



Monument Advisor®

Product Guide

Nationwide

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

Choice, transparency, tax advantages and more.

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

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 decide to take your money out early:

- If you're not yet 59½, you may have to pay an additional 10% early withdrawal federal tax penalty on top of ordinary income taxes
- If a death benefit is available, the amount of your death benefit and the contract value will be reduced

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:



### 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.



### Fee savings

Save clients an average of \$3,435 in the first year alone in insurance fees.<sup>1</sup>



### 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.



### 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.

<sup>1</sup> Annual savings are based on an industry average M&E charge of 1.31%. Monument Advisor's flat annual insurance fee of \$240, and a Monument Advisor average contract value of \$293,574 (as of 12/19).

<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 • \$15,000	Maximum • \$10,000,000
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	Because Monument Advisor <sup>®</sup> 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 a recent 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	<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>• Payout options: Lump sum, 5-year option, Annuitization, Non-Qualified Stretch, Restricted Stretch</li></ul>	
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> Not available in New York.

## About Nationwide

Nationwide is committed to helping America prepare for and live in retirement. We work in partnership with financial professionals to deliver innovative solutions that help clients like you simplify your retirement challenges. Our mission is to provide continuous support as you seek to reach your goals through every phase of your financial lifecycle.

*Addressing every phase of  
the Client Financial Lifecycle*



Want more information? Talk to your Financial Professional



This material is not a recommendation to buy, sell, hold, or roll over any asset, adopt an investment strategy, retain a specific investment manager or use a particular account type. It does not take into account the specific investment objectives, tax and financial condition or particular needs of any specific person. Investors should discuss their specific situation with their financial professional.

**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](http://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 Jefferson National Securities Corporation, FINRA member. All companies are affiliates of Nationwide Life Insurance Company.

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