NY ACTION®

What is NY Action?
NY Action is a flexible premium deferred fixed annuity that can provide you with:

- Preservation of principal¹
- Competitive interest rates²
- Tax-deferred interest accumulation³
- Your choice of interest rate guarantee periods
- Options for guaranteed retirement income, including income for life

NY Action is a long-term, tax-deferred vehicle designed for retirement. Earnings are taxable as ordinary income when distributed and may be subject to a 10% additional tax if withdrawn before age 59½. Please be aware that premium payments can be most effective if left in place for at least nine years or until retirement. Amounts withdrawn may be subject to withdrawal charges, which may reduce your accumulated value. Guarantees are backed by the claims-paying ability of Jackson National Life Insurance Company of New York®.

How does NY Action work?
NY Action helps you preserve and grow your nest egg in three ways:

First-Year Bonus
NY Action offers a first-year interest rate bonus to help boost your annuity’s accumulated value over the years.⁴

Competitive Interest Rates
You may elect to have your initial interest rate, excluding the first-year bonus, guaranteed for 1, 3, or 5 years.² After that, the interest rate is guaranteed to never fall below the contract’s declared guaranteed minimum interest rate.⁵ If you elect the 3-year or 5-year guarantee period, the rate credited to your contract will be lower than if the extended guaranteed period had not been selected. The 3- and 5-year extended guarantee periods are subject to availability.

Tax Advantages
Interest accumulates free of current taxation until you withdraw it.³
Is my money protected in NY Action?
NY Action is a fixed annuity providing protection with a fixed rate of interest on your money. Assuming you do not take withdrawals, your money is guaranteed to grow every year. The guarantees offered by NY Action are backed by the claims-paying ability of Jackson National Life Insurance Company of New York.

Do I have access to my money?
NY Action offers the following accessibility:

10% Free Withdrawals
Each contract year you may withdraw up to 10% of your accumulated value without incurring a withdrawal charge.⁶

Required Minimum Distributions (RMDs)
At age 70½, the IRS may require you to take a minimum distribution from a qualified account. RMDs may be taken each contract year, free of withdrawal charges, even if the RMD amount exceeds the 10% free withdrawal amount.

Extended Care Benefit
If you (or the joint owner) are by medical necessity confined to a nursing home or hospital for 90 consecutive days, you may withdraw up to 100% (one time only) of the accumulated contract value without incurring a withdrawal charge.⁷

Will NY Action protect my beneficiaries?
NY Action also protects your beneficiaries:

Standard Death Benefit.
Your entire accumulated value will be paid to your beneficiaries, who can elect to receive their benefits in a lump sum or a series of payments. Or, if you prefer, Jackson of NY® will allow you to preselect how the death benefit will be paid to your beneficiaries.⁸

Can I convert NY Action to a stream of income?
You may elect to convert your NY Action value into a stream of income using one of several available options, including an option that provides monthly payments for life. With NY Action, you are never required to convert your value to income payments to retain earned interest. The Latest Income Date allowed under the contract is the owner’s age 95, which is the required age to annuitize or take a lump sum.
**How do I start a NY Action annuity?**

NY Action is available for a minimum initial payment of $5,000 for nonqualified money or $2,000 for qualified money. Subsequent payments must be at least $1,000 (or $80 per month as part of an automatic payment plan). NY Action may be issued to individuals aged 0-90.

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### Taxable vs. Tax-Deferred Growth

**Hypothetical Example**

<table>
<thead>
<tr>
<th>Year</th>
<th>Tax-Deferred</th>
<th>Currently Taxed</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>$100,000</td>
<td>$100,000</td>
</tr>
<tr>
<td>5</td>
<td>$127,020</td>
<td>$127,020</td>
</tr>
<tr>
<td>10</td>
<td>$156,167</td>
<td>$156,167</td>
</tr>
<tr>
<td>15</td>
<td>$190,216</td>
<td>$190,216</td>
</tr>
<tr>
<td>20</td>
<td>$229,766</td>
<td>$229,766</td>
</tr>
<tr>
<td>25</td>
<td>$275,709</td>
<td>$275,709</td>
</tr>
<tr>
<td>30</td>
<td>$329,531</td>
<td>$329,531</td>
</tr>
</tbody>
</table>

**THE POWER OF TAX DEFERRAL**

Taxes you pay annually on earnings, such as interest, dividends and capital gains, can erode the total amount set aside for your retirement. With a tax-deferred annuity, you pay no taxes on earnings while they remain in the contract. That means all of your money is working for you—not just the portion left after taxes.³

Consider this hypothetical example comparing currently taxable growth vs. tax-deferred growth of $100,000; assuming a 4.5% annual rate of return and 40% tax rate over 30 years. Even if a lump-sum withdrawal is taken at the end of the 30-year period, the $100,000 still earns more than it would without tax deferral.

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This example assumes a single, hypothetical contribution of non-qualified $100,000, a 4.5% annual return and a 40% tax rate. The after-tax amount available is in the form of lump sum distribution after the deduction of federal taxes at a 40% tax rate. (The actual tax results of any distribution will depend on an individual’s personal tax circumstances.) This hypothetical example illustrates tax deferral and does not represent the past or future performance of any particular product. Lower maximum tax rates on capital gains and dividends would make the investment return for the taxable investment more favorable, thereby reducing the difference in performance between the accounts shown. Changes in tax rates and tax treatment of investment earnings may impact the comparison shown. Investors should consider their individual investment time horizon and income tax brackets, both current and anticipated, when making an investment decision, as these may further impact the results of the comparison.
1 During the withdrawal charge period, the annuity’s cash withdrawal value may be less than the principal allocation.

2 Interest credited daily. Interest rate(s) in subsequent years may be less. The initial interest rate credited to the 3- and 5-year extended guaranteed periods will be lower than that credited to a contract with a 1-year interest rate guaranteed period. For the remaining years of an extended guaranteed period, the interest rate credited will remain fixed and may be higher or lower than that credited to contracts where an extended guaranteed period was not selected. Additional premium will be credited with interest rates in effect at the time premium is received, and the interest rate will be guaranteed for the same period as selected at the time of purchase. Availability of extended guarantee periods is subject to change.

3 Tax deferral offers no additional value if an annuity is used to fund a qualified plan, such as a 401(k) or an IRA, and may not be available if the annuity is owned by a “non-natural person” such as a corporation or certain types of trusts.

4 As a result of the product’s first-year bonus, rates in subsequent years will be lower.

5 The guaranteed minimum interest rate will be declared each calendar year and will fall between 1%-3%. Once a contract is issued, the guaranteed minimum interest rate will not change.

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

7 Contract must be in effect for at least 30 days. The benefit is limited to $250,000 for all Jackson of NY contracts.

8 Preselected death benefit election available for nonqualified and IRA contracts only.

NY Action Flexible Premium Deferred Fixed Annuity (contract form number A720BNY) is issued by Jackson National Life Insurance Company of New York (Home Office: Purchase, New York). The contract has limitations and restrictions, including withdrawal charges. Jackson of NY issues other annuities with similar features, benefits, limitations and charges. Discuss them with your financial professional or contact Jackson of NY for more information.

Jackson of NY and its affiliates do not give legal, tax or estate planning advice. If you have questions regarding your specific situation, please consult a qualified financial professional.

Guarantees are backed by the claims-paying ability of Jackson National Life Insurance Company of New York.

A fixed annuity is a long-term, tax deferred vehicle designed for retirement. Earnings are taxable as ordinary income when distributed and may be subject to a 10% additional tax if withdrawn before age 59½.

<table>
<thead>
<tr>
<th>Completed years since receipt of each premium payment</th>
<th>0</th>
<th>1</th>
<th>2</th>
<th>3</th>
<th>4</th>
<th>5</th>
<th>6</th>
<th>7</th>
<th>8</th>
<th>9</th>
</tr>
</thead>
<tbody>
<tr>
<td>Withdrawal charge</td>
<td>8.25%</td>
<td>7.25%</td>
<td>6.50%</td>
<td>5.50%</td>
<td>4.50%</td>
<td>3.75%</td>
<td>2.75%</td>
<td>1.75%</td>
<td>0.75%</td>
<td>0%</td>
</tr>
</tbody>
</table>

Percentage of each premium and interest credited on such premium. Each premium, including any subsequent premium, is subject to the withdrawal schedule detailed above.

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