

# TRUST COMPANY OF AMERICA AND JEFFERSON NATIONAL STRATEGIC ALLIANCE



## Who is Trust Company of America?

- Flagship product: **Liberty** platform
- Independent RIA custodian servicing more than 200 RIAs with nearly \$15 billion in custody
- Robust and flexible model-based portfolio management and trading
- Unlimited investment models
- Performance reporting, account management, billing and more
- Customized fee schedules
- Easy account opening
- Home for non-VA client accounts and holdings
- Fully mobile on smartphones and tablets
- Learn more at [www.trustamerica.com](http://www.trustamerica.com)



## Who is Jefferson National?

- Flagship product: **Monument Advisor** Investment-Only Variable Annuity (IOVA)
- Designed exclusively for RIAs and fee-based advisors
- Flat \$20 per month fee (\$240 per year)\*
- No commissions\*\*
- No surrender charges
- No complex insurance guarantees
- Industry's most investment choices (nearly 380 underlying funds) †
- Low cost optimizes the full power of tax deferral
- Learn more at [www.jeffnat.com](http://www.jeffnat.com)

# TOGETHER

- Greater portfolio management options, including multiple managers/models in a single account
- Trade strategies online in a highly efficient manner
- Custom allocation models directly linked to clients' accounts
- Tax-deferred asset location to optimize tax-inefficient investments
- Fully-integrated tax-advantaged investing solution
- Ability to take advisory fee from another account—avoid 1099 and keep assets in Monument Advisor to maximize tax-deferred accumulation
- No additional cost to the advisor or client

## Who can use this new solution and when will it be available?

The fully-integrated solution will be available for all TCA RIAs and their advisors. It will be in beta mid 4Q15 and a go-live date will be communicated in the near future.

## How will the advisors' experience differ from their business with Trust Company of America today?

Advisors will continue to work with TCA for their non-VA investment accounts as they do today. The difference is that advisors will also have the option to:

- Elect to utilize the same TCA model management and trading platform for their Monument Advisor accounts.
- And, if desired, withdraw their advisor fee from one of the client's non-VA accounts held at TCA (as a non-taxable, non-1099 event).

## How will the advisors' experience differ from their business with Jefferson National today?

Advisors will continue to work with Jefferson National for most functions related to a Monument Advisor contract (e.g., opening a new contract, transferring in assets, managing beneficiaries on a contract, making deposits or withdrawals, etc.). The difference is that advisors will also have the option to:

- Elect to utilize TCA's model management and trading platform to manage the sub-accounts within the Monument Advisor contract.
- And, if desired, withdraw their advisor fee from one of the client's non-VA accounts held at TCA (as a non-taxable, non-1099 event).

## For more information...

If you have any questions, please contact your TCA representative today or email [jeffnatinfo@trustamerica.com](mailto:jeffnatinfo@trustamerica.com).

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\*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.

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

†Morningstar, 12/31/14

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.

Investors should always seek professional tax/legal advice as it pertains to the tax benefits of any product.