



Revol One Insurance Company A.M. BEST: **B++**

MYGA Profile

DirectGrowth MYGA

Prepared for:
Valued Client





Revol One Insurance Company

Website 800-579-9875

Founded in
1980

A.M. Best
B++

DIRECTGROWTH MYGA

TYPE	Multi-year guaranteed annuity
GUARANTEED ANNUAL YIELD	6.00%
TERM	5 Years
SURRENDER SCHEDULE	9% 8% 7% 6% 5%
FREE WITHDRAWAL	None
CONTRIBUTION TYPE	Single Premium with Additional
MARKET VALUE ADJUSTMENT	Yes
RETURN OF PREMIUM	No
LAUNCH DATE	03/12/2025

DirectGrowth is a Multi Year Guarantee Annuity, often referred to as a MYGA, is a fixed annuity designed for long term financial goals. Your principal grows tax deferred with a guaranteed fixed interest rate for your chosen term. With a MYGA, you also have the option to receive a guaranteed income stream.

Premiums

- Minimum Premium - \$25,000 (Qualified and Non-Qualified funds)
Maximum Premium - \$1,000,000 (higher amounts will be considered and require company approval)
- We will accept additional premium payments up to the amount of your initial premium on the same contract during the first 30 days after issue
- No premiums are accepted on the same contract after this time period

Benefits of DirectGrowth MYGA

- **Guaranteed rates**
Your fixed interest rate is guaranteed for the period you select: 3, 5, 7 or 10 years. Choose the interest guarantee period that fits into your personal financial plan.
- **Death benefit**
A death benefit equal to the Cash Surrender Value (or Guaranteed Minimum Cash Surrender Value, if greater) is available to your beneficiary upon your death.

- **Principal protection**

Your principal and interest earnings are protected, regardless of what happens to the markets.

- **Tax deferred growth**

100% of your Accumulation Value grows tax deferred; taxes on growth are not paid until you withdraw your funds.

Market Value Adjustment (MVA)

The DirectGrowth MYGA comes with a MVA. The MVA applies only when the Surrender Charge applies. The MVA could increase or decrease the amount you receive from full or partial surrenders, depending on certain market interest rates.

- If certain interest rates decrease, the MVA will be positive. A positive MVA increases the withdrawal amount or Cash Surrender Value.
- If certain interest rates increase, the MVA will be negative. A negative MVA decreases the withdrawal amount or Cash Surrender Value.
- The Cash Surrender Value will never be less than the Guaranteed Minimum Cash Surrender Value.

Annuitization and Payment Options

- Life with 5-Years Period Certain
- Life with 10-Years Period Certain
- 5-Years Period Certain
- 10-Years Period Certain
- Annuitization Value applied to annuitization. The Annuitization Value before annuity payments begin equals the Accumulation Value less any Surrender Charges and taxes payable but not previously deducted.

\$ PURCHASE

STATE AVAILABILITY

- AL AK AZ AR CO CT DE DC FL GA HI ID IL IN IA KS
 KY LA ME MD MA MI MN MS MO MT NE NV NH NJ NM NC
 ND OH OK OR PA RI SC SD TN TX UT VT VA WA WV WI
 WY

CONTRIBUTIONS

Minimum Investment	\$25,000		
Maximum Investment	\$1,000,000 Higher Limits may be available with Home Office Approval		
Contribution Type	Single Premium with Additional		
Types of Funds	Non-Qualified IRA Transfer	Traditional IRA IRA-Roth	IRA Rollover 1035 Exchange

AGE RESTRICTIONS

Owner	18 – 85 QL 18 – 90 NQ
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AGE RESTRICTIONS

Annuitant	18 – 85 QL 18 – 90 NQ
Maximum Annuitization Age	100

ACCUMULATION

INTEREST RATES

Interest Type	Compound interest
Base Guaranteed Rate	6.000%
Guaranteed Yield To Surrender	6.00%
Guaranteed Period	5 years
Surrender Period	5 years

RENEWALS

Minimum Renewal Rate	0.10%
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WITHDRAWAL

SURRENDER CHARGE SCHEDULE

Year 1	Year 2	Year 3	Year 4	Year 5
9%	8%	7%	6%	5%

FREE WITHDRAWALS

Free Withdrawal	None
Cumulative Withdrawal	No
RMD Friendly	No

CONTRACT FEATURES

Market Value Adjustment	Yes
Return of Premium	No

Free Look Period	30 days
WAIVERS	
Surrender Window	✓ There are no surrender charges during the first 30 days of each subsequent surrender charge period following renewal.

This supplemental report must be accompanied by a complete Disclosure Document and Buyer's Guide from the respective insurer.

Data and Assumptions

This report is based upon information obtained from Annuities Genius™, various insurers, and/or you. Data shown in this report is obtained from sources that Annuities Genius considers reliable and current, but Annuities Genius cannot guarantee that such data will not change at the discretion of the insurer. This report does not constitute a recommendation of any particular annuity product.

Please review the entire Disclosure Document and Buyer's Guide provided with your annuity contract for complete details and information about this annuity.

Product features, limitations, fees and availability may vary by state.

Independent rating services evaluate insurance company financial strength. The ratings relate to an insurance company's ability to meet its claims and guarantees. The ratings do not apply to the safety or performance of any specific insurance product. The ratings are as of the date of this report and are subject to change.

Annuity and insurance product rates, guarantees and death benefits are based on the financial strength and claims-paying ability of the issuing company.

Early withdrawals or surrender of the annuity can result in a withdrawal or surrender charge and will be subject to ordinary income taxes. In some instances, annuities may be subject to a market value adjustment. In addition to being taxed as ordinary income, if withdrawals are taken prior to age 59 1/2, they can also be subject to a 10% federal early withdrawal tax.

Bonus annuities may include higher surrender charges, longer surrender periods, lower caps, higher spreads, or other restrictions that are not included in similar annuities that don't offer a bonus feature.

Annuities Genius does not provide tax or legal advice. The information contained in this report should be used for informational purposes only. The appropriate professionals should be consulted on all legal and tax matters prior to or in conjunction with implementation of any strategy.