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# Enduris 10 Income Fixed Index Annuity™

**Guaranteed Income You Can't Outlive**

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# A Guaranteed Lifetime Income Stream: Built To Keep Up with Life

The Enduris 10 Income Fixed Index Annuity (FIA) is designed to help you build retirement assets with confidence, offering peace of mind by protecting your principal, providing growth potential, and featuring a valuable Guaranteed Lifetime Withdrawal Benefit (GLWB) Rider.

## Stand Out Feature!

**The Guaranteed Lifetime Withdrawal Benefit Rider is the standout feature of the Enduris 10 Income FIA.**

-  With this Rider, you secure a **reliable stream of income for the rest of your life,\*** no matter how long you live.
-  Upon income activation, your income payment has the **potential to increase.\*\*** Your payment can grow each year depending on how your selected indexed interest options or fixed interest account perform.
-  **Your income payments can continue to increase each year—even if your GLWB payments reduce your Accumulation Value to zero.** However, if the Accumulation Value reaches zero due to excess withdrawals (beyond the allowed GLWB amount), both the annuity and the GLWB will end. This helps protect your income from the effects of inflation and rising living expenses, helping ensure you can maintain the retirement lifestyle you envisioned.
-  If elected, there is an annual Rider charge for the Guaranteed Lifetime Withdrawal Benefit Rider.\*\*\*



\*The GLWB income payments assume no excess withdrawals. GLWB income payments will end if an excess withdrawal reduces the Accumulation Value to zero. Excess withdrawals may also reduce the income payments in an amount more than the withdrawal. Excess withdrawals may be subject to Surrender Charges and MVA.

\*\*The GLWB income payment may increase annually by the Annual Growth Rate ("AGR"). The AGR is determined based on the allocation among, and performance of, indexed interest options and the fixed interest account. An increase of the GLWB payment amount is NOT guaranteed.

\*\*\*The charge is 1.25%, and will occur on each Rider anniversary and is collected from your Accumulation Value. The charge will be multiplied by the Benefit Base and assessed against the Accumulation Value at the end of each contract anniversary, but will not decrease the Benefit Base. The Benefit Base is a value used to determine the guaranteed income payment amount and not available for cash surrender or as a death benefit. The Rider charge also applies to a withdrawal taken during the deferral phase or an excess withdrawal during the income phase.

# Your Guaranteed Lifetime Income Journey

The Enduris 10 Guaranteed Lifetime Withdrawal Benefit (GLWB) Rider is designed to help you enjoy retirement on your terms—with guaranteed income that lasts a lifetime.\* It offers the confidence of knowing that no matter how long you live, your income will be there, giving you the freedom to focus on the people, passions and experiences that matter to you.

## A Step-by-Step Path to Guaranteed Lifetime Income

### 1 Grow Your Income Potential

Maximize the two key components that drive your future guaranteed income: the Benefit Base and Payout Rate. These elements are designed to increase over time—so the longer you wait to activate income, the greater your initial guaranteed lifetime income payment may be.\*\*\*

### 2 Activate your Guaranteed Lifetime Income

When the time is right for you, activate the GLWB Rider. This locks in your Benefit Base and Payout Rate – converting time and patience into a guaranteed lifetime income stream tailored to last your lifetime\*—or both your and your spouse's lifetimes if you've chosen joint income. (See page 5 for requirements for income activation.)

### 3 Receive Income for Life with Built-in Growth Potential

Once income payments begin, they last for life.\* Plus, your income payments can continue to increase each year—even if your GLWB payments reduce your Accumulation Value to zero. (If the Accumulation Value reaches zero due to excess withdrawals beyond the allowed GLWB amount, both the annuity and the GLWB will end.)

The potential to increase your income payment is based on the performance of your selected indexed or fixed interest options.\*\* This annual built-in growth potential offers a meaningful way to help keep pace with rising expenses in retirement.

## Looking Ahead

The following pages walk through each step in more detail – showing how this powerful GLWB Rider can help support your retirement journey.

\*The GLWB income payments assume no excess withdrawals. GLWB income payments will end if an excess withdrawal reduces the Accumulation Value to zero. Excess withdrawals may also reduce the income payments in an amount more than the withdrawal. Excess withdrawals may be subject to Surrender Charges and MVA.

\*\*The GLWB income payment may increase annually by the Annual Growth Rate ("AGR"). The AGR is determined based on the allocation among, and performance of, indexed interest options and the fixed interest account. An increase of the GLWB payment amount is NOT guaranteed.

\*\*\*The Benefit Base grows for a maximum of 10 years. The Payout Rate stops increasing after a maximum of 20 years.

# 1 Grow Your Income Potential

This accumulation period is your runway to greater future income. It focuses on growing your Benefit Base and increasing your Payout Rate—the two essential components that determine your guaranteed lifetime income.

## Benefit Base

The Benefit Base is the starting point for calculating your initial guaranteed lifetime income payment. The larger it grows, the greater your initial guaranteed income payment. **(Important: The Benefit Base is used only for calculating the income payment and is not available for withdrawals, surrenders or as a death benefit.)**

## The Benefit Base is the greater of two values:

### 25% Income Bonus Value\*

Premium plus an additional bonus percentage, reduced by partial withdrawals prior to income election, and withdrawals in excess of the GLWB payment amount after income election.

OR

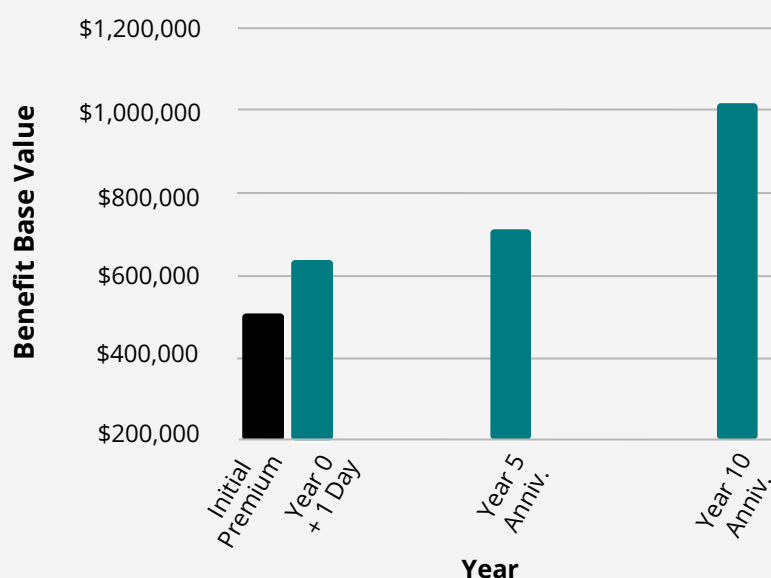
### 7.20% Roll-Up Value\*

Premium growing at a compounded roll-up rate each year for the first 10 policy years, (or until income election) reduced by partial withdrawals prior to income election, and withdrawals in excess of the GLWB payment amount after income election.

## Payout Rate

The Payout Rate may increase each year prior to starting income, and is based on issue age, years of deferral and whether you elect single or joint life income. (Please refer to page 13-16 to view the Payout Rate tables.) The Payout Rate may increase for a maximum of 20 years.

## Increase Your Benefit Base to Maximize Lifetime Income



This chart is hypothetical and assumes a \$500,000 initial premium and no withdrawals were made during the 10 Year Surrender Charge period. Each year, the Benefit Base is the greater of initial premium plus a 25% Income Bonus, or the initial premium growing at 7.20% compounded annually for up to 10 years or until income is elected. The Benefit Base is not available for cash surrender, withdrawals or as a death benefit.



## The Power of Patience

If you wait until your 10th contract anniversary to activate the GLWB Rider, the Benefit Base is guaranteed to be **double your initial premium.\*\***

■ = Initial Premium    ■ = Benefit Base

The Benefit Base grows for a maximum of 10 years.

\*The Bonus Value and Roll-Up Value are based on premium paid, adjusted for withdrawals. The Benefit Base is equal to the greater of these values, or the Accumulation Value if higher. An annuity that provides bonus or roll-up features may offer higher or lower parameters on applicable index options, such as caps and participation rates, than products that don't have these features. Under certain circumstances, the amount of the bonus or roll-up may be offset by these differences.

\*\*Based on current Roll-Up Rate. Rates current as of July 8, 2025 and are subject to change at any time prior to policy issue in the discretion of Revol One Financial.



## 2 Activate Your Guaranteed Lifetime Income Stream

This is the step where preparation becomes payout. When the time is right, activate your GLWB payments to lock in your initial guaranteed lifetime income payments.\*

**Your Initial GLWB income payment is: (Benefit Base) X (Payout Rate)**

(Refer to page 13-16 to find your Payout Rate based on age and other factors.)

### Activating Your Income

- Income can be activated after both your first policy anniversary and after the age of 50.
- Income payments can be structured to last for your life or for the lives of both you and your spouse if your annuity is owned jointly with your spouse. Funds will be available until the death of the second spouse if Joint is elected. Joint income is based on the age of the younger spouse on the income start date.
- Single or Joint Guaranteed Lifetime Withdrawal Benefit must be selected before activation but does not need to be selected at issue.



### Patience Pays Out

The longer you wait to activate the GLWB Rider, the greater your Benefit Base and Payout Rate - giving you a higher initial guaranteed income payment for life.\*\*

### Example

Income Election Year	Year 2 (Age 66)	Year 6 (Age 70)	Year 11 (Age 75)
Benefit Base	\$625,000	\$707,854	\$1,002,116
Payout Rate	5.10%	6.30%	7.40%
<b>Annual Initial Guaranteed Lifetime Income Payment</b>	<b>\$31,875</b>	<b>\$44,595</b>	<b>\$74,157</b>

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

### Key assumptions:

- Initial premium: \$500,000
- Issue Age: 65
- Single benefit election

\*The GLWB income payments assume no excess withdrawals. GLWB income payments will end if an excess withdrawal reduces the Accumulation Value to zero. Excess withdrawals may also reduce the income payments in an amount more than the withdrawal. Excess withdrawals may be subject to Surrender Charges and MVA.

\*\*The Benefit Base grows for a maximum of 10 years. The Payout Rate stops increasing after a maximum of 20 years.

## Guaranteed Lifetime Income That Lasts

No matter how long you live, your guaranteed lifetime income payments will continue.\* That's the lasting strength of the GLWB Rider.

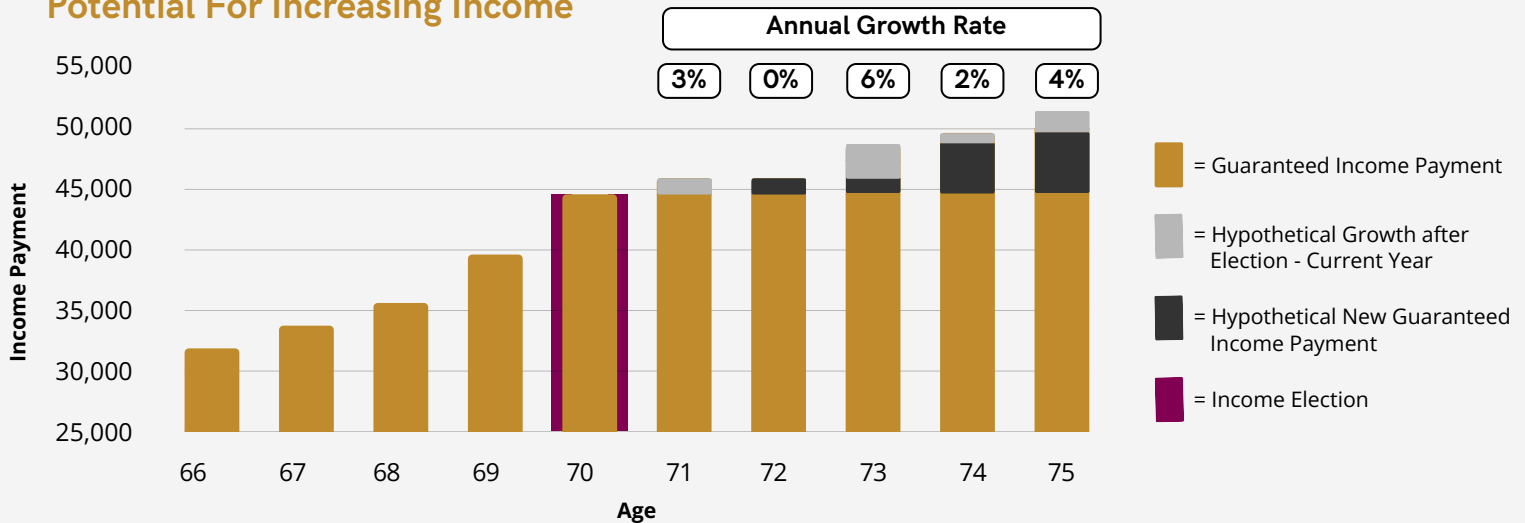
## Income That Can Grow

Your income doesn't stand still – because life doesn't either. Once income begins, it lasts for life.\* Plus, your income payments can continue to increase each year—even if your GLWB payments reduce your Accumulation Value to zero. (If the Accumulation Value reaches zero due to excess withdrawals beyond the allowed GLWB amount, both the annuity and the GLWB will end.) The potential to increase your income payments is based on the performance of your selected indexed interest options and/or fixed interest account.\*\* This built-in growth potential can offer valuable protection from the rising cost of living.



On each contract anniversary after you elect income, your GLWB income payment may increase if the weighted average return of your selected indexed interest options and/or fixed interest account result in a positive annual growth rate. (Page 7 & 8 provide additional information about the indexed interest options and fixed interest account available for premium allocation.)

## Potential For Increasing Income



This hypothetical chart illustrates how lifetime income may grow with the Enduris 10 Income annuity. This example assumes a \$500,000 initial premium, 6.3% payout rate when the GLWB Rider is activated at age 70, and no excess withdrawals. The Benefit Base is calculated each year as the greater of an Income Bonus or a compounded roll-up of the initial premium. The Benefit Base will continue to grow until the earlier of 10 years or until income is elected. The annual growth rates shown are hypothetical and actual returns may be higher or lower.

## Enhanced Coverage for Life's "What Ifs"

If life throws the unexpected your way, your GLWB Rider may provide additional support.\*\*\*



If you become unable to perform 2 of 6 activities of daily living (ADLs) or are confined to a nursing home during the income phase, your annual GLWB payment can double until the earliest of:

- Your first anniversary after the Accumulation Value reaches zero
- Your first anniversary following the end of the qualifying event or;
- The end of the maximum multiplier period which is 5 years

\*The GLWB income payments assume no excess withdrawals. GLWB income payments will end if an excess withdrawal reduces the Accumulation Value to zero. Excess withdrawals may also reduce the income payments in an amount more than the withdrawal. Excess withdrawals may be subject to Surrender Charges and MVA.

\*\*The GLWB income payment may increase annually by the Annual Growth Rate ("AGR"). The AGR is determined based on the allocation among, and performance of, indexed interest options and the fixed interest account. An increase of the GLWB payment amount is NOT guaranteed.

\*\*\*The Payment Multiplier Benefit Rider temporarily increases the GLWB income payment if certain conditions are met, including a qualifying event such as nursing home confinement and/or inability to perform activities of daily living. Based on current rates, effective July 8, 2025, the payment will double. Rates are subject to change at any time prior to policy issue in the discretion of Revol One Financial. This benefit is not long-term care insurance and is not intended to replace such coverage. The qualifying event must occur after the 5 Year Multiplier Minimum Deferral Period, and the GLWB can only be doubled for as long as the qualifying event continues. This Payment Multiplier can only be activated once. The doubled payments reduce the Accumulation Value but do not trigger excess withdrawals.

# Allocating Your Premium Dollars

The Enduris 10 Income annuity gives you flexible growth potential through fixed interest accounts and indexed interest options. These strategies help your initial premium grow based on how you allocate your funds. Once income is activated through the GLWB Rider, your income payments can also increase annually—based on the weighted average return of your selected fixed and indexed interest options. While fixed interest provides steady growth, indexed options offer the opportunity for market-linked gains subject to participation rates and caps, all with principal protection and no risk of losses due to market downturns.

## Fixed Interest Account

The Enduris 10 Income 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.

## Indexed Interest Options

These strategies utilize a formula linked to one or more published indices. When the underlying index increases (based on the starting point to the end point of the index option period), the funds in the indexed interest options are credited on a portion of that growth, subject to participation and cap rates.\* When the index decreases, the funds are credited with nothing for that period. Because the principal is protected from market volatility, interest crediting will never be less than zero.

### Indexed Interest Options available with Enduris 10 Income FIA

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

## Understanding how CAPS and PARS impact indexed interest crediting

### → A CAP rate

is the maximum percent limit (or CAP) applied to index growth over each index option period.

#### Example

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

### → A Participation rate (PAR rate)

is the factor that is applied to any index growth over each index option period.

#### Example

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

**Point-to-Point means credits are based on index performance from the beginning of the index option period to the end of the index option period.**

\*CAP rates and Participation rates are declared in the contract and will not change during the initial crediting period but may change prior to subsequent periods during the contract term.

# Understanding How EPAR Indexed Interest Options Work

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

## Here's How it Works

With an EPAR strategy, there are two participation rates:

1

### The Initial Participation Rate

applies to index growth up to a designated rate (called the Index Term Change Percentage)

2

### 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 index option period, the Index Term Change Percentage is 10%, the initial Participation Rate is 20%, and the Enhanced Participation Rate is 100%, the EPAR interest crediting percentage will be 12%.

$$(20\% \text{ PAR}) (10\% \text{ Initial Gains}) + (100\% \text{ PAR}) (10\% \text{ Additional Gains}) = 12\%$$

**EPAR Indexed Interest 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**

- Activation of the Guaranteed Lifetime Withdrawal Benefit Rider
- Free partial surrender of 10% of your Accumulation Value may be withdrawn each policy year, after your first policy year. Partial withdrawals (including RMDs) taken before income election will reduce the Benefit Base proportionally to the decrease in Accumulation Value. Partial withdrawals taken after income election will reduce future income payments if the withdrawal amount exceeds the GLWB income payment amount.
- Death Benefit amounts paid to your beneficiary
- IRS Required Minimum Distributions (RMDs) will be included in your guaranteed income payment. If an RMD exceeds the GLWB amount, the additional amount is not considered an excess withdrawal.  
  
Prior to turning on income, an RMD will reduce the benefit base proportionally to the decrease in the Accumulation Value.
- If you require nursing home care or become terminally ill (See Product Highlights page for more details.)

**Talk with your financial professional today to determine if the Enduris 10 Income 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 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
10-year	9%	9%	8%	7%	6%	5%	4%	3%	2%	1%	0%

State variations may apply. Surrender charges do not apply to guaranteed lifetime income withdrawals.

## Market Value Adjustment (MVA)

The Enduris 10 Income 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. MVAs do not apply to guaranteed lifetime income withdrawals. (Please review your contract for complete details.) MVAs do not apply to guaranteed lifetime income withdrawals.

- 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 Income

## → Seeking Guaranteed Lifetime Income you can not outlive

Once activated, the GLWB Rider provides a guaranteed stream of income that you cannot outlive, and your annual payment will never decrease.\*

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## → Desiring to know today how much annual guaranteed income you could receive for life from the Enduris 10 Income FIA

Roll-Up and Income Bonus rates for the Benefit Base are locked in at contract issue, so you'll have transparency regarding how your future guaranteed lifetime income payments will be calculated when you choose to begin withdrawals.

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## → Relying on principal protection

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

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## → Looking to help offset the rising cost of living

**Enduris 10 Income is built to help protect your purchasing power over the long haul.**

With the GLWB Rider, your income has the potential to grow annually for the rest of your life—driven by the performance of the indexed interest options and fixed interest account you choose for your premium allocations.\*\* Plus, your income payments can continue to increase each year—even if your GLWB payments reduce your Accumulation Value to zero. (If the Accumulation Value reaches zero due to excess withdrawals beyond the allowed GLWB amount, both the annuity and the GLWB will end.)

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## → 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.

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\*The GLWB income payments assume no excess withdrawals. GLWB income payments will end if an excess withdrawal reduces the Accumulation Value to zero. Excess withdrawals may also reduce the income payments in an amount more than the withdrawal. Excess withdrawals may be subject to Surrender Charges and MVA.

\*\*The GLWB income payment may increase annually by the Annual Growth Rate ("AGR"). The AGR is determined based on the allocation among, and performance of, indexed interest options and the fixed interest account. An increase of the GLWB payment amount is NOT guaranteed.

## Product features at a glance

Surrender Charge Period	10 Years
Issue Ages	45 - 80 (Qualified and Non-Qualified funds)
Maximum Annuitization Age	100 years
Minimum Premium	\$50,000 for Qualified and Non-Qualified Contracts
Maximum Premium	\$1,000,000 (higher amounts will be considered and require company approval)
Guaranteed Lifetime Withdrawal Benefit Rider	The GLWB Rider provides guaranteed lifetime withdrawal benefits that can be structured to last for your life or for the lives of both you and your spouse.
Annuitization Payment Options	Your Contract 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 10 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 Account Value may be withdrawn each contract year, after the first Contract Year, without incurring Surrender Charges or MVA. Partial withdrawals (including RMDs) taken before income election will reduce the Benefit Base in proportion with the reduction of the Accumulation Value.
RMDs	The Contract Owner can access required IRS Required Minimum Distributions without incurring a Surrender Charge.
Nursing Home Rider <sup>(2)(3)</sup>	<p>Surrender Charges and MVA will be waived if one of the following events occurs:</p> <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 Rider <sup>(2)(4)</sup>	<p>Surrender Charges and MVA will be waived if:</p> <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	<p>The Accumulation Value plus any positive MVA, or Guaranteed Minimum Cash Surrender Value (if greater)</p> <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

# Payout Rates

## Single Guaranteed Lifetime Withdrawal Benefit (Age 45-54)

Joint Life Payout Rates are .50% lower than corresponding single life payout rates, based on the younger of the two lives.

Income Start Year	Issue Age									
	45	46	47	48	49	50	51	52	53	54
2				3.40%	3.50%	3.60%	3.70%	3.80%	3.90%	4.00%
3			3.60%	3.70%	3.80%	3.90%	4.00%	4.10%	4.20%	4.30%
4		3.80%	3.90%	4.00%	4.10%	4.20%	4.30%	4.40%	4.50%	4.60%
5	4.00%	4.10%	4.20%	4.30%	4.40%	4.50%	4.60%	4.70%	4.80%	4.90%
6	4.30%	4.40%	4.50%	4.60%	4.70%	4.80%	4.90%	5.00%	5.10%	5.20%
7	4.60%	4.70%	4.80%	4.90%	5.00%	5.10%	5.20%	5.30%	5.40%	5.50%
8	4.80%	4.90%	5.00%	5.10%	5.20%	5.30%	5.40%	5.50%	5.60%	5.70%
9	5.00%	5.10%	5.20%	5.30%	5.40%	5.50%	5.60%	5.70%	5.80%	5.90%
10	5.20%	5.30%	5.40%	5.50%	5.60%	5.70%	5.80%	5.90%	6.00%	6.10%
11	5.40%	5.50%	5.60%	5.70%	5.80%	5.90%	6.00%	6.10%	6.20%	6.30%
12	5.60%	5.70%	5.80%	5.90%	6.00%	6.10%	6.20%	6.30%	6.40%	6.50%
13	5.80%	5.90%	6.00%	6.10%	6.20%	6.30%	6.40%	6.50%	6.60%	6.70%
14	6.00%	6.10%	6.20%	6.30%	6.40%	6.50%	6.60%	6.70%	6.80%	6.90%
15	6.20%	6.30%	6.40%	6.50%	6.60%	6.70%	6.80%	6.90%	7.00%	7.10%
16	6.30%	6.40%	6.50%	6.60%	6.70%	6.80%	6.90%	7.00%	7.10%	7.20%
17	6.40%	6.50%	6.60%	6.70%	6.80%	6.90%	7.00%	7.10%	7.20%	7.30%
18	6.50%	6.60%	6.70%	6.80%	6.90%	7.00%	7.10%	7.20%	7.30%	7.40%
19	6.60%	6.70%	6.80%	6.90%	7.00%	7.10%	7.20%	7.30%	7.40%	7.50%
20+	6.70%	6.80%	6.90%	7.00%	7.10%	7.20%	7.30%	7.40%	7.50%	7.60%

### Calculating Initial Guaranteed Income Payment

Income Election Year	Year 2 (Age 51)	Year 6 (Age 55)	Year 11 (Age 60)
Benefit Base	\$625,000	\$707,854	\$1,002,116
Payout Rate	3.60%	4.80%	5.90%
<b>Annual Initial Guaranteed Lifetime Income Payment</b>	<b>\$22,500</b>	<b>\$33,977</b>	<b>\$59,125</b>

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

### Key assumptions:

- Issue Age: 50
- Initial premium: \$500,000



# Payout Rates

## Single Guaranteed Lifetime Withdrawal Benefit (Age 55-64)

Joint Life Payout Rates are .50% lower than corresponding single life payout rates, based on the younger of the two lives.

Income Start Year	Issue Age									
	55	56	57	58	59	60	61	62	63	64
2	4.10%	4.20%	4.30%	4.40%	4.50%	4.60%	4.70%	4.80%	4.90%	5.00%
3	4.40%	4.50%	4.60%	4.70%	4.80%	4.90%	5.00%	5.10%	5.20%	5.30%
4	4.70%	4.80%	4.90%	5.00%	5.10%	5.20%	5.30%	5.40%	5.50%	5.60%
5	5.00%	5.10%	5.20%	5.30%	5.40%	5.50%	5.60%	5.70%	5.80%	5.90%
6	5.30%	5.40%	5.50%	5.60%	5.70%	5.80%	5.90%	6.00%	6.10%	6.20%
7	5.60%	5.70%	5.80%	5.90%	6.00%	6.10%	6.20%	6.30%	6.40%	6.50%
8	5.80%	5.90%	6.00%	6.10%	6.20%	6.30%	6.40%	6.50%	6.60%	6.70%
9	6.00%	6.10%	6.20%	6.30%	6.40%	6.50%	6.60%	6.70%	6.80%	6.90%
10	6.20%	6.30%	6.40%	6.50%	6.60%	6.70%	6.80%	6.90%	7.00%	7.10%
11	6.40%	6.50%	6.60%	6.70%	6.80%	6.90%	7.00%	7.10%	7.20%	7.30%
12	6.60%	6.70%	6.80%	6.90%	7.00%	7.10%	7.20%	7.30%	7.40%	7.50%
13	6.80%	6.90%	7.00%	7.10%	7.20%	7.30%	7.40%	7.50%	7.60%	7.70%
14	7.00%	7.10%	7.20%	7.30%	7.40%	7.50%	7.60%	7.70%	7.80%	7.90%
15	7.20%	7.30%	7.40%	7.50%	7.60%	7.70%	7.80%	7.90%	8.00%	8.10%
16	7.30%	7.40%	7.50%	7.60%	7.70%	7.80%	7.90%	8.00%	8.10%	8.20%
17	7.40%	7.50%	7.60%	7.70%	7.80%	7.90%	8.00%	8.10%	8.20%	8.30%
18	7.50%	7.60%	7.70%	7.80%	7.90%	8.00%	8.10%	8.20%	8.30%	8.40%
19	7.60%	7.70%	7.80%	7.90%	8.00%	8.10%	8.20%	8.30%	8.40%	8.50%
20+	7.70%	7.80%	7.90%	8.00%	8.10%	8.20%	8.30%	8.40%	8.50%	8.60%

### Calculating Initial Guaranteed Income Payment

Income Election Year	Year 2 (Age 56)	Year 6 (Age 60)	Year 11 (Age 65)
Benefit Base	\$625,000	\$707,854	\$1,002,116
Payout Rate	4.10%	5.30%	6.40%
<b>Annual Initial Guaranteed Lifetime Income Payment</b>	<b>\$25,625</b>	<b>\$37,516</b>	<b>\$64,135</b>

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

### Key assumptions:

- **Issue Age: 55**
- **Initial premium: \$500,000**

# Payout Rates

## Single Guaranteed Lifetime Withdrawal Benefit (Age 65-74)

Joint Life Payout Rates are .50% lower than corresponding single life payout rates, based on the younger of the two lives.

Income Start Year	Issue Age									
	65	66	67	68	69	70	71	72	73	74
2	5.10%	5.20%	5.30%	5.40%	5.50%	5.60%	5.70%	5.80%	5.90%	6.00%
3	5.40%	5.55%	5.65%	5.80%	5.90%	6.00%	6.10%	6.20%	6.30%	6.40%
4	5.70%	5.90%	6.00%	6.15%	6.30%	6.40%	6.50%	6.60%	6.70%	6.80%
5	6.00%	6.25%	6.35%	6.50%	6.70%	6.80%	6.90%	7.00%	7.10%	7.20%
6	6.30%	6.55%	6.70%	6.85%	7.05%	7.20%	7.30%	7.40%	7.50%	7.60%
7	6.60%	6.85%	7.00%	7.20%	7.40%	7.60%	7.70%	7.80%	7.90%	8.00%
8	6.80%	7.05%	7.25%	7.45%	7.70%	7.90%	8.00%	8.10%	8.20%	8.30%
9	7.00%	7.25%	7.50%	7.70%	8.00%	8.20%	8.30%	8.40%	8.50%	8.60%
10	7.20%	7.45%	7.70%	7.95%	8.25%	8.50%	8.60%	8.70%	8.80%	8.90%
11	7.40%	7.65%	7.90%	8.20%	8.50%	8.80%	8.90%	9.00%	9.10%	9.20%
12	7.60%	7.85%	8.10%	8.40%	8.70%	9.00%	9.10%	9.20%	9.30%	9.40%
13	7.80%	8.05%	8.30%	8.60%	8.90%	9.20%	9.30%	9.40%	9.50%	9.60%
14	8.00%	8.25%	8.50%	8.80%	9.10%	9.40%	9.50%	9.60%	9.70%	9.80%
15	8.20%	8.45%	8.70%	9.00%	9.30%	9.60%	9.70%	9.80%	9.90%	10.00%
16	8.30%	8.55%	8.80%	9.10%	9.40%	9.70%	9.80%	9.90%	10.00%	10.10%
17	8.40%	8.65%	8.90%	9.20%	9.50%	9.80%	9.90%	10.00%	10.10%	10.20%
18	8.50%	8.75%	9.00%	9.30%	9.60%	9.90%	10.00%	10.10%	10.20%	10.30%
19	8.60%	8.85%	9.10%	9.40%	9.70%	10.00%	10.10%	10.20%	10.30%	10.40%
20+	8.70%	8.95%	9.20%	9.50%	9.80%	10.10%	10.20%	10.30%	10.40%	10.50%

### Calculating Initial Guaranteed Income Payment

Income Election Year	Year 2 (Age 66)	Year 6 (Age 70)	Year 11 (Age 75)
Benefit Base	\$625,000	\$707,854	\$1,002,116
Payout Rate	5.10%	6.30%	7.40%
<b>Annual Initial Guaranteed Lifetime Income Payment</b>	<b>\$31,875</b>	<b>\$44,595</b>	<b>\$74,157</b>

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

### Key assumptions:

- Issue Age: 65
- Initial premium: \$500,000

# Payout Rates

## Single Guaranteed Lifetime Withdrawal Benefit (Age 75-80+)

Joint Life Payout Rates are .50% lower than corresponding single life payout rates, based on the younger of the two lives.

Income Start Year	Issue Age					
	75	76	77	78	79	80
2	6.10%	6.20%	6.30%	6.40%	6.50%	6.60%
3	6.50%	6.60%	6.70%	6.80%	6.90%	7.00%
4	6.90%	7.00%	7.10%	7.20%	7.30%	7.40%
5	7.30%	7.40%	7.50%	7.60%	7.70%	7.80%
6	7.70%	7.80%	7.90%	8.00%	8.10%	8.20%
7	8.10%	8.20%	8.30%	8.40%	8.50%	8.60%
8	8.40%	8.50%	8.60%	8.70%	8.80%	8.90%
9	8.70%	8.80%	8.90%	9.00%	9.10%	9.20%
10	9.00%	9.10%	9.20%	9.30%	9.40%	9.50%
11	9.30%	9.40%	9.50%	9.60%	9.70%	9.80%
12	9.50%	9.60%	9.70%	9.80%	9.90%	10.00%
13	9.70%	9.80%	9.90%	10.00%	10.10%	10.20%
14	9.90%	10.00%	10.10%	10.20%	10.30%	10.40%
15	10.10%	10.20%	10.30%	10.40%	10.50%	10.60%
16	10.20%	10.30%	10.40%	10.50%	10.60%	10.70%
17	10.30%	10.40%	10.50%	10.60%	10.70%	10.80%
18	10.40%	10.50%	10.60%	10.70%	10.80%	10.90%
19	10.50%	10.60%	10.70%	10.80%	10.90%	11.00%
20+	10.60%	10.70%	10.80%	10.90%	11.00%	11.10%

### Calculating Initial Guaranteed Income Payment

Income Election Year	Year 2 (Age 76)	Year 6 (Age 80)	Year 11 (Age 85)
Benefit Base	\$625,000	\$707,854	\$1,002,116
Payout Rate	6.10%	7.70%	9.30%
<b>Annual Initial Guaranteed Lifetime Income Payment</b>	<b>\$38,125</b>	<b>\$54,505</b>	<b>\$93,197</b>

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

### Key assumptions:

- Issue Age: 75
- Initial premium: \$500,000

## 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. 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 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.

<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.

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## 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.



**AM Best<sup>(1)</sup>  
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

<sup>(1)</sup>As of March 27, 2025. For the latest Best's Credit Rating, access [www.ambest.com](http://www.ambest.com).

#### Revol One Financial Administrative Offices

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