



The industry's largest underlying fund line-up.

All the choice you need to manage tax-deferred
assets in today's rapidly changing markets.

Want more information? Call our Advisor Support Desk at 866-667-0564.

ISSUERS: JEFFERSON NATIONAL LIFE INSURANCE COMPANY | JEFFERSON NATIONAL LIFE INSURANCE COMPANY OF NEW YORK

Monument Advisor Variable Annuity: Your tax-deferred investing solution.

- Flat fee – \$20/mo¹
- No M&E
- No Surrender Charges
- Nearly 380 underlying funds

Monument Advisor delivers what RIAs, Fee-Based Advisors, and their clients crave: simple, proven tax deferral for assets that generate ordinary income or short-term capital gains — like bonds, Alts and REITs. Monument Advisor also aligns seamlessly with your investment goals, strategies and investment style. What's more, you could benefit from potentially increased asset accumulation and compounding interest due to the power of tax deferral.

Create your own investment strategies.

You can use our powerful, proprietary technology platform and robust fund selection to create models for your clients.

- **Manage** clients in groups rather than individually.
- **Integrate** into your existing portfolio technology.
- **Set up** automatic fee withdrawals.²
- **Trade** easily and efficiently, with free unlimited trades

Use a Third Party Investment Advisor

If you have a TPIA you currently work with, our technology platform will merge with theirs. It supports the need for multiple managers (from access to account management to automated fee withdrawal.)

Learn more about Monument Advisor:

1.866.667.0564, Option 1. Or visit 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.

²See the prospectus for details. Certain low-cost funds may only be available to you if you retain certain investment advisors. ²The IRS may charge a 10% tax penalty on any withdrawal made before age 59½.

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ALLOCATION**Aggressive Allocation**

Franklin Mutual Shares
Ivy Funds Balanced
Morningstar Agr Growth ETF Allocation
Morningstar Growth ETF Allocation
SEI Market Growth Strategy
SEI Market Plus Strategy
TOPS Managed Risk Growth ETF *(Class 2)*

Conservative Allocation

AB Dynamic Asset Allocation
Franklin Income
JPMorgan Income Builder
Morningstar Conservat. ETF Allocation
Morningstar Incm&Grth ETF Allocation
SEI Balanced Strategy
SEI Conservative Strategy
SEI Defensive Strategy
SEI Moderate Strategy
Timothy Plan Conservative Growth
TOPS Conservative ETF *(Class 2)*
TOPS Managed Risk Balanced ETF *(Class 2)*

Global Allocation

BlackRock Global Allocation
DFA Capital Appreciation
DFA Global Moderate Allocation
Ivy Funds Asset Strategy
JPMorgan Global Allocation
Lazard Retirement Global Dynamic Multi Asset

Moderate Allocation

7Twelve Balanced *(Class 3)*
American Century Balanced
American Funds Asset Allocation
American Funds Mgd Risk Ast Alloc
Calvert SRI Balanced
DFA Moderate
Fidelity Balanced

ALLOCATION (CONT.)**Moderate Allocation (Cont.)**

Invesco Equity and Income
Janus Henderson Balanced
Morningstar Balanced ETF Allocation
QS Legg Mason Dynamic Multi-Strategy
Timothy Plan Strategic Growth
TOPS Managed Risk Moderate Growth ETF *(Class 2)*
Vanguard Balanced

Retirement Income

Fidelity Freedom Income

Tactical Allocation

Federated Managed Volatility II
Power Dividend Index
PIMCO All Asset
PIMCO All Asset All Authority
PIMCO Global Multi-Asset Managed Allocation

ALTERNATIVE**Event Driven**

The Merger Fund VL

Global Macro

Invesco Balanced – Risk Allocation
Templeton Global Bond

Long-Short Equity

Guggenheim Long Short Equity
Probabilities Fund

Managed Futures

Columbia – AQR Managed Futures Strategy
Guggenheim Global Managed Futures Strategy

ALTERNATIVE (CONT.)**Multistrategy**

BlackRock iShares Alternative Strategies
Goldman Sachs Multi-Strategy Alts
Guggenheim Multi-Hedge Strategies
Neuberger Berman U.S. Equity Index PutWrite Strategy
Oppenheimer Global Multi-Alternatives
Putnam Absolute Return 500

Nontraditional Fixed Income

Anchor Tactical Credit Strategies
BTS Tactical Fixed Income
Columbia Strategic Income
Goldman Sachs Strategic Income
Janus Henderson Global Unconstrained Bond
PIMCO Unconstrained Bond
Redwood Managed Volatility

EQUITY**Asian Equity**

ProFunds Asia 30

EM Equity

American Funds New World
John Hancock Emerging Markets Value
Lazard Retirement Emerg. Mkts Equity
ProFunds Emerging Markets
VanEck Emerging Markets

Global Equity

AB Global Thematic Growth
ALPS/Red Rocks Listed Private Eqty
Janus Henderson Global Research
Multi-Manager International Value
Oppenheimer Global
Third Avenue Value

EQUITY (CONT.)

International Equity — Core

First Eagle Overseas Var Fund
 Janus Henderson Overseas
 Lazard Retirement Int'l Equity
 Nationwide International Index
 ProFunds Europe 30
 ProFunds International
 Virtus Duff & Phelps International

International Equity — Growth

AB International Growth
 American Century International
 American Funds International
 Fidelity Intl Capital Appreciation
 Fidelity Overseas
 Invesco International Growth
 Oppenheimer International Growth
 Vanguard International

International Equity — Small

DFA International Small
 Lord Abbett International Opportunities

International Equity — Value

AB International Value
 DFA International Value
 Dreyfus International Value

Japan Equity

ProFunds Japan

Large Cap Core

American Funds Growth-Income
 BlackRock Advantage Large Cap Core
 ClearBridge Variable Dividend Strategy
 DFA Equity Allocation
 Dreyfus Sustainable U.S. Equity Portfolio
 Dreyfus Stock Index
 Fidelity Growth & Income
 Franklin Rising Dividends

EQUITY (CONT.)**Large Cap Core (Cont.)**

Invesco Core Equity
Janus Henderson U.S. Low Vol
Power Momentum Index
Lazard Retirement US Strategic Equity
Lord Abbett Calibrated Dividend Growth
Lord Abbett Growth and Income
Nationwide S&P 500 Index
Oppenheimer Main Street
Pioneer Fund
ProFunds Bull
Vanguard Equity Index
Vanguard Total Stock Market Index
Virtus Rampart Equity Trend

Large Cap Growth

Alger Capital Appreciation
Alger Large Cap Growth
American Century Ultra
American Funds Growth
BlackRock Large Cap Focus Growth
ClearBridge Var Aggressive Growth
ClearBridge Var Large Cap Growth
Fidelity Contrafund
Fidelity Growth
Fidelity Growth Opportunities
Guggenheim StylePlus – Large Growth
Janus Henderson Forty
Janus Henderson Janus Fund
Neuberger Berman Socially Responsible
ProFunds Large-Cap Growth
ProFunds NASDAQ-100
Rydex NASDAQ-100 Strategy
Rydex S&P 500 Pure Growth
T. Rowe Price Blue Chip Growth
Vanguard Capital Growth
Vanguard Growth
Wells Fargo Opportunity

EQUITY (CONT.)

Large Cap Value

AB Growth and Income
 American Century Income & Growth
 American Century Large Company Value
 American Century Value
 American Funds Blue Chip Inc&Gwth
 American Funds Mgd Risk BChp Inc&G
 BlackRock Equity Dividend
 BlackRock Advantage Large Cap Value
 Columbia – Select Large-Cap Value
 DFA US Large Value
 Fidelity Equity-Income
 Fidelity Value
 Invesco Comstock
 Invesco Diversified Dividend
 Invesco Growth and Income
 Ivy Funds Value
 Neuberger Berman Large Cap Value
 Pioneer Equity Income
 ProFunds Large-Cap Value
 Putnam Equity Income
 Rydex S&P 500 Pure Value
 T. Rowe Price Equity Income
 Vanguard Diversified Value
 Vanguard Equity Income

Mid Cap Core

Invesco Mid Cap Core Equity
 Nationwide Mid Cap Index
 ProFunds Mid-Cap
 Vanguard Mid-Cap Index

Mid Cap Growth

Alger Mid Cap Growth
 Federated Kaufmann II
 Fidelity Mid Cap
 Guggenheim StylePlus-Mid Growth
 Ivy Funds Mid Cap Growth
 Janus Henderson Enterprise

EQUITY (CONT.)

Mid Cap Growth (Cont.)

Neuberger Berman Mid-Cap Growth
 ProFunds Mid-Cap Growth
 Rydex S&P MidCap 400 Pure Growth
 Wells Fargo Discovery

Mid Cap Value

AB Small/Mid Cap Value
 Janus Henderson Perkins Mid Cap Value
 Multi-Manager Mid Cap Value
 Neuberger Berman Mid Cap Intrinsic Value
 Pioneer Mid Cap Value
 ProFunds Mid-Cap Value

Sector Equity

Columbia – Seligman Global Technology
 Invesco Global Health Care
 Invesco Technology
 Ivy Funds Energy
 Ivy Funds Science and Technology
 ProFunds Banks
 ProFunds Biotechnology
 ProFunds Consumer Goods
 ProFunds Consumer Services
 ProFunds Financials
 ProFunds Health Care
 ProFunds Industrials
 ProFunds Internet
 ProFunds Oil and Gas
 ProFunds Pharmaceuticals
 ProFunds Precious Metals
 ProFunds Semiconductor
 ProFunds Technology
 ProFunds Telecommunications
 ProFunds Utilities
 Rydex Banking
 Rydex Biotechnology
 Rydex Consumer Products
 Rydex Electronics
 Rydex Energy

EQUITY (CONT.)**Sector Equity (Cont.)**

Rydex Energy Services
Rydex Financial Services
Rydex Health Care
Rydex Internet
Rydex Leisure
Rydex Precious Metals
Rydex Retailing
Rydex Technology
Rydex Telecommunications
Rydex Transportation
Rydex Utilities
T. Rowe Price Health Sciences
T. Rowe Price Health Sciences
VanEck Global Gold

Small Cap Core

Columbia – Select Smaller-Cap Value
Dreyfus Small Cap Stock Index
Fidelity Disciplined Small Cap
Guggenheim Small Cap Value
Lazard Retirement US Small-Mid Cap Equity
Nationwide Small Cap Index
ProFunds Small Cap
Royce Micro-Cap

Small Cap Growth

ClearBridge Var Small Cap Growth
ProFunds Small-Cap Growth
Rydex S&P SmallCap 600 Pure Growth
Vanguard Small Company Growth

Small Cap Value

Delaware VIP Small Cap Value Service Class
DFA US Targeted Value
ProFunds Small-Cap Value
Royce Small-Cap
Rydex S&P MidCap 400 Pure Value
Rydex S&P SmallCap 600 Pure Value

FIXED INCOME**Bank Loans**

Eaton Vance Floating-Rate Income
Guggenheim Floating Rate Strategies

Bonds – Intermediate

American Funds Bond
American Funds Mortgage
BlackRock iShares Dynamic Fixed Income
BlackRock Total Return
DoubleLine Total Return Tactical Fund
Fidelity Investment Grade Bond
Franklin U.S. Government Securities
Guggenheim Total Return Bond
Invesco Core Plus Bond
Invesco Government Securities
Ivy Funds Bond
Janus Henderson Flexible Bond
Nationwide Bond Index
Openheimer Total Return Bond
PIMCO Total Return
Pioneer Bond Fund
Putnam American Government Income
Putnam Income
Vanguard Total Bond Market Index

Bonds – Long Term

BlackRock U.S. Government Bond
PIMCO Long-Term U.S. Government

Bonds – Short Term

DFA Short-Term Fixed
Ivy Funds Limited Term Bond
Neuberger Berman Short Duration Bond
PIMCO Low Duration
PIMCO Short-Term
T. Rowe Price Limited-Term Bond
Vanguard Short-Term Investment Grade

Bonds – Convertible

MainStay Convertible

FIXED INCOME (CONT.)**EM Bonds**

PIMCO Emerging Markets Bond
VanEck Unconstrained Emerging Markets Bond

Global Bonds

American Funds Global Bond
DFA Global Bond
Ivy Funds Global Bond
PIMCO Foreign Bond *(Unhedged)*
PIMCO Foreign Bond *(US Dollar Hedged)*
PIMCO Global Core Bond *(Hedged)*
PIMCO Global Bond *(Unhedged)*

High Yield

Access High Yield
American Funds High-Income
BlackRock High Yield
Federated High Income Bond II
Fidelity High Income
Guggenheim High Yield
Invesco High Yield
Ivy Funds High Income
Lord Abbett Bond Debenture
PIMCO High Yield
Pioneer High Yield
Power Income
Putnam High Yield
Rydex High Yield Strategy
Vanguard High Yield Bond
Western Asset Var Global High Yield Bond

Multisector Fixed Income

Fidelity Strategic Income
Franklin Strategic Income
Oppenheimer Global Strategic Income
PIMCO Income
Pioneer Strategic Income
Putnam Diversified Income
Virtus Newfleet Multi-Sector Intermediate Bond

FIXED INCOME (CONT.)**TIPs**

American Century Inflation Protection
PIMCO Real Return

MONEY MARKET**Money Market**

Invesco Government Money Market
ProFunds Government Money Market

REAL ASSETS**Commodities**

Credit Suisse Trust – Commodity Return Strategy
Gold Bullion Strategy
PIMCO CommodityRealReturn Strategy
Rydex Commodities Strategy

Global Real Estate

Franklin Global Real Estate
Invesco Global Real Estate

MLPs

ALPS/Alerian Energy Infrastructure
Tortoise MLP & Pipeline Portfolio

Natural Resource Equity

Ivy Funds Natural Resources
ProFunds Basic Materials
Rydex Basic Materials
VanEck Global Hard Assets

Real Estate

Fidelity Real Estate
ProFunds Real Estate
Rydex Real Estate
Vanguard REIT Index
Virtus Duff & Phelps Real Estate Securities

TRADING**Trading – Inverse**

ProFunds Bear
ProFunds Rising Rates Opportunity
ProFunds Short Emerging Markets
ProFunds Short International
ProFunds Short Mid-Cap
ProFunds Short NASDAQ-100
ProFunds Short Small-Cap
ProFunds UltraShort NASDAQ-100
Rydex Inverse Dow 2x Strategy
Rydex Inverse Gov Long Bond Strategy
Rydex Inverse Mid-Cap Strategy
Rydex Inverse NASDAQ – 100 Strategy
Rydex Inverse Russell 2000 Strategy
Rydex Inverse S&P 500 Strategy








Trading – Leveraged

ProFunds U.S. Government Plus
ProFunds UltraBull
ProFunds UltraMid-Cap
ProFunds UltraNASDAQ-100
ProFunds UltraSmall-Cap
Rydex Dow 2x Strategy
Rydex Europe 1.25x Strategy
Rydex Gov't Long Bond 1.2X Strategy
Rydex Japan 2x Strategy
Rydex Mid Cap 1.5X Strategy
Rydex NASDAQ – 100 2x Strategy
Rydex Nova
Rydex Russell 2000 1.5x Strategy
Rydex Russell 2000 2x Strategy
Rydex S&P 500 2x Strategy
Rydex Strength Dollar 2x Strategy
Rydex Weakening Dollar 2X Strategy

Trading – Other

ProFunds Falling US Dollar

LEGEND

-  Allocation
-  Alternative
-  Equity
-  Fixed Income
-  Money Market
-  Real Assets
-  Trading

An investor should carefully consider the investment objectives, risks, charges and expenses of the investment before investing or sending money. For a prospectus and underlying fund prospectuses containing this and additional information, please contact your financial professional. Read it carefully before investing. The summary of product features is not intended to be all-inclusive. Restrictions may apply. The contracts have exclusions and limitations, and may not be available in all states or at all times.

Variable annuities are investments subject to market fluctuation and risk, including possible loss of principal. Your units, when you make a withdrawal or surrender, may be worth more or less than your original investment.

Variable annuities are long-term investments to help you meet retirement and other long-range goals. Withdrawal of tax-deferred accumulations are subject to ordinary income tax. Withdrawals made prior to age 59½ may incur a 10% IRS tax penalty. Jefferson National does not offer tax advice. Annuities are not deposits or obligations of, or guaranteed by any bank, nor are they FDIC insured.

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