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BTS Tactical Fixed Income VIT Now Added to Jefferson National's Investment-Only Variable Annuity Platform

Fixed-income solutions for tax-advantaged investing

LEXINGTON, MA, November 10, 2015 – A variable insurance trust (VIT) version of [BTS Asset Management's](#) flagship tactical fixed-income product is now available via Jefferson National's Monument Advisor, the industry's firstⁱ Flat-Feeⁱⁱ, Investment-Only Variable Annuity (IOVA). Jefferson National's Monument Advisor is a leading tax-advantaged investing platform designed for Registered Investment Advisors (RIAs) and fee-based financial advisors to help their clients build more wealth through the power of tax deferral.

"Jefferson National's platform offers financial advisors a unique way to put our strategy to work for clients. We see the potential tax advantages to clients as a way to augment the value of a tactical approach," said Isaac Braley, President of BTS Asset Management.

BTS offers its flagship tactical fixed-income strategy to advisors in a variety of formats, including separate accounts, the BTS Tactical Fixed Income Fund (NASDAQ: BTFAX), and through variable annuities.

"Our objective is to ensure convenient access to this tactical approach as more and more advisors recognize the importance of fixed-income strategies that emphasize downside protection. We are excited about the opportunity of having our strategy added to Jefferson National's Monument Advisor," said Vilis Pasts, Chairman and Director of Research at BTS. "We look forward to a long-term partnership and helping their advisors during difficult markets."

Said Laurence Greenberg, President of Jefferson National, “Advisors have serious concerns about the prospect of lower returns for traditional fixed income, as rates are poised to rise from historically low levels. BTS Tactical Fixed Income attempts to address this head on by tactically allocating among different fixed income asset classes, seeking to capture higher returns with less risk than traditional strategies.”

About BTS Asset Management

Founded by [Vilis Pasts](#) in 1979, [BTS Asset Management](#) is one of the oldest risk managers, managing traditional assets with a nontraditional approach. BTS has a multi-year track record in tactical fixed income and equity management. Our goal is to find opportunities with the potential to take advantage of rising markets while working to manage losses during downturns. BTS seeks to preserve capital; aims to offer downside protection and upside potential; and strives to reduce volatility while delivering consistent long-term returns.

About Jefferson National

[Jefferson National](#) is a recognized innovator of a leading tax-advantaged investing platform for RIAs, fee-based advisors and the clients they serve. Trusted partner to a network of 3,000 advisors, Jefferson National provides greater efficiency, transparency and choice through an adaptable technology platform, award-winning distribution strategy and cost-effective servicing capabilities. Named the industry “Gold Standard” and winner of more than 45 industry [awards](#), including the DMA 2010 Financial Services Company of the Year. The company serves advisors and clients nationwide, through its subsidiaries Jefferson National Life Insurance Company and Jefferson National Life Insurance Company of New York. To reach our advisor support desk, please call 1-866-WHY-FLAT (1-866-949-3528). To learn more, please visit www.jeffnat.com.

IMPORTANT DISCLOSURES

Mutual funds involve risk, including possible loss of principal.

The Fund may invest in derivatives. Even a small investment in options may give rise to leverage risk, and can have a significant impact on the Fund’s performance. Derivatives are subject to credit risk and liquidity risk. The Fund invests in fixed income securities, derivatives on fixed income securities or Underlying Funds that invest in fixed income securities. The value of the Fund will fluctuate with changes in interest rates. Defaults by fixed income issuers in which the Fund invests could also harm performance. Lower quality bonds known as “high yield” or “junk” bonds, present greater risk than bonds of higher quality, including an increased risk of default. An economic downturn or period of rising interest rates could adversely affect the market for these bonds and

reduce the Fund's ability to sell its bonds. The lack of a liquid market for these bonds could decrease the Fund's share price.

Investors should carefully consider the investment objectives, risks, charges, and expenses of the BTS Tactical Fixed Income VIT Fund. This and other information about the Fund is contained in the prospectus and should be read carefully before investing. The prospectus can be obtained on our web site, www.btsfunds.com, by calling toll free 1-877-287-9820 (1-877-BTS-9820), or by calling your financial representative. The BTS Tactical Fixed Income VIT Fund is distributed by Northern Lights Distributors, LLC, Member FINRA/SIPC. BTS Asset Management, Inc is not affiliated with Northern Lights Distributors, LLC.

An investor should carefully consider the investment objectives, risks, charges and expenses of the investment before investing or sending money. The contract prospectus and underlying fund prospectuses contain this information. For a prospectus containing this and additional information, please contact your financial professional. Read it carefully before investing. The summary of product features is not intended to be all-inclusive. Restrictions may apply. The contracts have exclusions and limitations, and may not be available in all states or at all times.

Variable annuities are investments subject to market fluctuation and risk, including possible loss of principal. Your units, when you make a withdrawal or surrender, may be worth more or less than your original investment.

Variable annuities are long-term investments to help you meet retirement and other long-range goals. Withdrawal of tax-deferred accumulations are subject to ordinary income tax. Withdrawals made prior to age 59 ½ may incur a 10% IRS tax penalty. Jefferson National does not offer tax advice.

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. Mentions of 'Monument Advisor' refer also to Monument Advisor of New York.

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ⁱ Mogel, Gary S. (2005, June 6), Flat-fee variable annuity makes its debut. *Investment News*. Retrieved from <http://www.investmentnews.com/article/20050606/SUB/506060708>

ii 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.

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