



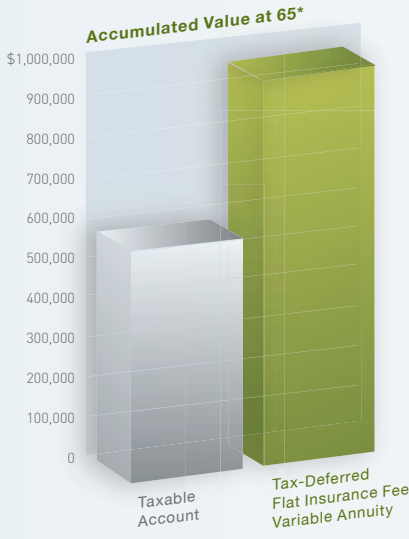
## Monument Advisor.

*The Variable Annuity with a flat fee approach to tax-deferral that wins investors and influences wealth accumulation.*

# 2 compelling reasons why high net worth investors give Monument Advisor a standing ovation.

## 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 take advantage of tax-deferral outside qualified plans like 401(k)s and IRAs was to open a complex, commission-heavy, Old School VA. Fortunately, Monument Advisor fixed all that. How? By giving investors a simple, low-cost alternative to tax-defer and accumulate wealth.



\*Hypothetical Example compares taxable account to a tax-deferred flat insurance-fee VA. The tax-deferred VA is based on initial contribution of \$200,000, flat insurance fee of \$240 per year, invested in Moderate risk portfolio, and 20 year horizon.

### advantage 01

**Tax-deferral for the Maxed-Out** ▶ High net worth individuals have a great deal in common. For starters, they hit the cap on their established retirement plans such as 401(k)s and IRAs quickly. The beauty of Monument Advisor is there's virtually no cap on the amount of funds HNW individuals like you can invest in our tax-deferred flat-insurance fee VA. You can invest as much as \$10 million.

### advantage 02

**Asset Location for The Tax-Efficient Frontier** ▶ Traditional VAs don't deliver productive tax-deferral. They're too expensive and provide limited investment options.

Monument Advisor is 180 degrees from those Old School VAs. In fact, a whitepaper, *The Tax-Efficient Frontier: Improving the Efficient Frontier with the Power of Tax Deferral*, by Jefferson National based on research at the University of Chicago Booth School of Business, shows you can potentially earn higher returns and help build more long-term wealth without taking more risk.

How is that possible? By moving tax-inefficient funds—investments like Bonds, REITs, and Commodities that generate ordinary income (or actively managed funds that generate short-term capital gains) into Monument Advisor, investors can potentially boost a portfolio yield .85%-1.00%<sup>1</sup>.

What's more, traditional VAs charge too much. (1.35% of assets on average<sup>2</sup> which more than eats up the additional return provided by tax-deferral.) The answer is a low-cost vehicle to invest in. Enter Monument Advisor at only \$20 per month<sup>3</sup>. You get asset location. You get a value-based product that minimizes your tax bill while building wealth accumulation.

<sup>1</sup>There is no guarantee of investment returns. Investing in these type of funds does not eliminate the risk of loss. <sup>2</sup>The average Variable Annuity charges a 1.35% M&E fee, 12/31/2010. <sup>3</sup>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. **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. JNL201110-C043

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