



**Nationwide®**  
is on your side

Nationwide Monument Advisor® | Product Guide

# When planning for retirement, look for all you can get.

Monument Advisor® broadens your retirement saving options.

• Not a deposit • Not FDIC or NCUSIF insured • Not guaranteed by the institution • Not insured by any federal government agency • May lose value

# Monument Advisor<sup>®</sup> gives you benefits you can count on.

Choice, transparency, tax advantages and more.

Like other variable annuities (VAs), Monument Advisor<sup>®</sup> lets you accumulate money on a tax-deferred basis. But as you'll see below, it also provides a number of other features that may work to your advantage. We think it's a better way to prepare for retirement.

## Understanding variable annuities — the condensed version.

**Before we discuss Monument Advisor<sup>®</sup>, let's go over some important points about variable annuities.**

Variable annuities are long-term, tax-deferred investments you buy from an insurance company to help you save for retirement. They are called "variable" because their value fluctuates based on the performance of the underlying investment options you and your financial professional pick.

They allow you to create a stream of income, available for a specified amount of time or for life, accessed either through systematic withdrawal, annuitization (at no extra cost) or the purchase of an optional rider. When discussing variable annuities, it's important to note that they have limitations and aren't right for all investors:

- If you take a withdrawal before age 59½, you may have to pay an additional 10% early withdrawal federal tax penalty on top of ordinary income taxes
- Withdrawals will reduce the death benefit

Any guarantees are based on the policy terms and conditions and are subject to the claims-paying ability of Nationwide Life Insurance Company. These guarantees don't apply to the performance of the underlying investment options, which are subject to investment risk, including possible loss of the money you've invested. The investment options in a variable annuity are underlying subaccounts and cannot be purchased directly by the public. They are only available through variable annuity policies issued by life insurance companies.

## With Monument Advisor<sup>®</sup>, you get:



### Low cost

Monument Advisor<sup>®</sup> pioneered the flat-fee variable annuity<sup>2</sup>, and it still represents a low-cost way to invest in a VA.



### Fee savings

Save clients an average of \$3,634 in the first year alone in insurance fees.<sup>1</sup>



### A wide range of investment options

You'll have access to 350+ investment options from 50+ fund families, including many of the most recognized names in the industry.



### Free unlimited trading privileges

With Monument Advisor<sup>®</sup>, you or your financial professional can trade as often as you like without triggering trading fees.

<sup>1</sup> Annual savings are based on an industry average M&E charge of 1.25%. Monument Advisor's flat annual insurance fee of \$240, and a Monument Advisor average contract value of \$293,574 (as of 2022).

<sup>2</sup> Investment News, 2005

# Monument Advisor<sup>®</sup>

## Variable Annuity

Product basics		
Plan types	Nonqualified/IRA/Roth IRA/SEP IRA/CRT/Simple IRA	
Maximum issue age	Owner age 95	
Investment amounts	Minimum <ul style="list-style-type: none"><li>\$15,000</li></ul>	Maximum <ul style="list-style-type: none"><li>\$10,000,000</li></ul>
Underlying investment options	<ul style="list-style-type: none"><li>350+ investment options</li><li>50+ fund families</li><li>Low-Cost Fund options<sup>3</sup></li></ul>	<ul style="list-style-type: none"><li>Free unlimited trades</li><li>Models and mass transactions</li><li>Diversification and asset allocation</li></ul>
Product fees and features		
Cost	\$20/month	
Mortality & Expense charge	No charge	
Liquidity	100% liquidity; because Monument Advisor® is a fee-based product, assets may be withdrawn at any time, for any reason, without incurring surrender charges. Withdrawals of earnings at any age are subject to ordinary income tax; distributions prior to age 59½ may be subject to a 10% early withdrawal federal tax penalty.	
Advisory fee treatment	According to an IRS private letter ruling, advisory fees (up to 1.50% of the annual average contract value) can be pulled from a nonqualified annuity without creating a taxable event.	
Death benefit options (only available prior to annuitization and may not be available in all states)		
Standard death benefit	Contract value as of the date Nationwide receives all required death claim paperwork in good order Payout options: Lump sum, 5-year option, Annuitization, Non-Qualified Stretch, Restricted Stretch Cost: None	
Return of Premium death benefit <sup>4</sup>	Greater of: <ul style="list-style-type: none"><li>Contract value as of the date Nationwide receives all required death claim paperwork in good order</li><li>Purchase payments, less withdrawals</li></ul> Advisory fees (up to 1.50% of annual average contract value) can be pulled from the Annuity Contract Value without impacting the death benefit base. Cost: 0.15%	

<sup>3</sup> An additional low-cost fund platform fee of .10%-.35% will be assessed for investors wishing to purchase shares of low-cost funds. See the prospectus for details.

<sup>4</sup> Maximum issue age: 80. Not available in New York.



## About Nationwide

Nationwide is committed to protecting people, businesses and futures with extraordinary care. We work in partnership with financial professionals to deliver innovative solutions designed to help you reach your goals and protect what matters most to you during every phase of your financial life.

*Addressing every phase of  
the Client Financial Lifecycle*

ACCUMULATION

INCOME

LEGACY



Want more information? Talk to your Financial Professional



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This material is not a recommendation to buy or sell a financial product or to adopt an investment strategy. Investors should discuss their specific situation with their financial professional.

All individuals selling this product must be licensed insurance agents and registered representatives.

Products include features that may be changed at the discretion of the insurer. You will be notified prior to any of these changes that affect your contract or policy.

If you annuitize a nonqualified annuity, a portion of your payment will be considered a return of premium and will not be subject to ordinary income tax. The amount that is taxable will be determined at the time you elect to annuitize the policy.

All annuity contract and rider guarantees, including optional benefits and any fixed subaccount crediting rates or annuity payout rates, are subject to the claims-paying ability of the issuing insurance company. They are not backed by the broker/dealer from which this annuity is purchased, by the insurance agency from which this annuity is purchased or any affiliates of those entities, and none makes any representations or guarantees regarding the claims-paying ability of the issuing insurance company.

**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 or visit [nationwideadvisory.com](https://nationwideadvisory.com).** 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. Withdrawals of tax-deferred accumulations are subject to ordinary income tax. Withdrawals made prior to age 59½ may incur a 10% IRS tax penalty.

Monument Advisor is issued in all states, except NY, by Jefferson National Life Insurance company Dallas, TX. In New York, Monument Advisor is issued by Jefferson National Life Insurance Company of New York New York, NY. The general distributor is Nationwide Investment Services Corporation, member FINRA, Columbus, Ohio.

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