REVOL ONE FINANCIAL

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.

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

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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.

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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.

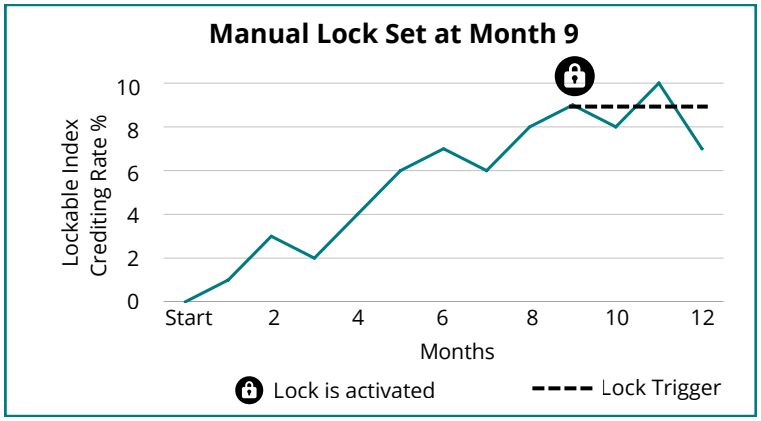
Lock In Options Designed To Capture And Protect Index Gains

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.

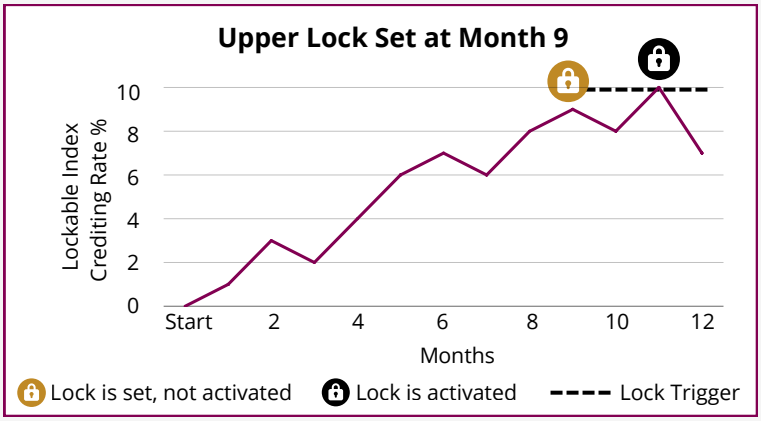


Upper Lock: 10% Index Crediting Rate Secured After Index Rises

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%.

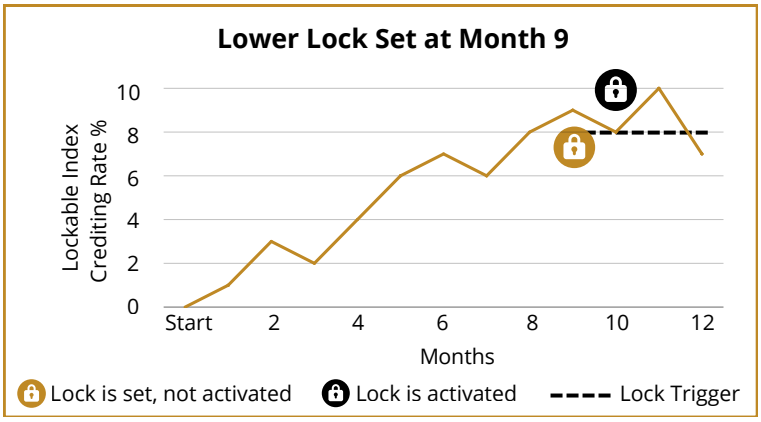
When the lockable index crediting rate increases to 10% in Month 11, the Lock activates automatically and the index crediting rate will be 10% at the end of the term, regardless of subsequent index movement.



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	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)
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(1)	Index Strategies: S&P 500®, S&P 500® Dynamic Intraday TCA Index Strategy Options: • 1 Year Point-to-Point Cap Rate • 1 Year Point-to-Point with 10 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(2)	Up to 10% of your initial Premium annually, available at Contract Issue. **Cumulative Free Partial Surrenders With Max Premium Bonus** 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 withdrawal amount of 20% for a given Contract Year.
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(3)(4)	The Premium Bonus becomes fully vested and Surrender Charges and MVA will be waived if one of the following events occurs: • 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(3)(5)	The Premium Bonus becomes fully vested and Surrender Charges and MVA will be waived if: • 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(6)	The Accumulation Value (including the fully vested Premium Bonus) or the Guaranteed Minimum Cash Surrender Value, if greater.
Free Look Period	30 days

Important Information

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.

*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

(1)**The BonusRev FIA** offers a 1 Year Point-to-Point strategy option with a Cap Rate guaranteed to remain fixed for each 1 Year crediting period for the selected guarantee period of 10 Years. After the guarantee period ends, Cap Rates are no longer guaranteed and may change crediting periods. Reallocations or transfers into or out of these strategy options are only permitted at the end of each guarantee period. The following are marketing names for the strategy endorsements noted: Cap Rate strategies refer to the Point-to-Point Cap Index Strategy Endorsement. Par Rate, Par Rate after 5%, and Par Rate after 10% strategies refer to the Point-to-Point Progressive Participation Index Strategy Endorsement with 0%, 5%, and 10% Index Change Thresholds, respectively. Guaranteed Cap Rate strategy with a 10 Year Guarantee Period refers to a strategy with a 10 Year Initial Crediting Factor Guarantee Period.

(2)**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.

(3)**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.

(4)**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.

(5)**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.

(6)**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.

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.

BonusRev FIA™ is issued by Revol One Insurance Company, 11259 Aurora Avenue, Urbandale, Iowa 50322. BonusRev FIA is available in most states with Contract number ICC25-RO-FIA(06-25) and rider form numbers ICC25-RO-PBR(06-25), ICC25-RO-FPSR(06-25), ICC25-RO-CFPSR(06-25), ICC25-RO-NHWR3(06-25), ICC25-RO-TIWR3(06-25) and other related forms. Products and features are subject to state variations and availability. Read the Contract for complete details.

Important Information

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