



REVOL ONE
FINANCIAL

AccumRev™ Fixed Index Annuity Product Highlights



Why 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

Lock in 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 the beneficiary.**

→ Multiple growth timelines

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

→ Liquidity when life happens

Access to 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 money, including Participation Rate options designed to capture more growth when markets perform well.

→ Tax deferred growth and principal protection

100% of the Accumulation Value typically grows tax deferred, and 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 5 for more details.

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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.

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

REVA(2)-MKTG-0226

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.

*The Index Lock feature is not available for funds allocated to Fixed, Cap Rate, or Guaranteed Cap Rate Index Strategy Options.

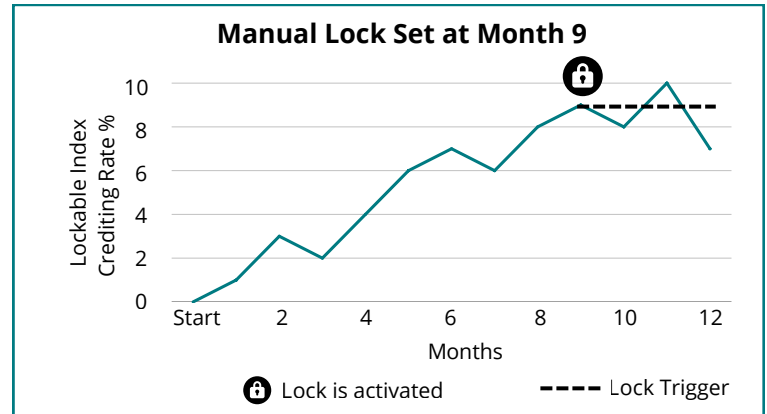
Lock In Options Designed To Capture And Protect Index Gains

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.

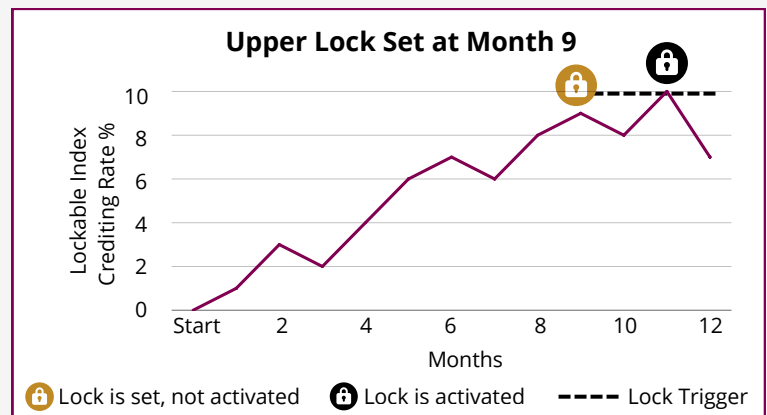


Upper Lock: 10% Index Crediting Rate Secured After Index Rises

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%.

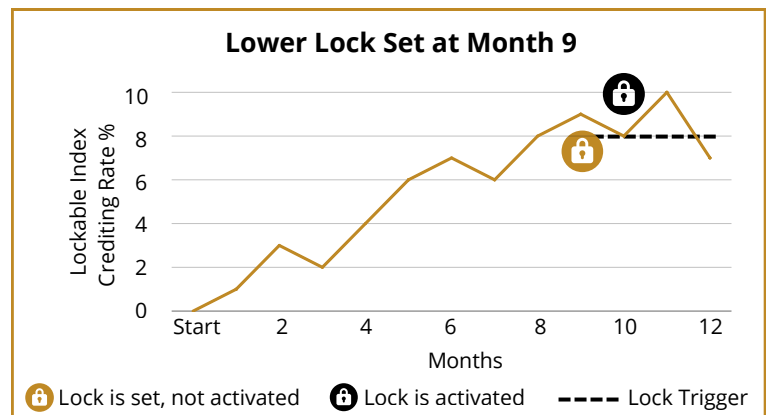
When the lockable index crediting rate increases to 10% in Month 11, the Lock activates automatically and the index crediting rate will be 10% at the end of the term, regardless of subsequent index movement.



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.

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). Annuitization is also available at any time and the Annuitization Value is the Cash Surrender Value in the following 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.
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 (RMDs) 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 Market Value Adjustment (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

*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.

**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.

*** 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.

****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.

*****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.

*****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.

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, 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.

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 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 Nursing Home Confinement 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.

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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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.

AccumRev™ FIA is issued by Revol One Insurance Company, 11259 Aurora Avenue, Urbandale, Iowa 50322. AccumRev FIA is available in most states with Contract number ICC25-RO-FIA and rider form numbers ICC25-RO-ILR, ICC25-RO-NHWR3, ICC25-RO-TIWR3 and other related forms. Products and features are subject to state variations and availability. Contact Revol One Financial for additional details.

Important Information

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