



Your Annuity, Your Way™



Revol One Financial®

Excelera Multi Year Guarantee Annuity™

Simple. Straight-forward. Guaranteed Growth.

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

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RevolOneFinancial.com

EXL(1)-MKTG-0424-Rev4.2.25

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

What is 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 and funds in the MYGA grow tax deferred. With a MYGA, you also have the option to receive a guaranteed income stream later in life.

A 3-step guide to purchasing an Excelera MYGA

**1**

Talk with your Financial Professional

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

**2**

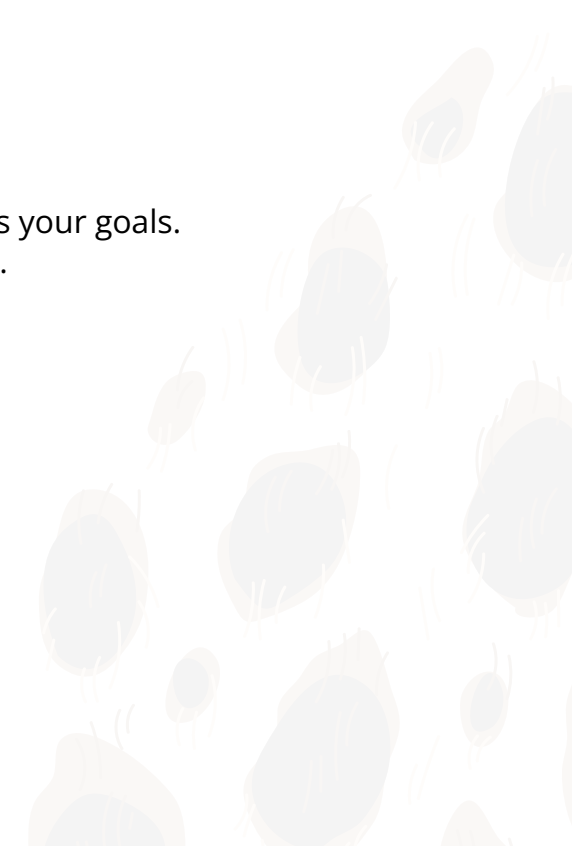
Determine how much premium you want to apply to the MYGA

You can purchase an Excelera MYGA 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 offers guarantee periods of 3, 5 and 7 years.



When to Consider Excelera MYGA

Looking for tax deferred growth

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

Wanting principal protection

Your initial principal and interest earnings are protected, regardless of what happens to the markets.

Desiring guaranteed steady growth

Your fixed interest rate is guaranteed for the term of your MYGA.

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

With 3, 5 and 7 Year term period options, you can choose the term 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. (Please review the Product Highlights page for additional information on annuitization options.)





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 (See Excelera 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 MYGA 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 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

If you don't make an election to renew or end your Contract, the Contract will renew for the same Guarantee Period at a rate we set at the time of renewal, and a new Surrender Charge Period will start.

California Only: If you don't make an election, your Contract will renew to one-year terms, with no surrender charges or MVA applied, and your Accumulation Value will earn daily fixed interest at an annually declared rate.

Market Value Adjustment (MVA)

The Excelera MYGA 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 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.

Excelera Product Highlights

Product features at a glance

Guarantee Periods	Excelera offers Guarantee Periods of 3, 5 and 7 years. Your fixed 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⁾	<p>Surrender Charges and MVA will be waived if one of the following events occurs:</p> <ul style="list-style-type: none">• 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⁾	<p>Surrender Charges and MVA will be waived if:</p> <ul style="list-style-type: none">• 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	<p>Equals the Accumulation Value at time of death plus any positive MVA</p> <ul style="list-style-type: none">• 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.
Free Look Period	30 days
Renewal Process	<p>The Contract Owner will be sent a notification at least 30 days prior to the end of the Initial Interest Guarantee Period notifying them of when the Guarantee Period is ending and of go-forward options.</p> <p>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.</p> <p>California Only: If the Contract Owner does not make an election, the Contract will renew to one-year terms, with no surrender charges or MVA applied, and the Accumulation Value will earn daily fixed interest at an annually declared rate</p>



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 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.

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.



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++

**AM Best⁽¹⁾
Outlook- Positive**

"Good"

"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.

Revol One Financial Administrative Offices

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