

FIXED ANNUITIES

IMMEDIATE ANNUITY Guaranteed Lifetime Income You Can Count On

Why a Jackson National Life Insurance Company of New York® immediate annuity?

Pensions and Social Security used to be the main funding for retirement. Today, however, people have to rely more on their personal assets to fund retirement while ensuring that their income lasts as long as they do.

An immediate annuity from Jackson of NY® is a financial vehicle that can provide a variety of appealing benefits which can be tailored to fit your particular retirement needs.

Valuable features include:

- **Dependable and predictable income options, including lifetime income**
- **Protection against market swings and interest rate volatility so the income you receive is not affected**
- **Protection against inflation with an optional Income Escalator®**

Payment options (subject to a \$50 minimum payment unless direct-deposited) include monthly, quarterly, semiannually and annually. Income payments received may be based on the amount you contribute, your age, gender and/or other factors. Once established, your income is steady and taxed only as you receive payments. Because a portion of your payment is considered a return of principal, only earnings are taxed on nonqualified contracts.

Immediate annuities are long-term, tax-deferred vehicles 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 Earnings are taxable as ordinary income when distributed and may be subject to a 10% additional tax if withdrawn before age 59½.*

Income Options:

- **Lifetime Income** – Choose to receive payments for the rest of your life with the Life Annuity with No Refund, Life Annuity with Installment Refund or Life Annuity with Cash Refund options. The Life Annuity with Cash Refund and Life Annuity with Installment Refund options guarantee that every dollar of premium paid into your annuity will be paid to you or your beneficiary.
- **Period Certain** – Choose any period from five to 60 years to receive your payments,** subject to availability and issue age. If you pass away during the period, your beneficiary(ies) will receive the payments during the remaining years of the selected period.
- **Life with Period Certain** – This income option will guarantee lifetime payments to you for as long as you live. If you pass away before the end of the period selected, your beneficiary(ies) will receive payments for the remainder of the period certain. If the joint option is elected, you can choose to have the survivor receive the same amount, two-thirds or half of the original payment.

* Nonqualified annuities funded with "out-of-pocket money" (as opposed to 1035 exchange funds) may also avoid the 10% additional tax under a Period Certain or Benefit Certain option.

** Maximum Period Certain may be limited depending on age.

Not FDIC/NCUA insured • May lose value • Not bank/CU guaranteed
Not a deposit • Not insured by any federal agency

JACKSON®
NATIONAL LIFE INSURANCE COMPANY
OF NEW YORK

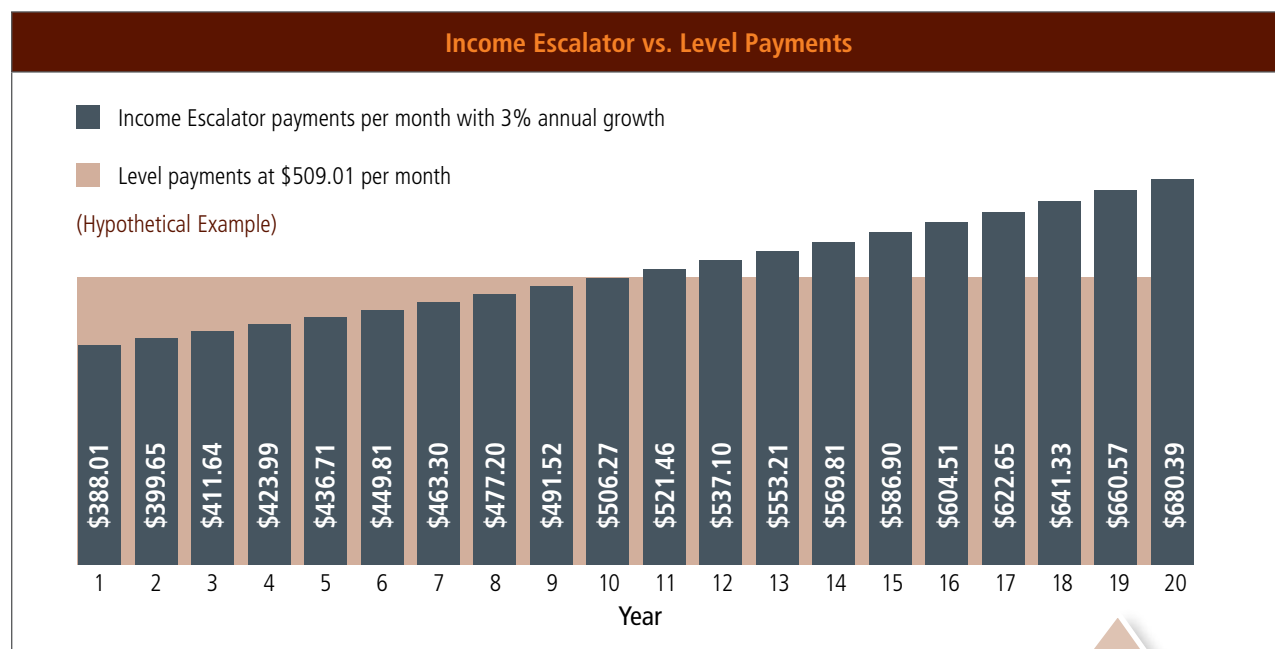
MEETING YOUR INCOME NEEDS

Protection Against Inflation

Traditional immediate annuity payments stay level for the duration of the chosen term. Although level payments may provide for a higher initial payment, they are not designed to keep pace with inflation. The Income Escalator option guarantees that the immediate annuity payments you receive will increase by 3% every year. This protection is designed to keep pace with inflation's historical average.

The Income Escalator option is available with the **Life Annuity with No Refund, Period Certain Annuity** and **Life Annuity with Period Certain** income options. In contrast to the more typical equal payments provided under these income options, the Income Escalator allows you to choose to receive lower initial income payments that increase annually for a number of years and eventually become higher than the level income payments in later years. As a result, depending on how long you live, you may receive less money by choosing the Income Escalator.

See how Income Escalator compares to level payments, using a 20-year Period Certain Jackson of NY Immediate Annuity.



Guaranteed 3% Annual Growth

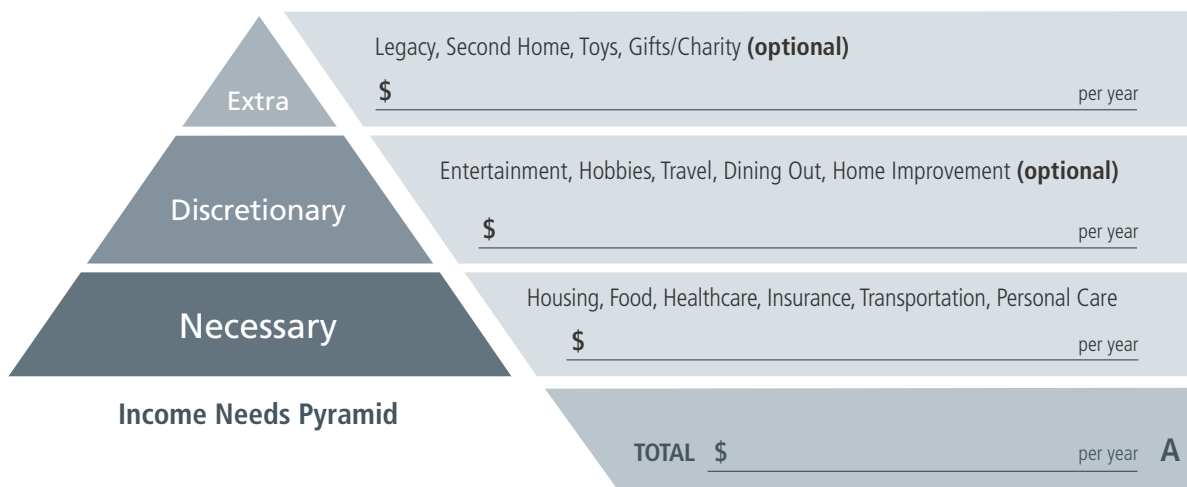
These payouts are based on a deposit of \$100,000 and annuity factors in effect as of 06/22/12. Annuity factors are subject to change. Illustration assumes a male at age 65, and the first payment 30 days after deposit. To select Income Escalator, simply indicate this option on the application.

Getting Started With An Immediate Annuity

Together with your representative, you can use this guide to determine if there's a gap between your income needs and the sources of guaranteed income you could use to fund those needs.

Once you've determined if you have a gap, you and your representative can discuss how income payments from an immediate annuity can be used to cover all or part of that gap.

When planning for retirement, think of your income needs as part of a pyramid. Your necessary, daily expenses make up the base of the pyramid. You'll want to start with these expenses before potentially including expenses in the next levels of discretionary or even extra income.



What Can I Count On?

Now that you've estimated what your expenses could be, use this section to calculate the guaranteed income you expect. This will help determine the gap between what you'll need and your projected available resources.

GUARANTEED INCOME		
Pensions	\$ _____	per year
Social Security	\$ _____	per year
Other	\$ _____	per year
Total Guaranteed Income	\$ _____	B
What is my GAP? (Box A – Box B)	\$ _____	C

These are your needs that are not covered by sources of guaranteed income.

Jackson of NY immediate annuities offer the powerful combination of protection against inflation and dependable income options to help you meet your retirement goals.

Ask your representative how an immediate annuity from Jackson of NY might fit your retirement needs.

As required by the IRS, you are advised that any discussion of tax issues in this material is not intended or written to be used, and cannot be used, (a) to avoid penalties imposed under the Internal Revenue Code or (b) to promote, market or recommend to another party any transaction or matter addressed herein.

Jackson of NY Single Premium Immediate Annuity (IAL-NY 2/99) is issued by Jackson National Life Insurance Company of New York (Home Office: Purchase, New York). This contract has limitations and restrictions. 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. Annuities are long-term, tax-deferred vehicles 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.

Jackson National Life Insurance Company of New York and its affiliates do not provide legal, tax or estate-planning advice. For questions about a specific situation, please consult a qualified advisor.

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



LONG-TERM SMART®