



DirectGrowth Multi Year Guarantee Annuity™ 5-Year Product

Company	Revol One Financial
A.M Best Rating	B++
Standard and Poor's Rating	NR
Product Type	MYG Fixed
Product	DirectGrowth Multi Year Guarantee Annuity™ 5-Year (SPDA)
Policy Form Number	ICC24-RO-DTCM
Distribution Channels Sold In	Independent
Product Launch Date	3/11/2025
Bonus	N/A
Surrender Charge	5 Years 9.00, 8.00, 7.00, 6.00, 5.00, 0.00%
Share Class	N/A
Mortality and Expense Charge (M&E)	N/A
Product Fee	N/A
Administration Charge	N/A
Other Charge	N/A
*Total Annual Expense	N/A
Annual Contract Fee	N/A
Annual Contract Fee Waived At	N/A
Minimum Guarantee/ Minimum Guaranteed Surrender Value	Varies 87.5% @ 0.15 - 3%
Strategies / Subaccounts Offered	0 Indexed, 0 Structured, 0 Variable, 1 Fixed
Net Subaccount Fee Range	N/A
Free Transfers per Year	N/A

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Transfer Fee	N/A
Rate Banding	No Banding
Current Fixed Account Rate(s)	5.85% guaranteed for five years
Upcoming Fixed Account Rate(s)	N/A
Other Crediting Strategy Information	At the end of initial guarantee period, client has an opportunity to surrender the contract penalty-free during a 30-day period or the contract will automatically re-enter another guarantee period.
Penalty-Free Withdrawals	N/A
Death Benefit	Greater of: Cash Surrender Value or Minimum Guaranteed Surrender Value
Surrender Charge Waivers Available	N/A
Available Plan Types	IRA, NQ, Roth IRA, Q
Issue Ages	NQ 18 - 90 Q 18 - 85
Minimum Initial Premiums	Q/NQ \$25,000
Minimum Subsequent Premium	N/A
Guaranteed Lifetime Withdrawal Benefit (GLWB)	N/A
Guaranteed Minimum Withdrawal Benefit (GMWB)	N/A
Guaranteed Minimum Accumulation Benefit (GMAB)	N/A

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Guaranteed Minimum Death Benefit (GMDB)	N/A
Guaranteed Minimum Income Benefit (GMIB)	N/A
Other	The following optional riders are available at policy issue, with corresponding reductions to the credited interest rate: Full Account Value Death Benefit with Terminal Illness and Nursing Home Surrender Charge Waivers: -0.10% Greater of interest earnings potential or RMD Penalty-Free Withdrawals: -0.10%
State Approvals	Variations Approved In: CA States Not Approved In: NY
Street Level Compensation	YEAR ONE Ages 0 - 80 1.75% Ages 81+ 0.75%
Data thought to be current as of:	11/11/2025

* The Total Annual Expense excludes any rider charges. Please refer to the Rider specs for any charges that may apply in addition to the annuity contract charges.