

Jefferson National's Monument Advisor VA. Some retirement strategies are clearly better than others. Here's why thousands of people invest in this one.

Low-cost tax-deferral and 8x the underlying investment options. A clear path to wealth accumulation and retirement income.

Tax Deferral has Distinct Advantages

Above all, tax deferral allows investors to build wealth until retirement when taxes are owed. Problem is, until Monument Advisor the only way to access tax deferral outside qualified plans like 401(k)s and IRAs was to open a complex, commission-based Traditional VA.¹ Monument Advisor solves for that by giving investors a simple, low-cost alternative to tax-defer and accumulate wealth.

Tax Deferral for the Maxed-Out

Investing in a \$20/mo flat fee,² tax-advantaged Monument Advisor account allows your contributions and gains to compound uninterrupted — without the drag of year-over-year taxation. (You don't pay taxes until you withdraw funds at retirement.) And unlike established retirement plans like 401(k)s and IRAs that reach their contribution cap quickly, Monument Advisor has virtually no cap on the amount of funds individuals can invest. You can invest as much as \$10 million without additional approval.

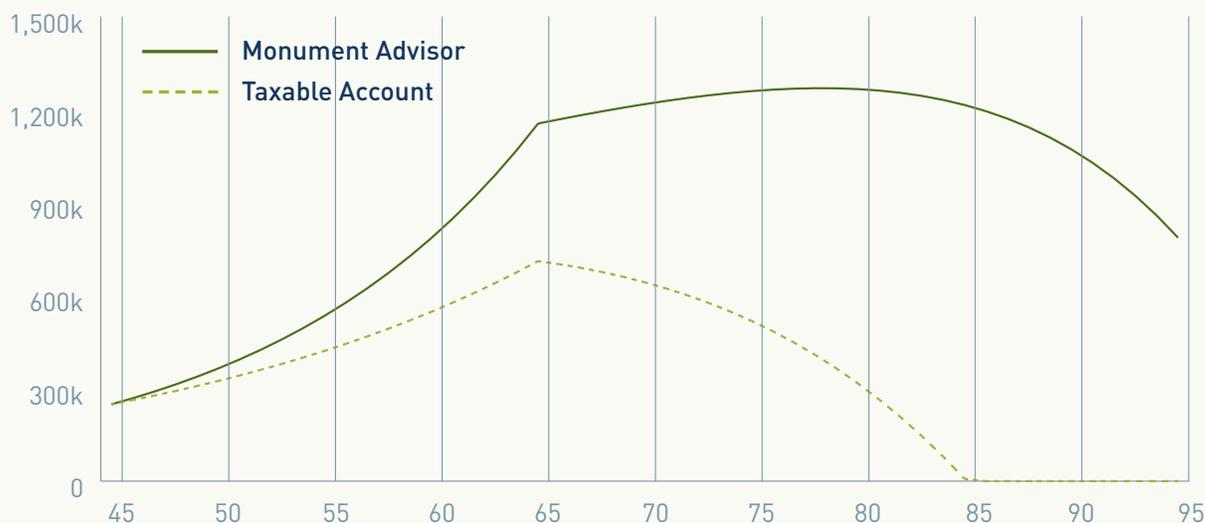
Low-Cost Tax Deferral for Improved After-Tax Return

Ask your Advisor to check out JeffNat's Tax Deferral Calculator. It compares a Tax-Advantaged Account like Monument Advisor against Taxable Accounts. Based on your personalized distribution assumptions, time horizon, tax rate, and portfolio type — your Advisor will get an instant, side by side picture of accumulation potential and the power of tax deferral. You'll be amazed at the difference.

Tax-Smart Investing with Monument Advisor

Hypothetical illustration based on an assumed annual growth rate (6%).
Monument Advisor generates **\$444,020** more than Average VA.

Age 65	Monument Advisor generates \$444,020 more than a taxable account.	Age 86	Monument Advisor has \$1,194,272 left when the taxable account runs out.
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Assumptions	Distribution Age	65	Horizon	95
	Initial Contribution	\$248,000	Portfolio Type	Moderate
	After-Tax Dollars Withdrawn Per Year	\$50,000	Income Tax Rate	39.6%
	Distribution Income Tax Rate	28%	Inflation Rate	2.0%

*Above example does not include underlying fund fees



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

¹If you are investing in a variable annuity through a Qualified Plan such as a 401(k) or an IRA, you will receive no additional tax advantage from the variable annuity.

²Jefferson National's Monument Advisor has a \$20 monthly flat-insurance fee. Additional low-cost fund platform fees ranging from .05% - .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.

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 longrange 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. An investor should consider his or her current and anticipated investment horizon and income tax bracket when making an investment decision. 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, JNL-2300-3. JNL201701-C007

10350 Ormsby Park Place | Louisville, Kentucky 40223 | 866.667.0564 | www.jeffnat.com

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