REVOL ONE FINANCIAL

Your Annuity, Your Way™

Revol One Financial®

Excelera Plus Multi Year Guarantee Index Annuity®

Guaranteed Interest Crediting PLUS Growth Potential!

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.

The Excelera Plus MYGIA® is comprised of the base Excelera MYGA (ICC23-RO-MYGA) with the MYGIA Rider (RO-MYGIA) attached. The Rider modifies the calculation of the Accumulation Value by potentially reflecting indexed interest credits based on the performance of the S&P 500® index and may offer a lower guaranteed fixed interest rate.

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

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RevolOneFinancial.com

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Unleash the Power of a Multi Year Guarantee Annuity (MYGA)

A Multi Year Guarantee Annuity, often referred to as a MYGA, is a fixed annuity designed for long-term financial goals. Your principal grows with a guaranteed fixed interest rate for your chosen term. With a MYGA, you also have the option to receive guaranteed income later in life.

Excelera Plus MYGIA®* provides the benefits of a MYGA PLUS the potential to receive index-linked interest crediting

Like most MYGAs, the Excelera Plus MYGIA is a fixed annuity tailored to help achieve long-term financial milestones. Your funds grow tax deferred, are protected from market downturns and you have the option to receive guaranteed income later in life.

The Plus is the Best Interest Crediting feature unique to Excelera Plus.

With the Best Interest Crediting feature included in the Excelera Plus MYGIA, the interest credited is the greater of the guaranteed fixed interest and the indexed interest. Interest crediting will never be less than the guaranteed fixed interest rate but could be higher if the market performs well. It's that simple.

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How The Best Interest Crediting Feature Works

Balancing a competitive rate of return with limited exposure to principal risk can be desirable for many individuals, yet it can be challenging to know how to do that. The Best Interest Crediting feature available with the Excelera Plus MYGIA can help reduce that challenge.

Here's how it works

At the end of the Multi Year Guarantee Period, the Accumulation Value is the **GREATER** of two values.

Guaranteed Fixed Rate Accumulation Value

OR

Index Linked Accumulation Value

Interest is credited based on the guarantee fixed interest rate stated in the contract

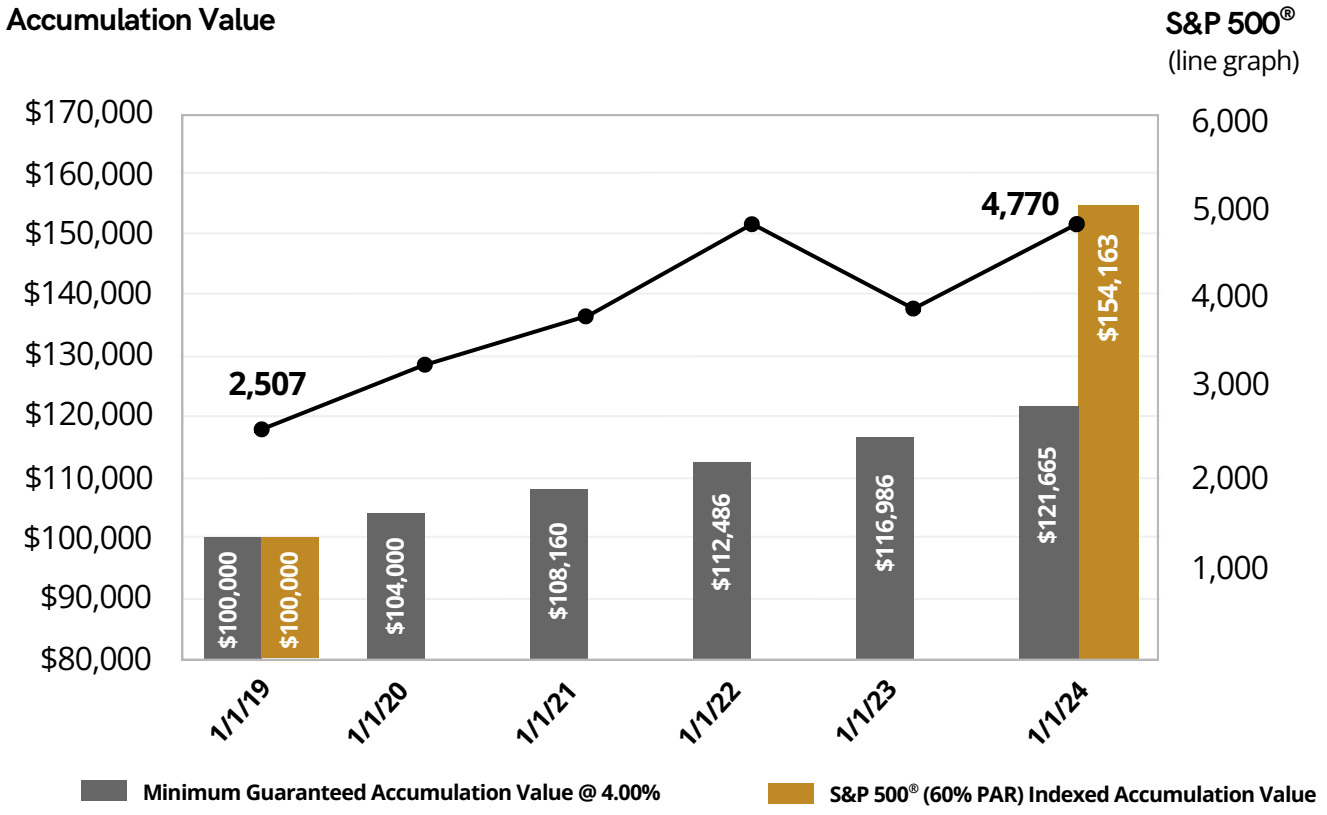
Interest is credited based on performance of the S&P 500® index, adjusted by a participation rate*

The fixed interest rate and the participation rate are set at contract issue and are guaranteed for the Multi Year Guarantee Period. If any withdrawals or partial surrenders, other than IRS Required Minimum Distributions, are taken, the Best Interest Crediting feature will be voided. Your end of period Accumulation Value will be calculated using only the Fixed Rate Accumulation Value, and the Indexed Linked Accumulation Value will not apply.

*Index Linked Accumulation Value – The indexed interest crediting, if any, is based on a comparison of the S&P 500® index value at the start of the crediting period to the index value at the end of the period. The percentage change, if positive, is multiplied by the applicable participation rate. The resulting value is then compared to the Guaranteed Fixed Rate Accumulation Value. Any excess is credited to your account.
You do not invest directly in the S&P 500® Index.

Best Interest Crediting Feature in Action

See the impact of Best Interest Crediting on a 5-year Excelera Plus MYGIA when the S&P 500® outperforms the guaranteed fixed interest rate



In this example, the actual end of period Accumulation Value is

$154,163

which is $32,498 higher than the Guaranteed Fixed Accumulation Value.

Key assumptions:

- $100,000 premium
- 4.00% Guaranteed Fixed Interest Rate
- 60% participation rate
- 5-Year period
- No withdrawals or surrender charges were applied to the contract value.

For illustrative purposes only. This hypothetical is based on historical performance, which likely will not be repeated. Actual performance could be higher or lower, and if the Guaranteed Fixed Rate Accumulation Value is higher than the Indexed Linked Accumulation Value, there will not be indexed interest crediting. Individual results may vary. Data Source: S&P 500® from Jan. 1, 2019 - Jan. 1, 2024. Some values may be rounded.

*Best Interest Crediting, if any, is based on a comparison of the S&P 500® index value at the start of the crediting period to the index value at the end of the period. The percentage change, if positive, is multiplied by the applicable participation rate. The resulting value is then compared against a value based on a guaranteed fixed rate to determine the final amount credited to your annuity. You do not invest directly in the S&P 500® Index.

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)
- 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 (Please review the Product Highlights page for more details.)
- Death Benefit paid to your beneficiary after your death

Talk with your financial professional today to determine if a MYGIA® 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.

Surrender Charge Schedule								
Policy Year	**1**	**2**	**3**	**4**	**5**	**6**	**7**	**8**
3-year period	9%	8%	7%	0%				
(CA Only)	8.1%	7.2%	6.3%	0%				
5-year period	9%	8%	7%	6%	5%	0%		
(CA Only)	8.1%	7.2%	6.3%	5.4%	4.5%	0%		
7-year period	9%	8%	7%	6%	5%	4%	3%	0%
(CA Only)	8.1%	7.2%	6.3%	5.4%	4.5%	3.6%	2.7%	0%

State variations may apply.

There are no Surrender Charges during the first 30 days beginning immediately at the end of the Initial Guarantee Period or any subsequent Guarantee Periods.

Renewals

Excelera Plus can renew for a second Multi Year Guarantee Period (MYGP) with Best Interest Crediting.

After the First Multi Year Guarantee Period
If you take no action after the first MYGP, the contract will automatically renew for the same Guarantee Period and include the Best Interest Crediting feature. Rates will be updated, Surrender Charges and MVA will apply.

California Only: If you take no action after the first MYGP, Best Interest Crediting ends. Surrender Charges and MVA will no longer apply, and a fixed rate will be declared that can change in each future Contract Year.

After the Second Multi Year Guarantee Period
Best Interest Crediting ends. Surrender Charges and MVA will no longer apply, and a fixed rate will be declared that can change in each future Contract Year.

Market Value Adjustment (MVA)

The Excelera Plus comes with a MVA. The MVA applies only when the Surrender Charge applies. The MVA could increase or decrease the amount you receive from Surrender or withdrawals 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 Excelera Plus MYGIA

Desiring to get the best of guaranteed fixed interest or indexed interest crediting (Best Interest Crediting)

The interest credited is the greater of the guaranteed fixed interest and the indexed interest.

Looking for tax deferred growth

100% of your Accumulation Value typically grows tax deferred; with tax deferral, taxes on growth are not paid until you withdraw your funds.

Wanting principal protection

Your initial principal and interest crediting is protected from market fluctuations. Interest crediting will never be less than the guaranteed fixed interest rate but could be higher if the market performs well.

Expecting to use funds for long-term obligations and don't need access in the near term

With 3, 5 and 7 Year Guarantee Period options, you can choose the period that fits into your personal financial plan.

Considering leaving a legacy for loved ones

A Death Benefit is available to your beneficiary upon your death.

Wanting a stable income stream in the future

You have the option to convert your annuity into a guaranteed income stream.

A 3-Step Guide to Purchasing an Excelera Plus MYGIA

1

Talk with your Financial Professional

Unlock new possibilities and opportunities to achieve your long-term goals with Excelera Plus.

2

Determine how much premium you want to apply to the Excelera Plus

You can purchase an Excelera Plus MYGIA with a minimum premium of $25,000 for qualified funds and $50,000 for non-qualified funds.

3

Choose your Guarantee Period

Select the available Guarantee Period that best meets your goals. Excelera Plus offers Guarantee Periods of 3, 5 and 7 years. The Best Interest Crediting feature is included in all Guarantee Periods.

Excelera Plus Product Highlights

Product features at a glance

Guarantee Periods	Excelera Plus offers Guarantee Periods of 3, 5 and 7 years. Your fixed rate and your participation rate is set at the start of your Contract and is guaranteed for its full term.
Issue Ages	0-85 (Qualified funds) 0-90 (Non-Qualified funds)
Minimum Premium	$25,000 for Qualified Contracts, $50,000 for Non-Qualified Contracts
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.
Maximum Annuitization Age	100 years
Free Partial Withdrawals[1]	If your Contract is renewed for a second term, free partial withdrawals up to 10% of the Accumulation Value may be taken each year without incurring Surrender Charges or MVA.
RMDs	The Contract Owner can access required IRS Required Minimum Distributions (RMDs) without incurring a Surrender Charge.
Nursing Home Rider[2][3]	Surrender Charges and MVA will be waived if one of the following events occurs: • The Contract Owner becomes confined to a nursing home for at least 90 consecutive days on or after the Contract Date • 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
Terminal Illness Rider[2][4]	Surrender Charges and MVA will be waived if: • The Contract Owner becomes terminally ill or injured in such a way that they are not expected to live more than 12 months
Death Benefit	Equals the Accumulation Value at time of death plus any positive MVA • Surrender Charges do not apply to the Death Benefits paid. The Death Benefit will not be reduced by any negative MVA. • Death Benefits are paid on the death of the owner(s) unless the owner is a non-natural person (eg. Trust). If the owner is a non-natural person, the Death Benefit is paid on the death of the annuitant.
Linked Index	S&P 500®
Free Look Period	30 days
Renewal Process	Excelera Plus MYGIA can renew for a second Multi Year Guarantee Period (MYGP) with Best Interest Crediting. **After the First Multi Year Guarantee Period** If the Contract Owner takes no action after the first MYGP, the contract will automatically renew for the same Guarantee Period and include the Best Interest Crediting feature. Rates will be updated, Surrender Charges and MVA will apply. *California Only:* If the Contract Owner takes no action after the first MYGP, Best Interest Crediting ends. Surrender Charges and MVA will no longer apply, and a fixed rate will be declared that can change in each future Contract Year. **After the Second Multi Year Guarantee Period** Best Interest Crediting ends. Surrender Charges and MVA will no longer apply, and a fixed rate will be declared that can change in each future Contract Year.

Important Information

[1]**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. A free partial withdrawal is available only if your contract is renewed for a second term.

[2]**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.

[3]**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.

[4]**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 59 ½.

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.

Excelera Plus MYGIA™ is issued by Revol One Insurance Company, 11259 Aurora Avenue, Urbandale, Iowa 50322. Excelera Plus MYGIA™ is available in most states with Contract number ICC23-RO-MYGIA and rider form numbers 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.

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Important Information

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Indices are not available for direct investment.

REVOL ONE FINANCIAL

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.

AM Best Rating

B++

"Good"

AM Best [1] Outlook- Positive

"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 positive. 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

[1]As of March 27, 2025. For the latest Best's Credit Rating, access www.ambest.com.

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