

# Disclosures

Variable Annuities are suitable for long term investing, particularly for retirement. Guarantees or ratings are based on the claims paying ability of the issuing insurance company. There are fees and charges associated with VA's including mortality and expense charges, administrative fees, and annual contract fees. Withdrawals of earnings will be subject to income tax and possible federal tax. Surrender charges may apply for early withdrawal. Investment options may be restricted with living benefits riders. See prospectus for more details.

For more information about any 529 college savings plan, contact the plan provider to obtain a Program Description, which includes investment objectives, risks, expenses, and other information; read and consider it carefully before investing. If you are not a taxpayer of the state offering the plan, consider before investing whether you or the designated beneficiary's home state offers any state tax benefits.

An ETF is an investment fund traded on stock exchanges, much like stocks. Like stocks, ETFs are subject to market volatility. When buying or selling an ETF, you'll pay or receive the current market price, which may be more or less than net asset value.

Investments mentioned may not be suitable for all individuals. Consult your financial professional before making any investment decision.

Risks in commodities investing are subject to world events, liquidity, shifting market preferences, trade signal disruption, and many other things that cannot be successfully predicted, but do have a significant impact on your future results.

Hedge funds are speculative in nature and may use leverage or other aggressive investment practices. As a result, their returns may be highly volatile, and you may lose all or a portion of your investment in the fund.

Any tax statements contained herein were not intended or written to be used, and cannot be used, for the purpose of avoiding U.S. federal, state, or local tax penalties. If you require specific advice, please consult a tax professional.

A Mutual Fund is an open-ended fund operated by an investment company which raises money from shareholders and invests in a group of assets, in accordance with a stated set of objectives.

You should consider the investment objectives, risks, and charges and expenses of the Jefferson Annuity carefully before investing. The prospectus contains this and other information about the annuity. You may obtain a prospectus by calling 1-866-667-0564 or visiting the website at <http://www.jeffnat.com>. You should read the prospectus carefully before investing.