

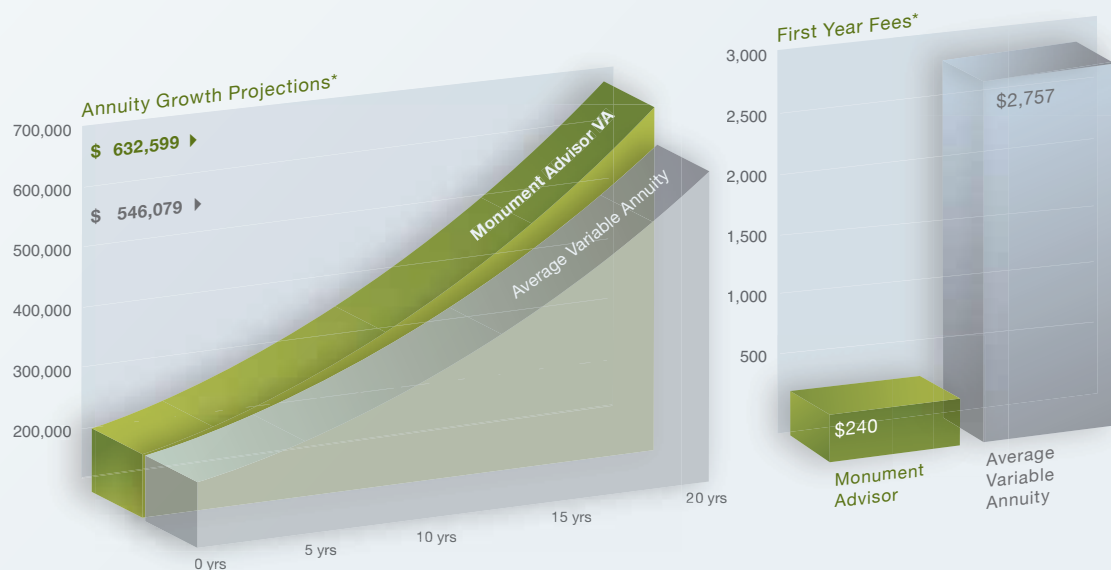


Is exchanging your current variable annuity for our Monument Advisor VA a smart move?

Thousands of investors like you think so.

Fire your old annuity. Hire ours.

Potentially save \$2,540 in account fees with a simple 1035 Exchange.



Please review your current policy and prospectus for surrender charges and/or loss of benefits.

*Based on an initial contract value of \$200,000, an average M&E of 1.35%, Monument Advisor's annual \$240 fee, and a projected 6% growth rate.

THE ADVENT OF SUPERIOR CONSUMER VALUE ▶

These days, more and more high net worth investors have come to the same conclusion about Old School VAs. Why tie up assets in complex, asset-based, variable annuities when Monument Advisor, the industry's first and only flat-insurance fee VA is available at a fraction of the cost? They're moving funds into Monument Advisor¹, potentially saving thousands each year in fees and taking advantage of virtually unlimited tax-deferral.

\$30 MILLION IN FEE SAVINGS SINCE 2005² ▶

By simply exchanging a VA that has an asset-based M&E charge to Monument Advisor¹—with its affordable \$20-a-month flat-insurance fee³—exciting things happen. For starters, you could save an average \$2,540 per year in fees⁴. And an annual savings of \$2,540 really adds up over the years—especially when you consider your savings could compound and accumulate wealth rather than erode it.

Other advantages? Monument Advisor offers all the wealth accumulation value of tax-deferral—plus all the transparency missing in traditional VAs—all for \$20-a-month.

WELCOME TO THE ANNUITY RESCUE CENTER ▶

If you own one or more traditional variable annuities, chances are those Old School VAs aren't working hard enough for you. With asset-based fees, conventional VAs could erode principal and reduce growth potential. And with limited underlying fund choices, most VAs simply don't provide enough investment options in today's challenging circumstances.

MONUMENT ADVISOR TO THE RESCUE ▶

Instead of keeping funds in a traditional VA, you can add to your retirement with a tax-free 1035 exchange. It's simple, fast, and we even offer an online Application Wizard to make the paperwork a breeze.

To get a snapshot of how much you could save in fees and how those savings grow over time, we've created a chart to show what average savings look like. And if you'd like to compare Monument Advisor to any existing VA, use the Comparison Calculator on our website. It'll run the numbers instantly so you can compare side-by-side for yourself.

If you like the idea of significant fee savings that can be folded into your VA to compound, the retirement building of tax-deferral, and 7x more investment options than your current VA, you've come to the right place: Ours.

Want more information?

Call our Customer Support Desk at 866-WHY-FLAT.

¹ Please review your current policy and prospectus for surrender charges and/or loss of benefits. ² Total 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 April, 2011. ³ Jefferson 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. ⁴ Annual savings based on an industry average M&E of 1.35% (according to MORNINGSTAR® 12/31/10), Monument Advisor's flat annual insurance fee of \$240, and an average contract value of \$204,285 (as of 12/10). **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.