

VARIABLE ANNUITIES

Elite Access II®

A variable annuity is a long-term, tax-deferred investment designed for retirement, involves 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. An add-on benefit is available for an extra charge in addition to the ongoing fees and expenses of the variable annuity.

Elite Access Advisory II						
Standard contract provisions						
Withdrawal charges*		None				
Core contract charge		Monthly charge of \$20 (\$240 per year) (The charge is waived for quarterly anniversary values of \$250,000 or more.)				
Investment options ¹		More than 100. ² Expense range: Gross 0.52% to 2.28%, net 0.52% to 2.22% as of April 28, 2025				
Maximum issue age		90				
Maximum annuitization age		95 (Age 95 is the required age to annuitize or take a lump sum. See the prospectus for information regarding the annuitization of a contract.)				
Minimum initial premium		\$25,000				
Minimum additional premium		\$500 (\$50 per month for automatic payment plan)				
Death benefit ³		Contract value only, unless an add-on death benefit is elected for an additional charge.				
Included benefits (available at no additional charge)						
Investment automation⁴ The power of ongoing investing with dollar-cost averaging.	Penalty- and tax-free transfers² Transfer between investment options up to 25 days per year.	Automatic rebalancing⁴ To ensure you're invested the way you want.	Systematic withdrawals Choose how to receive your income.	Transfer contract to spouse⁵ Surviving spouse may choose to continue and build the contract.	Control your legacy⁶ Select how and when to distribute to your beneficiaries.	
Add-on benefits ⁷						
Accumulation benefit ⁸		Principal Guard in New York—7-year term 1.02%, 10-year term 0.90%				
Death benefit ⁹		Return of premium death benefit— 0.20%				

* All or any portion of the contract may be withdrawn at any time prior to the income date.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.

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 Elite Access Advisory II, 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. Please see the prospectus for important information regarding the annuitization of a contract.

- ¹ Total annual fund operating expenses are calculated as an annual percentage of the average daily net assets. These are expenses deducted from fund assets, including management and administration fees and other expenses. This range is based on the estimated expenses reflected for each of the portfolios in the current prospectus and subsequent prospectus supplements.
- ² Select up to a maximum of 99 investments and adjust options or allocations up to 25 times each contract year without transfer fees. To prevent abusive trading practices, Jackson restricts the frequency of transfers among variable investment options, including trading out of and back into the same subaccount within a 15-day period.
- ³ The standard death benefit is equal to contract value on the date of the claim and does not include any additional guarantees. The standard death benefit terminates if contract value falls to zero.
- ⁴ Systematic investment programs do not assure a profit or protect against loss in a declining market. They involve continuous investing regardless of fluctuating price levels. You should consider your ability to continue investing through periods of fluctuating market conditions.
- ⁵ Add-on death benefits terminate if the contract value falls to zero and upon spousal continuation.
- ⁶ Preselected death benefit is available on nonqualified and IRA contracts only.

⁷ 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 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 that option.

⁸ On the contract issue date, the guarantee benefit base is equal to the initial premium (net of any applicable taxes) subject to a maximum of \$5 million. The guarantee benefit base is reduced for withdrawals. The annual charge is a percentage of the benefit base and deducted monthly from the contract value on a pro rata basis over all investment options. At the end of the guarantee term, the benefit will terminate. If the guaranteed minimum accumulation benefit (GMAB) is added to the contract on any contract anniversary, the guarantee benefit base equals the contract value as of the end of the business day on the effective date of the GMAB add-on benefit, subject to a maximum of \$5 million.

⁹ The return of premium death benefit is available through age 85 at election. For joint owners, the oldest joint owner's age cannot exceed the maximum election age for the benefit on the date of election. Death benefits will terminate if the contract value is reduced to zero and upon spousal continuation. Charges are deducted monthly and expressed as an annual percentage of the average daily net asset value of the variable investment options. For all contracts, the Company reserves the right to increase the charge on each fifth contract anniversary following the effective date of the endorsement; subject to the maximum increase amount and maximum benefit charges stated in the contract data pages.

Fixed account options are not offered with this product.

Diversification does not assure a profit or protect against loss in a declining market.

The investment companies (subaccounts) offered in Elite Access Advisory II are registered as investment companies under the Investment Company Act of 1940, as amended ("1940 Act"), and their shares are registered under the Securities Act of 1933, as amended. There are many differences among 1940 Act registered subaccounts and unregistered hedge funds, including but not limited to liquidity, restrictions on leverage and diversification, fund reporting and transparency, fees, and availability.

Tax deferral offers no additional value if an IRA or a qualified plan, such as a 401(k), is used to fund an annuity and may be found at a lower cost in other investment products. It also may not be available if the annuity is owned by a legal entity such as a corporation or certain types of trusts.

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.

Elite Access Advisory II® variable annuity (contract form numbers VA785NY, VA785NY-FB1) is issued by Jackson National Life Insurance Company of New York (Home Office: Purchase, New York). Variable annuities are distributed by Jackson National Life Distributors LLC, member FINRA. This product has limitations and restrictions. Jackson issues other variable annuities with similar features, benefits, limitations, and charges. Discuss them with your financial professional or contact Jackson for more information.

Products and features may be limited by state availability, and/or your selling firm's policies and regulatory requirements (including standard of conduct rules).