



DirectGrowth Multi Year Guarantee Annuity™ Rates

Effective February 3, 2025

Interest Guarantee Period	3 Year	5 Year	7 Year	10 Year
No Optional Riders Added	5.85%	6.05%	6.00%	5.90%

Enhance your DirectGrowth MYGA by adding optional product Riders.

The guarantee fixed interest rate will vary depending on the rider(s) selected.

Free Partial Surrender Rider

Withdraw, with no Surrender Charges of Market Value Adjustments (MVAs), up to the greater of:

- Interest earnings potential each year (based on your Accumulation Value at the start of the year multiplied by the guaranteed fixed Interest rate) OR
- Required Minimum Distribution amount (RMD)

Enhanced Death Benefit Rider*

With the Enhanced Death Benefit Rider, the death benefit equals the Accumulation Value, not the Cash Surrender Value. This means Surrender Charges and MVA are waived upon payment of a Death Benefit.

When the Enhanced Death Benefit Rider is elected, the Nursing Home⁽¹⁾ and Terminal Illness Riders⁽²⁾ are automatically added to your annuity. These Riders waive Surrender Charges and MVA if you need Nursing Home care or are diagnosed with a Terminal Illness, according to the terms and conditions of the Riders.

Rates when one or more Optional Rider is elected.

Interest Guarantee Period	3 Year	5 Year	7 Year	10 Year
One Optional Rider Added	5.75%	5.95%	5.90%	5.80%
Two Optional Riders Added	5.65%	5.85%	5.80%	5.70%

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 of the rates available on 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 of the rates available on 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 45 calendar days from the date the application is received. If the funds are received after 45 calendar days, the rates in effect on the date the funds are received will be applied.

Rates are effective as of February 3, 2025, and subject to change. Interest rates are declared for new issues and will not change during the initial interest guarantee period but may change for subsequent interest guarantee periods or other renewal terms. 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.

(1) **Additional information about the Nursing Home Rider:** First confinement must begin on or after the Issue Date. We must receive the withdrawal request and proof satisfactory to us at our Home Office after the Benefit Eligibility Date and 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 Issue Date, or a spousal Beneficiary who continued the Contract under the Settlement Options in the Contract. For contracts with Joint Owners or Joint Annuitants, the Nursing Home Rider is activated upon first instance of an owner being confined to a nursing home. State variations may apply. Please read your Contract for details.

(2) **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 Issue Date. The Owner must have been the Owner of the contract continuously since the Issue Date or a spousal Beneficiary who continued the Contract under the Settlement Options in the contract. For contracts with Joint Owners or Joint Annuitants, the Terminal Illness Rider is activated when the second owner (or Annuitant) is diagnosed with a terminal illness. State variations may apply. Please read your Contract for details.

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 Charges and Market Value Adjustments 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.

DirectGrowth™ MYGA is issued by Revol One Insurance Company, 11259 Aurora Avenue, Urbandale, Iowa 50322. DirectGrowth MYGA is available in most states with Contract number ICC24-RO-DTCM, and other related forms. Products and features are subject to state variations and availability. Read the contract for complete details.



Revol One Financial Administrative Offices

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