



Excelera Multi-Year Guarantee Annuity™

Simple and Straight-forward Features

- 🐾 Guaranteed Fixed Interest Rate
- 🐾 Available in 3-, 5- and 7- year terms
- 🐾 Principal protection from market fluctuation
- 🐾 Issue Age up to 90 years with non-qualified funds, 85 for qualified funds

For Financial Professional Use Only. Not For Use With Public.

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.

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.

Excelera MYGA™ is issued by Revol One Insurance Company, 11259 Aurora Avenue, Urbandale, Iowa 50322. Excelera MYGA™ is available in most states with Contract number ICC23-RO-MYGA 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.

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

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

Excelera MYGA Product Highlights

Product Differentiators

A good option for those who want steady, guaranteed growth.

Guarantee Periods	3, 5 and 7 years
Issue Ages	0-85 (Qualified funds) 0-90 (Non-Qualified funds)
Maximum Annuitization Age	100 years
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)
Death Benefit	The Accumulation Value at time of death, plus any positive MVA <ul style="list-style-type: none"> Surrender charges do not apply to death benefits paid. The Death Benefit will not be reduced by any negative MVA.
Additional Available Benefits⁽¹⁾	Nursing Home Rider Terminal Illness Rider
Free Partial Surrenders⁽²⁾	If the Contract is renewed for a second term, free partial surrenders up to 10% of the Accumulation Value may be taken each year without surrender charges.
Required Minimum Distributions (RMDs)	RMDs can be taken without incurring a Surrender Charge.

Surrender Charges

Policy Year	1	2	3	4	5	6	7	8
3-year term	9%	8%	7%	0%				
(CA Only)	8.1%	7.2%	6.3%	0%				
5-year term	9%	8%	7%	6%	5%	0%		
(CA Only)	8.1%	7.2%	6.3%	5.4%	4.5%	0%		
7-year term	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.

Market Value Adjustment (MVA)

Yes

Renewal Process

If the Contract Owner does not make any election, the Contract will renew for the same Guarantee Period at a credited rate declared by us at the time of the renewal, and a new Surrender Charge Period will begin.

California Only: If the Contract Owner does not make any election, the Contract will renew in one-year terms, with no surrender charges or MVA applied, and the Accumulation Value will earn daily fixed interest at an annually declared rate.

(1) The Free Partial Surrender 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 Surrender 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 59 ½.

(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.

Revol One Financial®

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