

# Income options for the retirement you envision

## INCOME STREAM® COMPARISON

You have goals and objectives when it comes to retirement planning. One tool to help you pursue those goals could be income from a variable annuity. Variable annuities are long-term, tax-deferred investments designed for retirement, involve investment risks, and may lose value. Earnings are taxable 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 benefits are available for an extra charge in addition to the ongoing fees and expenses of the variable annuity.

### INCOME STREAM FACTS

- The percentage received<sup>1</sup> is based on age at first withdrawal, but the guaranteed annual withdrawal amount (GAWA) may increase upon a step-up.
- The Lifetime Income<sup>2</sup> guarantee that comes after age 59½ gives you a percentage of the guaranteed withdrawal balance (GWB) every year for the rest of your life.<sup>3</sup>
- The flexibility to align Lifetime Income to your retirement needs.

| Income Stream options and charges <sup>4</sup> |  |                             |                                   |                             |                             |                             |                             |                             |                             |                             |                              |  |                           |
|--|--|-----------------------------|-----------------------------------|-----------------------------|-----------------------------|-----------------------------|-----------------------------|-----------------------------|-----------------------------|-----------------------------|------------------------------|--|---------------------------|
| Benefit name                                   | Step-up frequency  | Bonus (roll-up)             | GAWA Percentages Single and Joint |                             |                             |                             |                             |                             |                             |                             |                              | Single charge <sup>4</sup>               | Joint charge <sup>4</sup> |
|  |  |                             | 35-59                             | 60-64                       | 65-69                       | 70-74                       | 75-79                       | 80-84                       | 85-89                       | 90-94                       | 95+                          |  |                           |
| Flex Value                                     | Annual step-ups  | 4.00%                       | 3.00% Single<br>2.75% Joint       | 3.00% Single<br>2.75% Joint | 4.25% Single<br>4.00% Joint | 4.80% Single<br>4.30% Joint | 5.20% Single<br>4.65% Joint | 5.70% Single<br>5.10% Joint | 6.30% Single<br>5.65% Joint | 7.10% Single<br>6.35% Joint | 8.10% Single<br>7.25% Joint  | 0.54%                                    | 0.84%                     |
| Flex Core                                      | Annual step-ups  | 5.00%                       | 4.00% Single<br>3.75% Joint       | 4.00% Single<br>3.75% Joint | 5.35% Single<br>4.65% Joint | 6.00% Single<br>5.00% Joint | 6.50% Single<br>5.40% Joint | 7.10% Single<br>5.90% Joint | 7.85% Single<br>6.50% Joint | 8.80% Single<br>7.30% Joint | 10.05% Single<br>8.35% Joint | 1.23%                                    | 1.53%                     |
| Flex Plus                                      | Annual step-ups to the highest quarterly anniversary value | 6.00% Single<br>5.00% Joint | 3.75% Single<br>3.75% Joint       | 4.00% Single<br>3.75% Joint | 5.00% Single<br>4.65% Joint | 5.85% Single<br>5.00% Joint | 6.35% Single<br>5.40% Joint | 6.95% Single<br>5.90% Joint | 7.65% Single<br>6.50% Joint | 8.60% Single<br>7.30% Joint | 9.85% Single<br>8.35% Joint  | 1.53%                                    | 1.68%                     |
| Flex Net Value                                 | Annual step-ups  | 4.00%                       | 3.00% Single<br>2.75% Joint       | 3.00% Single<br>2.75% Joint | 4.25% Single<br>4.00% Joint | 4.80% Single<br>4.30% Joint | 5.20% Single<br>4.65% Joint | 5.70% Single<br>5.10% Joint | 6.30% Single<br>5.65% Joint | 7.10% Single<br>6.35% Joint | 8.10% Single<br>7.25% Joint  | 0.69%                                    | 0.96%                     |
| Flex Net Core                                  | Annual step-ups  | 5.00%                       | 4.00% Single<br>3.75% Joint       | 4.00% Single<br>3.75% Joint | 5.35% Single<br>4.65% Joint | 6.00% Single<br>5.00% Joint | 6.50% Single<br>5.40% Joint | 7.10% Single<br>5.90% Joint | 7.85% Single<br>6.50% Joint | 8.80% Single<br>7.30% Joint | 10.05% Single<br>8.35% Joint | 1.38%                                    | 1.62%                     |
| Flex DB NY Value <sup>5</sup>                  | Annual step-ups  | 4.00%                       | 3.00% Single<br>N/A Joint         | 3.00% Single<br>N/A Joint   | 4.25% Single<br>N/A Joint   | 4.80% Single<br>N/A Joint   | 5.20% Single<br>N/A Joint   | 5.70% Single<br>N/A Joint   | 6.30% Single<br>N/A Joint   | 7.10% Single<br>N/A Joint   | 8.10% Single<br>N/A Joint    | 0.54%<br>LB charge<br>0.72%<br>DB charge | N/A                       |
| Flex DB NY Core <sup>5</sup>                   | Annual step-ups  | 5.00%                       | 4.00% Single<br>N/A Joint         | 4.00% Single<br>N/A Joint   | 5.35% Single<br>N/A Joint   | 6.00% Single<br>N/A Joint   | 6.50% Single<br>N/A Joint   | 7.10% Single<br>N/A Joint   | 7.85% Single<br>N/A Joint   | 8.80% Single<br>N/A Joint   | 10.05% Single<br>N/A Joint   | 1.23%<br>LB charge<br>0.72%<br>DB charge | N/A                       |

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

Jackson® is the marketing name for Jackson Financial Inc. and Jackson National Life Insurance Company of New York®.  
See next page for important additional information.  
Firm variations may apply.

**To learn more about the Flex Suite of benefits—including the Income Stream options—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.**

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The latest income date allowed is age 95, which is the required age to annuitize or take a lump sum. Please see the prospectus for important information regarding the annuitization of a contract.

In certain states, we reserve the right to refuse any subsequent premium payments.

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.

Add-on benefits are available for an extra charge in addition to the ongoing fees and expenses of the variable annuity. Only one add-on living benefit (LB) and one add-on death benefit (DB) may be elected per contract. Once elected, benefits may not be canceled or changed; please see prospectus for specific benefit availability. The long-term advantage of the add-on benefits 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 that option.

The Flex Suite of living benefits is available to those aged 35 to 80 at election. The Flex DB NY options are available to those aged 35 to 75 at election. Flex DB NY benefits are not available with joint life options.

At election, the guaranteed withdrawal balance (GWB) is equal to net premium (minus any applicable taxes) subject to a maximum of \$10 million.

- <sup>1</sup> The guaranteed annual withdrawal amount (GAWA) percentage is determined at the time of first withdrawal.
- <sup>2</sup> On the contract anniversary on or immediately following the designated life's attained age 59½, the for-life guarantee becomes effective provided: (1) the contract value is greater than zero and (2) the contract has not been annuitized. If the designated life is age 59½ on the effective date of the endorsement, then the for-life guarantee becomes effective on that date. All withdrawals reduce the GWB and, depending on the amount of withdrawals taken are adjusted for any GWB step-ups and any applicable bonus, the guaranteed annual withdrawal amount (GAWA) may be reset to a lower amount when the for-life guarantee becomes effective.
- <sup>3</sup> The timing and amounts of withdrawals have a significant impact on the amount and duration of benefits. The closer you are to retirement the more reliably you may forecast your withdrawal needs before you reach the ages at which certain benefit features are locked in. Conversely, the younger and further from retirement you are, the less reliable such forecasts may be. Consult your financial professional regarding the amount of money to invest, the age of the owner/annuitant, and the value the potentially limited downside protection of a guaranteed minimum withdrawal benefit (GMWB) may provide.  
**Impact of excess withdrawals:** If at the time of withdrawal the sum of all withdrawals taken in a contract year is greater than the GAWA or RMD, the dollar-for-dollar portion is equal to the greater of (a) the GAWA or the RMD less all prior partial withdrawals made in the current contract year or (b) zero. The GWB is equal to the greater of (a) the GWB prior to the partial withdrawal less the dollar-for-dollar portion reduced for the excess withdrawal amount in the same proportion as the contract value is reduced or (b) zero. The GAWA is reduced for the excess withdrawal amount in the same proportion as the contract value. Rules may vary upon spousal continuation or if the for-life guarantee is not in effect.
- <sup>4</sup> The total annual charges are calculated as a percentage of the GWB and deducted monthly and upon termination on a pro rata basis across the variable investment options. For Flex DB NY, a portion of the charge is calculated as a percentage of the GWB, and a portion of the charge is calculated as a percentage of the GMWB death benefit. GMWB death benefit charge will not increase after issue of the contract. 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 charge 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.
- <sup>5</sup> At election, the GMWB death benefit is equal to the guaranteed withdrawal balance (GWB). Upon any premium payment, subsequent to election, the GMWB death benefit is increased by the amount of the premium payment subject to a maximum of \$10 million. Withdrawals up to the GAWA or RMD reduce the GMWB death benefit by the amount of the withdrawal. Withdrawals in excess of the GAWA or RMD will reduce the GMWB death benefit pro rata for the excess amount. On each contract anniversary following the effective date of the benefit, the GMWB death benefit will automatically step up to the contract value if the contract value is greater than the GMWB death benefit (Subject to the maximum of \$10 million). Not available with any other add-on death benefit. The GMWB death benefit is terminated if the contract value falls to zero.

Perspective Advisory II® Variable and Fixed Annuity (VA790NY, VA790NY-FB1) is 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 contracts 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.

**Add-on living benefit availability and certain terms may vary by firm.**