

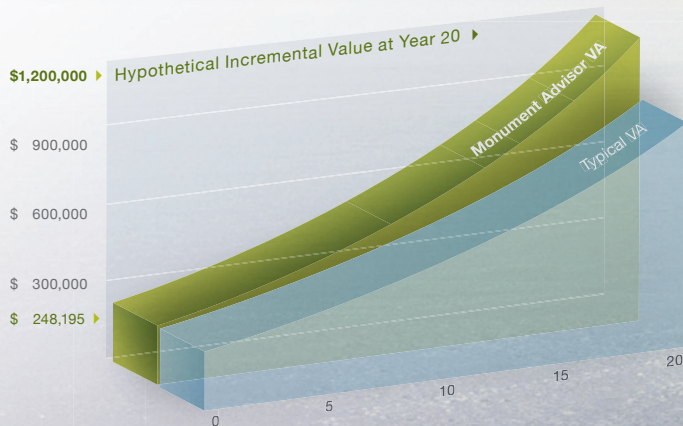


There's a right way and a wrong way
to save money tax-deferred.

Meet Monument Advisor.

\$20-a-month flat-insurance fee¹. 330+ investment options. 100% transparency.

One powerful idea.



*Morningstar 12/10: The typical annuity insurance fee is 1.35%. Asset size at year 0 is \$250k. Assumed hypothetical annual growth rate for this illustration is 8%. This is purely hypothetical and does not reflect the growth rate of any annuity. This illustration does not include enhanced death benefit options or riders.

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-insurance 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 \$2,500 per year in fees. By keeping fees low your fee savings grows and compounds within your account, helping you potentially accumulate wealth faster.

Value #2: Transparency. With Monument Advisor the fees 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 ▶

Most investors hate VAs because they just don't deliver low-cost tax deferral. Monument Advisor is 180 degrees from typical VAs. Monument Advisor's flat-insurance fee of \$20/mo doesn't eat into the value of tax-deferral the way traditional M&E charges do. 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.

SWAP YOUR EXISTING VARIABLE ANNUITY FOR FEE SAVINGS: BUILD WEALTH WITH A NEW CONTRACT ▶

"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." But with the increased consumer value from a flat-insurance fee and the ease of transferring from an existing VA into Monument Advisor, high net worth investors are seeing the value. A simple process called a 1035 exchange completes the deal with no tax liability.² More good news. The money investors save on fees is substantial—over \$2,500 on average.³ And those savings could compound handsomely over the life of the contract.

* **2010 FINANCIAL SERVICES COMPANY OF THE YEAR** ▶ Thomas Edison liked to say, "Who you are shows in what you do." What we do at Jefferson National is come up with innovative ideas that create value for high net worth investors. Our shining star is Monument Advisor—a variable annuity that acts as a tax-deferred Managed Money Platform that's attracted \$1 billion in AUM since 2005—and given investors a way to accumulate wealth at a significant rate. So watch this space. No one plans to rest on their laurels around here. After all, getting to the top rung is just the first step.



05 Jefferson National's Top 5 List

Top 5 reasons to work with Monument Advisor

- 01 ▶ \$20-A-Month flat-insurance fee¹
- 02 ▶ 330+ Underlying Investment Options (7X the average)⁴
- 03 ▶ No commissions, no surrender charges
- 04 ▶ Enables tax-deferred accumulation through a Variable Annuity
- 05 ▶ Powerful web-based account management platform

Top 5 reasons to work with Jefferson National

- 01 ▶ 2010 Financial Services Company of the Year*
- 02 ▶ Saved clients over \$30 million in fees over the past 5 years⁵
- 03 ▶ Innovators of the Tax-Efficient Frontier
- 04 ▶ Focused on providing products rich in consumer value.
- 05 ▶ Exceptional, personalized service

CALCULATORS AND OTHER AWARD-WINNING ONLINE TOOLS MAKE MONUMENT ADVISOR THE OBVIOUS CHOICE ▶ If you're looking for online tools to help keep track of your accounts, stop. We've got just what you're looking for: Variable Annuity Calculator. Tax-Deferral Calculator. An Application Wizard that makes the paperwork a breeze. For more info on the suite we call MAX 2.0, go to <http://advisor.jeffnat.com/comparison>. 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, 330+ investment options, and 7X more underlying funds to choose from (including the most Morningstar 5 and 4 star rated funds in any variable annuity)⁴ to suit your portfolio, investment style and temperament—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 your accounts. Here are the high points of ours:

Control: Agile, investment management 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 e-mail confirmations. Cancel transactions, view histories.

Automate: Build customized asset allocation models. Run different scenarios. Add/delete over 330+ funds 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® 12/31/10), Monument Advisor's flat annual insurance fee of \$240, and an average contract value of \$204,285 (as of 12/10). ⁴According to Morningstar, the average VA has 45 underlying funds, as of 12/2010. 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 April, 2011.

Want more information?
Call our Customer Support Desk
at 866-WHY-FLAT.

