

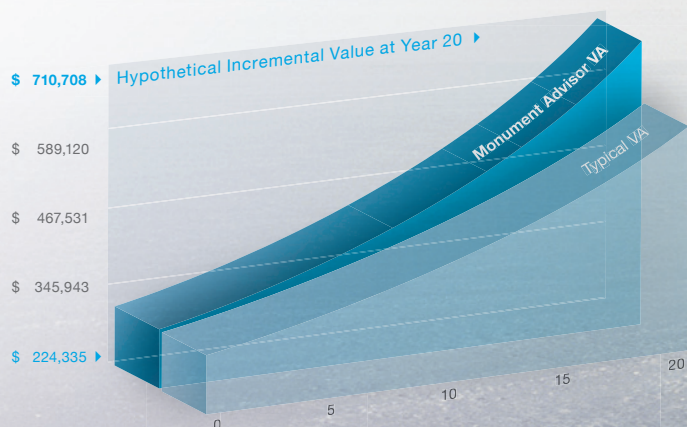


Our Monument Advisor VA. A tax-advantaged account in tune with the times.

The rest are history.

\$20-a-month flat fee. 390+ investment options. 100% transparency.

One powerful idea.



Hypothetical illustration based on initial contract value of Monument Advisor's average contract size at 12/12 of \$224,335. Typical VA represents a 1.35% M&E charge. Assumed growth rate of 6%.

A POWERFUL IDEA WHOSE TIME HAS COME ▶

Think of Monument Advisor VA as a tax-advantaged account—and as a tremendous consumer value.

Value #1: Monument Advisor pays no commission. Without the commissions we don't need to impose surrender periods, or surrender fees and expensive M&Es (typically 1.35% of assets in a traditional VA according to Morningstar 12/12).

Value #2: Put it on a state-of-the-art technology platform and you can offer a huge variety of investment options (currently more than 390 funds compared to the 52 typically found in conventional VAs).

Value #3: Broaden that technology platform to deliver powerful account management features. And we're just getting started. Tailored for RIAs and fee-based advisors, JeffNat has eliminated what you hate about VAs.

TAX DEFERRAL. A GREAT IDEA MADE BETTER ▶

Advisors boo traditional VAs. For good reason—they just don't deliver. Monument Advisor is the exception. Monument Advisor's flat fee of \$20/mo¹ doesn't eat into the value of tax-deferral the way traditional M&E charges do. In fact, a White Paper by Jefferson National based on research by the Center for Research in Security Prices (CRSP) at the University of Chicago Booth School of Business, shows you can potentially earn higher returns—and help your client build considerably more long-term wealth—without taking on any more risk. It's called The Tax-Efficient Frontier. By moving funds into our tax-advantaged account, RIAs and fee-based advisors can potentially boost a portfolio yield .85%–1.00% immediately. The M&E costs of other VAs average 1.35% of assets according to Morningstar, that expense more than eats up the additional return provided by tax-deferral.

WEALTH BUILDING FOR NEW MONEY.

1035 EXCHANGE FOR EXISTING VAs ▶

"The old annuities lacked transparency," says one veteran RIA. "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 RIAs and Fee-Based Advisors seeing the value. A simple 1035 exchange completes the deal with no tax liability.² More good news. The money clients save on fees is substantial—over \$2,790 on average.³ And those savings could compound handsomely over the life of the contract.

CALCULATORS AND OTHER AWARD-WINNING ONLINE TOOLS MAKE MONUMENT ADVISOR THE ONLY CHOICE ▶

If you're looking for online tools to help your business run smoother, stop. We've got just what you're looking for: Variable Annuity Comparison Calculator. Tax-Deferral Calculator. Online Proposal Generator. An Application Wizard that makes the paperwork a breeze. For more info, go to www.jeffnat.com. You're on your way.



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, 390+ investment options, Monument Advisor has what you need to manage your clients' portfolios — 70+ alternative fund choices, and models from leading managers Investnet | PMC, CAPTRUST, Braver Capital Management, and CMG⁴ — conservative, moderate, or aggressive—ultra low cost, buy and hold, or tactical.

LESS SEARCH. MORE ENGINE ▶ The best ideas are often the simplest. The more useful the technology platform at your fingertips, the more efficiently you can manage client accounts. Here are the high points of ours:

Control: Agile, web-based trading is a must these days. Our platform delivers, starting with convenient mass transactions. Transfer assets from one fund option to another. Apply them to all current or future allocations. Get email confirmations. Cancel transactions, view histories.

Automate: Build customized asset allocation models. Run different scenarios. Add/delete 390+ investment options from the models, change percentages, and rebalance accounts in minutes.

Manage: Search, record, review data, contract values, balances and more. Then export it to other management tools.

¹Jefferson National's Monument Advisor has a \$20 monthly flat insurance fee. Additional fees ranging from \$19.99-\$49.99 will be assessed for investors wishing to purchase shares of ultra low-cost funds. See the prospectus for details.

²Please review your current policy and prospectus for surrender charges and/or loss of benefits. ³Annual savings based on an industry average M&E of 1.35% (according to MORNINGSTAR[®] 12/12), Monument Advisor's flat annual insurance fee of \$240, and an average contract value of 224,355 (as of 12/12). ⁴Additional fees apply, see prospectus for full details. ⁵Total client savings derived from annual average Monument Advisor contract size multiplied by Morningstar average M&E of 1.35%, minus the \$240 flat-insurance fee of Monument Advisor, and then multiplied by number of policies in force. Data spans May, 2005 through December, 2012.

03 Jefferson National's Top 3 List

Top 3 reasons to work with **Jefferson National**

- 01▶ Focused solely on RIAs & Fee Based Advisors
- 02▶ Saved clients over \$40 million in the past 6 years⁵
- 03▶ Exceptional, personalized service

Top 3 reasons to work with **Monument Advisor**

- 01▶ \$20-A-Month flat fee¹
- 02▶ Enables tax-deferred accumulation through a VA
- 03▶ Powerful web-based account management platform

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

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, JNL-2300-3.

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