



Product Rates

REVOL ONE
FINANCIAL

Effective January 21, 2026

DirectGrowth Multi Year Guarantee Annuity™

Initial Minimum Premium	\$25,000 for Qualified and Non-Qualified Contracts			
Interest Guarantee Period	3 Year	5 Year	7 Year	10 Year
No Optional Riders Added	5.55%	5.85%	5.85%	5.85%
Free Partial Surrender Rider Added	5.45%	5.75%	5.75%	5.75%
Enhanced Death Benefit Rider Added	5.45%	5.75%	5.75%	5.75%
Free Partial Surrender & Enhanced Death Benefit Riders Added	5.35%	5.65%	5.65%	5.65%

DirectGrowth Multi Year Guarantee Annuity™ (CA Only)

Initial Minimum Premium	\$25,000 for Qualified and Non-Qualified Contracts		Issue age: 18-85 (Q) 18-90 (NQ)
Interest Guarantee Period	3 Year	5 Year	7 Year
No Optional Rider Added	5.45%	5.75%	5.75%
Free Partial Surrender Rider Added	5.35%	5.65%	5.65%

Note: The Death Benefit is included with the base annuity contract.

Excelera Plus Multi Year Guarantee Index Annuity®

Initial Minimum Premium	\$25,000 for Qualified Contracts & \$50,000+ for Non-Qualified Contracts	
Guarantee Period	Guaranteed Fixed Interest Rate	Guaranteed Participation Rate
3 Year	4.00%	30%
5 Year	4.00%	45%
7 Year	4.00%	70%

Enduris Fixed Index Annuity™ Product Line

	Enduris 6	Enduris 10	Enduris 10 Bonus	Enduris 10 Income
Annual Fixed Interest Rate	4.00%	4.00%	2.30%	2.75%
S&P 500® 1 Year Point-to-Point with CAP	7.75%	8.25%	5.50%	5.00%
S&P 500® 1 Year Point-to-Point with 6 Year Guaranteed CAP Rate	7.25%	N/A	N/A	N/A
S&P 500® 2 Year Point-to-Point with CAP	16.00%	16.50%	11.00%	10.00%
S&P 500® 1 Year Point-to-Point with Participation Rate	40%	42%	25%	30%
S&P 500® 2 Year Point-to-Point with Participation Rate	50%	52%	35%	35%
S&P 500® 1 Year Point-to-Point with Enhanced Participation Rate (EPAR)	Base	10%	10%	10%
	EPAR	100%	100%	55%
	Index Term Chg %	10%	10%	10%
S&P 500® 2 Year Point-to-Point with Enhanced Participation Rate (EPAR)	Base	10%	10%	10%
	EPAR	90%	90%	55%
	Index Term Chg %	10%	10%	10%
Premium Bonus Rate	N/A	N/A	16%	N/A
Benefit Base - Income Bonus Rate	N/A	N/A	N/A	25%
Benefit Base - Roll-Up Rate	N/A	N/A	N/A	7.20%

The above percentages reflect either a CAP rate, Participation rate, Bonus rate, or Benefit Base Value corresponding with the title of the indexed interest option or feature in the left column. Rates in blue indicate rate change was made.

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Rate Change

The following rules apply in the event of a product rate change (including the interest rate, participation rate and cap).

- **Cash With Application:** Revol One Financial will offer the better rates available on either the date the application is **signed** and submitted or the date the funds are received by Revol One Financial, subject to company policies as determined in the discretion of Revol One Financial. The funds must be received within 10 business days from the date the application is signed. If the funds are received after 10 **business** days, the rates in effect on the date the funds are received will be applied.
- **Transfers/1035 Exchanges:** Revol One Financial will offer the better rates available on either the date the application is **received in good order by Revol One Financial** or the date the funds are received by Revol One Financial, subject to company policies as determined in the discretion of Revol One Financial. The funds must be received within 60 calendar days from the date the application is received. If the funds are received after 60 **calendar** days, the rates in effect on the date the funds are received will be applied.

Rates are effective as of January 21, 2026, and subject to change. MYGA and MYGIA rates are declared in the contract and will not change during the contract term, but may change prior to a renewal term. The FIA Premium Bonus Rate, referred to as the Bonus Interest Percentage in the contract rider, is also declared in the contract and will not change during the contract term. CAP and Participation rates are declared in the Contract and remain fixed for the initial crediting period but, except for the 6 Year Guaranteed CAP rate, may change for future crediting periods in the Contract term. 6 Year Guaranteed CAP: Available only on the 1-Year Point-to-Point with 6 Year Guaranteed CAP Rate Indexed Interest Option, the CAP rate stays fixed during the 6 Year surrender period, which includes 6 one-year crediting periods. Afterward, it may change for future crediting periods. Funds can be allocated to this option only at Contract Issue, with no transfers or reallocations in or out allowed during the surrender period. Please contact Revol One Financial for the most current rates or if you have questions. Following issuance of the annuity, please see the terms of the contract.

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.

Excelera Plus MYGIA™, Enduris FIA™, Enduris 10 FIA™, Enduris 10 Bonus FIA™, Enduris Income FIA and DirectGrowth MYGA™ are 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. The Enduris FIA product portfolio is available in most states with Contract number ICC23-RO-FIA, ICC25-RO-CPCG-(0108) Contract amendment and rider form numbers ICC23-RO-BER, ICC24-RO-BAV, ICC25-RO-GLB-(01-02), ICC25-RO-PMB-(01-02), ICC23-RO-NHWR, ICC23-RO-TIWR and other related forms. DirectGrowth MYGA is available in most states with Contract number ICC24-RO-DTCM, ICC 24-RO-DTCM CA, ICC24-RO-TIWR2, ICC24-RO-NHWR2, and other related forms. Products and features are subject to state variations and availability. Read the contract for complete details.

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Indices are not available for direct investment.



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