

There's a right way and a wrong way to accumulate money tax-deferred. Meet Monument Advisor IOVA.

\$20-a-month flat fee¹. Nearly 380 investment options. 100% transparency. One powerful idea.

Accumulated Value

Hypothetical illustration based on an assumed annual growth rate (6%).

Monument Advisor generates **\$164,075** more than Average VA



Annual savings are based on an industry average M&E charge of 1.35%. Monument Advisor's flat annual insurance fee of \$240, and a Monument Advisor average contract value of \$226,500 (as of 12/16).

A Powerful Idea Whose Time Has Come

The idea behind Monument Advisor couldn't be simpler. It's an easy-to-grasp investment vehicle that delivers exceptional consumer value on a variety of key levels.

VALUE #1: LOW FEES

Monument Advisor offers an affordable flat fee of just \$20 a month¹ for the length of the investment regardless of how much you invest (compared to 1.35% of assets for the typical variable annuity). As a result, our average customer could potentially save \$2,800 per year in fees.² By

keeping costs low your savings grow and compound within your account, helping you potentially accumulate wealth faster.

VALUE #2: TRANSPARENCY

With Monument Advisor the costs are simple and transparent. You pay \$20 per month plus the costs of whichever funds you choose to invest in. You will see it clearly on your statement. With most variable annuities, the cost of the account (the M&E fee) is built into the cost of the funds, making it difficult to see what you are paying for the account versus what you are paying for the underlying investments.

VALUE #3: ROUND-THE-CLOCK ACCOUNT ACCESS

With Monument Advisor, you have 24/7 online access to all aspects of your account so you or your advisor can track your account, manage your assets, and make other changes online, anytime you need to.

Tax-Deferral — A Great Idea Made Better

With Monument Advisor, you not only tax defer until retirement when taxes are owed, you potentially accumulate more because you earn both on fee savings and principal. And there's virtually no contribution cap on the amount of funds you can invest with Monument Advisor the way there is with tax-deferred qualified plans like 401(K)s and IRAs. With Monument Advisor you can tax-defer as much as \$10 million.

Rescue your existing variable annuity. Build wealth with a new tax advantaged account.

"The old annuities lacked transparency," says one veteran financial advisor. "Hefty internal fees never got disclosed. I never recommended a VA to any of my clients until Monument Advisor showed up." The increased consumer value from a flat fee and the ease of transferring from an existing VA into Monument Advisor, has investors seeing the value. A straight-forward process called a 1035 exchange completes the deal with no tax liability. More good news. The money investors save on fees is substantial — over \$2,800 on average. (Please review your current policy and prospectus for surrender charges and/or loss of benefits.)

Calculators and online tools make Monument Advisor the obvious choice.

If you're looking for online tools to help keep track of your accounts we've got just what you're looking for. Go to jeffnat.com to check out our tools and see firsthand how a tax advantaged account like Monument Advisor could be the solution for you.

More Funds, More Choice

What good is having a skimpy roster of proprietary funds to choose from — or a long list of choices that don't match your personal investment style? Monument Advisor delivers more than 40 independent money managers, nearly 380 investment options, 8x more underlying funds to choose from (including the most Morningstar 5 and 4 star rated funds in any variable annuity) to suit your portfolio, investment style and temperament — conservative, moderate, or aggressive — ultra low cost, buy and hold, or tactical.

Why so many investors are attracted to Monument Advisor.

EXCLUSIVE PRODUCT BENEFITS:

- \$20-a-month flat fee
- Nearly 380 underlying investment options (8x the average)
- No surrender charges³
- Enables tax-deferred accumulation through a low-cost Variable Annuity
- Powerful web-based account management platform

Learn more. Contact your Financial Advisor or a Monument Advisor Specialist at **866-667-0564**. Or by visiting **jeffnat.com**.

¹Monument Advisor has a \$20 monthly flat insurance fee. Additional low-cost fund platform fees ranging from .10% - .35% will be assessed for investors wishing to purchase shares of low-cost funds. See the prospectus for details. Certain low-cost funds may only be available to you if you retain certain investment advisors.

²Annual savings based on an industry average M&E of 1.35% (according to MORNINGSTAR® 12/16), Monument Advisor's flat annual insurance fee of \$240, and an average contract value of \$226,500 as of 12/16.

³The IRS may charge a 10% tax penalty on any withdrawal made before age 59½.

Before investing, consider the investment objectives, risks, charges and expenses of the variable annuity. Call or write to Jefferson National or visit jeffnat.com for a free prospectus, and underlying fund prospectuses, containing this information. Read it carefully. Product features and availability may vary by state.

Variable annuities are subject to market fluctuation and risk. Principal value and investment returns will fluctuate and you may have a gain or loss when money is withdrawn.

Variable annuities are long-term investments to help you meet retirement and other long-range goals. Withdrawals of tax-deferred accumulations are subject to ordinary income tax. Withdrawals made prior to age 59 1/2 may incur a 10% IRS tax penalty. Monument Advisor is issued by Jefferson National Life Insurance Company (Dallas, TX) and distributed by Jefferson National Securities Corporation, FINRA member. Policy series JNL-2300-1, JNL-2300-2, JNL201701-C005

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