

ADVISOR AUTHORIZATION AGREEMENT

This form must be completed for each variable annuity account under advisory management. NOTE: If more than one advisor (or TPIA) is directly advising an account, a separate form should be submitted for each.

Agreement

1. General/Transfer Authorization

Each advisor executing this Agreement below, either as an individual, partnership, corporation or other business entity, along with the employees that act on its behalf (including without limitation any third party investment advisor or sub-advisor) (the "Advisor"), is licensed with all applicable regulatory authorities necessary to provide the services it is providing related to the Account(s) (as defined below). Owner hereby (i) authorizes Company to release information regarding Owner's annuity Account(s) or the Account(s) to be issued pursuant to applications enclosed herewith (collectively, the "Account(s)") to Advisor; (ii) designates Advisor as Owner's advisor and attorney-in-fact (with full power to select third party investment advisors, sub-advisors and asset allocation model managers); and (iii) instructs Company to comply with written, telephone, faxed or online financial or non-financial instructions from Advisor without obtaining Owner's approval, counter-signature or co-signature. Any contractual limitations applicable to the Owner relating to instructions for the Accounts apply to the Advisor to the same extent as they apply to the Owner.

2. Payment of Advisory Fees

Owner hereby authorizes Company to act upon instructions, if any, from Advisor to pay from the Account(s) the advisory fees charged by Advisor (or asset allocation model manager) pursuant to a written advisory agreement between Owner and Advisor. Company has no responsibility or liability to determine that instructions received from Advisor are in compliance with such agreement. The Company is not responsible for verifying that the amount of fees charged is as set forth in any agreement between the Owner and Advisor or asset allocation model manager. The payment of such fees will be treated as a withdrawal under the terms of the Account. Owner acknowledges that a withdrawal from the Account to pay such fees may incur a withdrawal charge, if applicable, during the surrender charge period defined in the Account, and thus may require Company to liquidate a larger dollar amount than the advisory fees. Owner further acknowledges that withdrawals may negatively impact any guarantees associated with certain optional benefit riders and that Owner should consult their Advisor about the overall impact of withdrawals on the Account.

All the parties hereto agree that, unless the box related to fees is checked in the signature block below, the Account shall be liable for the payment of Advisor's, and/or asset allocation model fees. The Company will periodically deduct proceeds from the Account to pay such fees as instructed.

Advisor agrees that such fees shall only be for investment advisory services related to the Account and shall comply in all respects with applicable law. If the Account is not the source for payment of the Advisor's fees or if no Account value is available for withdrawal, the Company will not separately bill the owner, and Advisor is responsible for separately collecting Advisor's fees from Owner. If the money market is chosen and funds are not available, fees will be pulled pro rata as the default. Systematic fees will be executed on the last calendar day of each month-end/quarter-end. Any recurring systematic fees billed in arrears will be prorated and paid upon surrender or annuitization of the Account, or removal of Advisor from the Account.

3. Term/Assignability/Conflict Agreements

- a. This Agreement shall remain in full force and effect until the earlier of (1) Company receives written notice of its termination from Owner or Advisor or (2) the Company receives notification of death of the Owner. Company may, in its sole discretion, terminate the Agreement at any time.
- b. This Agreement may not be assigned or transferred by Owner or Advisor. Company may assign this Agreement to its successor in interest under the Account(s).
- c. Owner and Advisor acknowledge that they have entered into other agreements relating to investment advisory services; however, it is agreed that in the event any terms of such other agreements conflict with the terms of this Agreement, then the terms of this Agreement shall control.

4. Federal Tax Status

Investment advisory fees paid directly from a non-qualified annuity account to an investment advisor are considered a withdrawal, may be taxable and are reportable to the IRS. A 1099R will be issued to the owner of a non-qualified account in the year the investment advisory fee is withdrawn from the account. Furthermore, if the owner of a non-qualified annuity account is under age 59 1/2, a 10% penalty for early withdrawal may be assessed by the IRS. Any distribution processed on the last business day of the year will not be reported in the current tax year. Investment advisory fees paid directly from a qualified annuity account or annuity issued in connection with an Individual Retirement Account/Annuity (IRA) to an investment advisor are not taxable withdrawals from the account.

Important Notice About Partial Section 1035 Exchanges and Split Annuities The Internal Revenue Code permits a taxpayer to transfer an annuity contract from one insurance company to another without recognizing a taxable event. The Internal Revenue Service (IRS) has permitted exchanges of a partial portion of an annuity Account to another company without recognizing a taxable event. The IRS has also allowed a single annuity to be split into two new annuities through such a tax-free exchange. However, the IRS has issued Rev. Proc. 2011-38 that indicates, in the case of a Non-Qualified Account, if a withdrawal is taken from either the existing or new Account(s) within the 180 day period following a partial 1035 exchange, adverse tax consequences will result. In such a case, the partial 1035 exchange will not receive tax-free treatment and the exchange will be retroactively treated as a taxable withdrawal (on the lesser of the earnings in the original Account or the amount exchanged). By signing this form, you agree and understand that Jefferson National and its affiliates shall not be held responsible for any adverse tax consequences or rulings resulting from such a partial 1035 exchange.

5. Disclaimer/Indemnification

Company will not follow requests or instructions from Advisor until it has received this Agreement signed by all parties and will cease following instructions once Company has been notified of Owner's death or this Agreement is otherwise terminated. Company has no responsibility or liability to determine the frequency, accuracy, suitability or reasonableness of any instruction from Advisor or to advise the Owner with respect to the terms of any underlying agreement with the Advisor. Company does not make any representation or warranty, by accepting instructions or by executing this Agreement or otherwise, concerning the tax treatment of payment of fees under Federal tax law, or otherwise. Furthermore, Company has no responsibility or liability for any taxes, penalties and/or interest that may be assessed by the Internal Revenue Service or other administrative tribunal or court arising out of this Agreement, including any amounts relating to taxes that may be due by the Advisor in relation to the fees. Owner hereby agrees to indemnify and hold Company, its directors, officers, employees, affiliates and agents, harmless from and against any and all claims, losses, liabilities or damages, costs or expenses, including but not limited to taxes, penalties, interest and/or reasonable attorney's fees (individually and collectively referred to as "Loss") arising out of any Advisor instructions pertaining to the Account(s). Company is not responsible and has no liability for any Loss incurred by Owner as a result of the transactions contemplated by this Agreement except in the event that Owner suffers any such Loss as a result of the willful misconduct of Company in processing instructions given by Advisor.

In Witness Whereof, this Agreement has been executed as of the latest date set in following certification.

Advisor Acceptance Agreement - Please Print

Please note, if the Advisor is with a Broker Dealer, fees must be paid to the Broker Dealer unless a Waiver is provided from the Broker Dealer.

Name of Advisory Firm		SSN/EIN	
Name of Advisor		SSN/EIN	
Address	City	State	Zip
Email		Phone	
Advisor/Firm Authorized Signature X		Date	

If you will be compensated by charging a fee based on a percentage of the contract's value, please visit the account management section of the jeffnat.com website to set up and manage those fees. If you intend to withdraw fees from this account via EFT, please attach a voided check or Authorized EFT Certification Letter, unless the information has been previously provided. If information has not been provided prior to a fee being processed, it will be processed as a check

Check (if applicable): I do not intend to withdraw fees from this Contract.

Owner Acceptance Agreement

Name of Owner (<i>Print name</i>)	SSN/EIN	Account Number (<i>if available</i>)
Owner Signature X	Date	
Name of Joint Owner (<i>Print name</i>)	SSN/EIN	
Joint Owner Signature X	Date	

Jefferson National Life Insurance Company

President X	Secretary X
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Third Party Investment Advisor Certification - Please Print

Name of Third Party Administrator		SSN/EIN	
Address	City	State	Zip
Email		Phone	
TPIA Authorized Signature X			

If the Investment Advisor will be compensated by charging a fee based on a percentage of the contract's value, please visit the account management section of the jeffnat.com website to set up and manage those fees. If you intend to withdraw fees from this account via EFT, please attach a voided check or Authorized EFT Certification Letter, unless the information has been previously provided. If information has not been provided prior to a fee being processed, it will be processed as a check.

Check (if applicable): I do not intend to withdraw fees from this Contract.