



Introducing a Revolutionary New Carrier in the Fixed Annuity Insurance Industry



Welcome to the Revolution with Revol One Financial™

A refreshingly new fixed annuity insurance company ready to disrupt the norm.
New products now available!

Excelera Plus Multi Year Guarantee Index Annuity™ (MYGIA)

- **Unique! Innovative!** Hybrid product concept combines powerful features of a MYGA and a FIA!!
- Client's account is credited the greater of the Guaranteed Fixed Interest Rate or Indexed Interest Crediting at the end of the term!
- Guaranteed Fixed Interest Rate
- Available in 3-, 5- and 7-year terms
- **With Excelera Plus, 4 is MORE!** Your clients don't have to settle for a 0% floor for potential indexed linked interest. With the current guaranteed fixed interest rate of 4%*, 4 is the floor. And, if the indexed linked interest option outperforms the guaranteed fixed interest rate, your client's interest crediting will exceed the floor. Rate may not be 4% upon renewal.
- Full commission through insured age 80 & full commission on renewal!

**Distribution
limited to select
IMOs and agencies!**

**Get contracted
today to get access
to sell this
innovative product!**

Great opportunity with a Revolutionary company disrupting the norm in the independent annuity space!

*Rates current as of April 8, 2024 and subject to change at any time prior to policy issue in the discretion of Revol One Financial. The Guaranteed Fixed Interest rate declared in the contract will not change. Please visit RevolOneFinancial.com for current rates prior to issue.



Important Information

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.

The term “financial professional” is not intended to imply engagement in an advisory business with compensation unrelated to sales. Financial professionals will be paid a commission on the sale of an annuity.

Product Disclosure:

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-MYGA 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.

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.

Guarantee Disclosure:

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, MVA and withdrawal charges may apply.

EXCELERA PLUSTM

MULTI YEAR GUARANTEE INDEX ANNUITY

GET THE BEST OF GUARANTEED FIXED OR INDEXED INTEREST CREDITING!

UNIQUE TO EXCELERA PLUS

Best Interest Crediting,
available at no additional fee

- Guaranteed Fixed Interest Rate, with potential for a better rate based on market performance
- Available in 3-, 5- and 7-year terms
- Principal protection from market fluctuation
- Issue Age up to 90 for non-qualified funds and 85 for qualified

FULL COMMISSION PAID AT RENEWAL!*

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

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 fixed interest rate.

*Upon renewal of the contract, full commission will be paid according to the then current Revol One Financial commission schedule for Excelera Plus MYGIA.

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

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 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 2 values

01
Guaranteed Fixed
Rate Accumulation
value*

OR

02
Indexed Linked
Accumulation
value**

*interest is credited based on the Guarantee Fixed Interest Rate stated in the contract

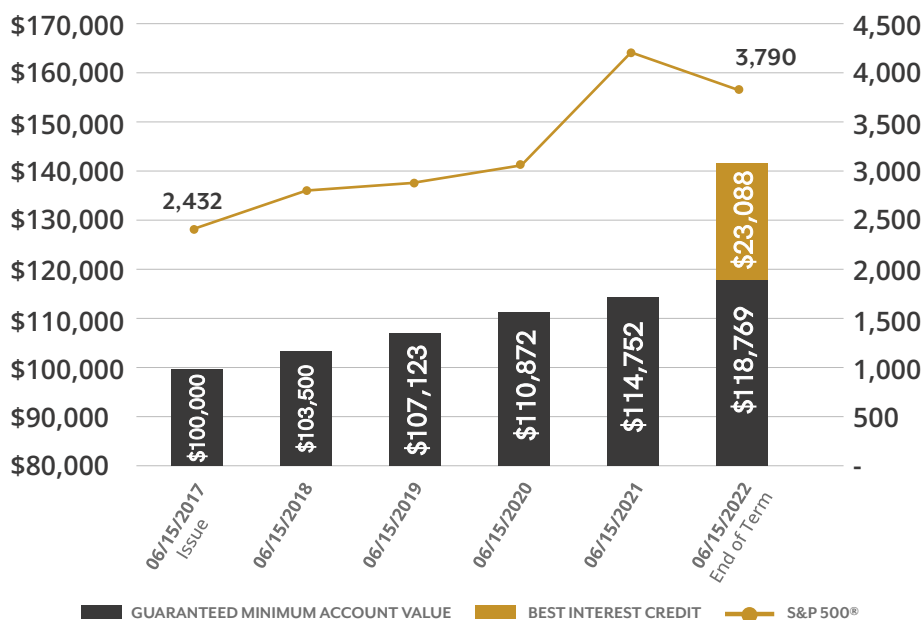
**interest is credited based on performance of the S&P 500® index, adjusted by a participation rate

If any withdrawals or partial surrenders, other than IRS Required Minimum Distributions, are taken, the Best Interest Crediting feature will be voided. Your end of term Accumulation Value will be calculated using only the Fixed Rate Accumulation value, and the Indexed Linked Accumulation value will not apply.

THE IMPACT OF BEST INTEREST CREDITING ON A 5-YEAR EXCELERA PLUS MYGIA

ACCOUNT VALUE
(bar chart)

S&P 500®
(line chart)



In this example,
**THE ACTUAL END OF
TERM ACCUMULATION
VALUE IS**

\$141,857

which is \$23,088
higher than the
Guaranteed Fixed
Accumulation Value.

Key Assumptions:


- \$100,000 premium
- 3.50% Guaranteed Fixed Interest Rate
- 75% 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 Indexed Linked Accumulation Value, there will not be indexed interest crediting. Individual results may vary. Data Source: S&P 500® from June 15, 2017 – June 15, 2022.

EXCELERA PLUS MYGIA **PRODUCT HIGHLIGHTS**


| | |
|---|---|
| PRODUCT DIFFERENTIATORS | <ul style="list-style-type: none"> • Get the best of Guaranteed Fixed Interest or Indexed Interest Crediting • Both Fixed Interest Crediting Rate and Participation Rate are guaranteed for the 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 | <p>The Accumulation Value at time of death, plus any positive MVA</p> <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 DISTRIBUTION (RMDs) | RMDs can be taken without incurring a Surrender Charge |
| SURRENDER CHARGES | <p>3-year term: 9%, 8%, 7%</p> <p>5-year term: 9%, 8%, 7%, 6%, 5%</p> <p>7-year term: 9%, 8%, 7%, 6%, 5%, 4%, 3%</p> <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 or any subsequent Guarantee Periods |
| MARKET VALUE ADJUSTMENT (MVA) | Yes |
| RENEWAL PROCESS | This rider can be renewed for one additional term with the same or shorter term period |
| LINKED INDEX | S&P 500® |

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 fixed interest rate.



⁽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 59½.

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Indices are not available for direct investment.



Your Annuity, Your Way™



Revol One Financial™

Excelera™ Plus Multi Year Guarantee Index Annuity

Guaranteed Interest Crediting PLUS Growth Potential!

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1-800-701-4250

RevolOneFinancial.com

EXL(1)-MKTG-0424

Unleash the Power of 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. With a MYGA, you also have the option to receive guaranteed income later in life.

Excelera Plus* provides the benefits of a MYGA PLUS the potential to receive index-linked interest crediting

Like most MYGAs, the Excelera Plus is a fixed annuity tailored to help achieve long-term financial milestones. Your funds grow tax deferred, are protected from market downturns and you have the option to receive guaranteed income later in life. **The Plus is the Best Interest Crediting feature unique to Excelera Plus.**

With the Best Interest Crediting feature included in the Excelera Plus MYGIA, the interest credited is the greater of the guaranteed fixed interest and the indexed interest. Interest crediting will never be less than the guaranteed fixed interest rate but could be higher if the market performs well. It's that simple.

***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 fixed interest rate.**



How The Best Interest Feature Works

Balancing a competitive rate of return with limited exposure to principal risk can be desirable for many individuals, yet it can be challenging to know how to do that. The Best Interest Crediting feature available with the Excelera Plus Multi Year Guarantee Indexed Annuity can help reduce that challenge.



Here's how it works

At the end of the Multi Year Guarantee Period, the account value is the **GREATER** of two values

**Guaranteed Fixed Rate
Accumulation Value**

OR

**Index Linked
Accumulation Value**

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

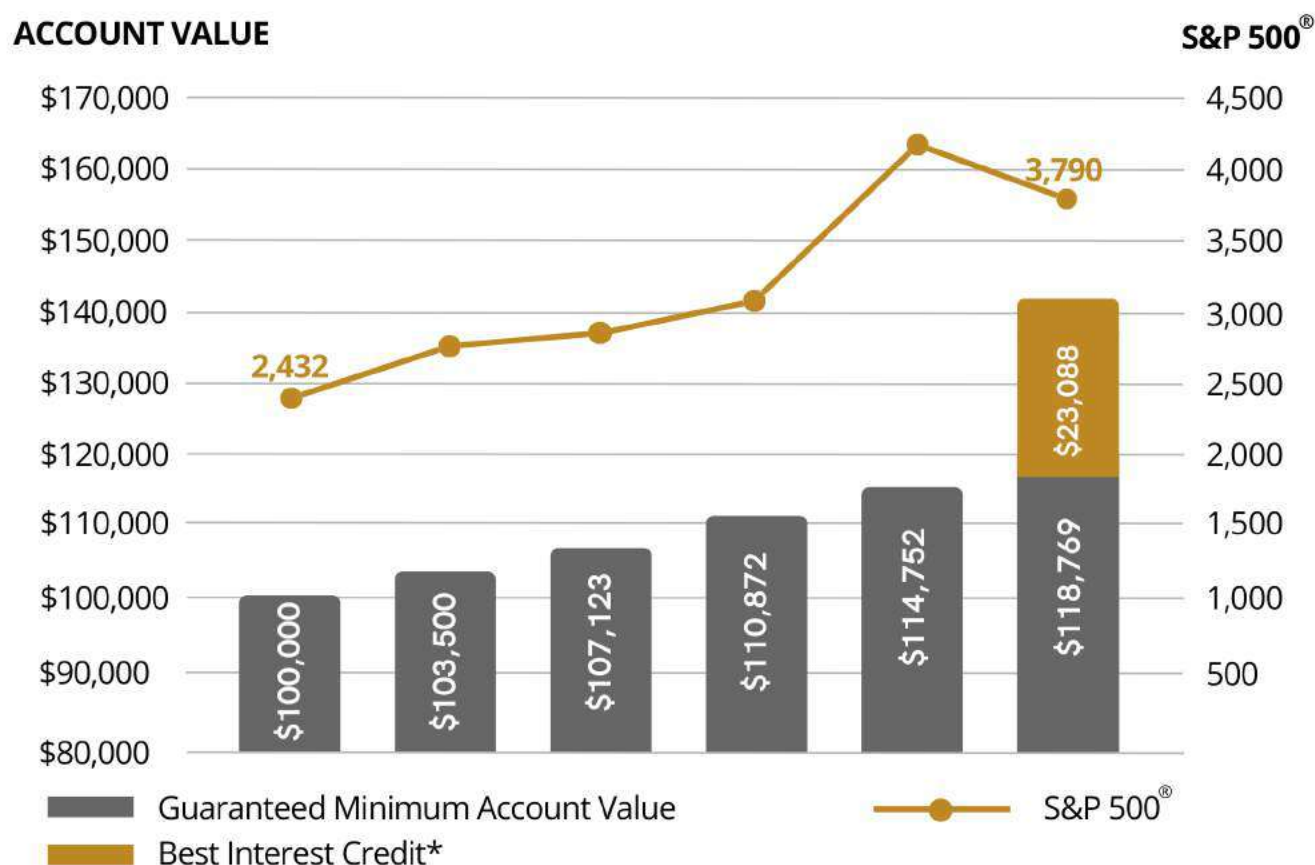
Interest is credited based on performance of the S&P 500® index, adjusted by a participation rate*

The fixed interest rate and the participation rate are set at contract issue and are guaranteed for the term. If any withdrawals or partial surrenders, other than IRS Required Minimum Distributions, are taken, the Best Interest Crediting feature will be voided. Your end of term account value will be calculated using only the Fixed Rate Accumulation Value, the Indexed Linked Accumulation Value will not apply.

*Index Linked Accumulation Value – The indexed interest crediting, if any, is based on a comparison of the S&P 500® index value at the start of the crediting period to the index value at the end of the period. The percentage change, if positive, is multiplied by the applicable participation rate. The resulting value is then compared to the Guaranteed Fixed Rate Accumulation Value. Any excess is credited to your account. You do not invest directly in the S&P 500® Index.

Best Interest Feature in Action

The impact of Best Interest Crediting on a 5-year Excelera Plus MYGIA when the S&P 500® outperforms the guaranteed fixed interest rate



In this example, the actual end of term accumulation value is

\$141,857

which is \$23,088 higher than the Guaranteed Fixed Accumulation Value.

In the worst case scenario, the S&P 500® does not outperform the Guaranteed Fixed Interest Rate and your end of term accumulation value will be \$118,769.

Key assumptions:

- \$100,000 premium
- 3.50% Guaranteed Fixed Interest Rate
- 75% 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 Indexed Linked Accumulation Value, there will not be indexed interest crediting. Individual results may vary. Data Source: S&P 500® from June 15, 2017 – June 15, 2022. Some values may be rounded.

*Best Interest Crediting, if any, is based on a comparison of the S&P 500® index value at the start of the crediting period to the index value at the end of the period. The percentage change, if positive, is multiplied by the applicable participation rate. The resulting value is then compared against a value based on a guaranteed fixed rate to determine the final amount credited to your annuity. You do not invest directly in the S&P 500® Index.



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 Plus 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 MYGIA 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 |
| 3-year term | 9% | 8% | 7% | | | | |
| 5-year term | 9% | 8% | 7% | 6% | 5% | | |
| 7-year term | 9% | 8% | 7% | 6% | 5% | 4% | 3% |

State variations may apply. Surrender Charges reset with the renewal of the policy. 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)

The Excelera Plus 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 withdrawals 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.

When to Consider Excelera Plus

Desiring to get the best of guaranteed fixed interest or indexed interest crediting (Best Interest Crediting)

The interest credited is the greater of the guaranteed fixed interest and the indexed interest.

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

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.



A 3-Step Guide to Purchasing an Excelera Plus MYGIA

1**Talk with your Financial Professional**

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

2**Determine how much premium you want to apply to the Excelera Plus**

You can purchase an Excelera Plus MYGIA 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 guaranteed period that best meets your goals. Excelera Plus offers guarantee periods of 3, 5 and 7 years. The Best Interest feature is included in all terms.



Excelera Plus Product Highlights

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Product features at a glance

| | |
|--|---|
| Guarantee Periods | Excelera Plus offers Guarantee Periods of 3, 5 and 7 years. Your fixed rate and your participation rate is set at the start of your Contract and is guaranteed for its full term. |
| Issue Ages | 18-85 (Qualified funds) 18-90 (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. |
| Linked Index | S&P 500 [®] |
| Free Look Period | 30 days |
| Renewal Process | <p>Excelera Plus can be renewed for 1 additional term. If the Contract Owner takes no action, the contract will be renewed for the same Guarantee Period. Fixed Rates and Indexed Participation Rates may change at renewal.</p> <p>No renewals are allowed at the end of the second Multi Year Guaranteed Period. Surrender Charges and MVA will no longer apply, and we will declare a fixed rate that can change in each future Contract Year. The Best Interest Crediting Option will no longer be available.</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.

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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.

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Indices are not available for direct investment.



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- Stable**

"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 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 press release

⁽¹⁾As of March 27, 2024. For the latest Best's Credit Rating, access www.ambest.com.

Revol One Financial Administrative Offices

11259 Aurora Ave., Urbandale, Iowa 50322
1-800-701-4250
RevolOneFinancial.com

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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, MVA 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.

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