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://eap.folioinstitutional.com/servlets/ProcessAction/nuxeo/proxy?path=/WHITE-LABEL/sections/Public%20Content/forms/advisor/JN_Firm_Billing
   b. **Jefferson National Customer Billing Agreement**
   https://eap.folioinstitutional.com/servlets/ProcessAction/nuxeo/proxy?path=/WHITE-LABEL/sections/Public%20Content/forms/advisor/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://eap.folioinstitutional.com/servlets/ProcessAction/nuxeo/proxy?path=/WHITE-LABEL/sections/Public%20Content/forms/advisor/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.

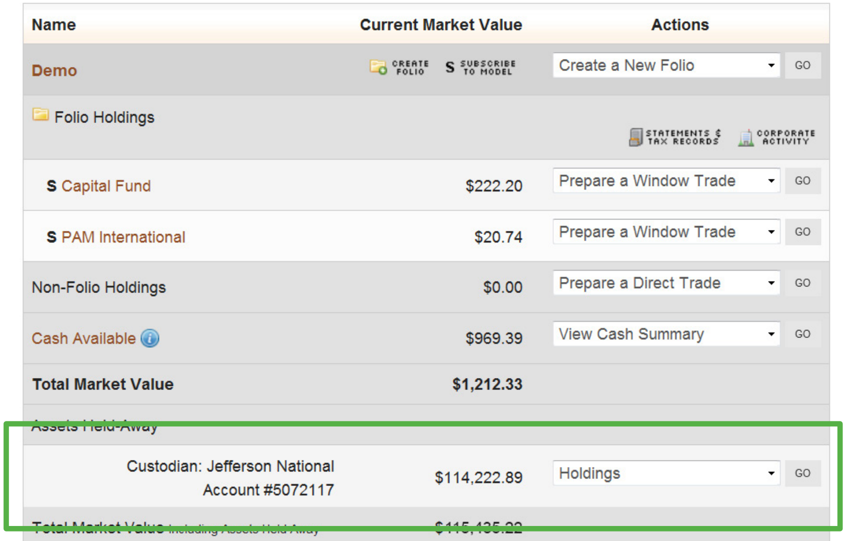
   Note that it may take up to 10 business days for the account link to be established and approved.
5. Select **Checking / Money Market** as the account type.
6. Enter 'PNC Bank' as the Bank/Firm Name.
7. Enter the Routing Number.
8. Enter the Account Number.

   *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.

Jefferson National
Firm Billing Agreement

Use this form to provide advisory fee billing instructions to Folio Institutional for assets held with Jefferson National.

Instructions

1. Complete all fields on this form for your firm. If you wish to change your firm settings, complete this form again specifying the new settings and resubmit it.
2. Once signed, submit this form to us:

Scan and Email
support@folioinstitutional.com

Fax
703-649-6288

U.S. Mail
Folio Institutional
8180 Greensboro Drive, 8th Floor
McLean, VA 22102

If you need assistance, call us at **1-888-485-3456**.

Billing Instructions

Read the important information below about the billing process for assets held with Jefferson National, and then complete the Advisor Fee section below.

1. The asset based advisor fee charged on assets with Jefferson National can be different than the rate charged on assets held at Folio Institutional, and may be set to zero. Regardless of the rate you set for your fees, Folio Institutional will charge our asset based service fees and non-asset based service fees for client assets with Jefferson National. Jefferson National will not collect fees from or remit payments to Folio Institutional.
2. Folio Institutional will debit the client's Folio Institutional account and transfer funds from it to the Advisor Firm House Account.
3. The asset based fee billing schedule (forward or arrears), frequency (monthly or quarterly), and method (wrapped or unwrapped) on accounts with Jefferson National will be the same as for the advisor firm's accounts held at Folio Institutional.
4. The asset based advisor fee for assets with Jefferson National will be the same amount for all of the accounts with Jefferson National for your firm, and will be the same for each client regardless of the asset level in the account (i.e., tiered and tapered billing are not supported).
5. If you wish to bill fees in addition to the asset based advisor fees set for your firm, complete and submit a new Billing Upload Form every billing cycle to specify additional charges for specific customer accounts with Jefferson National.
6. If you wish to bill custom fee amounts for your clients instead of a single asset based fee, complete and submit a custom Billing Upload Form for every billing cycle for all of your client accounts with Jefferson National.

Advisor Fee

- ○ Basis point fee per year to be charged on to client assets held with Jefferson National: ____________
- ○ Check here if you will provide a custom billing upload or charge fees directly from the Annuity instead of charging asset based advisory fees on the Folio Institutional platform.

I, the undersigned authorized representative of the advisor/broker firm noted below, hereby agree to the billing terms set out above.

Firm Information		
	Advisor/Broker Firm Name	Firm's Folio Institutional House Account Number
	Firm Representative Name	Firm Representative Title
	Firm Representative Signature X	Date (mm/dd/yyyy) / /

FOLIO USE ONLY		
Agreed to and Accepted by FOLIO*fn* Investments, Inc.	Folio Institutional Service Fee	Basis points per year assessed on accounts.
	Printed Name	Title
	Authorized Signature X	Date (mm/dd/yyyy) / /

Jefferson National
Customer Billing Agreement

Use this form to have your client authorize Folio Institutional to debit the designated Folio Institutional account for amounts due to pay for services for the specified Jefferson National Account.

Instructions

1. Complete all fields on this form for your firm.
2. Once signed, submit this form to us:

Scan and Email
support@folioinstitutional.com

Fax
703-649-6288

U.S. Mail
Folio Institutional
8180 Greensboro Drive, 8th Floor
McLean, VA 22102

If you need assistance, call us at **1-888-485-3456**.

Folio Institutional may charge my advisor's asset-based fees and Folio Institutional's service fees, both of which are calculated based on my assets held with Jefferson National, to my Folio Institutional account specified below. These fees will be retained by Folio Institutional and/or remitted to my advisor as applicable.

Jefferson National will in addition assess its fees from the assets I have invested in their products as outlined in any contract that I have with them.

Folio Institutional Account	Account Number	Account Type
Other Account (if applicable)	Jefferson National Account or Policy Number	

Signature(s)

I/We hereby authorize and direct Folio Institutional to debit the designated Folio Institutional account for amounts due as described above, and submit those funds to the appropriate parties to pay for advisory and reporting services for the above specified Jefferson National Account.

All account owners must sign below.

Primary Owner/Trustee	Print Name	Date (mm/dd/yyyy) / /
	Signature **X**	

Co-Owner/Trustee	Print Name	Date (mm/dd/yyyy) / /
	Signature **X**	

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Monument Advisor - Annuity Linking Request

Instructions:

Use this form to link Monument Advisor policy information to Folio Institutional for annuity reporting.
Annuity Reporting at Folio Institutional includes both policy level and sub-account level detail. Policy value will be displayed on the Folio Advisor Platform as "Assets Held Away". Policies are generally linked within 2-3 business days.

For both new and existing policies, please complete the form in its entirety and submit the form to Jefferson National either by email (ma_service_team@jeffnat.com) or fax (866-667-0563). Please note both the Annuity Policy Number and the 10-digit Folio Institutional Brokerage Account Number must be submitted for linking to occur.

> **New Policy without Policy Number:** If you are submitting this form for a new policy that has not yet been assigned a policy number, complete the entire form but leave the Annuity Policy Number *if issued* field blank. When Jefferson National receives the Monument Advisor Application and this form, they will assign a policy number and fill in the blank field for you.

Jefferson National will notify Folio Institutional of this linking request. The form does not have to be submitted to Folio Institutional.

Requestor Information:

Correspondent Firm Name:	
Requestor Name:	
Jefferson National Advisor Number:	
Requestor Phone Number:	
Requestor Email:	

Policy Information:

Annuity Policy Number *if issued*:	
Annuity Owner Name:	

Folio Information:

Folio Institutional Brokerage Account Number: (10 digit Alpha-Numeric)	

Submit Form To Jefferson National:

Email form to: ma_service_team@jeffnat.com   **Fax Form to: 866-667-0563**

For Internal use only: JN ID# **4700944** – notify support@folioinstitutional.com of linking request