1.800.239.0356
info@annuityadvantage.com
www.AnnuityAdvantage.com

Excelera Plus MYGIA 7

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Annuity Type

Multi-Year Guarantee Annuity

Issuing Insurance Company and Ratings

Revol One Insurance Company - View Details

A.M. Best

B++ *(5th of 15 ratings)*

Learn more about what these ratings mean

Product Information

The Excelera Plus MYGIA 7 is a deferred multi-year guarantee index annuity issued by Revol One Insurance Company.

The current 7 year guarantee period annual yield is 4.00% (see Rate Details below). This is the guaranteed annual yield, including bonuses if applicable, for the initial guarantee period term, up to the first penalty free full withdrawal window. The Excelera Plus MYGIA 7 has a full penalty free withdrawal window after 7 years.

The Excelera Plus MYGIA 7 has a unique interest crediting strategy. At the end of the 7 year guarantee period, you get the greater of either the 4.00% guaranteed fixed interest rate or the index-linked interest crediting rate. Interest crediting will never be less than the Guaranteed Fixed Rate but could be higher if the market performs well. The index-linked interest crediting rate is based on the performance of the S&P 500 index over the 7 year guarantee period, adjusted by a participation rate. For current participation rate information, please contact AnnuityAdvantage at 1.800.239.0356.

This annuity also waives withdrawal penalties upon death. Your named beneficiary(ies) will receive a death benefit equal to the full accumulation value. A beneficiary may choose to receive their death benefit in either a lump sum or select an available annuitization option.

Details on additional penalty waivers can be found in the Penalty Free Withdrawal Provisions section below.

Revol One Insurance Company is rated "B++" by A.M. Best, was founded in 1980, and has over $1 billion in total assets.

Rate Details

Effective Date: **Jul 7th, 2026**

Next Change: ***Not Scheduled***

Initial Guarantee Period: **7 years**

Premium Amount: $25,000 - $1,000,000	
	Current
7 Year Guarantee Period Annual Yield:	**4.00%**
Interest rate start of year **1** through end of year **7**:	4.00%

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Historical Rate Chart

View Historical Rate Chart

Initial Surrender Charge and MVA Periods

Early Surrender Charges: **7 years**

Market Value Adjustment (MVA): **7 years**

Penalty Free Full Withdrawal Window Available After: **7 years**

State variations may exist, refer to product disclosure for details.

Other Guarantee Periods Available

Excelera Plus MYGIA 3 - View Details
Excelera Plus MYGIA 5 - View Details

Policy Details

Min Premium Non-Qualified: **$50,000**

Min Premium Qualified: **$25,000**

Max Premium Non-Qualified: **$1,000,000**

Max Premium Qualified: **$1,000,000**

Max Issue Age Non-Qualified: **90**

Max Issue Age Qualified: **85**

Rate Lock on Transfers: **60 days**

Subject to MVA: **Yes**

Death Benefit: **Accumulation Value**

Income Rider Available: **No**

Penalty Free Withdrawal Provisions

First Year Withdrawals: **None**

Years 2+ Withdrawals: **None**

Cumulative Withdrawals: **No**

RMD Friendly: **Yes**

Penalty Waivers: **Annuitization, Death, Nursing Home and Terminal Illness**

See product brochure, disclosure and riders for additional details, limitations and availability. State variations, age restrictions and holding periods may apply.

State Variations

Not available in: **NY** (as of 12/15/2025)

Notes

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.

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Contact Us

Rates reflect current information and are subject to change at any time. Every effort is made to provide accurate information. However, because policy provisions and rates can change quickly, we cannot guarantee the accuracy of the information provided herein. Actual rates and other product features will be based on the terms and conditions of the annuity contract and any attached riders. Upfront bonuses are frequently subject to a vesting schedule. State availability, variations and age restrictions may apply.