



Jackson Market Link Pro[®] Advisory II Single Premium Deferred Index-Linked Annuity Product

Company	Jackson National Life of New York Jackson National Group
A.M Best Rating	A
Standard and Poor's Rating	A
Product Type	Structured
Product	Jackson Market Link Pro[®] Advisory II Single Premium Deferred Index-Linked Annuity (SPDA)
Policy Form Number	RILA295NY
Distribution Channels Sold In	B/D: Full Service National B/D: Independent Bank Registered Investment Advisor
Product Launch Date	4/29/2024
Bonus	N/A
Surrender Charge	N/A
Share Class	I Share
Mortality and Expense Charge (M&E)	N/A
Product Fee	N/A
Administration Charge	N/A
Other Charge	N/A
*Total Annual Expense	N/A
Annual Contract Fee	N/A
Annual Contract Fee Waived At	N/A
Minimum Guarantee/ Minimum Guaranteed Surrender Value	N/A
Strategies / Subaccounts Offered	0 Indexed, 35 Structured, 0 Variable, 1 Fixed

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Company	Jackson National Life of New York Jackson National Group
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Net Subaccount Fee Range	N/A
Free Transfers per Year	N/A
Transfer Fee	N/A
Rate Banding	No Banding
Current Fixed Account Rate(s)	3.00%
Upcoming Fixed Account Rate(s)	N/A
Other Crediting Strategy Information	N/A
Penalty-Free Withdrawals	N/A
Death Benefit	<p><u>Issue Ages 0-80</u> Greater of: Full Account Value or Premiums Paid, adjusted for withdrawals</p> <p><u>Issue Ages 80+</u> Full Account Value</p>
Surrender Charge Waivers Available	N/A
Available Plan Types	403(b), IRA, NQ, Roth IRA, Inherited NQ, Inherited IRA
Issue Ages	0 - 85
Minimum Initial Premiums	Q/NQ \$25,000
Minimum Subsequent Premium	N/A
Guaranteed Lifetime Withdrawal Benefit (GLWB)	N/A

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Guaranteed Minimum Withdrawal Benefit (GMWB)	N/A
Guaranteed Minimum Accumulation Benefit (GMAB)	N/A
Guaranteed Minimum Death Benefit (GMDB)	N/A
Guaranteed Minimum Income Benefit (GMIB)	N/A
Other	<p>Any withdrawal amount is divided by the interim structured strategies value to determine the reduction percentage. The Daily Adjustment, which may be negative, is used to create an interim Account Value used in the calculation of withdrawals, death benefits annuitization.</p> <p>If owner is age 0 - 80 at issue, on the latest annuitization date, the Death Benefit will be equal to Premiums Paid, adjusted Pro Rata for withdrawals, less the Account Value on the latest annuitization date.</p> <p>Investment Advisor fees are subject to any applicable daily adjustment.</p>
State Approvals	<p>States Not Approved In: AK, AL, AR, AZ, CA, CO, CT, DC, DE, FL, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MI, MN, MO, MS, MT, NC, ND, NE, NH, NJ, NM, NV, OH, OK, OR, PA, RI, SC, SD, TN, TX, UT, VA, VT, WA, WI, WY</p>
Street Level Compensation	Fee to be determined by Broker Dealer and Registered Representative
Data thought to be current as of:	12/22/2025

* The Total Annual Expense excludes any rider charges. Please refer to the Rider specs for any charges that may apply in addition to the annuity contract charges.



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Structured Strategies

Rates Effective December 22, 2025

Company	Product	Rate Banding	Indices Offered	Crediting Frequency	Indexing Method	Buffer Modifier	Current Buffer Rate(s)	Current Participation Rate(s)	Current Cap Rate(s)	Current Spread Rate(s)	Fee for Indexing Method	Guaranteed Buffer Rate / Participation / Cap / Spread	Performance Triggered Declared Rate
Jackson National Life of New York Jackson National Group	Jackson Market Link Pro [®] Advisory II Single Premium Deferred Index-Linked Annuity (SPDA)	N/A	S&P 500	Annual	Annual Point-to-Point	Losses Covered Up To	10.00%	100.00%	20.00% Annually	N/A	N/A	10.00% / 100% / 4.00% Annually / N/A	N/A
			Russell 2000	Annual	Annual Point-to-Point	Losses Covered Up To	10.00%	100.00%	27.50% Annually	N/A	N/A	10.00% / 100% / 4.00% Annually / N/A	N/A
			MSCI EAFE	Annual	Annual Point-to-Point	Losses Covered Up To	10.00%	100.00%	25.50% Annually	N/A	N/A	10.00% / 100% / 4.00% Annually / N/A	N/A
			MSCI Emerging Markets	Annual	Annual Point-to-Point	Losses Covered Up To	10.00%	100.00%	27.00% Annually	N/A	N/A	10.00% / 100% / 4.00% Annually / N/A	N/A
			MSCI KLD 400 Social Index	Annual	Annual Point-to-Point	Losses Covered Up To	10.00%	100.00%	15.50% Annually	N/A	N/A	10.00% / 100% / 4.00% Annually / N/A	N/A
			S&P 500	Annual	Annual Point-to-Point	Losses Covered Up To	20.00%	100.00%	12.50% Annually	N/A	N/A	20.00% / 100% / 4.00% Annually / N/A	N/A
			Russell 2000	Annual	Annual Point-to-Point	Losses Covered Up To	20.00%	100.00%	16.50% Annually	N/A	N/A	20.00% / 100% / 4.00% Annually / N/A	N/A
			MSCI EAFE	Annual	Annual Point-to-Point	Losses Covered Up To	20.00%	100.00%	14.00% Annually	N/A	N/A	20.00% / 100% / 4.00% Annually / N/A	N/A
			MSCI Emerging Markets	Annual	Annual Point-to-Point	Losses Covered Up To	20.00%	100.00%	15.75% Annually	N/A	N/A	20.00% / 100% / 4.00% Annually / N/A	N/A

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Jackson National Life of New York Jackson National Group	Jackson Market Link Pro [®] Advisory II Single Premium Deferred Index-Linked Annuity (SPDA)	N/A	MSCI KLD 400 Social Index	Annual	Annual Point-to-Point	Losses Covered Up To	20.00%	100.00%	11.00% Annually	N/A	N/A	20.00% / 100% / 4.00% Annually / N/A	N/A
			S&P 500	Three Years	Term End Point	Losses Covered Up To	10.00%	112.00%	350.00% Triennially	N/A	N/A	10.00% / 100% / 12.00% Triennially / N/A	N/A
			Russell 2000	Three Years	Term End Point	Losses Covered Up To	10.00%	105.00%	350.00% Triennially	N/A	N/A	10.00% / 100% / 12.00% Triennially / N/A	N/A
			MSCI EAFE	Three Years	Term End Point	Losses Covered Up To	10.00%	140.00%	350.00% Triennially	N/A	N/A	10.00% / 100% / 12.00% Triennially / N/A	N/A
			MSCI Emerging Markets	Three Years	Term End Point	Losses Covered Up To	10.00%	125.00%	350.00% Triennially	N/A	N/A	10.00% / 100% / 12.00% Triennially / N/A	N/A
			MSCI KLD 400 Social Index	Three Years	Term End Point	Losses Covered Up To	10.00%	100.00%	350.00% Triennially	N/A	N/A	10.00% / 100% / 12.00% Triennially / N/A	N/A
			S&P 500	Three Years	Term End Point	Losses Covered Up To	20.00%	102.00%	350.00% Triennially	N/A	N/A	20.00% / 100% / 12.00% Triennially / N/A	N/A
			Russell 2000	Three Years	Term End Point	Losses Covered Up To	20.00%	100.00%	70.00% Triennially	N/A	N/A	20.00% / 100% / 12.00% Triennially / N/A	N/A
			MSCI EAFE	Three Years	Term End Point	Losses Covered Up To	20.00%	125.00%	350.00% Triennially	N/A	N/A	20.00% / 100% / 12.00% Triennially / N/A	N/A

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Jackson National Life of New York Jackson National Group	Jackson Market Link Pro [®] Advisory II Single Premium Deferred Index-Linked Annuity (SPDA)	N/A	MSCI Emerging Markets	Three Years	Term End Point	Losses Covered Up To	20.00%	110.00%	350.00% Triennially	N/A	N/A	20.00% / 100% / 12.00% Triennially / N/A	N/A
			MSCI KLD 400 Social Index	Three Years	Term End Point	Losses Covered Up To	20.00%	100.00%	41.00% Triennially	N/A	N/A	20.00% / 100% / 12.00% Triennially / N/A	N/A
			S&P 500	Six Years	Term End Point	Losses Covered Up To	10.00%	115.00%	400.00% Sexennially	N/A	N/A	10.00% / 100% / 24.00% Sexennially / N/A	N/A
			Russell 2000	Six Years	Term End Point	Losses Covered Up To	10.00%	117.00%	400.00% Sexennially	N/A	N/A	10.00% / 100% / 24.00% Sexennially / N/A	N/A
			MSCI EAFE	Six Years	Term End Point	Losses Covered Up To	10.00%	145.00%	400.00% Sexennially	N/A	N/A	10.00% / 100% / 24.00% Sexennially / N/A	N/A
			MSCI Emerging Markets	Six Years	Term End Point	Losses Covered Up To	10.00%	145.00%	400.00% Sexennially	N/A	N/A	10.00% / 100% / 24.00% Sexennially / N/A	N/A
			MSCI KLD 400 Social Index	Six Years	Term End Point	Losses Covered Up To	10.00%	100.00%	400.00% Sexennially	N/A	N/A	10.00% / 100% / 24.00% Sexennially / N/A	N/A
			S&P 500	Six Years	Term End Point	Losses Covered Up To	20.00%	107.00%	400.00% Sexennially	N/A	N/A	20.00% / 100% / 24.00% Sexennially / N/A	N/A
			Russell 2000	Six Years	Term End Point	Losses Covered Up To	20.00%	110.00%	400.00% Sexennially	N/A	N/A	20.00% / 100% / 24.00% Sexennially / N/A	N/A

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Jackson National Life of New York Jackson National Group	Jackson Market Link Pro [®] Advisory II Single Premium Deferred Index-Linked Annuity (SPDA)	N/A	MSCI EAFE	Six Years	Term End Point	Losses Covered Up To	20.00%	130.00%	400.00% Sexennially	N/A	N/A	20.00% / 100% / 24.00% Sexennially / N/A	N/A
			MSCI Emerging Markets	Six Years	Term End Point	Losses Covered Up To	20.00%	130.00%	400.00% Sexennially	N/A	N/A	20.00% / 100% / 24.00% Sexennially / N/A	N/A
			MSCI KLD 400 Social Index	Six Years	Term End Point	Losses Covered Up To	20.00%	100.00%	92.00% Sexennially	N/A	N/A	20.00% / 100% / 24.00% Sexennially / N/A	N/A
			S&P 500	Annual	Performance Triggered	Losses Covered Up To	10.00%	N/A	N/A	N/A	N/A	10.00% / N/A / N/A / N/A	11.70%
			Russell 2000	Annual	Performance Triggered	Losses Covered Up To	10.00%	N/A	N/A	N/A	N/A	10.00% / N/A / N/A / N/A	15.50%
			MSCI EAFE	Annual	Performance Triggered	Losses Covered Up To	10.00%	N/A	N/A	N/A	N/A	10.00% / N/A / N/A / N/A	11.60%
			MSCI Emerging Markets	Annual	Performance Triggered	Losses Covered Up To	10.00%	N/A	N/A	N/A	N/A	10.00% / N/A / N/A / N/A	13.40%
			MSCI KLD 400 Social Index	Annual	Performance Triggered	Losses Covered Up To	10.00%	N/A	N/A	N/A	N/A	10.00% / N/A / N/A / N/A	10.70%
Current Fixed Account Rate(s)		3.00%											
Upcoming Fixed Account Rate(s)		N/A											

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	Other Crediting Strategy Information												<p>Transfers are only allowed at the end of a structured strategy term. At the end of a term, a new term will automatically begin if no additional instructions have been received, provided it will not exceed the Annuity Date.</p> <p>Performance Triggered structured strategy credits company-declared rate if growth of index is zero or positive.</p> <p>Withdrawals from a structured strategy prior to the end of a term reduce the structured strategy proportionately. The withdrawal amount is divided by the interim structured strategy value to determine the reduction percentage. The Daily Adjustment, which may be negative, is used to create an interim Account Value used in the calculation of withdrawals, surrenders, Death Benefits and annuitization.</p> <p>Structured strategies, (except the Performance Triggered strategies), provide the ability to lock-in the Account Value, including the Daily Adjustments. The lock-in can either be requested or done automatically at predetermined percentage. Once the lock-in has occurred the funds are transferred to the "Short Duration Fixed Account" until the next policy anniversary, when funds will be placed into a new structured strategy for the same term, unless additional instruction is received. "Short Duration Fixed Account" is only used for a performance lock-in or the spousal continuation option and adjustments and cannot be elected. Lock-in calculation utilizes the greater of the non-guaranteed Index Adjustment Factors or the guaranteed minimum Index Adjustment Factors (Cap Rate/Performance Triggered Rate).</p> <p>At the end of a structured strategy term, any index credit applied to the strategy can automatically be transferred to the Fixed Account. Any amount transferred to the Fixed Account must remain there until the next policy anniversary. This option is not available if automatic rebalancing has been elected.</p> <p>The Daily Adjustment is a calculation, used for determining the Interim Value, which is used in calculating withdrawals, surrenders, annuitizations, and Death Benefits. It is calculated by reviewing the percentage change in each allocation from the beginning of the crediting term, to any day during the term. The percentage of the Cap Rate/Performance Triggered Rate or Buffer received for the Daily Adjustment is based on the time since the beginning of the term and is multiplied by the greater of the prorated non-guaranteed Index Adjustment Factors or the guaranteed minimum Index Adjustment Factors . The lesser of the index change or the Cap Rate/Performance Triggered Rate/Buffer Rate is used to determine Interim Account Value. The Daily Adjustment is not applicable on the structured strategy term end date. The guaranteed minimum Index Adjustment Factors assign a larger than prorated % upfront and will generally be higher in the early part of the structured strategy term. Example: for the 1-year term the assigned % for months 1-8 is 66% of the Cap Rate, Performance Triggered Rate and the Buffer Rate. The Participation Rate is not prorated at all.</p>