REVOL ONE FINANCIAL

Your Annuity, Your Way™

DirectGrowth Multi Year Guarantee Annuity® For California

Speed. Simplicity. Flexibility.

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.

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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A Straightforward Experience that Puts the Power of Growth in Your Hands

What is a Multi Year Guarantee Annuity (MYGA)?

A Multi Year Guarantee Annuity, often referred to as a MYGA, is a fixed annuity designed for long-term financial goals. Your principal typically grows tax deferred with a guaranteed fixed interest rate for your chosen term. With a MYGA, you also have the option to receive a guaranteed income stream.

Benefits of DirectGrowth MYGA

Guaranteed rates

Your fixed interest rate is guaranteed for the period you select: 3, 5 or 7 years. Choose the interest guarantee period that fits into your personal financial plan. (Interest rates are annual effective rates and are compounded daily.)

Tax deferred growth

100% of your Accumulation Value typically grows tax deferred; taxes on growth are not paid until you withdraw your funds.

Principal protection

Your principal and interest earnings are protected, regardless of what happens in the markets.

Death benefit*

A Death Benefit equal to the Accumulation Value (or Guaranteed Minimum Cash Surrender Value, if greater). Surrender Charge and Market Value Adjustments (MVAs) will be waived upon payment of a Death Benefit.

Nursing Home*[3] and Terminal Illness Riders*[4]

If the unexpected happens and you need Nursing Home care or are diagnosed with a Terminal Illness, these riders let you access your funds without incurring Surrender Charges or MVAs, provided you meet the qualifying terms and conditions. These Riders are automatically included with the base contract.

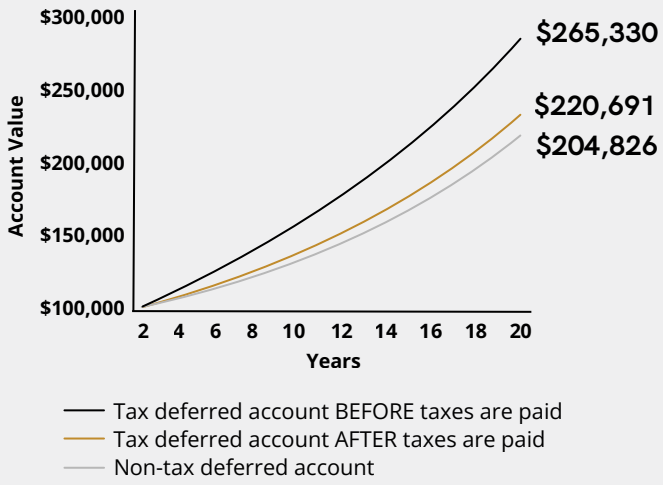
The Power of Tax Deferral

Accelerated Growth Through Compounding

Because interest earnings are reinvested without taxation until withdrawn in a tax deferred product, you have the potential for more money to compound and grow over time. When you do withdraw funds, your account may be larger compared to an account that does not offer tax deferral.

Potential Tax Savings at Retirement

When you are ready to access your funds, such as in retirement, you may find yourself in a lower tax bracket than you are today. That means you could pay less in taxes, keeping more of your hard-earned money.



This hypothetical example shows the power of tax deferral by comparing the value of $100,000 earning a 5% rate of return in a non-deferred taxable account versus a tax-deferred account over 20 years. It assumes a 27% annual tax rate and no withdrawals or surrender charges were applied.

This example is for illustrative purposes only. It does not reflect the outcome of any actual person. Individual results may vary. 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.

*For contracts with Joint Owners, the 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. Per company guidelines, Joint Owners must be legally married.

If the owner is a trust, the 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. Per company guidelines, Joint Annuitants must be legally married.

Enhanced Flexibility and Protection for the Unexpected

Consider adding the optional Free Partial Surrender Rider to your DirectGrowth MYGA. Your guaranteed fixed interest rate will decrease if you select this Rider. Please review the rate sheet for current rates.

Free Partial Surrender Rider

You can withdraw up to the greater of:

- Your interest earnings potential each year (based on your Accumulation Value at the start of the year multiplied by the guaranteed fixed interest rate)
- Your Required Minimum Distribution amount (RMD)

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Surrender Charges

If, before the Surrender Charge period ends, you surrender your annuity 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											
Policy Year	**1**	**2**	**3**	**4**	**5**	**6**	**7**	**8**	**9**	**10**	**11**
3-year period	8.1%	7.2%	6.3%	0%							
5-year period	8.1%	7.2%	6.3%	5.4%	4.5%	0%					
7-year period	8.1%	7.2%	6.3%	5.4%	4.5%	3.6%	2.7%	0%			

A new Surrender Charge schedule will apply to a renewal. Upon renewal, there are no Surrender Charges 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 to your Initial Interest Guarantee Period, with a new interest rate
- A new Interest Guarantee Period that is different than your Initial Interest Guarantee Period, with a new interest rate.
- 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 at the end of the initial Interest Guarantee Period.)

Market Value Adjustment (MVA)

The DirectGrowth MYGA comes with 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, depending on certain market interest rates. (Please review your contract for complete details.)

- If certain interest rates decrease, the MVA will be positive. **A positive MVA increases the withdrawal amount or Cash Surrender Value.**
- If certain interest rates increase, the MVA will be negative. **A negative MVA decreases the withdrawal amount or Cash Surrender Value.**
- The Cash Surrender Value will never be less than the Guaranteed Minimum Cash Surrender Value.

*Interest Rates may change upon renewal.

DirectGrowth Product Highlights

Product features at a glance

Guarantee Periods	DirectGrowth offers Guarantee Periods of 3, 5 and 7 years. Your fixed rate is set at the start of your Contract and is guaranteed for its full term.
Issue Ages	18-85 (Qualified funds) 18-90 (Non-Qualified funds)
Minimum Premium	$10,000 (Qualified and Non-Qualified funds)
Maximum Premium	$1,000,000 (higher amounts will be considered and require company approval)
Funds Accepted	Non-Qualified, Roth IRA, Traditional IRA
Annuitization and Payment Options	• Life with 5 Year Period Certain • Life with 10 Year Period Certain • 5 Year Period Certain • 10 Year Period Certain • Annuitization Value 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
RMDs	Available without penalty if the optional Free Partial Surrender Rider is elected

Terminal Illness[(2)(4)] and Nursing Home[(2)(3)] Riders	Automatically included with the base contract.
	• Surrender Charges and 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	• Accumulation Value (or Guaranteed Minimum Cash Surrender Value, if greater). No Surrender Charge or 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. The annuity contract will state the specific terms of these Riders. Please contact Revol One Financial® 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. The annuity contract will state the specific terms of this Rider.

[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. The annuity contract will state the specific terms of this Rider.

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.

DirectGrowth MYGA® is issued by Revol One Insurance Company, 11259 Aurora Avenue, Urbandale, Iowa 50322. DirectGrowth MYGA® is available in California with Contract number ICC24-RO-DTCM CA, ICC24-RO-DTCMSCH and other related forms. Products and features are subject to state variations and availability. Read the contract for complete 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 B++ GOOD Financial Strength 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) (Spring Lake, 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.