

Product summary comparison

Jackson National Life Insurance Company of New York® (Jackson of NY®) offers commission-based and fee-based variable annuity products.

When you purchase a commission-based annuity, Jackson of NY pays the financial professional a commission for the annuity sale. Commission-based annuities typically have withdrawal charges to offset commissions paid by Jackson of NY to the financial professional. However, those withdrawal charges are not applied to your annuity if you hold the contract beyond the withdrawal charge period.

When you purchase a fee-based annuity, you pay the financial professional a fee or other form of compensation directly. Jackson of NY does not pay the financial professional for the annuity sale in connection with a fee-based annuity. Fee-based annuities generally have lower contract-related withdrawal charges and fees than commission-based annuities, because no commission is paid by Jackson of NY to the financial professional. However, as noted above, fee-based annuities have associated fees that you pay to the financial professional to compensate the financial professional for their advice. You should consider the cost of those fees, which may be based on your assets in the fee-based program, including the assets within the proposed annuity.

Jackson of NY offers these products and features to all broker/dealers; however, certain broker/dealers may not offer all Investment Options, Fixed Account Options, and/or Add-on Benefits available under the Contract. Jackson of NY offers through other distributors versions of its variable annuity products not shown in this comparison that may have different costs and/or benefit levels, such as Separate Account Charges, Withdrawal Charges, and availability of Investment Options and Add-on Benefits.

Product Parameters	Perspective II®										Perspective Advisory II®
Separate Account Charges (as an annual percentage of the average account value of the investment options)	Core Contract Charge 1.40% Reduced to 1.25% for contracts with quarterly contract anniversary values of \$1 million or more										Core Contract Charge 0.45% Reduced to 0.40% for contracts with quarterly contract anniversary values of \$1 million or more
Annual Contract Maintenance Charge	\$30—waived for contract anniversary values or surrender values of \$50,000 or more										\$30—waived for contract anniversary values or surrender values of \$50,000 or more
Withdrawal Charges	Completed Years Since Receipt of Premium	0	1	2	3	4	5	6	7+	None	
	Withdrawal Charge	7%	6%	5%	4%	3%	2%	1%	0%		
Investment Options	More than 100 variable annuity investment options. Class A Shares include Distribution and/or Service (12b-1) Fees of up to 0.30% (as an annual percentage of the daily net assets) 1-year Fixed Account Option Available										More than 100 variable annuity investment options. Class I Shares with no 12b-1 Fees 1-year Fixed Account Option Available

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Product Parameters	Perspective II®				Perspective Advisory II®				
Issue Ages	0-85 Election of an add-on benefit could limit the issue age of the contract and benefit. Details about issue age limitations can be provided by the financial professional.				0-85 Election of an add-on benefit could limit the issue age of the contract and benefit. Details about issue age limitations can be provided by the financial professional.				
Minimum Investment	\$10,000 Nonqualified; \$5,000 Qualified				\$25,000 Nonqualified/Qualified				
Add-on Benefits	Highest Anniversary Value Guaranteed Minimum Death Benefit – 0.25% annual asset-based charge				Return of Premium Death Benefit – 0.20% annual asset-based charge Highest Anniversary Value Guaranteed Minimum Death Benefit – 0.45% annual asset-based charge				
	Benefit Name	Step-up	Bonus %	Annual Charge	Benefit Name	Step-up	Bonus %	Annual Charge	
	Flex Value	Annual	4	0.45%	Flex Value	Annual	4	0.45%	
	Flex Core	Annual to HQCV	5	1.23%	Flex Core	Annual to HQCV	5	1.23%	
	Flex Plus	Annual to HQCV	6	1.14%	Flex Plus	Annual to HQCV	6	1.14%	
	Flex Value Joint	Annual	4	0.57%	Flex Value Joint	Annual	4	0.57%	
	Flex Core Joint	Annual to HQCV	5	1.35%	Flex Core Joint	Annual to HQCV	5	1.35%	
	Flex Plus Joint	Annual to HQCV	6	1.26%	Flex Plus Joint	Annual to HQCV	6	1.26%	
	Flex DB NY Value	Annual	4	0.45%	Flex DB NY Value	Annual	4	0.45%	
			+DB Charges	0.51%			+DB Charges	0.72%	
	Flex DB NY Core	Annual to HQCV	5	1.23%	Flex DB NY Core	Annual to HQCV	5	1.23%	
			+DB Charges	0.51%			+DB Charges	0.72%	
	Flex Net Value	Annual	4	0.60%	Flex Net Value	Annual	4	0.60%	
	Flex Net Core	Annual to HQCV	5	1.38%	Flex Net Core	Annual to HQCV	5	1.38%	
	Flex Net Value Joint	Annual	4	0.72%	Flex Net Value Joint	Annual	4	0.72%	
	Flex Net Core Joint	Annual to HQCV	5	1.50%	Flex Net Core Joint	Annual to HQCV	5	1.50%	
	AutoGuard® 5 – 0.87% annual benefit-based charge				AutoGuard® 5 – 0.87% annual benefit-based charge				
	MarketGuard Stretch® – 1.11% annual benefit-based charge				MarketGuard Stretch® – 1.11% annual benefit-based charge				
	Penalty-Free Withdrawal Provision	The penalty-free withdrawal is the greater of earnings at any time or 10% of remaining premium still subject to withdrawal charges. On contracts without a Guaranteed Minimum Withdrawal Benefit (GMWB), if the contract value remaining after withdrawal is less than \$2,000, any withdrawal will be treated as a total withdrawal and the withdrawal value will be paid and the contract will terminate.				All or any portion of the contract may be withdrawn at any time prior to the Income Date. On contracts without a Guaranteed Minimum Withdrawal Benefit (GMWB), if the contract value remaining after withdrawal is less than \$2,000, any withdrawal will be treated as a total withdrawal and the withdrawal value will be paid and the contract will terminate.			
	Financial Professional Compensation	Jackson of NY pays a commission to the broker/dealer or the financial professional based on the amount you invest. The commission may be paid up front and/or over time (referred to as “trail commission”).				You pay a fee or other compensation directly to the financial professional.			

Perspective II Variable and Fixed Annuity (VA775NY, VA775NY-CB1) and Perspective Advisory II Variable and Fixed Annuity (VA790NY, VA790NY-FB1) are issued by Jackson National Life Insurance Company of New York® (Home Office: Purchase, New York). Distributed by Jackson National Life Distributors LLC, member FINRA. These contracts have limitations and restrictions, including withdrawal charges and market value adjustments where applicable.

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Jackson of New York offers these products and features to all broker/dealers; however, certain broker/dealers may not offer all Investment Options, Fixed Account Options, and/or Add-on Benefits available under the Contract. Jackson of NY offers through other distributors versions of its variable annuity products not shown in this comparison that may have different costs and/or benefit levels, such as Separate Account Charges, Withdrawal Charges, and availability of Investment Options and Add-on Benefits.

Product Parameters	Elite Access II (NY)							Elite Access Advisory II (NY)
Separate Account Charges (as an annual percentage of the average account value of the investment options)	Core Contract Charge 1.00% Reduced to 0.85% for contracts with quarterly contract anniversary values of \$250,000 or more							Monthly Contract Charge \$20 per month (\$240 per year) Waived for quarterly contract anniversary values of \$250,000 or more
Annual Contract Maintenance Charge	\$30—waived for contract anniversary values or surrender values of \$50,000 or more							None
Withdrawal Charges	Completed Years Since Receipt of Premium	0	1	2	3	4	5+	None
	Withdrawal Charge	6.50%	6%	5%	4%	3%	0%	
Investment Options	More than 120 variable investment options. Class A Shares include Distribution and/or Service (12b-1) Fees of up to 0.30% (as an annual percentage of the daily net assets) 1-year Fixed Account Option Available							More than 120 variable investment options. Class A Shares include Distribution and/or Service (12b-1) Fees of up to 0.30% (as an annual percentage of the daily net assets)

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Product Parameters	Elite Access II (NY)	Elite Access Advisory II (NY)
Issue Ages	0-90	0-90
Minimum Investment	\$5,000 Non-qualified/ \$2,000 Qualified	\$25,000 Non-qualified/Qualified
Add-on Benefits	Contract Value Death Benefit- 0.00% Return Of Premium Death Benefit- 0.20% (annual asset-based charge) Principal Guard (GMAB) *7-Year Guarantee Term - 1.02% *10-Year Guarantee Term - 0.90%	Contract Value Death Benefit- 0.00% Return Of Premium Death Benefit- 0.20% (annual asset-based charge) Principal Guard (GMAB) *7-Year Guarantee Term - 1.02% *10-Year Guarantee Term - 0.90%
Penalty-Free Withdrawal Provision	The penalty-free withdrawal is the greater of earnings at any time or 10% of remaining premium still subject to withdrawal charges.	All or any portion of the contract may be withdrawn at any time prior to the Income Date.
Financial Professional Compensation	Jackson of NY pays a commission to the broker/dealer or the financial professional based on the amount you invest. The commission may be paid up front and/or over time (referred to as "trail commission").	You pay a fee or other compensation directly to the financial professional.

Elite Access II Variable and Fixed Annuity (VA670NY, VA670NY-CB1) and Elite Access Advisory II Variable Annuity (VA785NY, VA785NY-FB1) are issued by Jackson National Life Insurance Company of New York® (Home Office: Purchase, New York). Distributed by Jackson National Life Distributors LLC, member FINRA. These contracts have limitations, and restrictions, including withdrawal charges and market value adjustments where applicable.



Product summary comparison

Jackson National Life Insurance Company of New York® (Jackson of NY®) offers commission-based and fee-based registered index-linked annuity products.

When you purchase a commission-based annuity, Jackson of NY pays the financial professional a commission for the annuity sale. Commission-based annuities typically have withdrawal charges to offset commissions paid by Jackson of NY to the financial professional. However, those withdrawal charges are not applied to your annuity if you hold the contract beyond the withdrawal charge period. When you purchase a fee-based annuity, you pay the financial professional a fee or other form of compensation directly. Jackson of NY does not pay the financial professional for the annuity sale in connection with a fee-based annuity. Fee-based annuities generally have lower contract-related withdrawal charges and fees than commission-based annuities, because no commission is paid by Jackson of NY to the financial professional. However, as noted above, fee-based annuities have associated fees that you pay to the financial professional to compensate the financial professional for their advice. You should consider the cost of those fees, which may be based on your assets in the fee-based program, including the assets within the proposed annuity.

Product Parameters	Jackson Market Link Pro® II								Jackson Market Link Pro Advisory II
Withdrawal charges	Contract Year	1	2	3	4	5	6	7+	None
	Withdrawal Charge	8%	8%	7%	6%	5%	4%	0%	
Indices Available	S&P 500 Russell 2000 MSCI Emerging Markets MSCI KLD 400 Social MSCI EAFE								S&P 500 Russell 2000 MSCI Emerging Markets MSCI KLD 400 Social MSCI EAFE
Crediting Methods	1-year Cap with Buffer 1-year Performance Trigger with Buffer 3-year Cap with Buffer 6-year Cap with Buffer								1-year Cap with Buffer 1-year Performance Trigger with Buffer 3-year Cap with Buffer 6-year Cap with Buffer
Segment Lengths	Segment Length	Buffer Available		Crediting Method		Segment Length	Buffer Available		Crediting Method
	1-Year	N/A		Fixed Account		1-Year	N/A		Fixed Account
	1-Year	10%, 20%		Cap		1-Year	10%, 20%		Cap
	1-Year	10%		Performance Trigger		1-Year	10%		Performance Trigger
	3-Year	10%, 20%		Cap		3-Year	10%, 20%		Cap
	6-Year	10%, 20%		Cap		6-Year	10%, 20%		Cap

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Product Parameters	Jackson Market Link Pro II	Jackson Market Link Pro Advisory II
Issue Ages	<p>Minimum Owner Issue Age for RILA290NY: 0 Maximum Owner Issue Age for RILA290NY: 80</p> <p>Minimum Owner Issue Age for RILA292NY: 81 Maximum Owner Issue Age for RILA292NY: 85</p>	<p>Minimum Owner Issue Age for RILA295NY: 0 Maximum Owner Issue Age for RILA295NY: 80</p> <p>Minimum Owner Issue Age for RILA297NY: 81 Maximum Owner Issue Age for RILA297NY: 85</p>
Minimum Investment	\$25,000 Non-qualified/Qualified	\$25,000 Non-qualified/Qualified
Death Benefit	<p>Return of Premium (ROP) Death Benefit (DB) – The Death Benefit Value for contracts issued between ages 0-80 is equal to the greater of the current Contract Value or Premium (net of any applicable tax) paid into the Contract, adjusted for any withdrawals (including any applicable charges and adjustments for such withdrawals) incurred since the issuance of the Contract in the same proportion that the Contract Value was reduced on the date of the withdrawal.</p> <p>For issue ages 81-85, the death benefit is equal to the Contract Value.</p>	<p>Return of Premium (ROP) Death Benefit (DB) – The Death Benefit Value for contracts issued between ages 0-80 is equal to the greater of the current Contract Value or Premium (net of any applicable tax) paid into the Contract, adjusted for any withdrawals (including any applicable charges and adjustments for such withdrawals) incurred since the issuance of the Contract in the same proportion that the Contract Value was reduced on the date of the withdrawal.</p> <p>For issue ages 81-85, the death benefit is equal to the Contract Value.</p>
Penalty-Free Withdrawal Provision	<p>The penalty-free withdrawal is the greater of earnings at any time or 10% of remaining Premium still subject to Withdrawal Charges. If the contract value remaining after withdrawal is less than \$2,000, any withdrawal will be treated as a total withdrawal and the withdrawal value will be paid and the contract will terminate.</p>	<p>All or any portion of the contract may be withdrawn at any time prior to the Income Date. If the contract value remaining after withdrawal is less than \$2,000, any withdrawal will be treated as a total withdrawal and the withdrawal value will be paid and the contract will terminate.</p>
Financial Professional Compensation	<p>Jackson of NY pays a commission, based upon the amount you invest, to the financial professional. The commission may be paid upfront and/or over time (referred to as “trail commission”).</p>	<p>You pay a fee or other compensation directly to the financial professional.</p>

Registered index-linked annuities (contract form numbers RILA290NY, RILA290NY-CB1, RILA292NY, RILA292NY-CB1, RILA295NY, RILA295NY-FB1, RILA297NY, RILA297NY-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, including withdrawal charges and an interim value adjustment. Jackson issues other annuities with similar features, benefits, limitations, and charges. Discuss them with your financial professional, or contact Jackson for more information.