



Revolutionizing Renewal Rates

Revol One Financial® Renewal Rate Approach

Our approach is simple:

To Support Stable Renewal Rates Over Time.

We believe financial professionals and their clients deserve transparency and consistency they can plan around. That's why we focus on stability of renewal rates and align our approach with the expectations set at the beginning of the contract.

While some factors such as interest rates and option costs are beyond our control, our disciplined inforce management approach is designed to help absorb some market volatility and support more stable renewal rates over time. It's important to also recognize that no one can predict future market conditions or interest rate movements, and renewal rates could decline if the environment changes. Even so, this approach is designed to help mitigate those impacts and support greater stability in renewal rates over time.

How Are We Doing?

Since issuing our first fixed index annuity contract in June 2024,

**100% of our renewal rates
have remained the same**

as the original rates at policy issuance.*

*Renewal rates on annuity products issued under the Revol One Insurance Company brand since June 2024 have remained the same, as of May 15, 2026. Past performance is not a guarantee of future results. Revol One Financial may adjust future renewal rates, including a rate decrease, per the terms of the applicable annuity contract.

Understanding Renewal Rates In Fixed Index Annuities

Upon issuance of a Fixed Index Annuity, your initial rates — whether fixed or tied to an index through a cap or participation rate — are set for a specific period. When that period ends, those rates may reset. These updated rates are called renewal rates, and they can increase, decrease, or stay the same.

During the surrender charge period, annuity funds cannot be accessed without paying a penalty, unless certain conditions are met. That makes stability in renewal rates during the surrender charge period important, providing confidence in how the annuity may perform and how rates will hold up over time.

Factors Considered When Setting Renewal Rates

Renewal rates are shaped by the broader financial environment, including interest rates, the cost of options used to support index strategies, and overall return expectations of the insurance carrier. Product design also plays a role. For example, some products offer guaranteed rates during the surrender charge period, while others allow for changes at renewal. In addition, some annuities emphasize higher upfront value, while others are designed to deliver more consistent value over time.

Being nimble doesn't mean being unpredictable. It means adapting intelligently while striving to deliver consistent, reliable outcomes for financial professionals and the clients they serve.

About Revol One Financial

Revol One Financial is a national insurance company providing retirement solutions across 49 states, built to deliver financial professionals and their clients outstanding products, best-in-class service, and the flexibility to embrace retirement boldly.

Our Mission:

Revolutionize how people feel, think and experience retirement solutions.

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 Charge 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.