



REVOL ONE
FINANCIAL

Your Annuity,
Your Way™



AccumRev™ Fixed Index Annuity

Lock In Performance When Timing Matters

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.

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1-800-701-4250
RevolOneFinancial.com

REVA(1)-MKTG-0226Rev06.08.2026

Annuities Offer Peace Of Mind

Understanding Fixed Index Annuities

A Fixed Index Annuity (FIA) is a long-term contract with an insurance company designed to help you grow retirement assets safely and predictably.

Smart growth with built-in protection

With an FIA, you can earn interest crediting two ways: through steady fixed-rate returns and index-linked strategies tied to the performance of a market index, such as the S&P 500[®]. Because your money is not directly invested in the market, your principal is protected. Even if the index declines, your credited interest will never fall below zero.

AccumRev builds on these advantages with Lock-In options that help secure performance when timing matters, along with a choice of Index Strategy Options and multiple crediting methods, and 5, 7 and 10 Year Surrender Charge Periods—all while protecting your principal.



97% of annuity owners say their annuities help them worry less about running out of money, and 93% say it helps them worry less about day-to-day expenses.

Source: [BlackRock Retirement Perspectives](#)

Why Choose AccumRev FIA?

→ Flexible Lock-In options

Take control of index performance by manually locking in the current index crediting rate or setting an Automatic Upper or Lower Lock threshold. (Subject to the terms and conditions of the Index Lock Rider)

→ Lock in stability and confidence

Take control of index performance with two Guaranteed Cap Index Strategy Options that lock in a Cap Rate at Contract issue and remains fixed over a 5 or 7 Year Guarantee Period.*

→ Wealth transfer and legacy planning

Leave a lasting gift. Upon death, the Accumulation Value is paid to your beneficiary.**

→ Multiple growth horizons

Choose from 5, 7, or 10 Year Surrender Charge Periods to align AccumRev with your retirement goals and objectives.

→ Liquidity when life happens, available at contract issue

Access to your funds through Free Partial Surrenders annually, or in the event you become confined to a nursing home, or become terminally ill.***

→ Enhanced growth potential

Select from multiple Index Strategy Options to allocate your money, including Participation Rate options designed to capture more growth when markets perform well.

→ Tax deferred growth and principal protection

100% of your Accumulation Value typically grows tax deferred, and your initial principal and interest credits are protected from market loss.

*AccumRev FIA offers 1 Year Point-to-Point with 5 Year Guaranteed Cap Rate strategy options as well as 1 Year Point-to-Point with 7 Year Guaranteed Cap Rate strategy options. On each strategy option, the Cap Rate is guaranteed to stay fixed for each 1 year crediting period for either a 5 year or 7 year guarantee period as applicable. The 7 Year Guaranteed Cap is available only with the 7 year Surrender Charge Period. The 5 Year Guaranteed Cap is available with either the 5 year or 10 year Surrender Charge Period. After the guarantee period (either 5 or 7 years), the Cap Rate is no longer guaranteed and may change for future crediting periods. Reallocation in or out of these options are allowed solely at the end of the initial guarantee period (either 5 or 7 years) or any subsequent guarantee periods, with no transfers or reallocations in or out allowed during each guarantee period. 1 Year Point-to-Point with 5 Year Guaranteed Cap Rate is the marketing name for the Point-to-Point Cap Index Strategy Endorsement with 5 Year Initial Crediting Factor Guarantee Period. 1 Year Point-to-Point with 7 Year Guaranteed Cap Rate is the marketing name for the Point-to-Point Cap Index Strategy Endorsement with 7 Year Initial Crediting Factor Guarantee Period.

**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.

***See page 12 for more details.

Allocating Your Premium Dollars

AccumRev lets you decide how your premium dollars work, offering steady fixed returns, index-linked growth potential, or a mix of both.

Fixed Strategy Option

The Fixed Strategy Option earns interest daily at a fixed interest rate set at issue and guaranteed for the first 1 year crediting period. A new fixed interest rate will be declared for each subsequent Contract Year and will apply to the amount allocated to the Fixed Strategy.

Index Strategy Options

These strategies utilize a formula linked to one or more published indices. When the underlying index increases (based on the starting point to an end point of the index strategy term), the funds in the Index Strategy Options are credited on a portion of that growth (based on the crediting methods of each Index Strategy Option). When the index decreases, the funds are credited with nothing for that term. Because the principal is protected from market volatility, interest crediting will never be less than zero.

How to choose your allocations

1 Pick your index strategy

- S&P 500[®]
- S&P 500[®] Dynamic Intraday TCA

2 Choose a crediting method

- 2 Cap Rate options
- 3 Participation (Par) Rate options

3 Decide your allocation amount

- Percentage of the Accumulation Value
- Funds may be allocated across the Fixed Strategy and Index Strategy Options

By combining these options, you can tailor your growth strategies to fit your retirement goals, while keeping your principal protected.

Index Strategy Options available with AccumRev FIAs

S&P 500[®]

- 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 with 7 Year Guaranteed Cap Rate^{*(3)}
- 1 Year Point-to-Point Par Rate⁽⁴⁾
- 1 Year Point-to-Point Par Rate After 5%⁽⁵⁾
- 1 Year Point-to-Point Par Rate After 10%⁽⁶⁾

S&P 500[®] Dynamic Intraday TCA

- 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 with 7 Year Guaranteed Cap Rate^{*(3)}
- 1 Year Point-to-Point Par Rate⁽⁴⁾
- 1 Year Point-to-Point Par Rate After 5%⁽⁵⁾
- 1 Year Point-to-Point Par Rate After 10%⁽⁶⁾

*The 1 Year Point-to-Point with 5 Year Guaranteed Cap Rate Index Strategy Option applies to the 5 and 10 Year Surrender Charge Period options; the 1 Year Point-to-Point with 7 Year Guaranteed Cap Rate Index Strategy Option applies only to the 7 Year Surrender Charge Period option.

⁽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 5 1-year crediting periods and no reallocations in or out are allowed during the 5 year period.

⁽³⁾1 Year Point-to-Point 7 Year Guaranteed Cap Rate: This is the marketing name for the Point-to-Point Cap Index Strategy Endorsement with 7 Year Initial Crediting Factor Guarantee Period. IMPORTANT: This strategy includes 7 1-year crediting periods and no reallocations in or out are allowed during the 7 year period.

⁽⁴⁾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.

⁽⁵⁾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.

⁽⁶⁾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.

Understanding How Cap Rates Work

Cap and Par Rates help determine how index-linked interest is credited to your annuity. They don't affect your principal; they simply determine the portion of index growth you can earn during each index strategy period.

Cap Rate strategies apply a maximum percent limit (or Cap) to index growth over each Index Strategy Option period.

Example

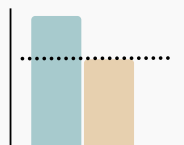
You place \$100,000 in an Index Strategy Option with a 8% Cap Rate. If the underlying index grows by 20% during the defined index strategy term, your Accumulation Value will be credited 8%, or \$8,000. If the underlying index grows by 4%, your Accumulation Value will be credited 4%, or \$4,000.

Guaranteed Cap Rate* strategies work like standard Cap Rate strategies, but the Cap Rate is guaranteed and stays fixed for multiple crediting periods—no changes, no surprises.

Example

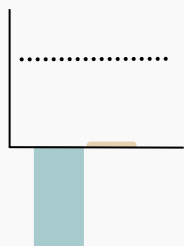
You place \$100,000 in an Index Strategy Option with an 7% Cap Rate guaranteed for 5 years. Each year, your credited interest is calculated based on that year's index return. If the underlying index grows by 20% during that year, your Accumulation Value will be credited 7%, or \$7,000. If the underlying index grows by 4%, your Accumulation Value will be credited 4%, or \$4000.

Guaranteed Cap Rates In Action



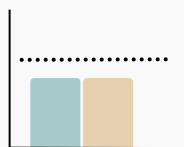
You earn the guaranteed Cap Rate.

When the index return is greater than the Cap Rate, you receive the guaranteed Cap Rate.



Your money is protected from market loss.

When the Index Return is zero or negative, you receive a credited rate of 0%.



You receive a credited rate equal to the index return, but less than the guaranteed Cap Rate.

When the index return is positive and less than the guaranteed Cap Rate, you receive a credited rate equal to the index return.

■ Index Return ■ Credited Rate Guaranteed Cap Rate of 8% for the 5 Year Index Strategy Option period

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

*AccumRev FIA offers 1 Year Point-to-Point with 5 Year Guaranteed Cap Rate strategy options as well as 1 Year Point-to-Point with 7 Year Guaranteed Cap Rate strategy options. On each strategy option, the Cap Rate is guaranteed to stay fixed for each 1 year crediting period for either a 5 year or 7 year guarantee period as applicable. The 7 Year Guaranteed Cap is available only with the 7 year Surrender Charge Period. The 5 Year Guaranteed Cap is available with either the 5 year or 10 year Surrender Charge Period. After the guarantee period (either 5 or 7 years), the Cap Rate is no longer guaranteed and may change for future crediting periods. Reallocation in or out of these options are allowed solely at the end of the initial guarantee period (either 5 or 7 years) or any subsequent guarantee periods, with no transfers or reallocations in or out allowed during each guarantee period. 1 Year Point-to-Point with 5 Year Guaranteed Cap Rate is the marketing name for the Point-to-Point Cap Index Strategy Endorsement with 5 Year Initial Crediting Factor Guarantee Period. 1 Year Point-to-Point with 7 Year Guaranteed Cap Rate is the marketing name for the Point-to-Point Cap Index Strategy Endorsement with 7 Year Initial Crediting Factor Guarantee Period.

Understanding How Par Rates Work

Cap and Par Rates help determine how index-linked interest is credited to your annuity. They don't affect your principal; they simply determine the portion of index growth you can earn during each index strategy term.

Par Rate strategies apply a participation percentage to any index growth over each Index Strategy Option term.

Example

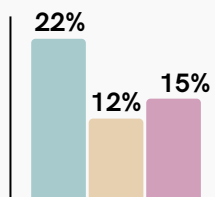
You place \$100,000 in an index strategy option with a 40% Par Rate. If the underlying index grows by 20% during the defined index strategy term, your Accumulation Value will be credited 8%: (40% of the 20%), or \$8,000.

Par Rate After 5% and After 10% strategies apply a participation percentage only to index growth above 5% and 10% respectively, over each Index Strategy Option term. If growth does not exceed these thresholds, no interest is credited.

Example

You place \$100,000 in a Par Rate After 10% Index Strategy Option with a 125% Par Rate. If the underlying index rises by 22% during the defined index strategy term, your Accumulation Value will be credited 15.00%: [125% x (22%-10%)], or \$15,000 (See example below).

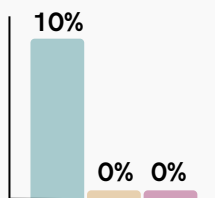
Par After 10% in Action



Based on the above example.

You earn a percentage of index growth above 10%

When the index return is greater than 10%, your Accumulation Value will be credited an amount equal to the participation rate multiplied by the index growth greater than 10%.



No interest crediting is earned when index growth does not exceed the threshold percentage

When the index return is 10% or less, your Accumulation Value will be credited 0%.

■ Index Return
 ■ Index Return AFTER 10% Threshold is Met
 ■ Credited Amount



S&P 500® Returns Are Anything but Average

When you think about the “typical” annual S&P 500® return, you might guess somewhere between 5% and 10%. The truth is, there’s no such thing as a “typical” year. Since inception, the S&P 500® has only landed between a 0–10% return 23% of the time. 51% of the time, returns have been greater than 10%.

Note: The 23% and 50% were determined based on rolling annual S&P 500® periods from each market day between 3/4/1957 - 12/31/2025. For example, 3/4/1957 - 3/4/1958, 3/5/1957 - 3/5/1958, etc.

Take Control Of Index Performance With The Index Lock Rider

When markets move, timing matters. With AccumRev's Index Lock Rider, you can "lock in" an index crediting rate once during each Index Strategy Term for the Par Rate and Par Rate After 5% and 10% Index Strategy Options.*

This gives you flexibility to:

- Capture market gains when conditions are favorable.
- Lock in growth before potential market downturns.

Locking in your Index Crediting Rate

There are 3 ways to lock in your 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**
 You can 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, you 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%, you could set a lower threshold 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

- You may exercise the Lock once per index strategy term for each Participation Rate Index Strategy Option. You may submit multiple Lock requests; however, once the Lock is activated, no additional Lock requests may be made for that specific index strategy and term.
- 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 your index crediting rate at the end of the term.
- For your 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.

Note: 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.

*Subject to the terms and conditions of the Index Lock Rider. The Index Lock feature is not available for funds allocated to Fixed, Cap Rate, or Guaranteed Cap Rate Index Strategy Options.

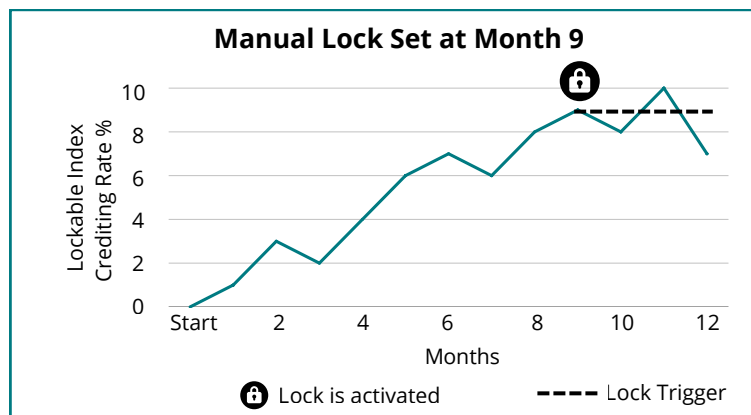
Lock In Options Designed To Capture And Protect Index Gains

Flexible Lock In options allow index gains to be secured during the crediting term. The following hypothetical examples illustrate how each Lock In type 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.

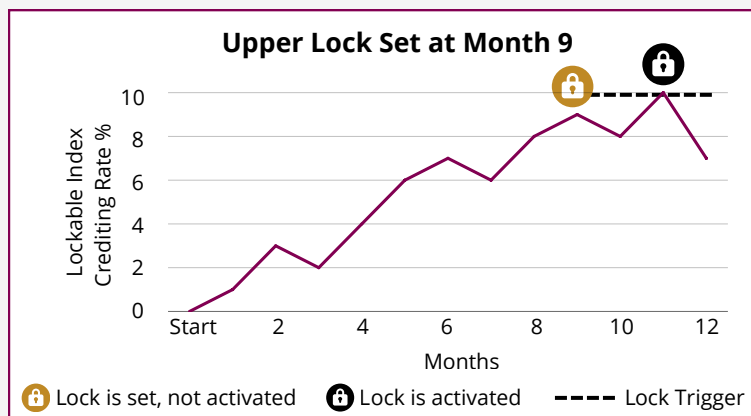


Upper Lock: 10% Index Crediting Rate Secured After Index Rises

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%.

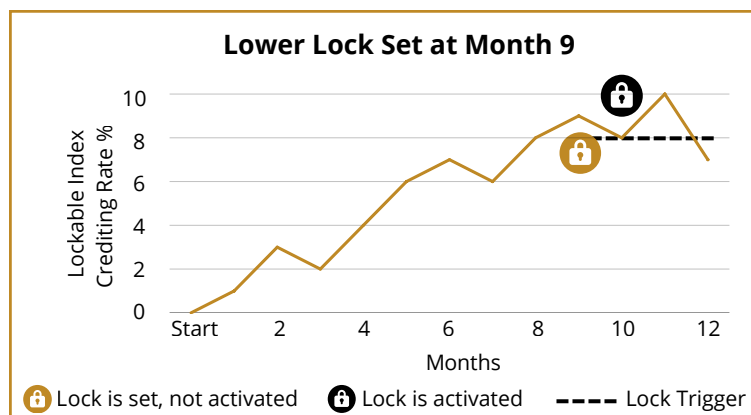
When the lockable index crediting rate increases to 10% in Month 11, the Lock activates automatically and the index crediting rate will be 10% at the end of the term, regardless of subsequent index movement.



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.



Access To Your Money When You Need It Most

You can access your funds in several ways without triggering Surrender Charges or Market Value Adjustments (MVAs).



Free Partial Surrenders

Up to 10% of your initial Premium can be taken each year, including in the first policy year.*



IRS Required Minimum Distributions (RMDs)

Surrender Charges and MVAs do not apply to RMDs**



Nursing Home or Terminal Illness

You can access your full Accumulation Value if you require nursing home care or become terminally ill. (See page 12 for more details and specific requirements.)



Death Benefit

Accumulation Value is paid to your beneficiary.***

Talk with your financial professional today to determine if the AccumRev™ FIA might be right for you.

*Each year, the amount that may be withdrawn without incurring a Surrender Charge or Market Value Adjustment (MVA) is the greater of the Free Partial Surrender amount or the Required Minimum Distribution for the annuity.

**Waiver of surrender charges and MVA for an RMD is limited only to the RMD applicable to the Revol One Financial annuity.

***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. The annuity Death Benefit may be reduced for recoupment of premium taxes if applicable.



Surrender Charges

If you surrender your annuity or take withdrawals exceeding the Free Partial Surrender amount before the Surrender Charge period ends, a Surrender Charge will apply to the portion of the Accumulation Value surrendered above the Free Partial Surrender amount.*

Surrender Charge Schedule

Policy Year	1	2	3	4	5	6	7	8+
5 Year Surrender Charge % (All States)	9%	8%	7%	6%	5%	0%		
7 Year Surrender Charge % (All States)	10%	9%	8%	7%	6%	5%	4%	0%

Policy Year	1	2	3	4	5	6	7	8	9	10	11+
10 Year Surrender Charge % (Group A States)	10%	9%	8%	7%	6%	5%	4%	3%	2%	1%	0%
10 Year Surrender Charge % (Group B States)	12%	11%	10%	9%	8%	7%	6%	5%	4%	3%	0%

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

Group B States: AL, AR, AZ, CO, DC, GA, HI, IA, KS, MA, ME, MI, NC, ND, NE, NH, RI, SD, TN, WI, WY

Market Value Adjustment (MVA)

The AccumRev FIA comes with a Market Value Adjustment. The MVA applies only when the Surrender Charge applies. The MVA could increase or decrease the amount you receive from a Surrender in excess of the Free Partial Surrender amount, depending on certain market interest rates.**

→ 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 surrender amount may also be subject to recoupment of premium taxes, if applicable.

**Contact Revol One Financial for more details regarding MVA.

***The Cash Surrender Value will never be less than the Guaranteed Minimum Cash Surrender Value.

AccumRev™ Product Highlights

Product features at a glance

Issue Ages	0 - 85 (Qualified and Non-Qualified)
Annuitization	Annuitization occurs on the first Contract Anniversary in which the Annuitant is age 115 (or older of the Annuitants if Joint Ownership). For Contracts issued in Group A States: Annuitization is also available at any time and the Annuitization Value is the Cash Surrender Value.
Minimum Premium	\$10,000 (Qualified and Non-Qualified)
Maximum Premium	\$1,000,000 (higher amounts will be considered and require company approval)
Surrender Charge Periods	5, 7 and 10 Years
Fixed Strategy Option	Yes. Minimum credited rate of 0.10% annually
Indexed Interest Options	Index Strategies: S&P 500®, S&P 500® Dynamic Intraday TCA Index Strategy Options: <ul style="list-style-type: none"> • 1 Year Point-to-Point Cap Rate • 1 Year Point-to-Point with 5 Year Guaranteed Cap Rate* • 1 Year Point-to-Point with 7 Year Guaranteed Cap Rate* • 1 Year Point-to-Point Par Rate • 1 Year Point-to-Point Par Rate After 5% • 1 Year Point-to-Point Par Rate After 10%
Loans	Not Available
Free Partial Surrenders ⁽¹⁾	Up to 10% of your initial Premium annually, available at contract issue.
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 withdrawals 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 ⁽²⁾⁽³⁾	Surrender Charges and MVA will be waived if one of the following events occurs: <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 ⁽²⁾⁽⁴⁾	Surrender Charges and MVA will be waived if: <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 ⁽⁵⁾	The Accumulation Value or Guaranteed Minimum Cash Surrender Value (if greater).
Free Look Period	30 days

*The 1 Year Point-to-Point with 5 Year Guaranteed Cap Rate Index Strategy Option applies to the 5 and 10 Year Surrender Charge Period options; the 1 Year Point-to-Point with 7 Year Guaranteed Cap Rate Index Strategy Option applies only to the 7 Year Surrender Charge Period option.

Important Information

¹⁾**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 surrender an amount more than this Free Partial Surrender Amount, you may be subject to Surrender Charges 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.

⁽²⁾**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.

³⁾**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. The filed name for this feature is the Waiver of Surrender Charge for Nursing Home Confinement Rider.

⁴⁾**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. The filed name for this feature is the Waiver of Surrender Charge for Terminal Illness Rider.

⁽⁵⁾**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. The death benefit may be subject to recoupment of premium taxes, if applicable.

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.

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Important Information

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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.