PROVIDING A LASTING LEGACY
Providing for Your Loved Ones

Your whole life, you’ve worked hard to grow your assets. You want to create a comfortable future and provide for others when you’re gone. When your financial goals shift from building wealth to providing for future generations by purchasing an add-on death benefit, you can help preserve what you’ve built and enhance what you leave behind.

Jackson of NY’s Perspective Advisory II add-on death benefit options are designed to safeguard what matters most:

• Grow your legacy potential. Choose from a range of add-on death benefits designed to meet a variety of needs, whether you’re seeking a little coverage or a lot.

• Preserve more of what you leave behind with a tax-efficient wealth transfer tool. By passing your assets through a death benefit, you can defer the income tax burden imposed on beneficiaries.

• Help recipients avoid time-consuming probate, which is a legal process to determine how your assets will begin to be paid out. Variable annuity death benefits can be paid directly to beneficiaries instead of your estate.

• Control your legacy with a free program that allows you to customize distribution options for each of your beneficiaries. Preselected death benefit is available on nonqualified and IRA contracts only.

What are variable annuities?

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 Earnings are taxable as ordinary income when distributed and may be subject to a 10% additional tax if withdrawn before age 59½.

Add-on benefits are available for an extra charge in addition to the ongoing fees and expenses of the variable annuity. Add-on death benefits may be elected at issue and, once elected, may not be canceled or changed.
RETURN OF PREMIUM

Protect the gift you plan to leave behind.

Build a Core Legacy
When you choose the return of premium add-on death benefit, your beneficiaries are protected at an amount equal to your initial investment. At the time of a claim, they will receive the greater of the following:

- Your contract value
- The sum of all of your deposits reduced for withdrawals (including any applicable charges and adjustments) in the same proportion that the contract value was reduced on the date of the withdrawal (also referred to as pro rata)

Annual Charge: 0.20%

HIGHEST ANNIVERSARY VALUE (HAV)

Make the most of opportunities to grow your legacy.

When the market performs well and your contract value grows, you want to preserve that growth to provide a greater legacy for those you leave behind.

Adding the Highest Anniversary Value death benefit can help protect your beneficiaries by locking in potential gains on each contract anniversary. This option provides beneficiaries with the greater of the following:

- Your contract value
- Net premium, equal to the total of all premium paid less withdrawals (including any applicable charges and adjustments)
- The highest contract anniversary value prior to your 81st birthday, adjusted for any withdrawals

Lock in a Death Benefit at Annuityization
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. Annuity is when you convert your current account value into income payments. Please see the prospectus for important information regarding the annuitization of a contract.

Annual Charge: 0.45%

This chart is based on a hypothetical contract, assuming no future premium payments, withdrawals, charges or income taxes. Performance indicated is not historical, nor is it meant to predict or indicate future performance. Performance has been plotted to show how the Highest Anniversary Value Death Benefit works in a hypothetical scenario.
To learn more about add-on death benefits, call your representative today.

This material is authorized for use only when preceded or accompanied by the current contract prospectus and underlying fund prospectuses, which are contained in the same document. 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 is contained in the current contract prospectus and underlying fund prospectuses. Please read the prospectuses carefully before investing or sending money.

This material was prepared to support the promotion and marketing of Jackson of NY variable annuities. Jackson of NY, 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. Please consult your own independent advisor 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 to 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.

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 and one add-on death benefit may be elected per contract. Once elected, benefits may not be canceled, please see prospectus for specific benefit availability. The long-term advantage of the add-on death 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 the option. Add-on death benefits are terminated if the contract value falls to zero, and upon spousal continuation.

Available through age 85 at issue. Charges are expressed as an annual percentage of the average daily net asset value of the Variable Investment Options. On each 5th 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 data pages. If the contract value falls to zero, or if the benefit is terminated, annual charges are discontinued.

Available through age 79 at issue. Net Premium is equal to the total of all premium paid (net of any applicable taxes) less withdrawals (including any applicable charges and adjustments for such withdrawals). Adjustments for withdrawals occur at the time of the withdrawal, and reduce the benefit base in the same proportion the contract value was reduced. Charges are expressed as an annual percentage of the average daily net asset value of the Variable Investment Options. On each 5th 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 data pages. If the contract value falls to zero, or if the benefit is terminated, annual charges are discontinued.

Perspective Advisory II Variable and Fixed Annuity™ (VA790NY, VA790NY-FB1) is issued by Jackson National Life Insurance Company of New York (Home Office: Purchas, New York). This contract has limitations and restrictions. Variable annuities are distributed by Jackson National Life Distributors LLC, member FINRA. Jackson of NY issues other annuities with similar features, benefits, limitations and charges. Discuss them with your representative or contact Jackson of NY for more information.

Jackson is the marketing name for Jackson National Life Insurance Company of New York.