

Monument Advisor has saved investors over \$174,000,000 in fees in the past 12 years.

Now it's your turn.

Augie Wuellner

Matt Maberry

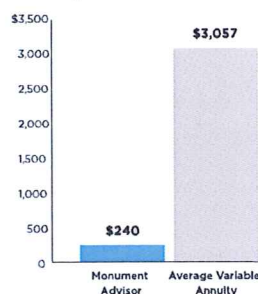


1035 exchanges through Monument Advisor have saved clients more than \$174 million¹ over 12 years.

Fewer fees = substantial savings

- Saves you an average of \$2,800 per year in fees² by simply trading your conventional Variable Annuity (with an average M&E fee of 1.35%) for Monument Advisor. It charges an affordable \$20/month flat fee.³
- These significant year-over-year savings compound — accumulating wealth not eroding it.
- The 1035 exchange doesn't ding you on taxes.⁴

First Year Fees²



Contact Us To Learn More:

Alton Securities & Asset Advisors
111 E. 4th St. Suite 100
Alton, IL 62002
618.466.9700
www.altonsecuritiesandassetadvisors.com

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1 Total client savings derived from annual average Monument Advisor contract size multiplied by MORNINGSTAR[®] average M&E of 1.35%, minus the \$240 flat-insurance fee of Monument Advisor, and then multiplied by number of policies in force. Data spans May, 2005 through December, 2016. 2 Annual savings are based on an industry average M&E charge of 1.35%, Monument Advisor's flat annual insurance fee of \$240, and a Monument Advisor average contract value of \$226,500 as of 12/16. 3 Jefferson National's 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 Please review your current policy and prospectus for surrender charges and/or loss of benefits. Please consult with a tax advisor for any potential tax consequences for switching from one variable annuity to another. 5 Based on an initial contract value of \$226,500, an average M&E of 1.35%, Monument Advisor's annual \$240 fee, and a projected 6% growth rate. This does not include low cost platform funds or asset allocation models. 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. Variable Annuities are issued by Jefferson National Life Insurance Company, (Dallas, TX), or Jefferson National Life Insurance Company of New York (New York, NY) and distributed by Jefferson National Securities Corporation, FINRA member. Policy series JNL-2300-1, JNL-2300-2, JNL-2300-3, JNL-2300-1-NY, JNL-2300-2-NY, JNL201708-C052

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