

Jackson Advantage[®]

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.

Jackson Advantage			
Standard contract provisions			
Withdrawal charges¹	7 years—7%, 6%, 5%, 4%, 3%, 2%, 1%		
Core contract charge[*]	1.10% (The charge is reduced to 1.00% 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		
Investment options²	More than 80. ³ Expense range: Gross 0.52% to 2.44%, net 0.52% to 2.44% as of October 21, 2024		
Maximum issue age	85		
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	\$50,000 (qualified and nonqualified)		
Free withdrawals⁴	Each contract year, the greater of earnings at any time or 10% of remaining premium still subject to withdrawal charges (where applicable).		
Death benefit	Greater of contract value or net premium. ⁵ Contract value only death benefit is available and will reduce the core contract charge to 1.00% (the charge is reduced to 0.90% for contracts with quarterly contract anniversary values of \$1 million or more).		
Included benefits (available at no additional charge)			
Investment automation⁶ The power of ongoing investing with dollar-cost averaging.	Penalty- and tax-free transfers³ Transfer between investment options up to 25 days per year.	Automatic rebalancing^{6, 7} Ensure you're reinvested the way you want.	Systematic withdrawals Choose how to receive your income.
Transfer contract to spouse⁸ Surviving spouse may choose to continue and build contract.	Control your legacy⁹ Select how and when to distribute to your beneficiaries.	Extended care waiver One-time withdrawal of up to \$250,000 from your contract free of withdrawal charge as a result of a 90-day continuous nursing home stay.	
Add-on benefits ¹⁰ (annual benefit-based charge)			
Living benefits	Flex suite of living benefits —Please contact your financial professional for options, availability, and charge information.		
Add-on benefits ¹⁰ (annual asset-based charge)			
Death benefits	Highest anniversary value (HAV) death benefit¹¹ —0.25%		
Fixed account option ¹²			
Fixed account option¹²	1-year guaranteed period The premium earns interest in a fixed account at a rate never less than the fixed account minimum interest rate (FAMIR) (1% to 3% depending on the five year Constant Maturity Treasury rate). The FAMIR may be redetermined once a year in January on the contract anniversary date. Jackson[®] reserves the right to restrict transfers to and from the fixed account option.		

* Charges are expressed as an annual percentage of the average daily net assets of the variable investment options. 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 Jackson Advantage, 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 is 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 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. Withdrawal charges are expressed as a percentage of premium payments and are based on the number of completed years since each premium payment.
- ² 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, distribution (12b-1) 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.
- ³ 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.
- ⁴ Withdrawals that exceed the free withdrawal may be subject to withdrawal charges and market value adjustments, which may reduce the contract value. Remaining premium is equal to the sum of all premium paid less any premium withdrawn, including the free withdrawal amount.
- ⁵ Net premium is equal to the total of all premium paid (net of any applicable tax), less withdrawals (including any applicable charges and adjustments for such withdrawals). All withdrawals will reduce the standard death benefit in the proportion that the contract value was reduced on the date of such withdrawal. The standard death benefit terminates if the contract value falls to zero.
- ⁶ 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.

- ⁷ If fixed account restrictions are imposed, the owner may elect automatic rebalancing, but the 1-year fixed account may not be included in the allocation.
- ⁸ Add-on death benefits terminate if the contract value falls to zero and upon spousal continuation.
- ⁹ Preselected death benefit is available on nonqualified and IRA contracts only.
- ¹⁰ 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 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 the option. On each fifth contract anniversary following the effective date of the endorsement, the company reserves the right to increase the add-on benefit charges subject to the maximum increase amount and maximum benefit charge stated in the contract supplemental data pages.
- ¹¹ Available for owners through age 79 at issue. The closer the owner is to age 80 when the contract is issued, the less advantageous it would be to select a death benefit option. Charges are expressed as an annual percentage of the average daily net asset value of the variable investment options. 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 charges stated in the contract data pages. If the contract value falls to zero, or if the benefit is terminated, annual charges are discontinued.
- ¹² There may be periods when Jackson restricts the amount of premium payments into, and the amount and frequency of transfers between, into and from, any fixed account option. Jackson reserves the right to close any fixed account option and to require transfers from a fixed account option. If the transfer restriction is imposed, then transfers from the 1-year fixed account in the first contract year may not exceed one-third of the value of the fixed account; if the maximum transfer amount has been transferred in the previous contract year, in the following contract year transfers may not exceed one-half of the value of the fixed account. If the maximum transfer amount has been transferred in both of the two prior contract years, the remaining value of the fixed account may be transferred the next contract year. Transfers may not begin until 12 months after the last transfer. If the restrictions are imposed, the owner may elect automatic rebalancing, but the 1-year fixed account may not be included in the allocation. The interest rate credited to the fixed account is backed by the claims-paying ability of Jackson National Life Insurance Company of New York. Withdrawals from a fixed account prior to the end of the fixed period may be subject to withdrawal charges and market value adjustments, where applicable, which may reduce the contract value. Market value adjustments do not apply on the 1-year fixed account option. 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. Jackson Advantage[®] (contract form numbers VA710NY, VA710NY-CB1, VA720NY, VA720NY-CB1) 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. This contract has 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.

