



Enduris 10 Income Fixed Index Annuity™

A Guaranteed Lifetime Income
Stream Built To Keep Up With Life



Stand Out Feature!

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

- Your client can secure a **reliable stream of income for the rest of their life**,⁽¹⁾ no matter how long they live.
- Upon income activation, income payments have the **potential to increase**.⁽²⁾ Income payment can grow each year depending on how the selected indexed interest options or fixed interest account perform.
- Income payments can continue to increase each year—even if the GLWB payments reduce the 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.
- If elected, there is an annual Rider charge for the Guaranteed Lifetime Withdrawal Benefit Rider.⁽³⁾

Contact Us To Learn More! Sales@RevolOneFinancial.com | 1-800-579-9875

(1), (2), (3): Refer to page 4 for additional important information related to the content referenced above.

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A Step-by-Step Path to Guaranteed Lifetime Income

1 Grow Income Potential

If your client waits until the 10th contract anniversary to activate the GLWB Rider, the Benefit Base is guaranteed to be DOUBLE the initial premium (based on current rates⁽⁴⁾).

The Benefit Base is the greater of two values (or the Accumulation Value if it is higher):*

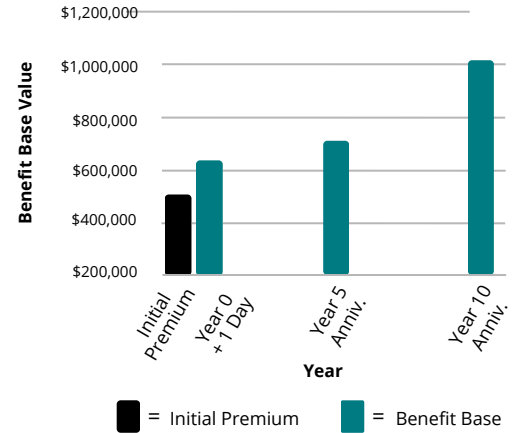
- 25%⁽⁴⁾ Income Bonus Value
- 7.20%⁽⁴⁾ Roll-Up Value

Payout Rate

- Increases each year prior to starting income, for a maximum of 20 years
- Is based on issue age, years of deferral and single or joint life income election

*The Benefit Base is used only for calculating the income payment and is not available for withdrawals, surrenders or as a death benefit.

Double the Power of Patience



2 Patience Pays Out

The longer your client waits to activate the GLWB Rider, the greater the Benefit Base and Payout Rate** - giving your clients a higher initial guaranteed income payment for life.⁽¹⁾

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%
Annual Initial Guaranteed Lifetime Income Payment	\$31,875	\$44,595	\$74,157

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:

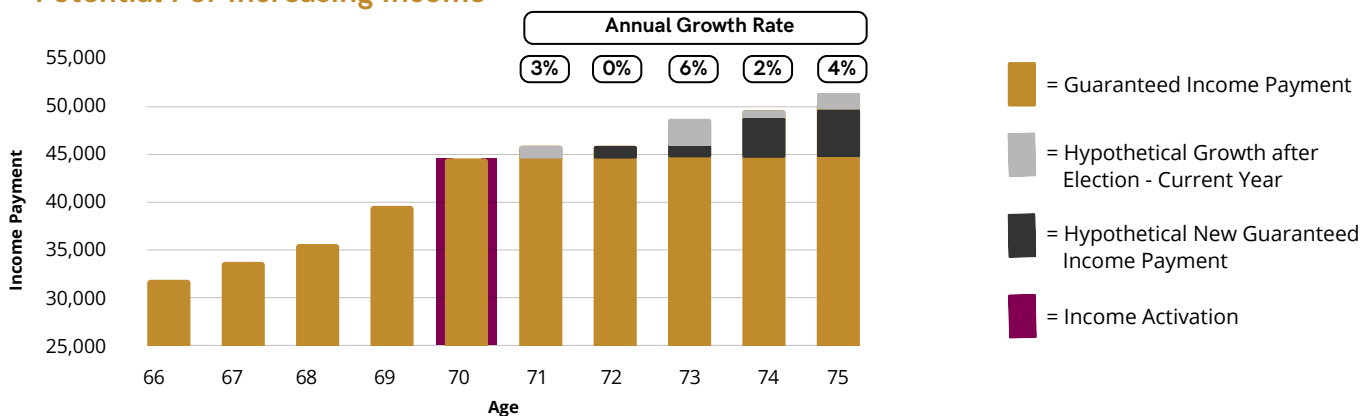
- Initial premium: \$500,000
- Issue Age: 65
- Single benefit election

**The Benefit Base grows for a maximum of 10 years and the Payout Rate grows for a maximum of 20 years.

3 Built In Income Growth Potential

The potential for increasing income is based on allocation to, and performance of, indexed interest options and the fixed interest account.⁽²⁾

Potential For Increasing Income



This hypothetical chart illustrates how lifetime income may grow with the Enduris 10 Income GLWB Rider. This example assumes: \$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 a 25% Income Bonus or a 7.20% compounded roll-up of the initial premium for up to 10 years or until income is elected. The annual growth rates shown are hypothetical and actual returns may be higher or lower.

(1), (2), (4): Refer to page 4 for important information about the content referenced above.

Enduris 10 Income Product Highlights

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">• S&P 500[®] 1 Year Point-to-Point with PAR rate• S&P 500[®] 2 Year Point-to-Point with PAR Rate• S&P 500[®] 1 Year Point-to-Point with Enhanced PAR rate (EPAR)• S&P 500[®] 2 Year Point-to-Point with Enhanced PAR Rate (EPAR)• S&P 500[®] 1 Year Point-to-Point with CAP Rate• S&P 500[®] 2 Year Point-to-Point with CAP Rate
Loans	Not Available
Free Partial Withdrawals ⁽⁵⁾	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 ⁽⁶⁾⁽⁷⁾	<p>Surrender Charges and MVA will be waived if one of the following events occurs:</p> <ul style="list-style-type: none">• The Contract Owner becomes confined to a nursing home for at least 90 consecutive days on or after the Contract Date• 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
Terminal Illness Rider ⁽⁶⁾⁽⁸⁾	<p>Surrender Charges and MVA will be waived if:</p> <ul style="list-style-type: none">• The Contract Owner becomes terminally ill or injured in such a way that they are not expected to live more than 12 months
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">• 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.
Free Look Period	30 days

Important Information

⁽¹⁾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.

⁽²⁾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.

⁽³⁾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.

⁽⁴⁾Rates are effective as July 8, 2025, and are subject to change at any time. Rates declared in the contract and will not change during the initial crediting period or guarantee period but may change prior to subsequent periods during the contract term. Please contact Revol One Financial for the most up to date terms, conditions and rates.

⁽⁵⁾**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.

⁽⁶⁾**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.

⁽⁷⁾**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.

⁽⁸⁾**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.

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