REVOL ONE FINANCIAL

BreakThrough Annuity Account™ MYGA

A New Way To Experience A Multi Year Guarantee Annuity

Frequently Asked Questions

1 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.

2 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 during the accumulation period.

3 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 during the accumulation period.

4 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 or 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.

***BreakThrough Annuity Account MYGA does not provide tax-deferred accumulation during the accumulation phase. Interest credited or other taxable amounts generated during the accumulation phase may be subject to current federal, state and/or local tax in the year earned. If the Contract is annuitized, the portion of each Annuity Payment attributable to your Accumulation Value on the date Annuity Payments begin will be considered a nontaxable return of your investment in the Contract. The portion of each Annuity Payment attributable to interest credited under the Contract after the date Annuity Payments begin will be considered taxable income. You should consult a qualified tax advisor prior to purchasing BreakThrough Annuity Account MYGA. 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.

Frequently Asked Questions

5 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.

6 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 during the accumulation phase**
- Value flexibility in how their assets are passed on to beneficiaries

7 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 (Annuity Payments). This can be a useful feature for long-term income planning down the road.

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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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.