Jefferson National Monument Advisor Variable Annuity Service Guide

Folio Institutional makes consolidated annuity reporting and advisory fee billing from a Folio Institutional account available to advised clients who are account owners at both Jefferson National's Monument Advisor and Folio Client.

This is a service arrangement only and Jefferson National will serve all aspects of your client's variable annuity assets. Use this guide to set up and link your client's accounts for this reporting and billing service.

Highlighted Features:

- Total assets and aggregate balances displayed on the Folio **Client Accounts** page
- Separate statements made available in **Statements & Tax Records** at Folio Institutional

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How To Get Started

1. Register at jeffnat.com to receive your login credentials and advisor number. Alternatively, you can register from the jeffnat.com home page by selecting Advisor Registration under Advisors Tools.
2. Complete and submit the following billing forms to Folio Institutional:
   a. **Jefferson National Firm Billing Agreement**
   https://www.folioinstitutional.com/servlets/ProcessAction/document/staticdoc?documentPath=/IAFIRM/FORM/JN_Firm_Billing
   b. **Jefferson National Customer Billing Agreement**
   https://www.folioinstitutional.com/servlets/ProcessAction/document/staticdoc?documentPath=/IAFIRM/FORM/JN_Customer_Billing
3. Complete and submit together the following account opening forms to Jefferson National:
   a. **Jefferson National Application**
      i. Find the application by logging into jeffnat.com. At the top of the page, select **Services** and select **Apply Online** or **Concierge**.
   b. **Jefferson National Annuity Linking Request**
   https://www.folioinstitutional.com/servlets/ProcessAction/document/staticdoc?documentPath=/IAFIRM/FORM/JN_Annuity_Linking

Each Jefferson National account will have a corresponding Folio Institutional account where your client's held away assets are displayed.

Account Funding

Through Jefferson National you may fund accounts via check, 1035 exchange, wire transfer, EFT, or you may choose to fund via Automated Clearing House (ACH) transfer of money from Folio Institutional accounts.

Funding Via ACH

ACH transfers from the Folio Institutional client account can be used to fund Annuity purchases. In order for the transfer to complete, the name on the Folio Institutional account will need to match the name on the Annuity Contract.

To send funds to Jefferson National via ACH, advisors or clients with Money Mover access will need to do the following:

1. Log in and access the client account at Folio Institutional.
2. Select **Transfer Money** from the account level pull-down menu.
3. In the **Remove Money from this Account** section, select **EFT**.
4. If this is the first time issuing money to Jefferson National, select the **set up an EFT link to another firm** link at the top of the page. If you already have an established Jefferson National Link, skip to step 12.

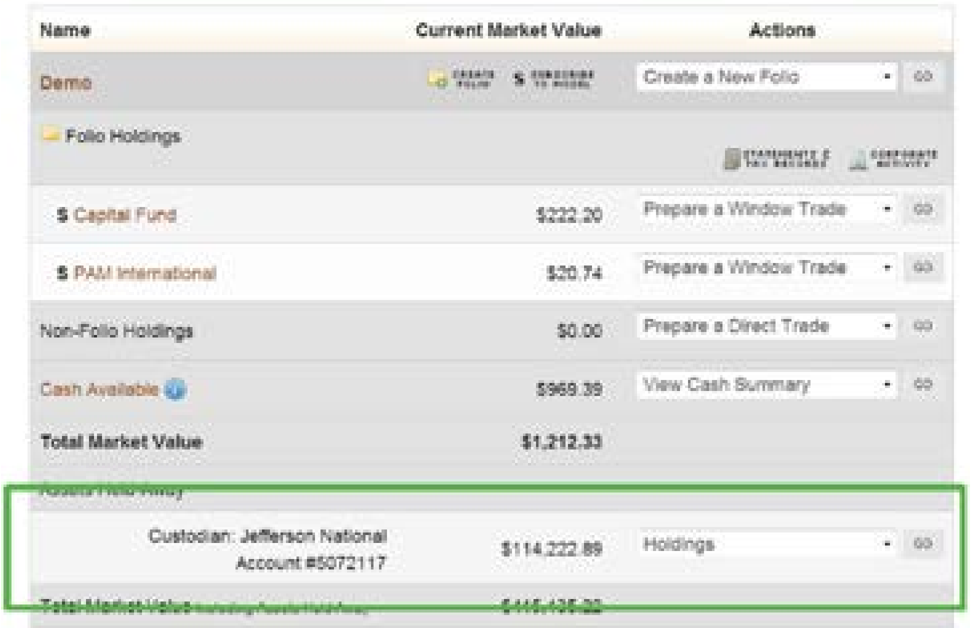
   Note that it may take up to 10 business days for the account link to be established and approved.
5. Select **Checking / Money Market** as the account type.
6. Enter 'PNC Bank' as the Bank/Firm Name.
7. Enter the Routing Number.
8. Enter the Account Number.

   *Contact Jefferson National's Advisor Support Desk at **1-866-667-0564** for the Routing and Account Numbers.*
9. Select **Continue** to go to the next page.
10. Select **Do not set up a transfer now**. Just establish the link and select **Continue** until the system returns to the Electronic Funds Transfer page.
11. You will see a new link to PNC Bank with a Status of Pending.
12. Once the link is established, the **Add New Transfer** button will be active. Select this button to set up a transfer.

Follow the instructions on the page to set up a **One Time Transfer** to **Withdraw money from your Folio Account** using the newly established link to the PNC Bank Account.

Viewing Balances

Folio Institutional will display your client's aggregate balances with Jefferson National on the Folio Institutional and Folio Client websites, separately marked to clearly display the held-away assets. Balances displayed on these websites will be accurate as of the close of business on the preceding business day or as provided to us by Jefferson National. You will also be able to see your client's balances and statements on the Jefferson National website.



Advisory Fee Billing

Advisory Fees you charge for your management of the Jefferson National Monument Advisor flat insurance-fee variable annuity can be billed by Folio and paid from your client's Folio account if your client gives us instructions to do so. When setting up your clients' Jefferson National accounts, we require you to complete and return the ***Jefferson National Customer Billing Agreement***. If you have not already submitted a Jefferson National Firm Billing Agreement, it should also be completed and sent to Folio Institutional. Note, you do not need a new Jefferson National Firm Billing Agreement for each client account. See **How To Get Started**, on page 2 of this guide, for more information.

Statements & Tax Forms

Quarterly Jefferson National statements are available in .PDF format on both the Jefferson National and Folio Institutional websites. If you and your clients have any questions or do not see your statements online, call Jefferson National directly at **1-866-667-0564**. All tax reports related to Monument Advisor assets held at Jefferson National will be sent directly to your clients via U.S. Mail by Jefferson National.

Support

Our goal is to meet your needs by giving you all the tools and functionality to manage your client's assets efficiently and cost effectively. If you have any questions regarding the instructions provided in this guide, contact your Folio Institutional Relationship Manager or call **1-888-485-3456**.

If you have any questions or comments regarding variable annuities or your Monument Advisor policy, contact Jefferson National's Advisor Support Desk at **1-866-667-0564** or visit www.jeffnat.com.