



The Power of Tax Deferral

Tax deferral allows your investment to grow without paying taxes on the earnings until you make withdrawals. That means, in a tax deferred product, more of your money may stay invested, giving your account value the potential for greater growth over time.

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Because interest earnings are reinvested without taxation until withdrawn in a tax-deferred product, you have the potential for more money to compound and grow over time.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 a product that does not offer tax deferral.

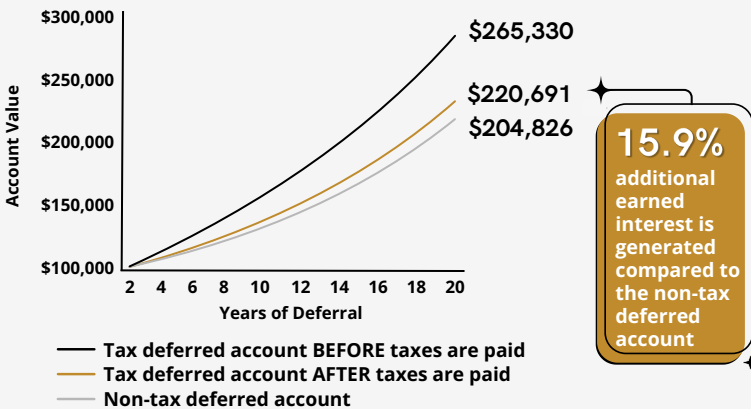
Potential Tax Savings at Retirement

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.

Tax Deferral at Work

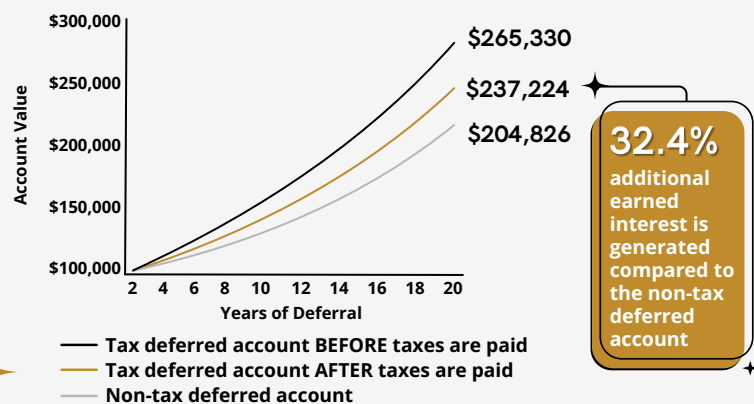
Scenario 1

Your tax bracket remains at 27% throughout the 20-year period, and beyond.



Scenario 2

Your tax bracket decreases from 27% to 17% when you are ready to access your funds, reflecting a shift to a lower tax bracket due to reduced income during your retirement years.



These hypothetical examples show the power of tax deferral by comparing the value of \$100,000 earning a 5% rate of return in a non tax-deferred account and a comparable tax-deferred account over a 20 year period. These examples assume no withdrawals or surrender charges were applied.

Don't let taxes slow you down.

Take the first step toward learning how tax-deferred product options, such as an annuity, can help you reach your goals. Talk to your financial professional to determine if an annuity is suitable for your retirement portfolio.

RevolOneFinancial.com

These examples are hypothetical and for illustrative purposes only. They do not reflect the outcome of any actual person. Individual results may vary. 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.

This information is provided in connection with the promotion or marketing of the matter(s) addressed in this material. 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. Tax rates used are for illustrative purposes only. Actual tax rates will vary based on your individual situation. Please consult with a tax advisor regarding your individual situation.

Withdrawals and surrenders from annuities are subject to federal and state income tax and may be subject to an IRS penalty if taken prior to age 59½. Surrender charges and market value adjustments may also apply. Tax qualified contracts, such as IRAs, 401(k)s, etc., are tax deferred regardless of whether or not they are funded with an annuity. An annuity does not provide any additional tax-deferred benefits when funding a tax qualified plan, but may provide other benefits such as income payment options.

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.