How the BreakThrough Annuity Account™ Compares

The BreakThrough Annuity Account Multi Year Guarantee Annuity (MYGA) is designed for individuals seeking higher guaranteed fixed interest rates than available with many CDs*, along with additional flexibility for access, taxation, and wealth transfer.

Feature	BreakThrough Annuity Account	Certificates of Deposit*	Traditional Non-Qualified Annuity
Guaranteed Fixed Interest Rates	Yes	Yes	Yes
Interest Rate Potential	Generally higher guaranteed fixed interest rates	Generally lower guaranteed fixed interest rates	Generally higher guaranteed fixed interest rates
Growth Horizon	3, 5, 7 or 10** years	Generally shorter durations are available	Generally 3 years or longer
IRS 10% Early Withdrawal Penalty	No***	No	Yes
Interest Taxation	Taxed annually as earned	Taxed annually as earned	Tax deferred until withdrawn
Tax Efficiency For Beneficiaries	There is no tax bill on interest already taxed. Beneficiaries are taxed only on interest earned since the most recent tax filing	There is no tax bill on interest already taxed. Beneficiaries are taxed only on interest earned since the most recent tax filing	Tax on full amount of deferred gain may be due in a single year if a lump sum is elected
Early Withdrawal Charges	Yes, typically higher	Yes, typically lower	Yes, typically higher
Death Benefit	Yes, Cash Surrender Value or Accumulation Value, depending on rider election****	Yes, generally account balance	Yes, amount will vary based on contract terms
Beneficiary Continuation	Yes, each beneficiary may continue ownership or elect a payout, subject to Contract terms	Yes, generally beneficiary options are available	Generally only the surviving spouse may continue ownership of the contract; multiple beneficiaries may elect a payout
Issuer	Revol One Insurance Company	Bank or Credit Union	Insurance Company
Funds Protection	Backed by the financial strength and claims paying ability of Revol One Insurance Company	FDIC Insured	Backed by the financial strength and claims paying ability of the insurance company

Contact us at: Sales@RevolOneFinancial.com or at 1.800.701.4250

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

*CDs and MYGAs are different products serving different financial objectives. CDs are bank or credit union deposit products generally insured by the FDIC or NCUA up to applicable limits. MYGAs are insurance products backed by the claims-paying ability of the issuing insurance company and are not FDIC or NCUA insured. Consumers should review the features of each product and consult a financial professional to determine which best aligns with their financial goals.

**10 Year Growth Horizon (Surrender Charge Period) is not available in all states.

***Tax treatment is based on Revol One Financial's current understanding of tax law and the structure of the Contract. There is no IRS private letter ruling stating that the BreakThrough Annuity Account is not subject to the early withdrawal penalty. You should consult a qualified tax advisor prior to purchasing BreakThrough Annuity Account MYGA.

****Or Guaranteed Minimum Cash Surrender Value if greater.

See important disclosures on page 2.

Important Information

This material is intended to provide educational information. The contract associated with the product will contain the 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.

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.

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.

BreakThrough Annuity Account™ MYGA is issued by Revol One Insurance Company, 11259 Aurora Avenue, Urbandale, Iowa 50322. BreakThrough Annuity Account MYGA is available in most states with Contract number ICC24-RO-DTCM, ICC26-RO-BCR, ICC24-RO-FPSR, ICC24-RO-DBR, ICC24-RO-TIWR2, ICC24-RO-NHWR2, and other related forms. Products and features are subject to state variations and availability. Contact Revol One Financial for additional details.