



# DirectGrowth Multi Year Guarantee Annuity™ 3-Year Product

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

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| Company                                        | Revol One Financial                                                                                                                                                                                   |
|------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Product                                        | DirectGrowth Multi Year Guarantee Annuity™ 3-Year (SPDA)                                                                                                                                              |
| Transfer Fee                                   | N/A                                                                                                                                                                                                   |
| Rate Banding                                   | No Banding                                                                                                                                                                                            |
| Current Fixed Account Rate(s)                  | 5.55% guaranteed for three 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                                  | <b>Greater of:</b><br>Cash Surrender Value or Minimum Guaranteed Surrender Value                                                                                                                      |
| Surrender Charge Waivers Available             | N/A                                                                                                                                                                                                   |
| Available Plan Types                           | IRA, NQ, Roth IRA, Q                                                                                                                                                                                  |
| Issue Ages                                     | <b>NQ</b><br>18 - 90<br><b>Q</b><br>18 - 85                                                                                                                                                           |
| Minimum Initial Premiums                       | Q/NQ<br>\$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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| Company                                  | Revol One Financial                                                                                                                                                                                                                                                                                                                            |
|------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Product                                  | DirectGrowth Multi Year Guarantee Annuity™ 3-Year (SPDA)                                                                                                                                                                                                                                                                                       |
| Guaranteed Minimum Death Benefit (GMDB)  | N/A                                                                                                                                                                                                                                                                                                                                            |
| Guaranteed Minimum Income Benefit (GMIB) | N/A                                                                                                                                                                                                                                                                                                                                            |
| Other                                    | <p>The following optional riders are available at policy issue, with corresponding reductions to the credited interest rate:</p> <p>Full Account Value Death Benefit with Terminal Illness and Nursing Home Surrender Charge Waivers:<br/>-0.10%</p> <p>Greater of interest earnings potential or RMD Penalty-Free Withdrawals:<br/>-0.10%</p> |
| State Approvals                          | <p><b>Variations Approved In:</b><br/>CA</p> <p><b>States Not Approved In:</b><br/>NY</p>                                                                                                                                                                                                                                                      |
| Street Level Compensation                | <p><b>YEAR ONE</b></p> <p><b>Ages 0 - 80</b><br/>1.00%</p> <p><b>Ages 81+</b><br/>0.50%</p>                                                                                                                                                                                                                                                    |
| 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.