



Revol One Financial[®] Writing Agent Commission Schedules

Effective April 13, 2026

Rates are subject to change

The commission schedule is incorporated into and made a part of the Financial Professional's Agreement, including the definition of Financial Professional as used herein. This commission schedule may be amended at any time by Revol One Financial in its sole discretion. Any amendment will be effective at the time Revol One Financial posts the new schedule on its financial professional website and/or otherwise notifies the Financial Professional of the change. Any commissions the Financial Professional earns are determined by the commission schedule in effect on the date the Revol One Financial product application is submitted to us by the Financial Professional.



DirectGrowth MYGA™ Commission Schedule

Agent Use Only 

DirectGrowth™ 3 YR MYGA Commission Schedule

	Age 0-80		Age 81+
Writing Agent	1.00%	Writing Agent	0.50%
WA- B	0.85%	WA- B	0.40%
Licensed Only (LO)	0.00%	Licensed Only (LO)	0.00%

DirectGrowth™ 7 YR MYGA Commission Schedule

	Age 0-80		Age 81+
Writing Agent	2.00%	Writing Agent	0.90%
WA- B	1.75%	WA- B	0.80%
Licensed Only (LO)	0.00%	Licensed Only (LO)	0.00%

DirectGrowth™ 5 YR MYGA Commission Schedule

	Age 0-80		Age 81+
Writing Agent	1.50%	Writing Agent	0.75%
WA- B	1.35%	WA- B	0.65%
Licensed Only (LO)	0.00%	Licensed Only (LO)	0.00%

DirectGrowth™ 10 YR MYGA Commission Schedule

	Age 0-80		Age 81+
Writing Agent	2.50%	Writing Agent	1.20%
WA- B	2.25%	WA- B	1.10%
Licensed Only (LO)	0.00%	Licensed Only (LO)	0.00%



Excelera Plus™ MYGIA Commission Schedule

Agent Use Only ✦

Excelera Plus™ 3 YR MYGIA Commission Schedule

	Age 18-80			Age 81-90 (Age 81-85 - Qualified Funds, Age 81-90 - Non Qualified Funds)	
	Option A			Option A	
	First Year	Year 2+		First Year	Year 2+
Writing Agent	1.75%	N/A	Writing Agent	0.75%	N/A
WA- B	1.50%	N/A	WA- B	0.50%	N/A
Licensed Only (LO)	0.00%	N/A	Licensed Only (LO)	0.00%	N/A

Excelera Plus™ 5 YR MYGIA Commission Schedule

	Age 18-80			Age 81-90 (Age 81-85 - Qualified Funds, Age 81-90 - Non Qualified Funds)	
	Option A			Option A	
	First Year	Year 2+		First Year	Year 2+
Writing Agent	3.00%	N/A	Writing Agent	1.75%	N/A
WA- B	2.50%	N/A	WA- B	1.50%	N/A
Licensed Only (LO)	0.00%	N/A	Licensed Only (LO)	0.00%	N/A

Excelera Plus™ 7 YR MYGIA Commission Schedule

	Age 18-80			Age 81-90 (Age 81-85 - Qualified Funds, Age 81-90 - Non Qualified Funds)	
	Option A			Option A	
	First Year	Year 2+		First Year	Year 2+
Writing Agent	3.00%	N/A	Writing Agent	1.65%	N/A
WA- B	2.50%	N/A	WA- B	1.40%	N/A
Licensed Only (LO)	0.00%	N/A	Licensed Only (LO)	0.00%	N/A



AccumRev™ 5 YR FIA Commission Schedule

	Age 0-75			Age 76-80			Age 81+	
	Option A			Option A			Option A	
	First Year	Year 2+		First Year	Year 2+		First Year	Year 2+
Writing Agent	4.50%	N/A	Writing Agent	4.00%	N/A	Writing Agent	3.50%	N/A
WA- B	4.25%	N/A	WA- B	3.75%	N/A	WA- B	3.25%	N/A
Licensed Only (LO)	0.00%	N/A	Licensed Only (LO)	0.00%	N/A	Licensed Only (LO)	0.00%	N/A

AccumRev™ 7 YR FIA Commission Schedule

	Age 0-75			Age 76-80			Age 81+	
	Option A			Option A			Option A	
	First Year	Year 2+		First Year	Year 2+		First Year	Year 2+
Writing Agent	5.25%	N/A	Writing Agent	4.50%	N/A	Writing Agent	4.00%	N/A
WA- B	5.00%	N/A	WA- B	4.25%	N/A	WA- B	3.75%	N/A
Licensed Only (LO)	0.00%	N/A	Licensed Only (LO)	0.00%	N/A	Licensed Only (LO)	0.00%	N/A

AccumRev™ 10 YR FIA, BonusRev™ 10 YR FIA Commission Schedule

	Age 0-75			Age 76-80			Age 81+	
	Option A			Option A			Option A	
	First Year	Year 2+		First Year	Year 2+		First Year	Year 2+
Writing Agent	7.00%	N/A	Writing Agent	5.50%	N/A	Writing Agent	5.25%	N/A
WA- B	6.50%	N/A	WA- B	5.00%	N/A	WA- B	4.75%	N/A
Licensed Only (LO)	0.00%	N/A	Licensed Only (LO)	0.00%	N/A	Licensed Only (LO)	0.00%	N/A



Enduris 6 FIA™ Commission Schedule

	Age 0-75			Age 76-80	
	Option A			Option A	
	First Year	Year 2+		First Year	Year 2+
Writing Agent	5.25%	N/A	Writing Agent	4.50%	N/A
WA- B	5.00%	N/A	WA- B	4.25%	N/A
Licensed Only (LO)	0.00%	N/A	Licensed Only (LO)	0.00%	N/A

Enduris 10 FIA™, Enduris 10 Bonus FIA™, Enduris 10 Income FIA™ Commission Schedule

	Age 0-75			Age 76-80	
	Option A			Option A	
	First Year	Year 2+		First Year	Year 2+
Writing Agent	7.00%	N/A	Writing Agent	5.50%	N/A
WA- B	6.50%	N/A	WA- B	5.00%	N/A
Licensed Only (LO)	0.00%	N/A	Licensed Only (LO)	0.00%	N/A



NOTES:

Commission Payment

- Commission rates are based on age of the oldest Owner. If the contract is owned by a non-natural person (e.g. a trust), then commission rates are based on the age of the oldest Annuitant.
- Commissions are a percentage of premiums paid.
- Assignment of commissions is prohibited.
- Revol One Financial reserves the right to hold the full commission, but at this time, it is our practice to hold only the portion above \$50,000 (subject to change at any time and for specific policies), until (1) the expiration of the free look period, (2) the delivery of the annuity contract and (3) receipt by Revol One Financial of a signed delivery receipt in good order. Revol One Financial reserves the right to change commission hold guidelines at its sole discretion, including increasing the amount of commissions withheld.

Commission Chargeback

- Revol One Financial will initiate a 100% chargeback upon a "Free Look" (within state specific free look period).
- Revol One Financial will initiate a chargeback based on the schedule below for any full or partial surrender (including RMD) of the contract within 12 months of issue.
- If the annuity contract Owner, or the Annuitant if the contract is owned by a non-natural person, dies during the first contract year, and the contract is not continued by a spousal beneficiary, all commission for the contract will also be charged back based on the schedule below. All chargebacks apply as of the date of death. If there are joint Owners or Annuitants, a chargeback applies only upon the death of both during the first contract year.
- Chargebacks apply to all Financial Professionals who received a commission payment on the annuity contract.

Days Since Issue Date:	Chargeback % upon Death, Full or Partial Surrender
0-180 days	100%
181-365 days	50%
365+ days	0%

DirectGrowth MYGA™, Excelera Plus MYGIA™, Enduris FIA™, Enduris 10 FIA™, Enduris 10 Bonus FIA™, Enduris Income FIA, AccumRev™ FIA and BonusRev™ FIA products are 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, ICC24-RO-TIWR2, ICC24-RO-NHWR2, and other related forms. 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, ICC24-RO-GLB-(01-02), ICC25-RO-PMB-(01-02), ICC23-RO-NHWR, ICC23-RO-TIWR and other related forms. AccumRev™ FIA is available in most states with Contract number ICC25-RO-FIA(06-25) and rider form numbers ICC25-RO-ILR(06-25), ICC25-RO-NHWR3(06-25), ICC25-RO-TIWR3(06-25) and other related forms. BonusRev™ FIA is available in most states with Contract number ICC25-RO-FIA(06-25) and rider form numbers ICC25-RO-PBR(06-25), ICC25-RO-FPSR(06-25), ICC25-RO-CFPSR(06-25), ICC25-RO-NHWR3(06-25), ICC25-RO-TIWR3(06-25) and other related forms. Products and features are subject to state variations and availability. Read the contract for complete 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, 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.