Jackson Market Link Pro[®] Advisory II

A registered index-linked annuity (RILA) is a long-term, tax-deferred vehicle designed for retirement. It is subject to investment risk, its value will fluctuate, and loss of principal is possible. A RILA, which is an insurance contract, allows you to choose how you want to prioritize growth opportunities while managing the amount of loss you may assume. 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.

Jackson Market Link Pro Advisory II Standard contract provisions				
Maximum issue age	85			
Latest income date ¹	95			
Minimum single premium	\$25,000. Subsequent premiums not allowed.			
	(se	Growth and protection options ee your financial professional for options and availabil	ity)	
Index account option term(s) ² 1-year, 3-year, or 6-year terms.		Index(es) Premiums may be allocated to index options including the S&P 500 [®] , Russell 2000, MSCI EAFE, MSCI KLD 400 Social, and MSCI Emerging Markets indexes.	Rate(s)[†] Rates are guaranteed [‡] for each index account option term. Please see your financial professional or visit <u>Jackson.com/RILA</u> for current rates.	
Crediting method(s) [§] Multiple crediting methods offer ways to calculate potential index-linked returns. You may select any one, or a combination, of these methods and have flexibility to change selections and allocations penalty-free at the end of each index account option term.		Buffer(s) [§] A buffer protects from loss up to a stated percentage—10% or 20%. ³ The level of protection available will depend on the crediting method selected.	Fixed account Premium allocated to the fixed account earns interest at an annually renewable rate never less than the fixed account minimum interest rate (FAMIR) of 1% to 3%.	
Performance lock Ability to reallocate intra-term or at the your term from an index account option fixed account option.			·	

Included benefit (available at no additional charge)		
Death benefit ⁴	For issue ages 0 to 80, the standard death benefit is the greater of the contract value or premium adjusted for withdrawals. For issue ages 81 to 85, the standard death benefit is the contract value.	

* All or any portion of the contract may be withdrawn at any time prior to the income date free of withdrawal charges. An interim value adjustment may still apply.

[†] Interest rates, cap rates, and performance trigger rates are based on product/contract features and are declared by Jackson at its discretion. Subsequent rates may be higher or lower than the initial rates and may differ from those used for new contracts or for contracts issued at different times.

- [‡] Guarantees are backed by the claims-paying ability of Jackson National Life Insurance Company of New York.
- § Not all crediting methods and/or protection options are available with all index account option terms.

Jackson[®] is the marketing name for Jackson Financial Inc. and Jackson National Life Insurance Company of New York[®].

See next page for important additional information.

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 MARKET LINK PRO ADVISORY II, CONTACT YOUR FINANCIAL PROFESSIONAL TODAY.

This material is authorized for use only when preceded or accompanied by the current contract prospectus. Before investing, investors should carefully consider the investment objectives and risks of the registered index-linked annuity. This and other important information are contained in the current contract prospectus at <u>Jackson.com/ProspectusJMLPA2NY</u>. Please read the prospectus carefully before investing or sending money.

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- ¹ Qualified plans may require an earlier distribution. The latest income date under this contract is the owner's age 95, which is the required age to annuitize or take a lump sum.
- ² The availability of each index account option term varies by firm and is subject to change. Jackson reserves the right to suspend the availability of an index account option term at any time.
- ³ A buffer will protect from loss up to the stated percentage. During the index account option term, if the index declines more than the stated buffer, you will incur a loss.
- ⁴ If the oldest owner's age when the contract is issued is between 0 and 80 the death benefit is equal to the greater of the current contract value or premiums paid into the contract adjusted for any withdrawals incurred since the issuance of the contract. If the oldest owner's age is between 81 and 85 when the contract is issued, the death benefit is equal to the current contract value.

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Indexes are unmanaged and are unavailable for direct investment. The payment of dividends is not reflected in the index return.

Jackson Market Link Pro[®] Advisory II Single Premium Deferred Registered Index-Linked Annuity (contract form numbers RILA295NY, RILA295NY-FB1, RILA297NY, RILA297NY-FB1) 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 product has limitations and restrictions, including 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.



Firm variations may apply.

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