



BreakThrough Annuity Account™ MYGA

A New Way To Experience A Multi Year Guarantee Annuity

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BTA(1)-MKTG-0626Rev08.18.2026

What Is an **Annuity**?

An annuity is a contract between you and an insurance company designed to help grow and protect your money over time. The BreakThrough Annuity Account is a specific type of annuity called a Multi Year Guarantee Annuity (MYGA) — with similarities to certificates of deposit (CD), but it also has important differences. See chart on page 4.

A MYGA offers:

-  A guaranteed fixed interest rate for a set period of time, or Interest Guarantee Period
-  Protection of your principal when held for the duration of the Interest Guarantee Period*
-  Generally higher guaranteed interest rates than CDs**
-  Death benefit options and guaranteed income features not typically available with a CD

MYGAs also include surrender charges and market value adjustments (MVAs) that will be applied if you surrender the contract before the end of the Interest Guarantee Period, or withdraw more than the penalty-free permitted withdrawal amount.*

Understanding the 59 ½ Rule For Non-Qualified Annuities

Most non-qualified annuities defer taxes on growth until withdrawal. While that can be valuable for retirement savings, it comes with a restriction: withdrawals of gains before age 59½ may trigger a 10% IRS early withdrawal penalty, in addition to ordinary income taxes.

The BreakThrough Annuity Account is structured differently.

-  Interest is taxed annually as it is earned — similar to how a CD is taxed
-  Gains on withdrawals prior to age 59½ are not subject to the IRS 10% early withdrawal penalty***
-  Flexible beneficiary structure allows any beneficiary the option to continue their share of the original Contract under the terms of the Contract or to elect their portion of a payout

This makes the BreakThrough Annuity Account a more flexible option for after-tax, non-qualified funds that are not intended solely for retirement.

*A surrender or partial surrender before the end of an Interest Guarantee Period may be subject to a surrender charge and a negative Market Value Adjustment (MVA), either of which may reduce the Contract's Cash Surrender Value to an amount less than the premium paid. In no event would the Cash Surrender Value be less than the Guaranteed Minimum Cash Surrender Value. The Guaranteed Minimum Cash Surrender Value represents the minimum amount required to be paid under the Contract by the NAIC Standard Nonforfeiture Law for Individual Deferred Annuities at surrender, annuitization or death of the Contract owner. The Cash Surrender Value is the Accumulation Value less surrender charges and taxes payable but not previously deducted plus any MVA. The MVA may be positive or negative.

**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.

***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 IRS 10% early withdrawal penalty. You should consult a qualified tax advisor prior to purchasing BreakThrough Annuity Account MYGA.

A New Way to Experience Guaranteed Growth

Not every dollar you save is meant to sit untouched until retirement.

Some money is for life along the way— a future purchase, an unexpected opportunity, or simply the peace of mind that comes from knowing your money is growing on your terms. This is the money most people keep in CDs: after- tax, non-qualified dollars that you want working harder without being locked away for retirement.

If you've been using CDs to grow your non-qualified funds, you're not alone. They're familiar. But they often come with lower guaranteed rates than a MYGA.

The BreakThrough Annuity Account is built to change the equation.

It is a type of Multi Year Guarantee Annuity (MYGA) contract specifically designed for non-qualified funds - money you've already paid taxes on that you want growing with purpose and flexibility. It is designed for individuals who want higher guaranteed rates than what may be available with many CDs, while maintaining flexibility for life beyond retirement-only planning.

Here's what makes it different:

- ▶ **Generally higher guaranteed fixed interest rates** than CDs*
- ▶ **Principal Protection** when held for the duration of an Interest Guarantee Period**
- ▶ **Flexible beneficiary options** — name multiple beneficiaries, each of whom can choose to continue their share of the Contract or receive their portion of a death benefit payout upon the owner's death
- ▶ **No IRS 10% early withdrawal penalty** on gains prior to age 59½.***

The result:

Stronger, predictable growth on your after-tax, non-qualified funds — with the flexibility to actually use your money when life calls for it.



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***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 the BreakThrough Annuity Account MYGA.

How the BreakThrough Annuity Account Compares

The BreakThrough Annuity Account 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

*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.

Benefits of the BreakThrough Annuity Account

1

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.)

2

Core Death Benefit

If you pass away while the Contract is in force, your beneficiaries receive a death benefit equal to the Cash Surrender Value (or Guaranteed Minimum Cash Surrender Value, if greater) .*

3

Multiple Beneficiary Flexibility

Multiple beneficiaries may be named. Upon your death (as the Contract Owner) each beneficiary independently chooses how to proceed:

- Receive their portion of a death benefit payout, or
- Continue their share of the Contract as a new owner, subject to the terms of the Contract

This means a single Contract can be divided and carried forward across your surviving family members or other chosen beneficiaries, giving you more flexibility over how your assets are passed on.

4

Guaranteed Lifetime Income Options

Through a process called annuitization,** you have the option to convert your Contract's Cash Surrender Value into a guaranteed stream of income payments (or annuity payments). This can provide a reliable source of income later in life, should you choose it.

These features are included in your Contract. There is no separate election required for the core death benefit, beneficiary flexibility and annuitization options.

BreakThrough Annuity Account

A New Way To Think About Guaranteed Growth for After Tax Dollars

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

**Annuitization is subject to surrender charges during the surrender charge period.

Optional Riders for Enhanced Flexibility and Protection

The BreakThrough Annuity Account offers optional riders, or add-on features you can elect at the time of purchase for additional protection and flexibility. It's important to understand that your guaranteed fixed interest rate will be reduced depending on the rider(s) you select. Please review the rate sheet for current rates.



Free Partial Surrender Rider

This rider gives you the flexibility to withdraw up to your annual interest earnings potential each year (calculated as your Accumulation Value at the start of the year multiplied by your guaranteed fixed interest rate), without incurring surrender charges or MVA, including any positive MVA. This can be a useful option if you anticipate wanting access to interest income during the life of the Contract.

Enhanced Death Benefit Rider*

Under the standard contract, the death benefit is based on the Cash Surrender Value, which means surrender charges and negative MVAs may reduce what your beneficiaries receive. (A positive MVA would increase what your beneficiary receives.)

With the Enhanced Death Benefit Rider, the death benefit equals the full Accumulation Value. This means surrender charges and MVAs, including any positive MVA, are waived upon payment of a death benefit.

When the Enhanced Death Benefit Rider is elected, the Nursing Home and Terminal Illness Riders are automatically added to your Contract at no additional rate reduction. These Riders waive surrender charges and MVA, including any positive MVA, if you need Nursing Home care or are diagnosed with a Terminal Illness, subject to the terms and conditions of the Riders. (See page 11 for more details on the Nursing Home and Terminal Illness 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 and Renewal Options

Surrender Charges

If, before the Interest Guarantee Period ends, you surrender your BreakThrough Annuity Account 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											
Contract 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%

A new surrender charge schedule may apply to a renewal. Upon renewal, there are no surrender charges or any MVA 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 in duration to your Initial Interest Guarantee Period, with a new guaranteed fixed interest rate. No surrender charges or MVA will apply for the first 30 days of the new Interest Guarantee Period. (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 guaranteed fixed interest rate. No surrender charges or MVA will apply for the first 30 days of the new Interest Guarantee Period.



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 Adjustments (MVA)

The BreakThrough Annuity Account includes 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, or your Cash Surrender Value, depending on certain market interest rates. (Please review your Contract for complete details.)



In general, if interest rates have decreased since the start of the current Interest Guarantee Period, the MVA will be positive. A positive MVA increases the withdrawal amount or your Cash Surrender Value.



In general, if interest rates have increased since the start of the current Interest Guarantee Period, the MVA will be negative. A negative MVA decreases the withdrawal amount or your Cash Surrender Value.



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

Frequently Asked Questions



Is the BreakThrough Annuity Account an annuity?

Yes. The BreakThrough Annuity Account is a Multi Year Guarantee Annuity (MYGA) issued by an insurance company. That means your interest rate is guaranteed for a set period of time and your principal is protected when the Contract is held according to its terms.* What makes it different is not what it is, but how it is structured and taxed — giving you more flexibility than a traditional non-qualified annuity contract.



Why is there no IRS 10% penalty before age 59½?**

The BreakThrough Annuity Account is structured differently than a traditional non-qualified, tax-deferred annuity and due to this structure, it is not subject to both the benefits and restrictions of annuity taxation, including tax deferral and the early withdrawal penalty.



How is this different from most non-qualified annuities from a tax perspective?

Most non-qualified annuities offer tax-deferred growth, meaning you don't pay taxes on interest credited until you withdraw it. With the BreakThrough Annuity Account, interest is taxed annually as it is earned — similar to how a CD is taxed.



Can beneficiaries continue the Contract?

Yes. You can name multiple beneficiaries. Should you pass away, each beneficiary independently decides how they want to proceed. They may receive a death benefit payout of their portion or continue their share of the Contract as a new owner, subject to the Contract's terms. This flexibility allows a single Contract to be divided and carried forward across your surviving family members or other chosen beneficiaries.

*Subject to a surrender charge and a negative MVA for full or partial surrenders taken during a Interest Guarantee Period which may reduce the Cash Surrender Value to an amount less than the premium paid. In no event would the Cash Surrender Value be less than the Guaranteed Minimum Cash Surrender Value. A positive MVA could also apply which would increase the amount payable at full or partial surrender of your Cash Surrender Value.

**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 the BreakThrough Annuity Account MYGA.

Frequently Asked Questions



Can withdrawals still be subject to charges?

Yes. While there is no IRS 10% early withdrawal penalty* on gains, surrender charges and a negative MVA may apply if you surrender the Contract before the end of the Interest Guarantee Period or withdraw more than the permitted free withdrawal amount, if applicable. A positive MVA could also apply. Please review the surrender charge schedule on page 7.



Why would someone choose the BreakThrough Annuity Account over a traditional non-qualified, tax-deferred annuity?

This Contract may be a good fit for individuals who:

- Want access to their money before age 59½, without an IRS early withdrawal penalty*
- Prefer the certainty of annual taxation
- Value flexibility in how their assets are passed on to beneficiaries



Can this Contract provide future income?

Yes. The Contract includes annuitization options that allow you to convert your Cash Surrender Value into a guaranteed stream of income payments. This can be a useful feature for long-term income planning down the road.



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BreakThrough Annuity Account

Product Highlights

Product features at a glance

Guarantee Periods	BreakThrough Annuity Account MYGA 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	0-90
Minimum Premium	\$10,000
Maximum Premium	\$1,000,000 (higher amounts will be considered and require company approval)
Funds Accepted	Non-Qualified
Annuitization and Payment Options	• Life with 5-Years Period Certain • Life with 10-Years Period Certain • 5-Years Period Certain • 10-Years Period Certain • Annuitization Value is 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
Terminal Illness ⁽²⁾⁽⁴⁾ and Nursing Home ⁽²⁾⁽³⁾ Riders	Included if the optional Enhanced Death Benefit Rider is elected. • Surrender charges and MVA, including positive MVA, will be waived if one of the following events occurs: ◦ 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	• 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, including positive 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.

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.

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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 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.

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.

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) (Grand Rapids, 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.

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