



Your Annuity, Your Way™



Revol One Financial™

## Enduris 10 Bonus Fixed Index Annuity™

**Accelerate Growth Potential with a Premium Bonus**

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ENDB(1)-MKTG-0624

# Unleash the Power of a Fixed Index Annuity

## What is a Fixed Index Annuity (FIA)?

A Fixed Index Annuity (or FIA) provides growth strategies offering fixed-rate returns and indexed interest options with performance-based returns tied to an underlying index, subject to caps and participation rates. When funds are placed into an indexed interest option, funds will grow, in part, based on the performance of the underlying index. Because your money is not directly invested in the market, your principal remains protected, you will not lose money due to stock market performance and interest credited will never dip below zero.

Similar to other FIAs, Enduris 10 Bonus is a long-term contract designed to help achieve future financial milestones. Your funds grow tax deferred, are protected from market downturns and provide you the flexibility to distribute your premium dollars among the fixed interest or available S&P 500® indexed interest options.



# Enduris 10 Bonus Helps Accelerate Growth Potential

## Jump start retirement planning with a boost from a Premium Bonus

The Enduris 10 Bonus immediately provides a bonus equal to 16%\* of your premium, subject to a vesting schedule. As your Accumulation Value increases, the Bonus Value will also increase, staying at 16%\* of your Accumulation Value. This continues until your Accumulation Value is fully vested after 10 years.\*\*

## The Enhanced Participation (EPAR) Indexed Interest Options offer additional upside growth potential.

The EPAR Indexed Interest Options offer you the chance to capture a greater percentage of growth if the S&P 500® Index performs well during the option period.

\*The premium bonus rate is referred to as the Bonus Interest Percentage in the policy rider. The percentage rate is subject to change at any time prior to policy 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.

\*\*Your bonus value also fully vests upon nursing home confinement, terminal illness, death or annuitization under certain terms.



# The Impact of a Premium Bonus

The 16%\* Premium Bonus is established at purchase, subject to a vesting schedule, and this bonus continues to grow along with your Accumulation Value.

## Here's how it works

**1** At the start of your contract, a Bonus Accumulation Value equal to 16%\* of your initial premium is provided along with your Accumulation Value. This bonus is subject to a 10-Year vesting schedule.

**2** During the surrender charge period, your contract will have two separate accumulation values: the base Accumulation Value and the Bonus Accumulation Value.

### ★ Base Accumulation Value

This value reflects your premium plus any interest crediting based on your allocation choices, less any deductions for partial withdrawals and charges, if any.

### ★ Bonus Accumulation Value

This value starts at 16%\* of your initial premium and grows proportionately with your base Accumulation Value. If you withdraw part of your base Accumulation Value, the Bonus Accumulation Value will decrease by the same proportion and the reduction in the vested portion of the Bonus Accumulation Value will be paid. Until the bonus is fully vested, the Bonus Accumulation Value will stay at 16%\* of your base Accumulation Value.

**3** Your premium bonus becomes fully vested over 10 years, with a percentage vesting each year after the first. At the end of 10 years, the entire bonus value is added to your base Accumulation Value.

★ **If you become terminally ill, are confined to a nursing home or die, your bonus will be 100% vested.**

## Enduris 10 Bonus Vesting Schedule

Beginning of Policy Year	1	2	3	4	5	6	7	8	9	10	11
Vesting %	0%	10%	20%	30%	40%	50%	60%	70%	80%	90%	100%

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# Allocating Your Premium Dollars

With a Fixed Index Annuity, your initial premium can be allocated, in any combination, to the Fixed Interest Account or any of the S&P 500<sup>®</sup> Indexed Interest Options available with Enduris.

## Fixed Interest Account

The Enduris 10 Bonus Fixed Interest Account earns interest daily at a fixed interest rate set at issue and is guaranteed for 1 year. A new fixed interest rate will be declared for each subsequent guarantee period and will apply to the amount allocated to the Fixed Interest Account as of the beginning of that guarantee period.

## Indexed Interest Options

These strategies utilize a formula linked to one or more published indices. When the underlying index goes up in value (based on the starting point to the end point of the option period), the funds in the indexed interest options are credited on a portion of that growth, subject to participation rates and cap rates. If the index falls over the full option period, nothing is credited. Because the principal is protected from market volatility, interest crediting will never be less than zero due to index declines.

### Indexed Interest Options available with Enduris FIA

- S&P 500<sup>®</sup> 1 Year Point-to-Point with Participation Rate
- S&P 500<sup>®</sup> 2 Year Point-to-Point with Participation Rate
- S&P 500<sup>®</sup> 1 Year Point-to-Point with Enhanced Participation Rate (EPAR)
- S&P 500<sup>®</sup> 2 Year Point-to-Point with Enhanced Participation Rate (EPAR)
- S&P 500<sup>®</sup> 1 Year Point-to-Point with CAP Rate
- S&P 500<sup>®</sup> 2 Year Point-to-Point with CAP Rate

## Understanding how CAPS and PARS impact indexed interest crediting

**Point-to-Point** is the duration period used to determine index performance.

**A CAP rate** is the maximum percent limit (or Cap) that can be used to credit interest to your Accumulation Value.

**Example:** You place \$100,000 in an index interest option with a 10% CAP rate. If the underlying index grows by 20% during the defined credit period, your Accumulation Value will be credited 10%, or \$10,000. If the underlying index grows by 9%, your Accumulation Value will be credited 9% or \$9,000.

**The Participation Rate**, or PAR Rate, is a percentage of the index return that is credited to your Accumulation Value.

**Example:** You place \$100,000 in an index interest option with a PAR rate of 50%. If the underlying index rises by 30% during the defined crediting period, your Accumulation Value will be credited 15% (50% of the 30%) or \$15,000.

# Understanding How EPAR Indexed Interest Options Work

If you choose to allocate funds to one of the Enhanced Participation (EPAR) Indexed Interest Options, you may be able to capture a higher percentage of growth should the S&P 500® perform strongly during the option period.

## Here's how it works

With an EPAR strategy, there are two participation rates:

- The Initial Participation Rate applies to index growth up to a designated rate (called the Index Term Change Percentage)
- The Enhanced Participation Rate applies to any index growth above the Index Term Change Percentage

### Example\*

If the underlying index increases by 20% in this option period, the Index Term Change Percentage is 10%, the initial Participation Rate is 25%, and the Enhanced Participation Rate is 100%, the EPAR interest crediting percentage will be 12.50%.

$$\left[ \begin{array}{c} 25\% \\ \text{PAR} \end{array} \times \begin{array}{c} 10\% \\ \text{INITIAL GAINS} \end{array} \right] + \left[ \begin{array}{c} 100\% \\ \text{PAR} \end{array} \times \begin{array}{c} 10\% \\ \text{ADDITIONAL GAINS} \end{array} \right] = 12.50\%$$

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

**EPAR Indexed Options Perform Better When the Underlying Index Experiences Higher Returns**



# Access to Your Money When You Need it Most

Should something unexpected happen, there are multiple ways to access your funds without triggering a Surrender Charge or MVA, including:

- IRS Required Minimum Distributions (RMDs)
- Free partial withdrawal of 10% of your account value may be withdrawn each policy year, after your first policy year
- Conversion of your annuity into a guaranteed income stream (Please review the Product Highlights page for additional information on annuitization options.)
- If you require nursing home care or become terminally ill (See Enduris 10 Bonus Product Highlights page for more details.)
- Death Benefit amounts paid to your beneficiary

**Talk with your financial professional today to determine if the Enduris 10 Bonus FIA might be right for you.**

# Surrender Charges

If, before the Surrender Charge period ends, you surrender your annuity or take withdrawals in excess of the Free Partial Withdrawal 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
10-year term	9%	9%	8%	7%	6%	5%	4%	3%	2%	1%	0%

State variations may apply. There are no Surrender Charges during the first 30 days beginning immediately at the end of the Initial Guarantee Period or any subsequent Guarantee Periods.

## Market Value Adjustment (MVA)

The Enduris 10 Bonus FIA comes with a Market Value Adjustment. The MVA applies only when the Surrender Charge applies. The MVA could increase or decrease the amount you receive from Surrender or a withdrawal in excess of the free amount, 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 generally increases the withdrawal amount or Cash Surrender Value.**
- If certain interest rates increase, the MVA will be negative. **A negative MVA generally decreases the withdrawal amount or Cash Surrender Value.**
- The Cash Surrender Value will never be less than the Guaranteed Minimum Cash Surrender Value.



# When to Consider Enduris 10 Bonus FIA

## Seeking an opportunity to boost the account's accumulation value

The Enduris 10 Bonus immediately provides a bonus equal to 16%\* of your premium, subject to a vesting schedule. As your Accumulation Value increases, the bonus value will also increase, staying at 16%\* of your Accumulation Value until vested. There is no fee for the Premium Bonus.

## Considering leaving a legacy for loved ones

The death benefit equals the base Accumulation Value at the time of death PLUS the fully vested Bonus Accumulation Value.

## Wanting to capture a greater percentage of growth if the S&P 500® performs well during the option period

If you elect to allocate funds into one of the Enhanced Participation (EPAR) Indexed Interest Options, you may be able to capture a greater percentage of growth if the S&P 500® performs well during the option period.

## Looking for tax deferred growth

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

## Relying on principal protection

Your initial principal and interest credits are protected from market fluctuations.

## Wanting a stable income stream in the future

You can convert your annuity into a guaranteed income stream, in some instances as early as the 4th contract year.

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## You can purchase an Enduris 10 Bonus FIA in 3 easy steps

1

### **Talk with your financial professional**

Unlock new possibilities and opportunities to achieve your long-term goals with Enduris 10 Bonus FIA.

2

### **Determine how much premium you want to apply to the FIA**

You can purchase an Enduris 10 Bonus FIA with a minimum single premium of \$10,000 for qualified and non-qualified funds.

3

### **Select how you want to allocate your premium dollars**

Choose any combination of fixed interest or available S&P 500<sup>®</sup> indexed interest options including Enhanced Participation Rate (EPAR) options.

**Continue revolutionizing your retirement!**

# Enduris 10 Bonus Product Highlights

## Product features at a glance

Issue Ages	18 - 80 (Qualified and Non-Qualified funds)
Maximum Annuitization Age	100 years
Minimum Premium	\$10,000 (Qualified and Non-Qualified Contracts)
Maximum Premium	\$1,000,000 (higher amounts will be considered and require company approval)
Premium Bonus	The Enduris 10 Bonus immediately provides a bonus equal to 16%* of your premium, subject to a vesting schedule. As your Accumulation Value increases, the bonus value will also increase, staying at 16%* of your Accumulation Value until vested.
Annuitization Payment Options	Your Accumulation Value may be annuitized without Surrender Charge or MVA at any time after the third contract year, provided that a life contingent or period certain of at least 7 years is elected.  The Bonus Accumulation value becomes fully vested upon annuitization any time after the fifth contract year, provided that a life contingent or period certain of at least 5 years is elected.
Fixed Interest Option	Yes. Minimum credited rate of 1% annually
Indexed Interest Options	<ul style="list-style-type: none"> <li>• S&amp;P 500<sup>®</sup> 1 Year Point-to-Point with PAR rate</li> <li>• S&amp;P 500<sup>®</sup> 2 Year Point-to-Point with PAR Rate</li> <li>• S&amp;P 500<sup>®</sup> 1 Year Point-to-Point with Enhanced PAR rate (EPAR)</li> <li>• S&amp;P 500<sup>®</sup> 2 Year Point-to-Point with Enhanced PAR Rate (EPAR)</li> <li>• S&amp;P 500<sup>®</sup> 1 Year Point-to-Point with CAP Rate</li> <li>• S&amp;P 500<sup>®</sup> 2 Year Point-to-Point with CAP Rate</li> </ul>
Loans	Not Available
Free Partial Withdrawals <sup>(1)</sup>	10% of the Accumulation Value may be withdrawn each contract year, after the first contract year, without incurring Surrender Charges or MVA. Free partial withdrawals are taken from the base Accumulation Value and will reduce the bonus level to equal 16%* of the new lower base Accumulation Value.
RMDs	The Contract Owner can access IRS Required Minimum Distributions without incurring a Surrender Charge. RMDs are taken from the base Accumulation Value and will reduce the bonus level to equal 16%* of the new lower base Accumulation Value. The reduction in the vested bonus level is payable to the Contract Owner.
Nursing Home Confinement <sup>(2)(3)</sup>	The Bonus Accumulation Value becomes fully vested and Surrender Charges and MVA will be waived if one of the following events occurs: <ul style="list-style-type: none"> <li>• The Contract Owner becomes confined to a nursing home for at least 90 consecutive days on or after the Contract Date</li> <li>• The 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</li> </ul>
Terminal Illness <sup>(2)(4)</sup>	The Bonus Accumulation Value becomes fully vested and Surrender Charges and MVA will be waived if: <ul style="list-style-type: none"> <li>• The Contract Owner becomes terminally ill or injured in such a way that they are not expected to live more than 12 months</li> </ul>
Death Benefit	The base Accumulation Value plus the fully vested Bonus Accumulation Value plus any positive MVA, or Guaranteed Minimum Cash Surrender Value (if greater) <ul style="list-style-type: none"> <li>• Surrender Charges do not apply to the death benefits paid. The Death Benefit will not be reduced by any negative MVA. Any positive MVA will be added to the Death Benefit.</li> </ul>
Free Look Period	30 days

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# Important Information

<sup>(1)</sup> **The Free Partial Withdrawal Amount** is equal to the Free Partial Surrender Percentage times the Accumulation Value at the beginning of the Contract Year, less any prior partial surrenders (including any associated surrender charges and MVA) made during the Contract Year. Prior partial surrenders include any IRS required minimum distributions and are free of surrender charges. If you withdraw an amount more than this Free Partial Withdrawal Amount, you may be subject to Surrender Charges. 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.

<sup>(2)</sup> **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.

<sup>(3)</sup> **Additional information about the Nursing Home Rider:** First confinement must begin on or after the Contract Date. We must receive the withdrawal request and proof satisfactory to us at our Home Office 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 Contract Date, or a spousal Beneficiary who continued the Contract under the Settlement Options in the Contract. State variations may apply. Please read your Contract for details.

<sup>(4)</sup> **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 Contract Date. The Owner must have been the Owner of the contract continuously since the Contract Date or a spousal Beneficiary who continued the Contract under the Settlement Options in the contract. State variations may apply. Please read your Contract for details.

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.

Enduris 10 Bonus FIA™ is issued by Revol One Insurance Company, 11259 Aurora Avenue, Urbandale, Iowa 50322. Enduris 10 Bonus FIA is available in most states with Contract number ICC23-RO-FIA and rider form numbers ICC24-RO-BAV, ICC23-RO-NHWR, ICC23-RO-TIWR 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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S&P DOW JONES INDICES DOES NOT GUARANTEE THE ADEQUACY, ACCURACY, TIMELINESS AND/OR THE COMPLETENESS OF THE S&P 500<sup>®</sup> INDEX OR ANY DATA RELATED THERETO OR ANY COMMUNICATION, INCLUDING BUT NOT LIMITED TO, ORAL OR WRITTEN COMMUNICATION (INCLUDING ELECTRONIC COMMUNICATIONS) WITH RESPECT THERETO. S&P DOW JONES INDICES SHALL NOT BE SUBJECT TO ANY DAMAGES OR LIABILITY FOR ANY ERRORS, OMISSIONS, OR DELAYS THEREIN. S&P DOW JONES INDICES MAKES NO EXPRESS OR IMPLIED WARRANTIES, AND EXPRESSLY DISCLAIMS ALL WARRANTIES, OF MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE OR USE OR AS TO RESULTS TO BE OBTAINED BY REVOL ONE INSURANCE COMPANY, OWNERS OF REVOL ONE INSURANCE COMPANY'S PRODUCTS, OR ANY OTHER PERSON OR ENTITY FROM THE USE OF THE S&P 500<sup>®</sup> INDEX OR WITH RESPECT TO ANY DATA RELATED THERETO. WITHOUT LIMITING ANY OF THE FOREGOING, IN NO EVENT WHATSOEVER SHALL S&P DOW JONES INDICES BE LIABLE FOR ANY INDIRECT, SPECIAL, INCIDENTAL, PUNITIVE, OR CONSEQUENTIAL DAMAGES INCLUDING BUT NOT LIMITED TO, LOSS OF PROFITS, TRADING LOSSES, LOST TIME OR GOODWILL, EVEN IF THEY HAVE BEEN ADVISED OF THE POSSIBILITY OF SUCH DAMAGES, WHETHER IN CONTRACT, TORT, STRICT LIABILITY, OR OTHERWISE. S&P DOW JONES INDICES HAS NOT REVIEWED, PREPARED AND/OR CERTIFIED ANY PORTION OF, NOR DOES S&P DOW JONES INDICES HAVE ANY CONTROL OVER, REVOL ONE INSURANCE COMPANY'S PRODUCT REGISTRATION STATEMENT, PROSPECTUS OR OTHER OFFERING MATERIALS. THERE ARE NO THIRD-PARTY BENEFICIARIES OF ANY AGREEMENTS OR ARRANGEMENTS BETWEEN S&P DOW JONES INDICES AND REVOL ONE INSURANCE COMPANY, OTHER THAN THE LICENSORS OF S&P DOW JONES INDICES.

Indices are not available for direct investment.



## Your Annuity, Your Way™



## 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.

Revol One Financial Administrative Offices

11259 Aurora Ave., Urbandale, Iowa 50322  
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### AM Best Rating

# B++

"Good"

AM Best<sup>(1)</sup>  
Outlook- Stable

"AM Best assigned a Financial Strength Rating of B++ (Good) and a Long-Term Issuer Credit Rating of "bbb" (Good) to Revol One Financial Insurance Company (Revol One Financial)(Spring Lake, MI, with administrative offices in Urbandale, IA). The outlook assigned to these Credit Ratings (ratings) is stable. 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

<sup>(1)</sup>As of March 27, 2024. For the latest Best's Credit Rating, access [www.ambest.com](http://www.ambest.com).

# Managing the Levers on Your Premium Bonus Value

## A Hypothetical Example

Having access to funds when unexpected events happen. Enduris Bonus provides free partial withdrawals of 10% of your account value each policy year, after your first policy year.

In this example, a free \$10,000 partial withdrawal is taken in year 5. The amount is deducted from the Base Accumulation Value. As a result, the Bonus Accumulation Value decreases to 15%\* of the new Base Accumulation Value. Any amounts withdrawn will decrease your bonus accumulation value and your death benefit.

Policy Anniversary	Initial Premium	Withdrawal Interest	Base Accumulation Value (Assumes 5% non-guaranteed annual credit)	Bonus Accumulation Value	Death Benefits
At Issue		N/A	\$100,000.00	\$15,000.00	\$115,000.00
1st Year		\$5,000.00	\$105,000.00	\$15,750.00	\$120,750.00
2nd Year		\$5,250.00	\$110,250.00	\$16,537.50	\$126,787.50
3rd Year		\$5,512.50	\$115,737.50	\$17,364.63	\$133,102.13
4th Year		\$5,788.13	\$121,450.66	\$18,237.99	\$139,688.65
5th Year		\$6,077.53	\$117,628.16	\$17,644.22	\$135,272.38
6th Year		\$5,881.41	\$123,509.56	\$18,526.43	\$142,036.00
7th Year		\$6,175.48	\$129,685.04	\$19,452.76	\$149,137.80
8th Year		\$6,484.25	\$136,169.29	\$20,425.39	\$156,594.69
9th Year		\$6,808.46	\$142,977.76	\$21,446.66	\$164,424.42
10th Year		\$7,148.89	\$172,645.64	\$0.00	\$0.00

SAVE FOR

LATER USE

### \$10,000 Free partial withdrawal

Your bonus accumulation value changes with any withdrawals from your account, including RMDs.

### End of the Surrender Charge Period

When the surrender charge period ends or your bonus is fully vested, the Bonus Accumulation Value will be added to your account value, and the bonus benefits will stop.

### Death Benefit

Death Benefit equals the base AV plus the fully vested bonus AV\*. Any positive MVA will be added to the benefit. Any negative MVA will not reduce the Death Benefit.

This example is hypothetical and for illustrative purposes only. It does not reflect the outcome of any actual person. Individual results may vary. This example assumes a non-guaranteed 5.00% annual credit.

\*Premium Bonus rate stated is subject to change at any time prior to policy issue. The Premium bonus rate declared in the contract will not change. Please review your contract for the most up to date terms and conditions.