



REVOL ONE
FINANCIAL

Your Annuity, Your Way™

DirectGrowth Multi Year Guarantee Annuity™



Speed. Simplicity. Flexibility.

Revol One Financial® is the marketing name for Revol One Insurance Company. Revol One Insurance Company is responsible for its own financial and contractual obligations. Revol One Insurance Company is not authorized to conduct business in the state of New York.

Not FDIC/NCUA Insured • May Lose Value • Not Bank/CU Guaranteed • Not a Deposit • Not Insured by Any Federal Government Agency

A Straightforward Experience that Puts the Power of Growth in Your Hands

What is a Multi Year Guarantee Annuity (MYGA)?

A Multi Year Guarantee Annuity, often referred to as a MYGA, is a fixed annuity designed for long-term financial goals. Your principal grows tax deferred with a guaranteed fixed interest rate for your chosen term. With a MYGA, you also have the option to receive a guaranteed income stream.

Benefits of DirectGrowth MYGA

→ Guaranteed rates

Your fixed interest rate is guaranteed for the period you select: 3, 5, 7 or 10 years. Choose the interest guarantee period that fits into your personal financial plan. (Interest rates are annual effective rates and are compounded daily.)

→ Death benefit

A death benefit equal to the Cash Surrender Value (or Guaranteed Minimum Cash Surrender Value, if greater) is available to your beneficiary upon your death.*

→ Principal protection

Your principal and interest earnings are protected, regardless of what happens in the markets.

→ Tax deferred growth

100% of your Accumulation Value typically grows tax deferred; taxes on growth are not paid until you withdraw your funds.

The Power of Tax Deferral

Accelerated Growth Through Compounding

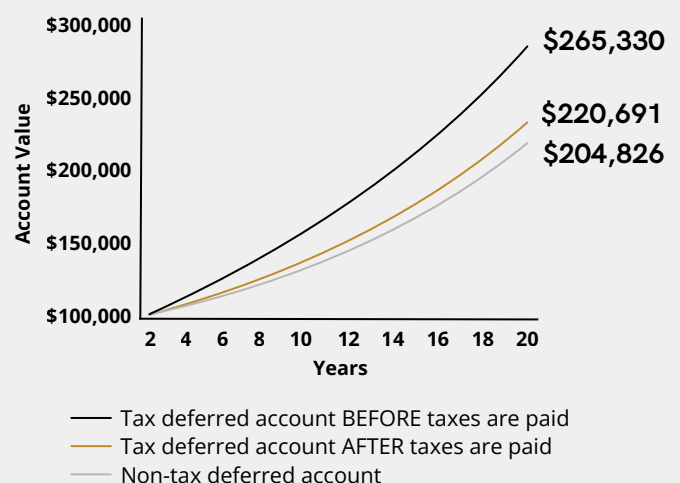
Because interest earnings are reinvested without taxation until withdrawn in a tax deferred product, you have the potential for more money to compound and grow over time. When you do withdraw funds, your account may be larger compared to an account that does not offer tax deferral.

Potential Tax Savings at Retirement

When you are ready to access your funds, such as in retirement, you may find yourself in a lower tax bracket than you are today. That means you could pay less in taxes, keeping more of your hard-earned money.

This hypothetical example shows the power of tax deferral by comparing the value of \$100,000 earning a 5% rate of return in a non-deferred taxable account versus a tax-deferred account over 20 years. It assumes a 27% annual tax rate and no withdrawals or surrender charges were applied.

This example is for illustrative purposes only. It does not reflect the outcome of any actual person. Individual results may vary. This material should not be considered, and does not constitute, investment, legal or tax advice or recommendations. Revol One Insurance Company is not acting in any fiduciary capacity with respect to any annuity contract.



*Cash Surrender Value is the Accumulation Value less surrender charges and taxes payable but not previously deducted plus any Market Value Adjustment (MVA). The MVA may be positive or negative.



Enhanced Flexibility and Protection for the Unexpected

Consider adding an optional product rider to your DirectGrowth MYGA. Your guaranteed fixed interest rate will vary depending on the rider(s) you select. Please review the rate sheet for current rates.

Free Partial Surrender Rider

You can withdraw up to the greater of:

- Your interest earnings potential each year (based on your Accumulation Value at the start of the year multiplied by the guaranteed fixed interest rate)
- Your Required Minimum Distribution amount (RMD)

Enhanced Death Benefit Rider*

With the Enhanced Death Benefit Rider, the Death Benefit equals the Accumulation Value, not the Cash Surrender Value. This means Surrender Charges and Market Value Adjustments (MVAs) are waived upon payment of a Death Benefit.

When the Enhanced Death Benefit Rider is elected, the Nursing Home⁽³⁾ and Terminal Illness Riders⁽⁴⁾ are automatically added to your annuity. These Riders waive Surrender Charges and MVA if you need Nursing Home care or are diagnosed with a Terminal Illness, according to the terms and conditions of the Riders.

*For contracts with Joint Owners, the Enhanced Death Benefit rider is triggered after the last surviving owner's death, the Terminal Illness Rider is triggered when the last surviving owner is diagnosed with a terminal illness, and the Nursing Home Rider is triggered upon first instance of an owner being confined to a nursing home.

If the owner is a trust, the Enhanced Death Benefit rider is triggered after the last surviving annuitant's death, the Terminal Illness Rider is triggered when the last surviving annuitant is diagnosed with a terminal illness, and the Nursing Home Rider is triggered upon first instance of an annuitant being confined to a nursing home.

Surrender Charges

If, before the Surrender Charge period ends, you surrender your annuity or take withdrawals in excess of the Free Partial Surrender amount, a Surrender Charge may apply and reduce the amount you receive.

Surrender Charge Schedule											
Policy Year	1	2	3	4	5	6	7	8	9	10	11
3-year period	9%	8%	7%	0%							
5-year period	9%	8%	7%	6%	5%	0%					
7-year period	9%	8%	7%	6%	5%	4%	3%	0%			
10-year period	9%	8%	7%	6%	5%	4%	3%	2%	1%	0.9%	0%

State variations may apply.

A new Surrender Charge schedule will apply to a renewal. Upon renewal, there are no Surrender Charges during the first 30 days of a subsequent Interest Guarantee Period.

Renewal Options*

At the end of each Interest Guarantee Period, you may elect to continue the contract with:

- A new Interest Guarantee Period equal to your Initial Interest Guarantee Period, with a new interest rate (this is the default if you do not make an election after your Initial Interest Guarantee Period).
- A new Interest Guarantee Period that is different than your Initial Interest Guarantee Period, with a new interest rate.
- Daily fixed interest credited at a rate declared annually by us. No Surrender Charges or MVA will apply (this is the default if you do not make an election after the second, or any subsequent Interest Guarantee Periods).

Market Value Adjustment (MVA)

The DirectGrowth MYGA comes with a MVA. The MVA applies only when the Surrender Charge applies. The MVA could increase or decrease the amount you receive from full or partial surrenders, depending on certain market interest rates. (Please review your contract for complete details.)

- If certain interest rates decrease, the MVA will be positive. **A positive MVA increases the withdrawal amount or Cash Surrender Value.**
- If certain interest rates increase, the MVA will be negative. **A negative MVA decreases the withdrawal amount or Cash Surrender Value.**
- The Cash Surrender Value will never be less than the Guaranteed Minimum Cash Surrender Value.

*Interest Rates may change upon renewal.

Product features at a glance

Guarantee Periods	DirectGrowth offers Guarantee Periods of 3, 5, 7 and 10* years. Your fixed rate is set at the start of your Contract and is guaranteed for its full term.
Issue Ages	0-85 (Qualified funds) 0-90 (Non-Qualified funds)
Minimum Premium	\$25,000 (Qualified and Non-Qualified funds)
Maximum Premium	\$1,000,000 (higher amounts will be considered and require company approval)
Funds Accepted	Non-Qualified, Roth IRA, Traditional IRA
Annuitization and Payment Options	<ul style="list-style-type: none"> • Life with 5-Years Period Certain • Life with 10-Years Period Certain • 5-Years Period Certain • 10-Years Period Certain • Annuitization Value applied to annuitization. The Annuitization Value before annuity payments begin equals the Accumulation Value less any Surrender Charges and taxes payable but not previously deducted.
Maximum Annuitization Age	100 years
Free Partial Surrenders ⁽¹⁾	Available if the optional Free Partial Surrender Rider is elected
RMDs	Available without penalty if the optional Free Partial Surrender Rider is elected
Terminal Illness ⁽²⁾⁽⁴⁾ and Nursing Home ⁽²⁾⁽³⁾ Riders	<p>Included if the optional Enhanced Death Benefit Rider is elected.</p> <ul style="list-style-type: none"> • Surrender Charges and MVA will be waived if one of the following events occurs: <ul style="list-style-type: none"> ◦ Contract Owner is confined to a nursing home for at least 90 consecutive days on or after the Issue Date ◦ Contract Owner is confined for a total of at least 90 days if there is no more than a 6-month break in the confinement and the confinements are for related causes ◦ Contract Owner becomes terminally ill and is not expected to live more than 12 months
Death Benefit	<ul style="list-style-type: none"> • Base Death Benefit – Cash Surrender Value (or Guaranteed Minimum Cash Surrender Value, if greater) • Enhanced Death Benefit Rider – Accumulation Value (or Guaranteed Minimum Cash Surrender Value, if greater). No Surrender Charge or MVA will be applied
Free Look Period	30 days
Renewal Process	The Contract Owner will be sent a notification at least 15 days prior to the end of each Interest Guarantee Period with renewal options.

*A 10 year period is not available in all states.

Important Information

⁽¹⁾**If the Free Partial Surrender Rider is elected, the Free Partial Surrender Amount** is equal to the Accumulation Value at the beginning of the Contract Year multiplied by the guaranteed fixed interest rate, less any prior partial surrenders made during the Contract Year. No Surrender Charges or Market Value Adjustments will be applied for any partial surrenders necessary to meet IRS RMD rules for tax qualified contracts if this rider is selected. If you withdraw an amount more than this Free Partial Surrender Amount, you may be subject to Surrender Charges and MVAs. Withdrawals of taxable amounts are subject to ordinary income tax and may be subject to a 10% federal income tax penalty if taken before age 59½.

⁽²⁾**The Terminal Illness Rider and Nursing Home Rider** are NOT long-term care insurance nor a substitute for such coverage. Riders may not be available in all states. Please see the contract for more information.

⁽³⁾**Additional information about the Nursing Home Rider:** First confinement must begin on or after the Issue Date. We must receive the withdrawal request and proof satisfactory to us at our Home Office after the Benefit Eligibility Date and either while the Owner is confined or within 90 days after such confinement. Confinement in a Nursing Home must be prescribed by a Qualified Physician and must be Medically Necessary. The Owner must have been the Owner of the contract continuously since the Issue Date, or a spousal Beneficiary who continued the Contract under the Settlement Options in the Contract. For contracts with Joint Owners or Joint Annuitants, the Nursing Home Rider is activated upon first instance of an owner being confined to a nursing home. State variations may apply. Please read your Contract for details.

⁽⁴⁾**Additional information about the Terminal Illness Rider:** A Qualified Physician must certify to the Owner's illness or injury and life expectancy, and that the Owner had not been diagnosed with the terminal condition as of the Issue Date. The Owner must have been the Owner of the contract continuously since the Issue Date or a spousal Beneficiary who continued the Contract under the Settlement Options in the contract. For contracts with Joint Owners or Joint Annuitants, the Terminal Illness Rider is activated when the second owner (or Annuitant) is diagnosed with a terminal illness.

State variations may apply. Please read your Contract for details.

Guarantees are subject to the financial strength and claims-paying ability of Revol One Insurance Company and subject to the terms and conditions of the product. Surrender and withdrawal charges may apply. Withdrawals and surrenders are subject to federal and state income tax and may be subject to an IRS penalty if taken prior to age 59 ½.

This material is intended to provide educational information regarding the features and mechanics of the product. The contract associated with the product will contain actual terms, definitions, limitations, and exclusions that apply. This material should not be considered, and does not constitute, investment, legal or tax advice or recommendations. Revol One Insurance Company is not acting in any fiduciary capacity with respect to any annuity contract.

The information cannot be used or relied upon for the purpose of avoiding IRS penalties. These materials are not intended to provide tax, accounting or legal advice. As with all matters of a tax or legal nature, you should consult your tax or legal counsel for advice.

DirectGrowth™ MYGA is issued by Revol One Insurance Company, 11259 Aurora Avenue, Urbandale, Iowa 50322. DirectGrowth™ MYGA is available in most states with Contract number ICC24-RO-DTCM, ICC24-RO-DTCMSCH and other related forms. Products and features are subject to state variations and availability. Read the contract for complete details.



At Our Core

We empower individuals and families to sprint into retirement with unwavering confidence. With features that can help supplement income, provide tax deferred growth, and create a legacy for loved ones, a fixed annuity can be an agile companion in your financial plan.

Founded in 1980, Revol One Financial is a Michigan-domiciled life insurance company with insurance licenses in 49 states. Revol One Financial administrative offices are in Urbandale, Iowa.

At Revol One Financial, we take pride in our unwavering commitment to deliver on every service interaction with financial professionals and their clients, providing superior speed and accuracy to deliver a seamless personalized experience.

AM Best Rating



**AM Best⁽¹⁾
Outlook- Positive**

"AM Best assigned a Financial Strength Rating of B++ (Good) and a Long-Term Issuer Credit Rating of "bbb" (Good) to Revol One Insurance Company (Revol One Financial) (Spring Lake, MI, with administrative offices in Urbandale, IA). The outlook assigned to these Credit Ratings (ratings) is positive. The ratings reflect Revol One Financial's balance sheet strength, which AM Best assesses as strong, as well as its adequate operating performance, limited business profile and appropriate enterprise risk management." Source: AM Best press release

⁽¹⁾As of March 27, 2025. For the latest Best's Credit Rating, access www.ambest.com.

Revol One Financial Administrative Offices

11259 Aurora Ave., Urbandale, Iowa 50322

1-800-701-4250 | RevolOneFinancial.com



REVOL ONE
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BonusRev™ 10 Year Fixed Index Annuity Product Highlights

Fast. Flexible. Designed To Move.



Why BonusRev FIA?

→ **Immediate Growth Potential with Two Premium Bonus Rider Options, subject to vesting schedules**

- Core 16% Premium Bonus*
- Max 22% Premium Bonus*

→ **S&P 500® and S&P 500® Dynamic Intraday TCA Index Strategy Options**

→ **Flexible Lock-In Options**

- Manually lock in the current index crediting rate
- Set an Automatic Upper or Lower Lock threshold

→ **Liquidity when life happens – available at contract issue**

- Free Partial Surrenders annually
- Full Accumulation Value for Nursing Home Confinement or Terminal Illness (See page 5 for details.)

FOR FINANCIAL PROFESSIONAL USE ONLY. NOT FOR USE WITH THE PUBLIC.

Guarantees are subject to the financial strength and claims-paying ability of Revol One Insurance Company and subject to the terms and conditions of the product. Surrender Charges may apply.

*Premium Bonus rates stated above are for issue ages 0-70. The Premium Bonus rates will be lower for issue ages 71-85. Premium Bonuses are subject to a vesting schedule. Premium Bonus percentages are subject to change at any time prior to Contract Issue in the discretion of Revol One Financial. The rate declared in the Contract will not change. Please contact Revol One Financial for the most up to date terms, conditions and rates.

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REVB(2)-MKTG-0126

Compare The Two Premium Bonus Rider Options

The Premium Bonus option selected affects key rate and liquidity features, helping to tailor the annuity to clients' goals. The table below highlights the features included with each Premium Bonus option.

Core Premium Bonus		Max Premium Bonus
Premium Bonus Percentage*	16%: issue ages 0-70 11%: issue ages 71-85	22%: issue ages 0-70 15%: issue ages 71-85
Rates	Core Fixed, Cap and Participation Rates	Higher Fixed, Cap and Participation Rates
Free Partial Surrenders	10% of initial Premium annually, available at Contract Issue	10% of initial Premium annually, available at Contract Issue PLUS cumulative carryover up to 20%. Unused Free Partial Surrender Amounts from a given Contract Year can be carried over to the next Contract Year, up to the maximum cumulative Free Partial Surrender Amount of 20% for a given Contract Year.
Annual Product Fee	None	0.95% of the Accumulation Value, charged annually.** However, you are guaranteed to receive at least your initial Premium plus the Premium Bonus amount if you surrender the Contract any time after the Surrender Charge Period, even if no interest credits are applied.



Note: Annuities with certain features, including a Premium Bonus, may offer higher or lower parameters on applicable index options, such as cap and participation rates, than annuities that do not have these features. Over time, the amount of the bonus or other features may be offset by these different parameters.

*Premium Bonus percentages are subject to change at any time prior to Contract Issue in the discretion of Revol One Financial. The rate declared in the Contract will not change. Please contact Revol One Financial for the most up to date terms, conditions and rates.

**The Annual Product Fee is deducted on the first anniversary and every anniversary date thereafter. If surrender, annuitization or death occurs on any day other than the Contract Anniversary, a prorated portion of the Annual Product Fee will be deducted at that time. A prorated portion of the Annual Product Fee also applies to any partial surrenders taken during each year. The fee percentage is subject to change at any time prior to Contract issue in the discretion of Revol One Financial.

Guarantees are subject to the financial strength and claims-paying ability of Revol One Insurance Company and subject to the terms and conditions of the product. Surrender Charges may apply.

Take Control Of Index Performance With The Index Lock Rider

Locking in the Index Crediting Rate

There are 3 ways to lock in the crediting rate.

- 1 Manually lock in the current index crediting rate**
Lock in the index crediting rate on the current date.
- 2 Set an Automatic Upper Lock threshold**
Set an upper lock threshold that activates an automatic lock once the index value supports an index crediting rate at or above the threshold level set. For example, an upper threshold could be set to lock in the index crediting rate on the first day the index value supports a crediting rate of 10% or more.
- 3 Set an Automatic Lower Lock threshold**
If the current index value supports a positive index crediting rate, clients can also set a lower lock threshold. This threshold automatically locks in the index crediting rate on the first day in which it would be at or below the threshold level set. For example, if the current index value supports an index crediting rate of 9%, a lower threshold could be set at 8% so the crediting rate locks on the first day the index value would produce an index crediting rate of 8% or less.

Important notes

- The Lock may be exercised once per index strategy term for the Par Rate, Par After 5% and Par After 10% Index Strategy Options. Multiple Lock requests may be submitted; however, once the Lock is activated, no additional Lock requests may be made for that specific index strategy and term.
- Funds allocated to the Fixed, Cap Rate and Guaranteed Cap Rate index Strategy Options are not eligible to use the Index Lock Rider.
- Lock requests (Manual or Automatic) must be received by Revol One Financial in good order before market close (typically, but not always, 3:00 p.m. CT) to be effective that day.
 - Requests received after market close will be effective on the next market day.
 - Manual Locks activate on the day the request is effective.
 - Automatic Locks activate on or after the request effective date, when the lock terms are met. Automatic Lock requests may be canceled prior to activation and will expire at the end of the strategy term if not activated.
- Once a Lock is activated, the locked index value becomes the ending index value for the current index strategy term, cannot be changed and will be used to calculate the index crediting rate at the end of the term.
- The Lock is activated based on the closing value, not the intraday value. A Lock will NOT be activated if a threshold is reached intraday, but not at the close.
- For the next index strategy term, the beginning index value will be the actual index value at the end of the previous strategy term — not the locked-in value.

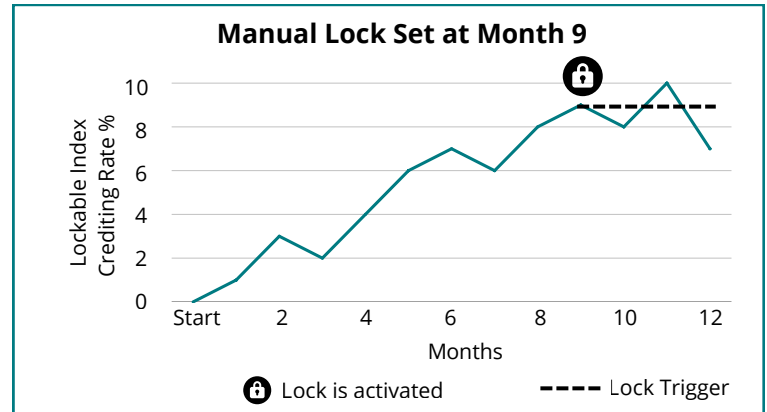
Lock In Options Designed To Capture And Protect Index Gains

Here's How it Works

Manual Lock: 9% Index Return Secured at Month 9

In this hypothetical example, a Manual Lock is activated in Month 9 when the index crediting rate reaches 9%.

Once the Lock is set, the crediting rate for the entire term is based on the 9% rate, even if the crediting rate rises or falls in later months.

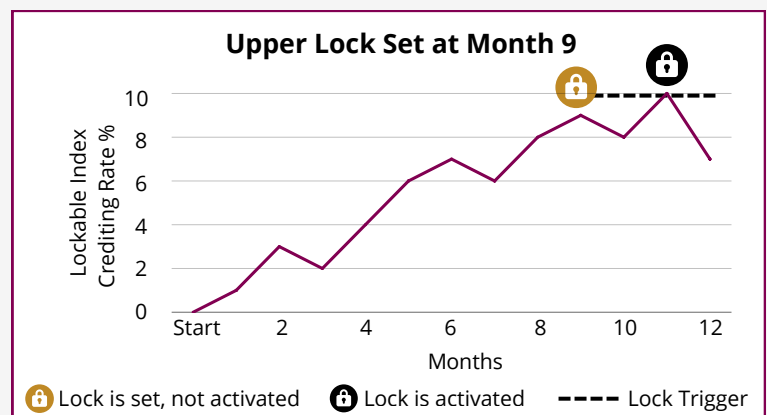


Upper Lock: 10% Index Crediting Rate Secured After Index Rises

This option captures gains when the index rises to a predetermined target.

In this example, an Auto Upper Lock threshold of 10% is established in Month 9, when the lockable index crediting rate is 9%.

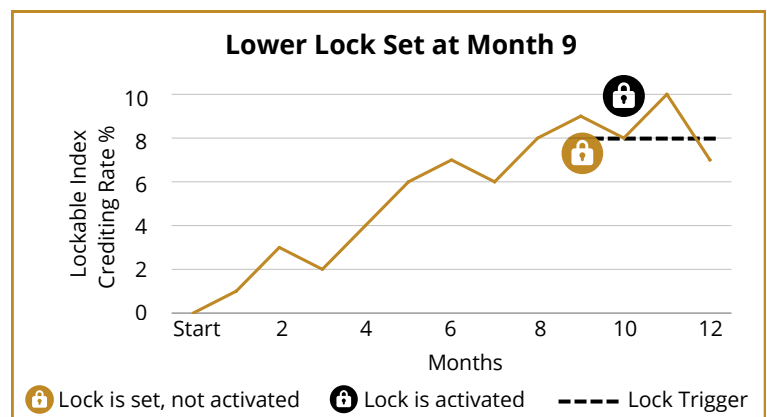
When the lockable index crediting rate increases to 10% in Month 11, the Lock activates automatically and the index crediting rate will be 10% at the end of the term, regardless of subsequent index movement.



Lower Lock: 8% Index Crediting Rate Secured After Index Decline

This option protects gains during market declines. In this example, an Auto Lower Lock threshold of 8% is set in Month 9, when the lockable index crediting rate is at 9%.

When the lockable index crediting rate declines to 8% in Month 10, the Lock activates automatically and the index crediting rate will be 8% at the end of the term, regardless of subsequent index movement up or down.



These examples are hypothetical and for illustrative purposes only. It does not reflect the outcome of any actual person. Individual results may vary.

BonusRev™ 10 Product Highlights

Product features at a glance

Issue Ages	0 - 85 (Qualified and Non-Qualified)
Annuitization	<p>Annuitization occurs on the first Contract Anniversary in which the Annuitant is age 115 (or older of the Annuitants if Joint Ownership).</p> <p>For Contracts issued in Group A States: Annuitization is also available at any time and the Annuitization Value is the Cash Surrender Value.*</p>
Minimum Premium	\$10,000 (Qualified and Non-Qualified)
Maximum Premium	\$1,000,000 (higher amounts will be considered and require company approval)
Premium Bonus	A Premium Bonus is added directly to your Accumulation Value, subject to a vesting schedule. Choose between two Premium Bonus Rider options that align with your goals for growth and flexibility.
Fixed Strategy Option	Yes. Minimum credited rate of 0.10% annually
Indexed Interest Options	<p>Index Strategies: S&P 500®, S&P 500® Dynamic Intraday TCA</p> <p>Index Strategy Options:</p> <ul style="list-style-type: none">• 1 Year Point-to-Point Cap Rate⁽¹⁾• 1 Year Point-to-Point with 5 Year Guaranteed Cap Rate⁽²⁾• 1 Year Point-to-Point Par Rate⁽³⁾• 1 Year Point-to-Point Par Rate After 5%⁽⁴⁾• 1 Year Point-to-Point Par Rate After 10%⁽⁵⁾
Loans	Not Available
Free Partial Surrenders ⁽⁶⁾	<p>Up to 10% of your initial Premium annually, available at contract issue.</p> <p>Cumulative Free Partial Surrenders With Max Premium Bonus</p> <p>Any fully unused Free Partial Surrenders in one Contract Year can be carried over to the next Contract Year, up to the maximum cumulative Free Partial Surrender Amount of 20% for a given Contract Year.</p>
RMDs	The Contract Owner can access IRS Required Minimum Distributions without incurring a Surrender Charge. RMDs count toward the Free Partial Surrender limit each Contract Year. If the RMD is greater than the Free Partial Surrender limit, no additional free surrenders are available. If the RMD is less than the Free Partial Surrender Amount, the remaining amount up to the Free Partial Surrender limit may be withdrawn without charges. Waiver of Surrender Charge for an RMD only applies to the RMD amount applicable to the Revol One Financial annuity.
Nursing Home Confinement ⁽⁷⁾⁽⁸⁾	<p>The Bonus Accumulation Value becomes fully vested and Surrender Charges and MVA will be waived if one of the following events occurs:</p> <ul style="list-style-type: none">• The Contract Owner becomes confined to a nursing home for at least 90 consecutive days on or after the Contract Date; or• The Contract Owner is confined to a nursing home for a total of at least 90 days if there is no more than a 6-month break in the confinement and the confinements are for related causes
Terminal Illness ⁽⁷⁾⁽⁹⁾	<p>The Bonus Accumulation Value becomes fully vested and Surrender Charges and MVA will be waived if:</p> <ul style="list-style-type: none">• The Contract Owner becomes terminally ill or injured in such a way that they are not expected to live more than 12 months
Death Benefit ⁽¹⁰⁾	The Accumulation Value or Guaranteed Minimum Cash Surrender Value (if greater).
Free Look Period	30 days

Important Information

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*Group A States: AK, CT, DE, FL, ID, IL, IN, KY, LA, MD, MN, MO, MS, NJ, NV, OH, OK, OR, PA, SC, TX, UT, VA, WA

⁽¹⁾**1 Year Point-to-Point Cap Rate:** This is the marketing name for the Point-to-Point Cap Index Strategy Endorsement with 1 Year Initial Crediting Factor Guarantee Period.

⁽²⁾**1 Year Point-to-Point 5 Year Guaranteed Cap Rate:** This is the marketing name for the Point-to-Point Cap Index Strategy Endorsement with 5 Year Initial Crediting Factor Guarantee Period. IMPORTANT: This strategy includes five 1-year strategy terms during the initial guarantee period, and reallocations in or out are allowed solely at the end of the initial 5 Year period or any subsequent guarantee periods.

⁽³⁾**1 Year Point-to-Point Par Rate:** This is the marketing name for the Point-to-Point Progressive Participation Index Strategy Endorsement with 0% Index Change Threshold.

⁽⁴⁾**1 Year Point-to-Point Par Rate after 5%:** This is the marketing name for the Point-to-Point Progressive Participation Index Strategy Endorsement with 5% Index Change Threshold.

⁽⁵⁾**1 Year Point-to-Point Par Rate after 10%:** This is the marketing name for the Point-to-Point Progressive Participation Index Strategy Endorsement with 10% Index Change Threshold.

⁽⁶⁾**The Free Partial Surrender Amount** is equal to the Free Partial Surrender Percentage times the Initial Premium, less any prior Free Partial Surrenders made during the Contract Year. The Free Partial Surrender Amount will not be less than the amount necessary to satisfy any IRS Required Minimum Distributions for the annuity. If you select the Max Premium Bonus Option, any unused Free Partial Surrender Amount from the prior Contract Year can be carried over to the next Contract Year up to the maximum cumulative Free Partial Surrender Amount of 20% of Premium for a given Contract Year. If you surrender an amount more than this Free Partial Surrender Amount, you may be subject to Surrender Charges, Bonus Vesting Adjustments, and MVA. Surrenders of taxable amounts are subject to ordinary income tax and may be subject to a 10% federal income tax penalty if taken before age 59½.

⁽⁷⁾**The terminal illness and nursing home confinement benefits, and the Terminal Illness and Nursing Home Riders, are NOT long term care insurance or a substitute for such coverage.** These benefits may not be available in all states. Please contact Revol One Financial for more information, including requirements for the Nursing Home and Terminal Illness Riders.

⁽⁸⁾**Additional information about the Nursing Home Rider:** First confinement must begin on or after issue. We must receive the surrender request on or after the first Contract Anniversary along with proof satisfactory to us at the Administrative Offices either while the Contract Owner is confined or within 90 days after such confinement. Confinement in a Nursing Home must be prescribed by a Qualified Physician and must be Medically Necessary. The Contract Owner must have been the Contract Owner of the Contract continuously since the Issue Date, or a spousal Beneficiary who continued the Contract under the provisions in the Contract. For Contracts with Joint Owners or Joint Annuitants, the Nursing Home Rider is activated upon first instance of a Contract Owner, or Annuitant if the Contract Owner is not a natural person, being confined to a nursing home. State variations may apply. Please contact Revol One Financial for additional for details.

⁽⁹⁾**Additional information about the Terminal Illness Rider:** A Qualified Physician must certify to the Contract Owner's illness or injury and life expectancy, and that the Contract Owner had not been diagnosed with the terminal condition as of the date of issue. The Contract Owner must have been the Contract Owner of the Contract continuously since issue or a spousal Beneficiary who continued the Contract under the provisions in the Contract. For Contracts with Joint Owners or Joint Annuitants, the Terminal Illness Rider is activated when both Contract Owners (or Annuitants if the Contract is not owned by a natural person) are diagnosed with a terminal illness or the last surviving Contract Owner (or Annuitant) is diagnosed with a terminal illness. State variations may apply. Please contact Revol One Financial for additional details.

⁽¹⁰⁾**Additional Information About the Death Benefit:** Joint ownership is allowed provided the joint owners are spouses. Upon the death of the first spouse, the surviving spouse is required to continue the Contract.

Guarantees are subject to the financial strength and claims-paying ability of Revol One Insurance Company and subject to the terms and conditions of the product. Surrender and withdrawal charges may apply. Withdrawals and Surrenders are subject to federal and state income tax and may be subject to an IRS penalty if taken prior to age 59 ½.

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