

## Maximizing the Value of Tax Deferral with a Robust Trading Platform

As you are aware, Trust Company of America (TCA) provides RIAs and their representatives with access to a no-load, investment-only variable annuity, uniquely integrated on the TCA platform.

Called **Monument Advisor** (from Jefferson National), this flat-fee variable annuity has more than 350 underlying funds. The powerful combination of TCA with Monument Advisor and at no additional cost to utilize the integration, enables advisors to build and manage multiple low-cost VA strategies in a single account and trade them in a highly efficient, cost-effective manner.

While today's RIAs are typically skeptical of traditional annuities for their high fees, complexity and limited number of underlying investment choices, Monument Advisor eliminates the high cost, complexity and commissions to optimize the full benefit of tax deferral. The no-load variable annuity charges just one simple flat fee of \$20 a month – just \$240 a year – no matter how much clients invest.

The integration of Monument Advisor on the TCA platform enables the management of more customized models, more efficient trading and rebalancing, and greater investment diversification – all so advisors and their clients can better pursue their investing goals.

The integration now enables advisors to pull their Jefferson National advisory fees from the TCA account:

- Centralize billing reports
- Save time by utilizing TCA's fee calculation
- Choose whether to bill your client's JeffNat account on an Average Daily Balance (ADB), or Period/Month End methodology
- Avoid potential 1099s by pulling fees from an established taxable account at TCA
- Give clients ability to reach advisory fee thresholds with household billing report Capabilities

The integration also enables advisors to run time weighted return performance reports on the TCA platform:

- Track your JeffNat annuity performance on a model level
- Increase visibility on how your client's JeffNat accounts are performing\*
- More easily track your client's investment goals
- Improve investment performance communication with your clients

For more information, review the accompanying:

- Jefferson National Flyer
- Jefferson National Annuity Processing Advisor User Guide
- Answers to Frequently Asked Questions

If you have any questions about your current TCA integration with Monument Advisor, or are interested in participating in the program, please contact your TCA Relationship Manager or [jeffnatinfo@trustamerica.com](mailto:jeffnatinfo@trustamerica.com).