



REVOL ONE
FINANCIAL

Your Company, Your Way™



RevolOneFinancial.com

The Financial Powerhouse Behind the Revolution

Revol One Financial® is a refreshingly straight-forward insurance company committed to revolutionizing your experience in the fixed annuity insurance industry.

At the helm of Revol One Financial is Mark Zesbaugh, our Chairman and CEO—a powerhouse with over three decades of experience in guiding top insurance companies. With more than 200 years of combined industry expertise, our leadership team, each member bringing over 20 years of specialized knowledge, is redefining what excellence looks like in the fixed annuity insurance industry.

We don't follow the pack!

Armed with insights into prevalent pain points, we've diligently worked to tackle them head-on.



Robust product engine
designed to deliver innovative products to market.



Customized technology platform
ensures accuracy and accessibility for everyone.



Driven to push boundaries
with one stop revolutionary customer care.

Our products

Revol One Financial's innovative fixed annuity product lineup includes multi year guarantee annuities (MYGAs), a multi year guarantee index annuity (MYGIA) and fixed index annuities designed with features to help accelerate accumulation goals. These products are distributed through a network of strategic distribution relationships with Independent Marketing Organizations, Agencies and Agents.

**Discover How Revol One Financial™
May be Able to Help Revolutionize
Your Retirement!**



Mission

We are a refreshingly straight-forward company enriching all lives with modern financial solutions that create value and peace of mind.

Core Values



Live with Integrity

We practice what we preach - Being genuine and authentic means living with integrity, ensuring that our actions reflect our words.



Maintain Clarity

Understand our strengths and limitations - Knowing what we are and what we are not helps us maintain clarity, guiding our decisions and actions effectively.



Focus on Solutions

Proactively address challenges - Being solution-oriented means focusing on finding practical solutions to problems, driving progress and growth.



Demonstrate Respect & Empathy

Each individual is valued - We respect and care for each other as individuals, fostering a supportive and empathetic workplace culture.



Embrace Ownership

Everyone contributes like an entrepreneur - Cultivating an owner mindset means taking initiative and responsibility for our actions, driving innovation and success across the organization.



Take Action & Commit

We can and we will succeed - With determination and commitment, we embrace challenges head-on, believing in our ability to overcome obstacles and achieve our goals.



Embrace Humility and Equality

Each individual is valued - No status or ego - We are willing to sweep the floors and embrace humility, fostering an environment where every team member's contribution is valued equally.



Empowering Individuals and Families to Sprint into Retirement with Confidence

When you decide to work with an insurance company, you trust in its ability to navigate through current and future financial obligations, across various economic scenarios. At Revol One Financial, we are committed to this task by employing smart investing, strategic capital contributions and cultivating diverse financial relationships. This empowers us to provide you with the confidence you want and deserve, when choosing to work with us.

Company Profile

✦ Founded in 1980

✦ Domiciled in Michigan

✦ Licenses in 49 states and DC

✦ Administrative Offices in Urbandale, Iowa

Operating Performance

Revol One Financial's pricing targets and strategic business plan align with defined return and capital generation expectations. Momentum is growing and as we expand our product offerings, we plan to be one of the fastest growing companies in the industry.

Balance Sheet

Revol One Financial's portfolio is prudently managed and demonstrates our commitment to maintaining "very strong" capitalization levels.

Enterprise Risk Management

Revol One Financial maintains a comprehensive yet balanced Enterprise Risk Management (ERM) framework that ensures our financial solvency and ability to honor commitments to our policyholders, provides a structure for sustainable, responsible growth for our stakeholders, maintains the company's financial flexibility, ensures reporting integrity and protects our franchise value.

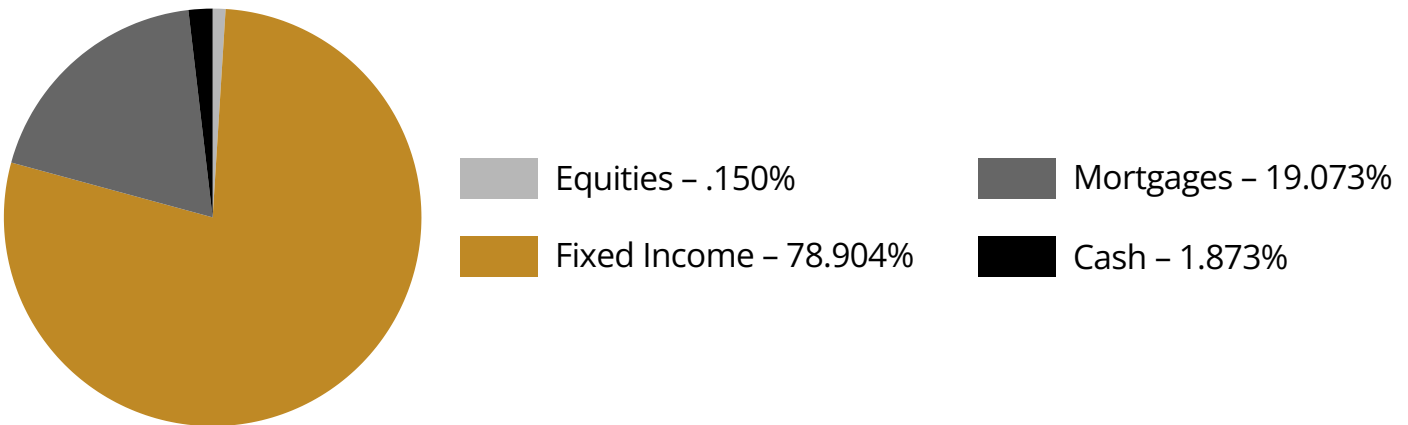
Financial Strength

Our ability to maintain financial stability is a key factor enabling us to consistently innovate, offering competitive products and rates that help empower you to achieve your financial goals. Revol One Financial takes a prudent approach to asset management that aligns with its stated strategic goal of building a life insurance franchise. Investment strategies are directed by Axar Capital Management LP, a multi-billion dollar⁽¹⁾ investment firm that was established in 2015. Axar has extensive expertise in investment grade corporate credit, ABS and real estate strategies.

Cash & Invested Assets	\$902 million
Other Assets	\$17 million
Total Assets	\$919 million
Surplus	\$80 million
Total Reserves	\$735 million

Note: Numbers are unaudited as of December 31, 2023.

Investments by Type



B++



(Good)

"AM Best has assigned a Financial Strength Rating of B++ (Good) and a Long-Term Issuer Credit Rating of "bbb" (Good) to Revol One Insurance Company (Revol One Financial) (Spring Lake, MI, with administrative offices in Urbandale, IA.) The outlook assigned to these Credit Ratings (ratings) is stable. 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

As of 5.14.24 For the latest Best's Credit Rating, access www.ambest.com

⁽¹⁾ As of 12/31/2023. Includes discretionary, separately managed accounts, insurance portfolios and portfolio company trust assets.



Important information

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™, Excelera Plus MYGIA™ and Enduris FIA™ are 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. 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. Enduris FIA is available in most states with Contract number ICC232-RO-FIA and rider form numbers ICC23-RO-BER, ICC23-RO-NHWR, ICC23-RO-TIWR and other related forms. Products and features are subject to state variations and availability. Read the contracts for complete details.