



Annuity Exchange

Overview

Nationwide **Advisory Solutions**

The reasons to switch to Monument Advisor just keep accumulating.

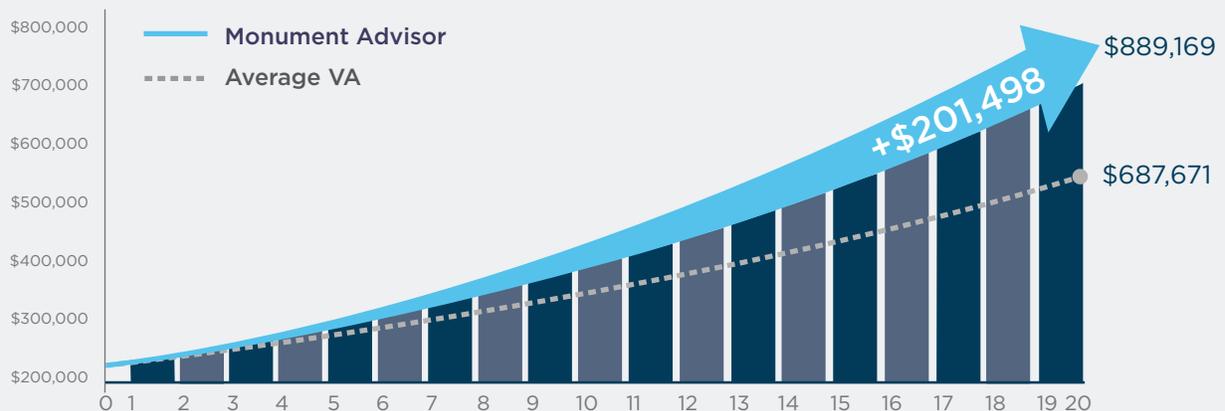
\$3,450 in yearly savings¹ is just the beginning when you make the move to our Variable Annuity.

An Annuity Exchange moves you into our flat-fee VA without creating a taxable event.

That's value that works for you.

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).



Saving on fees adds to the accumulation power.

Most VAs have underlying costs that are based on the assets you invest in the contract. For example, they charge an average mortality & expense (M&E) cost of 1.32%, meaning you pay a hefty annual percentage of your assets for "account management." In addition, you could be paying extra fees that can drag down asset accumulation and reduce the power of tax deferral.

Talk to your Financial Advisor about a tax-free Annuity Exchange to Monument Advisor VA with its \$20-a-month flat fee.² Not only does that save you \$3,450 in annual fees - the money also accumulates and compounds over the life of the contract. Before switching to Monument Advisor, please review your current policy and prospectus for surrender charges and/or loss of benefits.

You can calculate the savings for yourself.

Check out our Annuity Comparison Calculator. It lets you compare Monument Advisor against your current VA – or any other VA on the market, for that matter. You'll get instant, side-by-side annuity comparisons, see your savings firsthand and be able to calculate how those savings compound.

Visit nationwideadvisory.com/products/monument-advisor to begin the comparisons.



Our Annuity Exchange, can pay off for you.

- ✓ Monument Advisor, our affordable, tax-deferred investing solution, has **saved investors more than \$228 million** in insurance fees.³
- ✓ It offers **6x more underlying funds** than the average VA, giving you and your advisor greater flexibility to manage your account to achieve your goals.⁴
- ✓ Monument Advisor is **completely liquid** with ZERO surrender fees.
- ✓ Barron's has ranked it **the top VA** in the Alternative Investments category.
- ✓ It's **completely straightforward** with no hidden stipulations.
- ✓ Above all, the **Annuity Exchange is FREE**, so you're not taxed for making the switch.

\$228M

\$228 MILLION SAVED IN
UNNECESSARY FEES WITH
MONUMENT ADVISOR

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.



Learn more. Contact your Financial Advisor or a Monument Advisor Specialist at 866-667-0564. Or visit nationwideadvisory.com/monumentadvisor



¹ Annual savings are based on an industry average M&E charge of 1.32% (according to MORNINGSTAR[®] 12/17). Monument Advisor's flat annual insurance fee of \$240, and a Monument Advisor average contract value of \$280,000 (as of 12/17).

² Total client savings derived from annual average Monument Advisor contract size multiplied by Morningstar average M&E of 1.32%, minus the \$240 flat-insurance fee of Monument Advisor, and then multiplied by number of policies in force. Data spans May, 2005 through December, 2017.

³ Monument 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.

⁴ Average VA has 57 underlying funds according to Morningstar, 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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