to age 80 when the contract is issued, the less advantageous it would be to select a death benefit option. Adjustments to the HAV component occur at the time of the withdrawal, and reduce the HAV component pro rata on the date of the withdrawal. Death benefits terminate if the contract value falls to zero and upon spousal continuation.

An add-on benefit is available for an extra charge in addition to the ongoing fees and expenses of the variable annuity. Once elected, the benefit may not be canceled or changed; please see the prospectus for specific benefit availability. The long-term advantage of the add-on death benefit will vary with the terms of the benefit option, the investment performance of the variable investment options selected, and the length of time the annuity is owned. As a result, in some circumstances, the cost of an option may exceed the actual benefit paid under the option. Add-on death benefits terminate if contract value falls to zero and upon spousal continuation.

Charges are expressed as an annual percentage of the average daily net asset value of the variable investment options. On each fifth contract anniversary following the effective date of the endorsement, the Company reserves the right to increase the charge subject to the maximum increase amount and maximum benefit charges stated in the contract supplemental data pages. If the contract value falls to zero or at the time the benefit is terminated, the charge will be discontinued.

Variable annuities (contract form numbers VA775NY, VA775NY-CB1, VA790NY, VA790NY-FB1) are issued by Jackson National Life Insurance Company of New York (Home Office: Purchase, New York) and distributed by Jackson National Life Distributors LLC, member FINRA. These products have limitations and restrictions. Jackson issues other annuities with similar features, benefits, limitations, and charges. Discuss them with your financial professional or contact Jackson for more information.

