



Nationwide[®]
is on your side

Monument Advisor

Overview



Nationwide **Advisory Solutions**

Don't let complexity and confusion come between you and a fine retirement.

Monument Advisor simplifies saving for retirement and expands your options.

Choice, transparency, fee savings. With Monument Advisor, you can count on all three.

Like other variable annuities (VAs), Monument Advisor lets you accumulate money on a tax-deferred basis. But it also provides a number of other advantages that work to your benefit. We think it's a better way to build your retirement savings.

The idea behind Monument Advisor is as different as it is simple. Offer investors a low cost VA that is:



easy to understand

it's the industry's first flat-fee VA



easy to implement

with a powerful technology platform to simplify account management



more investment options

that match your investing style regardless of what it may be

Monument Advisor allows you to accumulate money on a tax-deferred basis without asking you to pay more than you should. There are:



no caps on investment

unlike the limits that come with 401(K)s and IRAs



no surrender charges

as opposed to those charged by many other VAs¹

Ask your Financial Advisor how Monument Advisor can work for your retirement goals.

The advantages of Monument Advisor



Choice

Whether your investment style is conservative, moderate or aggressive, Monument Advisor offers:

- More than 40 independent asset managers and 350 individual funds
- The largest number of Morningstar 4- and 5-star funds available through any annuity
- The opportunity to save on fees, ensure your future and build your legacy



Transparency

With many VAs, it can be hard to know the fees you're paying because they're lumped into the cost of the funds. But with Monument Advisor:

- There are no hidden fees
- Everything is in plain sight
- You'll see all costs on your monthly statements



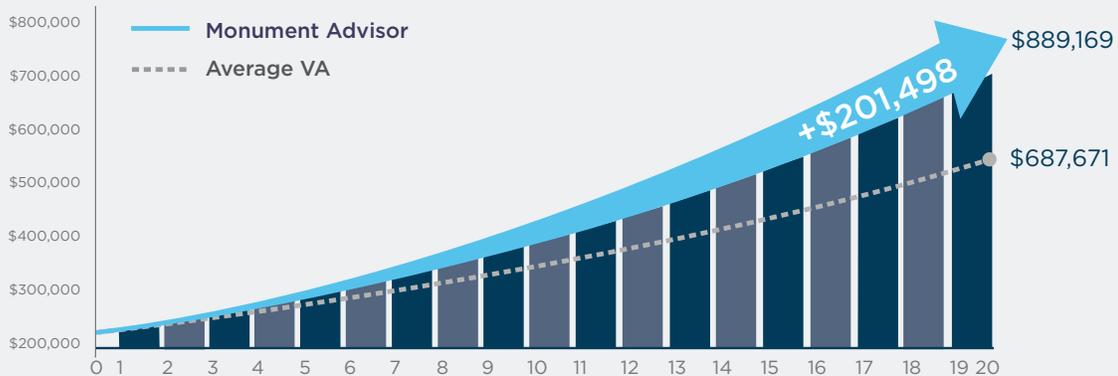
Low cost

Monument Advisor pioneered the first flat-fee VA. With it, you pay just \$20 a month² plus underlying fund expenses for the length of the investment, regardless of how much you invest.

- The typical savings are \$3,450³ a year in fees. On a compounded basis, that can really add up.
- Over a 20-year period, it means your Monument Advisor account could be worth close to 30% more than a typical variable annuity.

ACCUMULATED VALUE

Hypothetical illustration based on an assumed annual growth rate of 6%. This illustration does not reflect the cost of the underlying funds or fees that may be charged by the advisor.



Monument Advisor generates \$201,498 more than the Average VA

Average savings are based on an industry average M&E charge of 1.32%, Monument Advisor's flat annual insurance fee of \$240, and a Monument Advisor average contract value of \$280,000 (as of 12/17).



Round-the-clock access

With Monument Advisor, you have 24/7 online access to your account. That means you or your advisor can track your account, manage your assets and make other changes anytime you need to.

Nationwide Advisory Solutions

Our mission is to help RIAs and fee-based advisors build their practices by enabling their clients to potentially accumulate more wealth and reach their financial goals. We do this by developing and delivering value-added investment products, services and technologies that fit the fiduciary standard — wrapped in an industry-leading customer experience.

We are now Nationwide

Acquired in 2017, Nationwide Advisory Solutions began as Jefferson National. Recognizing our unique approach to service, distribution and technology, Nationwide reaffirms its mission to help America prepare for and retire successfully and create a brighter future for our members and communities.



To learn more, contact your Financial Advisor or visit nationwideadvisory.com/MonumentAdvisor



¹The IRS may charge a 10% tax penalty on any withdrawal made before age 59½.

²Monument Advisor has a \$20 monthly flat insurance fee. Additional low-cost fund platform fees ranging from .10% - .35% will be assessed for investors wishing to purchase shares of low-cost funds. See the prospectus for details. Certain low-cost funds may only be available to you if you retain certain investment advisors.

³Annual savings based on an industry average M&E of 1.32% (according to MORNINGSTAR® 12/17), Monument Advisor's flat annual insurance fee of \$240, and an average contract value of \$280,000 as of 12/17.

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. 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. Jefferson National does not offer tax advice. Annuities are not deposits or obligations of, or guaranteed by any bank, nor are they FDIC insured.

Monument Advisor is issued in all states, except NY, by Jefferson National Life Insurance Company (Louisville, KY). 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. Policy Series JNL-2300-1, JNL2300-2, JNL-2300-3, JNL-2300-1-NY, JNL-2300-2-NY. All companies are affiliates of Nationwide Life Insurance Company.

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