

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.

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.

**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



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

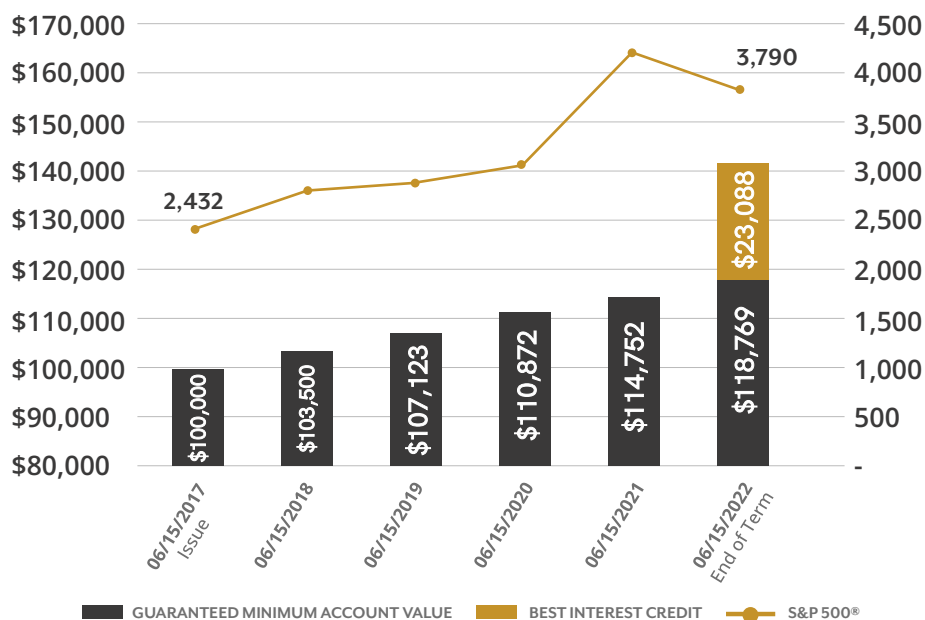
**interest is credited based on performance of the S&P 500® index, adjusted by a participation rate

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®

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⁽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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Excelera Plus™ MYGIA is issued by Revol One Insurance Company, 11259 Aurora Avenue, Urbandale, Iowa 50322. 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. 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.

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Indices are not available for direct investment.