





Enduris 10 Fixed Indexed Annuity™



Introducing a unique Best Entry feature designed to protect against early downward index movement

Competitive **10%****
S&P 500® 1 Year PTP
with CAP to help power
up accumulation

-  6 S&P 500® Index interest Options, including 2 EPAR options
-  10-Year Surrender Charge Period
-  Principal Protection from market fluctuation and tax-deferred growth
-  Best Entry* feature designed to adjust the index starting value to a new lower value if the S&P 500® declines significantly shortly after issue

For Financial Professional Use Only. Not For Use With Public.

*The Best Entry feature is an optional rider that must be elected at the time of application and is subject to state variations and availability. Please contact Revol One Financial for the most up to date terms and conditions.

**Rates current as of November 4, 2024 and subject to change at any time prior to policy issue in the discretion of Revol One Financial. The cap rate is declared in the contract and will not change during the applicable initial crediting period, but may change prior to a subsequent crediting period in the discretion of Revol One Financial, subject to the contract minimum. Please contact Revol One Financial for the most up to date terms and conditions.

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.

Enduris 10 FIA™ is issued by Revol One Insurance Company, 11259 Aurora Avenue, Urbandale, Iowa 50322. Enduris 10 FIA™ is available in most states with Contract number ICC23-RO-FIA and rider form numbers ICC23-RO-BER, ICC23-RO-NHWR, ICC23-RO-TIWR and other related forms.

Not FDIC/NCUA Insured • May Lose Value • Not Bank/CU Guaranteed • Not a Deposit • Not Insured by Any Federal Government Agency

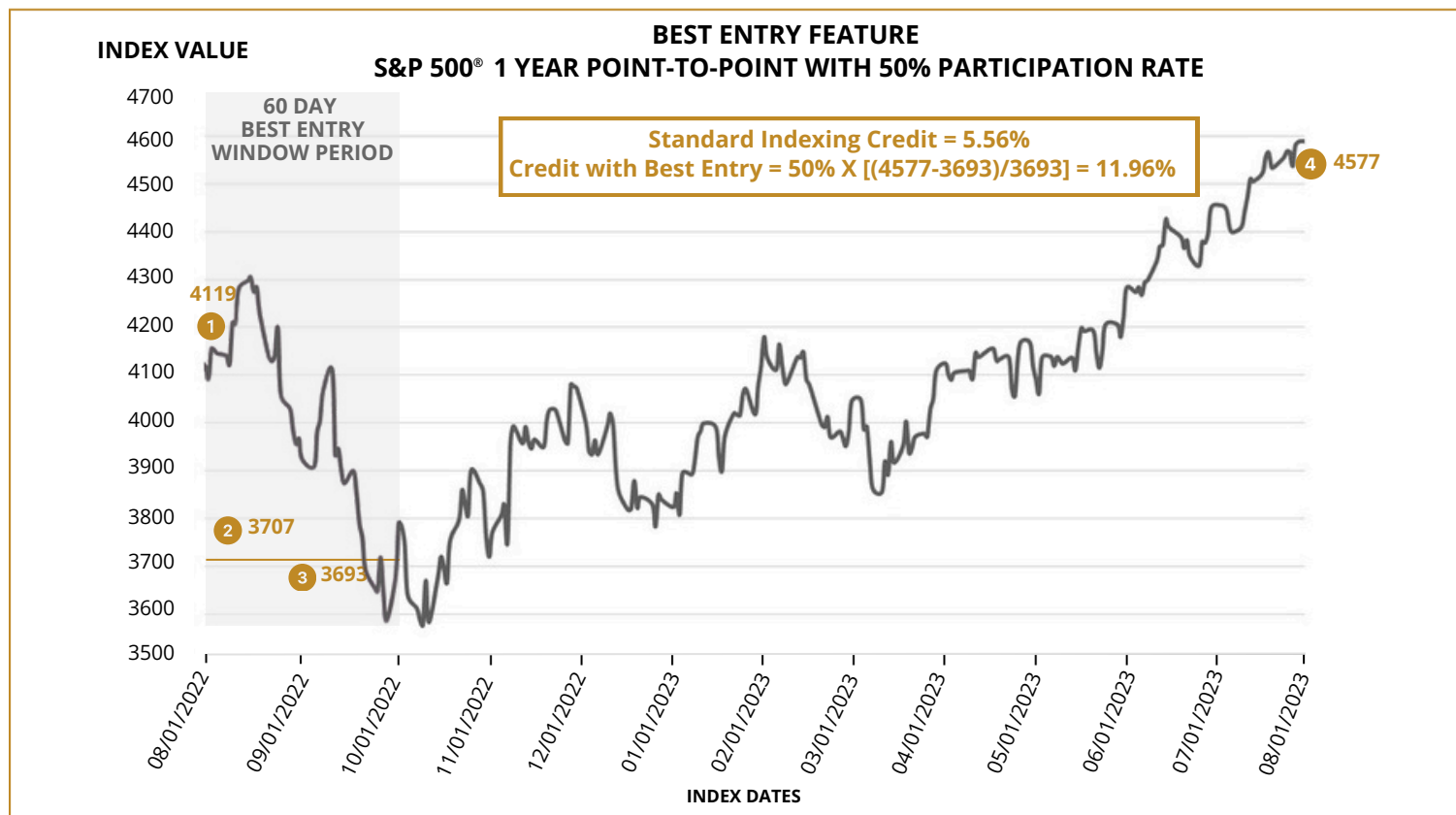
ENDA(2)-MKTG-0624 Rev12.2.24

Understanding the Best Entry Feature

Designed to protect against early downward index movement.⁽¹⁾

Here's how it works

For purposes of calculating the index credit amount with Enduris FIA, the starting Index Value will be reduced if the index falls more than 10%* (the Trigger Rate) during the Best Entry Window period (currently 60 days* from the policy issue date).



Key Reference Points

- 1 4119** This is the Initial Starting Index Value
- 2 3707** Best Entry Window (Trigger Rate of 10%)
- 3 3693** New Best Entry Starting Value (first decrease value below the Trigger Rate)
- 4 4577** Ending Index Value

⁽¹⁾The Best Entry Feature applies only to the first Indexed Interest Option crediting period following policy issue. It does not apply to any periods thereafter. It also does not apply to the Fixed Interest Option.

*The Trigger Rate and Best Entry Window Period stated above is subject to change at any time prior to policy issue. The Trigger Rate and Best Entry Window declared in the Contract will not change. Please contact Revol One Financial for the most up to date terms and conditions.

This example is hypothetical and for illustrative purposes only. It does not reflect the outcome of any actual person. Individual results may vary. Data Source: S&P 500® from August 1, 2022 - August 1, 2023.

Enhanced Participation Rate

The Enhanced Participation Rate (EPAR) Indexed Interest Options provide an opportunity for your clients to capture a greater percentage of growth if the S&P 500® Index performs well during the option term.

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 index increases by 20% in this strategy term, 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%.

$$\left[\begin{array}{c} 20\% \\ \text{PAR} \end{array} \right] \times \begin{array}{c} 10\% \\ \text{INITIAL GAINS} \end{array} + \left[\begin{array}{c} 100\% \\ \text{PAR} \end{array} \right] \times \begin{array}{c} 10\% \\ \text{ADDITIONAL GAINS} \end{array} = 12\%$$

*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

Enduris 10 FIA Product Highlights

Product Differentiators

- **The Best Entry Rider, currently with no fee***, provides protection against downward index movement in the first 60 days following issue of the contract
- **Enhanced Participation (EPAR) Rate crediting opportunity** provides an opportunity to capture a greater percentage of growth if the S&P 500® Index performs well during the option term
- **Easy to understand: all Indexed Interest Options use the S&P 500® Index**

Issue Ages	18-80																								
Maximum Annuitization Age	100 years																								
Minimum Premium	\$10,000 for Qualified and Non-Qualified Contracts																								
Maximum Premium	\$1,000,000 (higher amounts will be considered and require company approval)																								
Fixed Account	Yes. Minimum credited rate of 1% annually																								
Indexed Interest Options	<ul style="list-style-type: none"> • 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 																								
Death Benefit	Account Value or Guaranteed Minimum Cash Surrender Value (if greater). Any positive MVA will also be added to the death benefit.																								
Additional Available Benefits⁽¹⁾	Nursing Home Rider, Terminal Illness Rider																								
Free Partial Surrenders⁽²⁾	10% of the Account Value may be withdrawn each contract year, after the first contract year, without incurring Surrender Charges or MVA																								
Required Minimum Distribution (RMDs)	RMDs can be taken without incurring a Surrender Charge																								
Surrender Charges	<p style="text-align: center;">10-year surrender charge period</p> <table border="1" style="width: 100%; text-align: center;"> <thead> <tr> <th>Charge Percent</th> <th>9%</th> <th>9%</th> <th>8%</th> <th>7%</th> <th>6%</th> <th>5%</th> <th>4%</th> <th>3%</th> <th>2%</th> <th>1%</th> <th>0%</th> </tr> </thead> <tbody> <tr> <td>CA Only</td> <td>8.30%</td> <td>8.20%</td> <td>7.20%</td> <td>6.20%</td> <td>5.20%</td> <td>4.15%</td> <td>3.10%</td> <td>2.10%</td> <td>1.00%</td> <td>1.00%*</td> <td>0%</td> </tr> </tbody> </table> <p>*In Contract Year 10, the Surrender Charge Period will stay the same for the first two months as shown in the table above, then decrease by .10% reaching 0% by month 12. No surrender charges will apply beyond Contract Year 10.</p> <ul style="list-style-type: none"> • State variations may apply 	Charge Percent	9%	9%	8%	7%	6%	5%	4%	3%	2%	1%	0%	CA Only	8.30%	8.20%	7.20%	6.20%	5.20%	4.15%	3.10%	2.10%	1.00%	1.00%*	0%
Charge Percent	9%	9%	8%	7%	6%	5%	4%	3%	2%	1%	0%														
CA Only	8.30%	8.20%	7.20%	6.20%	5.20%	4.15%	3.10%	2.10%	1.00%	1.00%*	0%														
Market Value Adjustment (MVA)	Yes																								

⁽¹⁾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.

⁽²⁾The Free Partial Surrender 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 Surrender Amount, you may be subject to withdrawal 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.

*There currently is no fee charged for the Best Entry Rider. If the contract is issued with no rider fee, a fee will not be added to that contract. Please contact Revol One Financial for the most up to date terms and conditions.

Important Information

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. Products and features are subject to state variations and availability. Surrender and withdrawal charges may apply. Read the contract for complete details. 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 1/2.

This material is intended to provide educational information regarding the features and mechanics of the product. 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.

Enduris FIA™ is issued by Revol One Insurance Company, 11259 Aurora Avenue, Urbandale, Iowa 50322. Enduris FIA™ is available in most states with Contract number ICC23-RO-FIA and rider form numbers ICC23-RO-BER, 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.

The S&P 500® Index is a product of S&P Dow Jones Indices LLC or its affiliates ("SPDJI") and has been licensed for use by Revol One Insurance Company. Standard & Poor's® and S&P® are registered trademarks of Standard & Poor's Financial Services LLC ("S&P"); Dow Jones® is a registered trademark of Dow Jones Trademark Holdings LLC ("Dow Jones"); and these trademarks have been licensed for use by SPDJI and sublicensed for certain purposes by Revol One Insurance Company. Revol One Insurance Company's products are not sponsored, endorsed, sold or promoted by SPDJI, Dow Jones, S&P, their respective affiliates, and none of such parties make any representation regarding the advisability of investing in such products nor do they have any liability for any errors, omissions, or interruptions of the S&P 500® Index.

Indices are not available for direct investment.