



Excelera Plus Multi Year Guarantee Index Annuity™

Get the best of guaranteed fixed or indexed interest crediting!



Guaranteed Fixed Interest Rate, with potential for a better rate based on market performance



Growth on the Accumulation Value is tax deferred; taxes on growth are not paid until you withdraw your funds



Principal protection from market fluctuation



Available in 3-, 5-, and 7-year terms

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.

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

EXP(16)-MKTG-0524-Rev.12.2.24

The Advantage of Best Interest Crediting

Available at no additional fee, the Best Interest Crediting feature provides a guaranteed fixed interest rate of a MYGA PLUS the potential to receive index-linked interest crediting.

Interest crediting will never be less than the guaranteed fixed interest rate but could be higher if the market performs well.

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 Interest Rate Minimum Accumulation Value*

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

OR

S&P 500® Index Linked Accumulation Value**

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

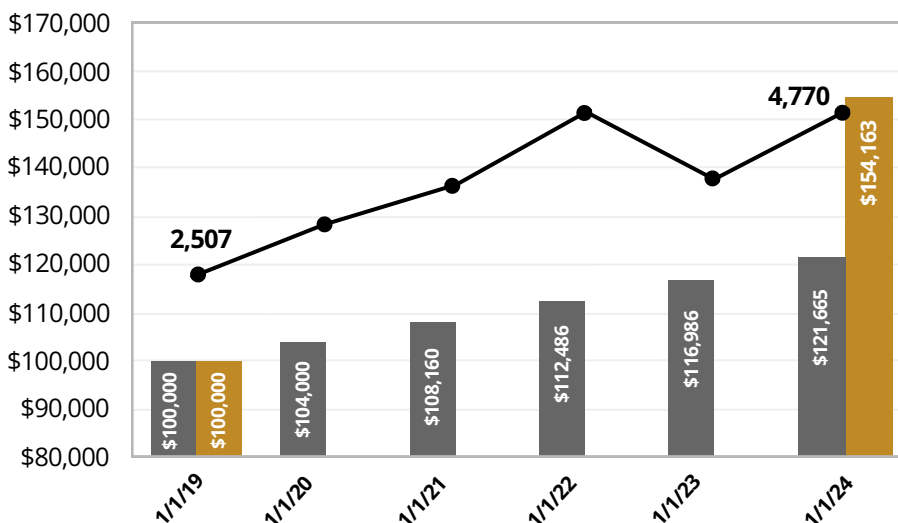
If any withdrawals or partial surrenders, other than IRS Required Minimum Distributions, are taken, the index linked Accumulation Value will be disregarded and only the guaranteed fixed interest rate will apply. Your end of term Accumulation Value will be calculated using only the Fixed Rate Accumulation value, and the Index Linked Accumulation value will not apply.

Accumulation Value

(bar graph)

Impact of Best Interest Crediting

5-Year Excelera Plus MYGIA (4.00% Fixed Rate, 60% Participation Rate)



Guaranteed Fixed Interest Rate Accumulation Value @ 4.00%

S&P 500® Index Linked Accumulation Value at 60% PAR

S&P 500® Index

(line graph)

In this example,

THE ACTUAL END OF TERM ACCUMULATION VALUE IS

\$154,163

which is \$32,498 higher than the guaranteed fixed interest rate Accumulation Value.

Key assumptions: \$100,000 premium, 4.00% guaranteed fixed interest rate, 60% participation rate, 5-Year term, 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 Index Linked Accumulation Value, there will not be index interest crediting. Individual results may vary. Data Source: S&P 500® from Jan. 1, 2019 - Jan. 1, 2024.

If any withdrawals or partial surrenders, other than IRS Required Minimum Distributions, are taken, the index linked Accumulation Value will be disregarded and only the guaranteed fixed interest rate will apply. Your end of period Accumulation Value will be calculated using only the Fixed Rate Accumulation Value, and the Index Linked Accumulation Value will not apply.

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 interest rate.

Excelera Plus MYGIA Product Highlights

Product Differentiators	<ul style="list-style-type: none"> • Get the best of guaranteed fixed interest or index linked interest crediting • Both fixed interest rate and participation rate are guaranteed for the full term • A good option for clients who want guaranteed growth PLUS index linked interest earning potential 																																																															
Guarantee Periods	3, 5 and 7 years																																																															
Issue Ages	18-85 (Qualified funds) 18-90 (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																																																															
Required Minimum Distributions (RMDs)	RMDs can be taken without incurring a Surrender Charge																																																															
Surrender Charges	<table border="1" data-bbox="509 1266 1539 1591"> <thead> <tr> <th>Policy Year</th> <th>1</th> <th>2</th> <th>3</th> <th>4</th> <th>5</th> <th>6</th> <th>7</th> <th>8</th> </tr> </thead> <tbody> <tr> <td>3-year period</td> <td>9%</td> <td>8%</td> <td>7%</td> <td>0%</td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td>(CA Only)</td> <td>8.1%</td> <td>7.2%</td> <td>6.3%</td> <td>0%</td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td>5-year period</td> <td>9%</td> <td>8%</td> <td>7%</td> <td>6%</td> <td>5%</td> <td>0%</td> <td></td> <td></td> </tr> <tr> <td>(CA Only)</td> <td>8.1%</td> <td>7.2%</td> <td>6.3%</td> <td>5.4%</td> <td>4.5%</td> <td>0%</td> <td></td> <td></td> </tr> <tr> <td>7-year period</td> <td>9%</td> <td>8%</td> <td>7%</td> <td>6%</td> <td>5%</td> <td>4%</td> <td>3%</td> <td>0%</td> </tr> <tr> <td>(CA Only)</td> <td>8.1%</td> <td>7.2%</td> <td>6.3%</td> <td>5.4%</td> <td>4.5%</td> <td>3.6%</td> <td>2.7%</td> <td>0%</td> </tr> </tbody> </table> <ul style="list-style-type: none"> • State variations may apply • There are no surrender charges during the first 30 days beginning immediately at the end of the Initial Guarantee Period. 	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%
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Market Value Adjustment (MVA)	Yes																																																															
Renewal Process	Excelera Plus MYGIA™ can be renewed for one additional term with the same or shorter term period.																																																															
Linked Index	S&P 500®																																																															

⁽¹⁾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.

⁽²⁾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.

Excelera Plus MYGIA™ is issued by Revol One Insurance Company, 11259 Aurora Avenue, Urbandale, Iowa 50322. Excelera Plus MYGIA consists of the Excelera MYGA Contract Number ICC23-RO-MYGA with the MYGIA Rider RO-MYGIA attached, includes rider form numbers ICC23-RO-NHWR, ICC23-RO-TIWR and other related forms, and is available in most states. 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. Products and features are subject to state variations and availability. Read the contract for complete 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.

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.

Withdrawals and surrender are subject to federal and state income tax and may be subject to an IRS penalty if taken prior to age 59 ½.

S&P 500® Disclosure

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Indices are not available for direct investment.