

When Markets Move, Timing Matters.

With the Index Lock Rider, you can “lock in” an index crediting rate once during each Index Strategy Term for the Par Rate and Par Rate After 5% and 10% Index Strategy Options.

This gives you flexibility to:

- Capture market gains when conditions are favorable.
- Lock in growth before potential market downturns.

Locking in your Index Crediting Rate

There are 3 ways to lock in your crediting rate.

- 1 Manually lock in the current index crediting rate**
 Lock in the index crediting rate on the current date.
- 2 Set an Automatic Upper Lock threshold**
 You can set an upper lock threshold that triggers an automatic lock once the index value supports an index crediting rate at or above the threshold level set. For example, an upper threshold could be set to lock in the index crediting rate on the first day the index value supports a crediting rate of 10% or more.
- 3 Set an Automatic Lower Lock threshold**
 If the current index value supports a positive index crediting rate, you can also set a lower lock threshold. This threshold automatically locks in the index crediting rate on the first day in which it would be at or below the threshold level set. For example, if the current index value supports an index crediting rate of 9%, you could set a lower threshold at 8% so the crediting rate locks on the first day the index value would produce an index crediting rate of 8% or less.

Important notes

- The Lock may be exercised once per index strategy term for the Par Rate, Par After 5% and Par After 10% Index Strategy Options. Multiple Lock requests may be submitted; however, once the Lock is activated, no additional Lock requests may be made for that specific index strategy and term.
- Funds allocated to the Fixed, Cap Rate and Guaranteed Cap Rate index Strategy Options are not eligible to use the Index Lock Rider.
- Lock requests (Manual or Automatic) must be received by Revol One Financial in good order before market close (typically, but not always, 3:00 p.m. CT) to be effective that day.
 - Requests received after market close will be effective on the next market day.
 - Manual Locks activate on the day the request is effective.
 - Automatic Locks activate on or after the request effective date, when the lock terms are met. Automatic Lock requests may be canceled prior to activation and will expire at the end of the strategy term if not activated.
- Once a Lock is activated, the locked index value becomes the ending index value for the current index strategy term, cannot be changed and will be used to calculate the index crediting rate at the end of the term.
- The Lock is activated based on the closing value, not the intraday value. A Lock will NOT be activated if a threshold is reached intraday, but not at the close.
- For the next index strategy term, the beginning index value will be the actual index value at the end of the previous strategy term — not the locked-in value.

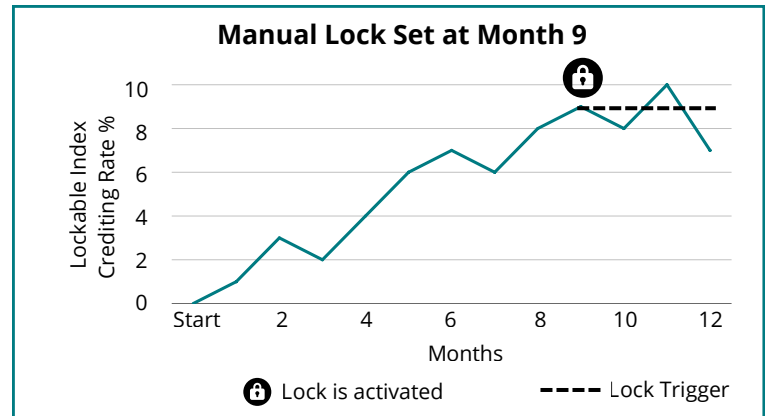
Take Control Of Index Performance With The Index Lock Rider

Here's how it works

Manual Lock: 9% Index Return Secured at Month 9

In this hypothetical example, a Manual Lock is activated in Month 9 when the index crediting rate reaches 9%.

Once the Lock is set, the crediting rate for the entire term is based on the 9% rate, even if the crediting rate rises or falls in later months.

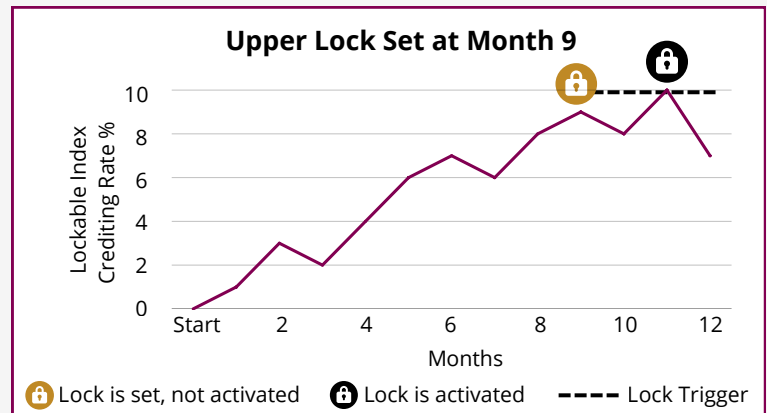


Upper Lock: 10% Index Crediting Rate Secured After Index Rises

This option captures gains when the index rises to a predetermined target.

In this example, an Auto Upper Lock threshold of 10% is established in Month 9, when the lockable index crediting rate is 9%.

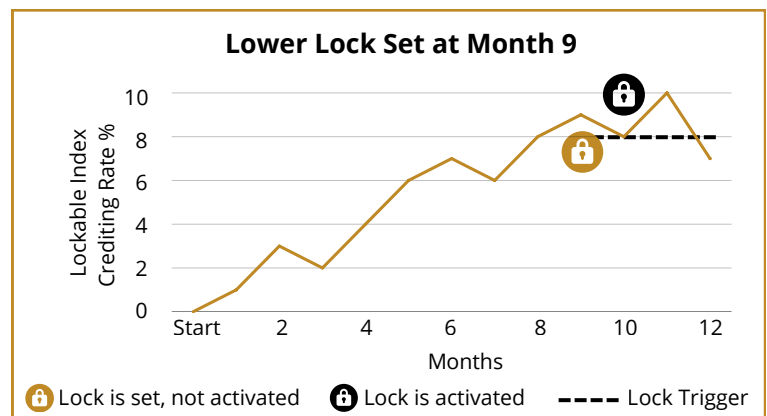
When the lockable index crediting rate increases to 10% in Month 11, the Lock activates automatically and the index crediting rate will be 10% at the end of the term, regardless of subsequent index movement.



Lower Lock: 8% Index Crediting Rate Secured After Index Decline

This option protects gains during market declines. In this example, an Auto Lower Lock threshold of 8% is set in Month 9, when the lockable index crediting rate is at 9%.

When the lockable index crediting rate declines to 8% in Month 10, the Lock activates automatically and the index crediting rate will be 8% at the end of the term, regardless of subsequent index movement up or down.



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

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