



Your Annuity, Your Way™



Revol One Financial™

## Enduris 10 Fixed Index Annuity™

**Revolutionize Your Retirement with Confidence.**

---

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.

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

1-800-701-4250  
RevolOneFinancial.com

ENDA(1)-MKTG-0624 Rev10.1.24

# Unleash the Power of a Fixed Index Annuity

## What is a Fixed Index Annuity (FIA)?

A Fixed Index Annuity (or FIA) provides growth strategies offering fixed-rate returns and indexed interest options with performance-based returns tied to an underlying index, subject to caps and participation rates. When funds are placed into an indexed interest option, funds will grow, in part, based on the performance of the underlying index. Because your money is not directly invested in the market, your principal remains protected, you will not lose money due to stock market performance and interest credited will never dip below zero.

Similar to other FIAs, Enduris is a long-term contract designed to help achieve future financial milestones. Your funds grow tax deferred, are protected from market downturns and provide you the flexibility to distribute your premium dollars among the fixed interest or available S&P 500® indexed interest options.





# Enduris' Additional Stand Out Features Offer an Extra Level of Safeguarding and Potential

**The Best Entry feature is designed to protect against early downward index movement.**

If the S&P 500® declines significantly shortly after issue, the Enduris annuity adjusts your index starting value to a new lower level, enhancing your growth potential during your first index option period.

**The Enhanced Participation (EPAR) Indexed Interest Options offer additional upside growth potential.**

The EPAR Indexed Interest Options offer you the chance to capture a greater percentage of growth if the S&P 500® Index performs well during the option period.

See following pages for more details on the Best Entry Feature and EPAR Indexed Interest Options.

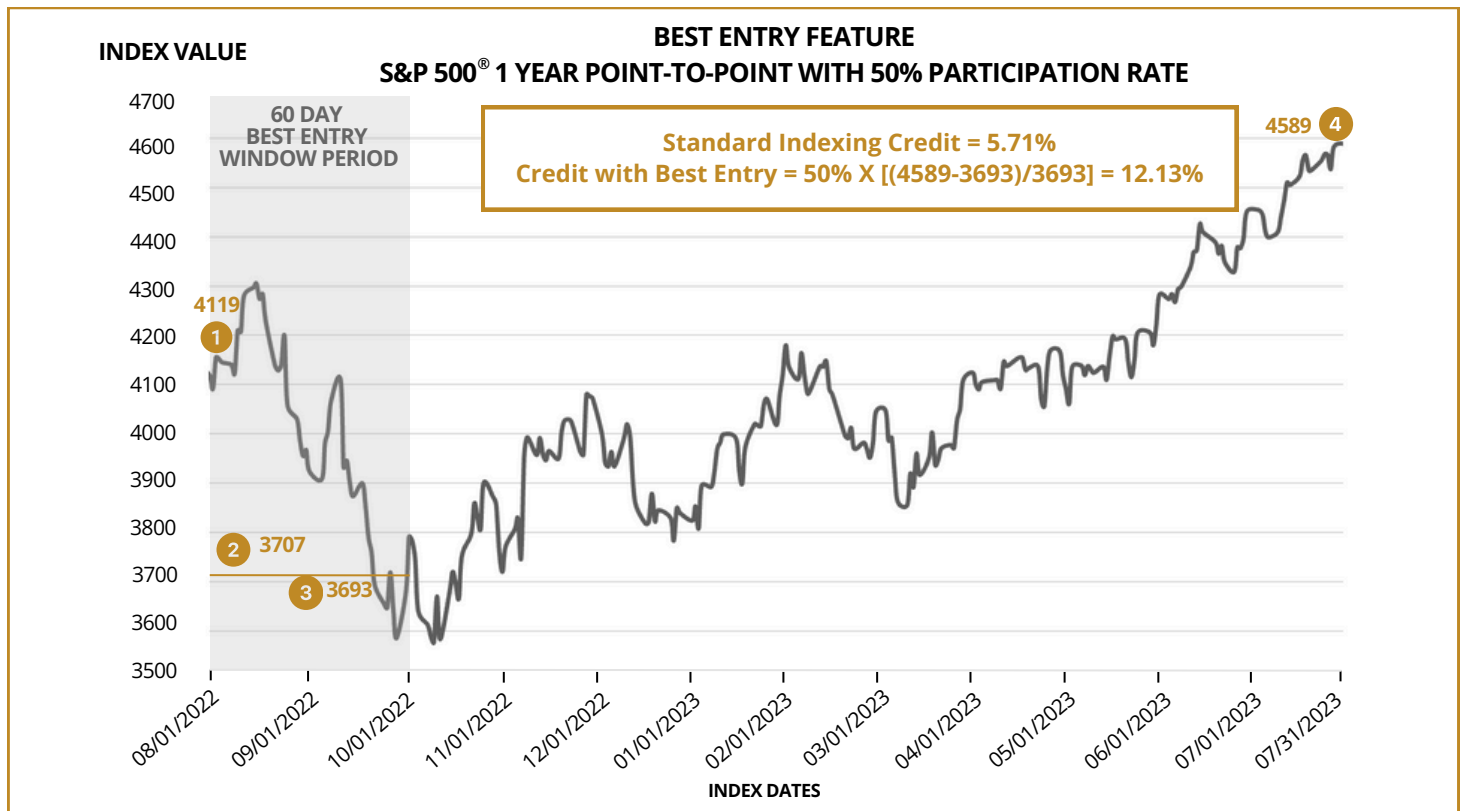


# Understanding the Best Entry Feature

Index performance is generally calculated based on the difference in index values between the first day and last day of an option period. The greater the positive spread, the greater the positive index return rate may be, subject to a cap or participation rate.

## 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). This may provide a better opportunity for gains. See below example.



## Key Reference Points

- 1 4119** This is the Initial Starting Index Value. This value will be set at the start of your Contract.
- 2 3707** This is the Trigger Rate Value. If the index falls below 3707 within the first 60 days, a new Best Entry Starting Value will be set.
- 3 3693** In this example, 3693 becomes the new Best Entry Starting Value. It is the first decrease within the Best Entry Window period that drops below the Trigger Rate Value.
- 4 4589** This is the Ending Index Value. It is set at the end of your Index Interest Option period.

\*The Trigger Rate and Best Entry Window Period stated are 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 review your Contract for the most up-to-date terms and conditions.

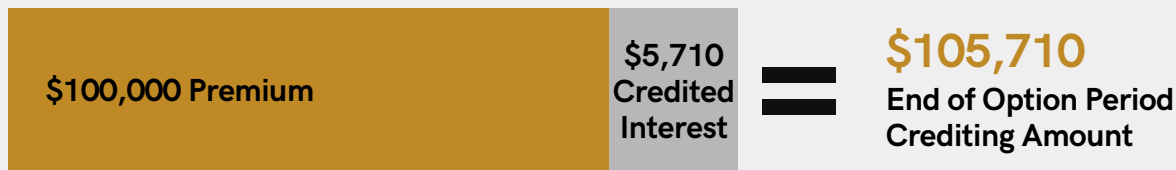
This example is hypothetical and for illustrative purposes only. It does not reflect the outcome of any actual person. Individual results may vary. The above example illustrates an indexed interest option with a participation rate. The results would be different if another indexed interest option was selected, such as an option with a CAP rate. Data Source: S&P 500® from August 1, 2022 - August 1, 2023.

# Best Entry Feature in Action

Utilizing the data points provided on page 4, the example below demonstrates the potential benefit you could receive from the Best Entry feature if the Index Value falls more than 10% in the first 60 days from policy issue.

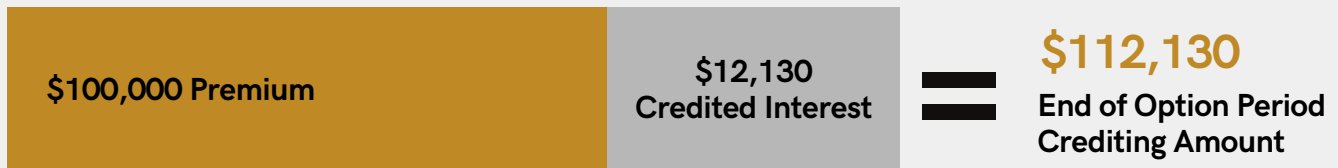
For this example, it is assumed \$100,000 of premium is placed into the S&P 500<sup>®</sup> 1 Year Point-to-Point Indexed Interest Option with a 50% PAR rate at the beginning of the contract term.

## Standard Index Crediting



$$(\$100,000 \text{ premium}) \times (1 + \text{Standard Index Crediting rate of } 5.71\%) = \$105,710$$

## Best Entry Crediting



$$(\$100,000 \text{ premium}) \times (1 + \text{Best Entry Crediting Rate of } 12.13\%) = \$112,130$$

## Important information to know about the Best Entry feature

- If the S&P 500<sup>®</sup> index declines during the Best Entry Window period, but does not penetrate the Trigger Rate value, your starting value would not reset.
- The Best Entry feature only applies during the Best Entry Window period, and will terminate upon termination of the Contract.
- 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 are 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 review your Contract 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<sup>®</sup> from August 1, 2022 - August 1, 2023. Some values may be rounded.



# Allocating Your Premium Dollars

With a Fixed Index Annuity, your initial premium can be allocated, in any combination, to the Fixed Interest Account or any of the S&P 500® Indexed Interest Options available with Enduris.

## Fixed Interest Account

The Enduris Fixed Interest Account earns interest daily at a fixed interest rate set at issue and is guaranteed for 1 year. A new fixed interest rate will be declared for each subsequent guarantee period and will apply to the amount allocated to the Fixed Interest Account as of the beginning of that guarantee period.

## Indexed Interest Options

These strategies utilize a formula linked to one or more published indices. When the underlying index goes up in value (based on the starting point to the end point of the option period), the funds in the indexed interest options are credited on a portion of that growth, subject to participation rates and cap rates. When the index falls in value, the funds are credited with nothing for that period. Because the principal is protected from market volatility, interest crediting will never be less than zero due to index declines.

### Indexed Interest Options available with Enduris FIA

- S&P 500® 1 Year Point-to-Point with Participation Rate
- S&P 500® 2 Year Point-to-Point with Participation Rate
- S&P 500® 1 Year Point-to-Point with Enhanced Participation Rate (EPAR)
- S&P 500® 2 Year Point-to-Point with Enhanced Participation Rate (EPAR)
- S&P 500® 1 Year Point-to-Point with CAP Rate
- S&P 500® 2 Year Point-to-Point with CAP Rate

## Understanding how CAPS and PARS impact indexed interest crediting

**Point-to-Point** is the duration period used to determine index performance.

**A CAP rate** is the maximum percent limit (or Cap) that can be used to credit interest to your Account Value.

**Example:** You place \$100,000 in an index interest option with a 10% CAP rate. If the underlying index grows by 20% during the defined credit period, your Account Value will be credited 10%, or \$10,000. If the underlying index grows by 9%, you will be credited 9% or \$9,000.

**The Participation Rate**, or PAR Rate, is a percentage of the index return that is credited to your Account Value.

**Example:** You place \$100,000 in an index interest option with a PAR rate of 50%. If the underlying index rises by 30% during the defined crediting period, your Account Value will be credited 15% (50% of the 30%) or \$15,000.

# Understanding How EPAR Indexed Interest Options Work

If you choose to allocate funds to one of the Enhanced Participation (EPAR) Indexed Interest Options, you may be able to capture a higher percentage of growth should the S&P 500® perform strongly during the option period.

## 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 underlying index increases by 20% in this option period, 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%.

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

\*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**

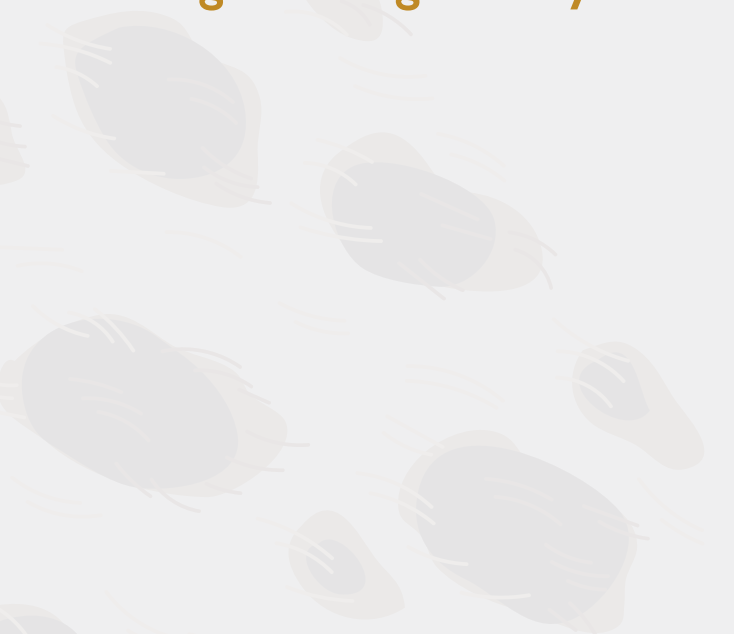


# Access to Your Money When You Need it Most

Should something unexpected happen, there are multiple ways to access your funds without triggering a Surrender Charge or MVA, including:

- IRS Required Minimum Distributions (RMDs)
- Free partial withdrawal of 10% of your account value may be withdrawn each policy year, after your first policy year
- Conversion of your annuity into a guaranteed income stream (Please review the Product Highlights page for additional information on annuitization options.)
- If you require nursing home care or become terminally ill (Review the Product Highlights page for more details.)
- Death Benefit amounts paid to your beneficiary

**Talk with your financial professional today to determine if the Enduris 10 FIA might be right for you.**





# Surrender Charges

If, before the Surrender Charge period ends, you surrender your annuity or take withdrawals in excess of the Free Partial Withdrawal amount, a Surrender Charge may apply and reduce the amount you receive. State variations may apply.

| Surrender Charge Schedule |    |    |    |    |    |    |    |    |    |    |    |
|---------------------------|----|----|----|----|----|----|----|----|----|----|----|
| Policy Year               | 1  | 2  | 3  | 4  | 5  | 6  | 7  | 8  | 9  | 10 | 11 |
| 10-year                   | 9% | 9% | 8% | 7% | 6% | 5% | 4% | 3% | 2% | 1% | 0% |

## Market Value Adjustment (MVA)

The Enduris FIA comes with a Market Value Adjustment. The MVA applies only when the Surrender Charge applies. The MVA could increase or decrease the amount you receive from Surrender or a withdrawal in excess of the free amount, depending on certain market interest rates. (Please review your contract for complete details.)

- If certain interest rates decrease, the MVA will be positive. **A positive MVA generally increases the withdrawal amount or Cash Surrender Value.**
- If certain interest rates increase, the MVA will be negative. **A negative MVA generally decreases the withdrawal amount or Cash Surrender Value.**
- The Cash Surrender Value will never be less than the Guaranteed Minimum Cash Surrender Value.

# When to Consider an Enduris 10 FIA

## Desiring protection against early downward index movement (Best Entry feature)

If the S&P 500® declines significantly shortly after issue, the Enduris 10 annuity adjusts your index starting value to a new lower level, enhancing your growth potential during your first index option period. (Additional details about the Best Entry feature are available on page 4 and 5.)

## Wanting to capture a greater percentage of growth if the S&P 500® performs well during the option period

If you elect to allocate funds into one of the Enhanced Participation (EPAR) Indexed Interest Options, you may be able to capture a greater percentage of growth if the S&P 500® performs well during the option period.

## Looking for tax deferred growth

100% of your account value grows tax deferred; taxes on growth are not paid until you withdraw your funds.

## Relying on principal protection

Your initial principal and interest credits are protected from market fluctuations.

## Considering leaving a legacy for loved ones

A death benefit is available to your beneficiary upon death.

## Wanting a stable income stream in the future

You can convert your annuity into a guaranteed income stream, in some instances as early as the 4th contract year.





## You can purchase an Enduris FIA in 3 easy steps

1

### **Talk with your financial professional**

Unlock new possibilities to achieve your long-term goals with Enduris 10 FIA.

2

### **Determine how much premium you want to apply to the Enduris FIA**

You can purchase an Enduris 10 FIA with a single minimum premium of \$10,000 for qualified or non-qualified funds.

3

### **Select how you want to allocate your premium dollars**

Choose any combination of fixed interest or available S&P 500<sup>®</sup> indexed interest options including Enhanced Participation Rate (EPAR) options.

**Continue revolutionizing your retirement!**



# Enduris 10 FIA Product Highlights

## Product features at a glance

|  |  |
|--|--|
| Issue Ages                               | 18 - 80 (Qualified and Non-Qualified funds)  |
| Maximum Annuitization Age                | 100 years  |
| Minimum Premium                          | \$10,000 (Qualified and Non-Qualified funds)   |
| Maximum Premium                          | \$1,000,000 (higher amounts will be considered and require company approval)   |
| 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 8-10 years is elected.   |
| Fixed Interest Option                    | Yes. Minimum credited rate of 1% annually  |
| Indexed Interest Options                 | <ul style="list-style-type: none"> <li>• S&amp;P 500<sup>®</sup> 1 Year Point-to-Point with PAR rate</li> <li>• S&amp;P 500<sup>®</sup> 2 Year Point-to-Point with PAR Rate</li> <li>• S&amp;P 500<sup>®</sup> 1 Year Point-to-Point with Enhanced PAR rate (EPAR)</li> <li>• S&amp;P 500<sup>®</sup> 2 Year Point-to-Point with Enhanced PAR Rate (EPAR)</li> <li>• S&amp;P 500<sup>®</sup> 1 Year Point-to-Point with CAP Rate</li> <li>• S&amp;P 500<sup>®</sup> 2 Year Point-to-Point with CAP Rate</li> </ul> |
| Loans                                    | Not Available  |
| Surrender Charge Period                  | 10 Years   |
| Free Partial Withdrawals <sup>(1)</sup>  | 10% of the Account Value may be withdrawn each contract year, after the first Contract Year, without incurring Surrender Charges or MVA.   |
| RMDs                                     | The Contract Owner can access required IRS Required Minimum Distributions without incurring a Surrender Charge.  |
| Nursing Home Rider <sup>(2)(3)</sup>     | <p>Surrender Charges and MVA will be waived if one of the following events occurs:</p> <ul style="list-style-type: none"> <li>• The Contract Owner becomes confined to a nursing home for at least 90 consecutive days on or after the Contract Date</li> <li>• 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</li> </ul>  |
| Terminal Illness Rider <sup>(2)(4)</sup> | <p>Surrender Charges and MVA will be waived if:</p> <ul style="list-style-type: none"> <li>• The Contract Owner becomes terminally ill or injured in such a way that they are not expected to live more than 12 months</li> </ul>  |
| 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"> <li>• 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.</li> </ul>  |
| Free Look Period                         | 30 days  |



# Important Information

<sup>(1)</sup> **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 and are free of surrender charges. 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.

<sup>(2)</sup> **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.

<sup>(3)</sup> **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.

<sup>(4)</sup> **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.

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. Surrender and withdrawal charges may apply. Withdrawals and surrenders are subject to federal and state income tax and may be subject to an IRS penalty if taken prior to age 59½.

This material is intended to provide educational information regarding the features and mechanics of the product. The contract associated with the product will contain 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.

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.

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.

# Important Information

The "S&P 500<sup>®</sup> 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. S&P<sup>®</sup>, S&P 500<sup>®</sup>, US 500, The 500, iBoxx<sup>®</sup>, iTraxx<sup>®</sup> and CDX<sup>®</sup> are trademarks of S&P Global, Inc. or its affiliates ("S&P"); Dow Jones<sup>®</sup> is a registered trademark of Dow Jones Trademark Holdings LLC ("Dow Jones"). Revol One Insurance Company's products are not sponsored, endorsed, sold or promoted by SPDJI, Dow Jones, S&P, any of their respective affiliates (collectively, "S&P Dow Jones Indices"). S&P Dow Jones Indices makes no representation or warranty, express or implied, to the owners of the Revol One Insurance Company's products or any member of the public regarding the advisability of investing in securities generally or in Revol One Insurance Company's products particularly or the ability of the S&P 500<sup>®</sup> Index to track general market performance. Past performance of an index is not an indication or guarantee of future results. S&P Dow Jones Indices' only relationship to Revol One Insurance Company with respect to the S&P 500<sup>®</sup> Index is the licensing of the Index and certain trademarks, service marks and/or trade names of S&P Dow Jones Indices and/or its licensors. The S&P 500<sup>®</sup> Index is determined, composed and calculated by S&P Dow Jones Indices without regard to Revol One Insurance Company or Revol One Insurance Company's products. S&P Dow Jones Indices has no obligation to take the needs of Revol One Insurance Company or the owners of Revol One Insurance Company's products into consideration in determining, composing or calculating the S&P 500<sup>®</sup> Index. S&P Dow Jones Indices has no obligation or liability in connection with the administration, marketing or trading of Revol One Insurance Company's products. There is no assurance that investment products based on the S&P 500<sup>®</sup> Index will accurately track index performance or provide positive investment returns. S&P Dow Jones Indices LLC is not an investment adviser, commodity trading advisory, commodity pool operator, broker dealer, fiduciary, promoter" (as defined in the Investment Company Act of 1940, as amended), "expert" as enumerated within 15 U.S.C. § 77k(a) or tax advisor. Inclusion of a security, commodity, crypto currency or other asset within an index is not a recommendation by S&P Dow Jones Indices to buy, sell, or hold such security, commodity, crypto currency or other asset, nor is it considered to be investment advice or commodity trading advice.

S&P DOW JONES INDICES DOES NOT GUARANTEE THE ADEQUACY, ACCURACY, TIMELINESS AND/OR THE COMPLETENESS OF THE S&P 500<sup>®</sup> INDEX OR ANY DATA RELATED THERETO OR ANY COMMUNICATION, INCLUDING BUT NOT LIMITED TO, ORAL OR WRITTEN COMMUNICATION (INCLUDING ELECTRONIC COMMUNICATIONS) WITH RESPECT THERETO. S&P DOW JONES INDICES SHALL NOT BE SUBJECT TO ANY DAMAGES OR LIABILITY FOR ANY ERRORS, OMISSIONS, OR DELAYS THEREIN. S&P DOW JONES INDICES MAKES NO EXPRESS OR IMPLIED WARRANTIES, AND EXPRESSLY DISCLAIMS ALL WARRANTIES, OF MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE OR USE OR AS TO RESULTS TO BE OBTAINED BY REVOL ONE INSURANCE COMPANY, OWNERS OF REVOL ONE INSURANCE COMPANY'S PRODUCTS, OR ANY OTHER PERSON OR ENTITY FROM THE USE OF THE S&P 500<sup>®</sup> INDEX OR WITH RESPECT TO ANY DATA RELATED THERETO. WITHOUT LIMITING ANY OF THE FOREGOING, IN NO EVENT WHATSOEVER SHALL S&P DOW JONES INDICES BE LIABLE FOR ANY INDIRECT, SPECIAL, INCIDENTAL, PUNITIVE, OR CONSEQUENTIAL DAMAGES INCLUDING BUT NOT LIMITED TO, LOSS OF PROFITS, TRADING LOSSES, LOST TIME OR GOODWILL, EVEN IF THEY HAVE BEEN ADVISED OF THE POSSIBILITY OF SUCH DAMAGES, WHETHER IN CONTRACT, TORT, STRICT LIABILITY, OR OTHERWISE. S&P DOW JONES INDICES HAS NOT REVIEWED, PREPARED AND/OR CERTIFIED ANY PORTION OF, NOR DOES S&P DOW JONES INDICES HAVE ANY CONTROL OVER, REVOL ONE INSURANCE COMPANY'S PRODUCT REGISTRATION STATEMENT, PROSPECTUS OR OTHER OFFERING MATERIALS. THERE ARE NO THIRD-PARTY BENEFICIARIES OF ANY AGREEMENTS OR ARRANGEMENTS BETWEEN S&P DOW JONES INDICES AND REVOL ONE INSURANCE COMPANY, OTHER THAN THE LICENSORS OF S&P DOW JONES INDICES.

Indices are not available for direct investment.





## Your Annuity, Your Way™



## At Our Core

We empower individuals and families to sprint into retirement with unwavering confidence. With features that can help supplement income, provide tax deferred growth, and create a legacy for loved ones, a fixed annuity can be an agile companion in your financial plan.

Founded in 1980, Revol One Financial is a Michigan-domiciled life insurance company with insurance licenses in 49 states. Revol One Financial administrative offices are in Urbandale, Iowa.

At Revol One Financial, we take pride in our unwavering commitment to deliver on every service interaction with financial professionals and their clients, providing superior speed and accuracy to deliver a seamless personalized experience.

Revol One Financial Administrative Offices

11259 Aurora Ave., Urbandale, Iowa 50322  
1-800-701-4250  
RevolOneFinancial.com

### AM Best Rating

# B++

"Good"

AM Best<sup>(1)</sup>  
Outlook- Stable

"AM Best assigned a Financial Strength Rating of B++ (Good) and a Long-Term Issuer Credit Rating of "bbb" (Good) to Revol One Financial Insurance Company (Revol One Financial)(Spring Lake, MI, with administrative offices in Urbandale, IA). The outlook assigned to these Credit Ratings (ratings) is stable. The ratings reflect Revol One Financial's balance sheet strength, which AM Best assesses as strong, as well as its adequate operating performance, limited business profile and appropriate enterprise risk management." Source: AM Best press release

<sup>(1)</sup>As of March 27, 2024. For the latest Best's Credit Rating, access [www.ambest.com](http://www.ambest.com).