

Heartland National Life Insurance Company Secure Rate Multi-Year Guarantee Annuity



PRODUCT HIGHLIGHTS

- Heartland National Life's Secure Rate Multi-Year Guarantee Annuity is a single premium, fixed deferred annuity series that provides guaranteed interest three, five, seven or ten years.
- The Secure Rate Annuity includes liquidity and death benefit provisions.

Secure Rate Multi-Year Guarantee Annuity

Issue Ages	0-90																																																																		
Minimum Single Premium	\$5,000 Qualified and Non-Qualified																																																																		
Maximum Single Premium	\$1,000,000 (Larger amounts will be considered with Home Office Approval)																																																																		
Guaranteed Period	3, 5, 7, or 10 Years																																																																		
Interest Crediting	A competitive initial compound interest rate is guaranteed for the Guarantee Period selected.																																																																		
Renewal Period	When a Guarantee Period ends, the annuity will enter a 30-day renewal period ("30-Day Window"). We will mail a notice to you within 45 days of the end of the current Guarantee Period outlining all available renewal options. Beyond the 30-Day Window, surrender charges and MVA will continue until the renewal Guarantee Period expires. This renewal process will continue until full surrender, annuitization or death.																																																																		
Renewal Options	Up to the end of the 30-Day Window, you may: <ol style="list-style-type: none"> 1. Renew contract for another Guarantee Period that is the same as the current; 2. Surrender the contract without penalty; 3. Take a partial withdrawal without penalty; or 4. Apply the Accumulation Value to a Payment Option <p>• <i>If one of the available options is not elected by the end of the 30-Day Window, the contract will automatically renew for another multi-year interest rate guarantee period at the same duration as the initial multi-year interest rate guarantee period.</i></p>																																																																		
Annual Free Withdrawals	During a Multi-Year Interest Guarantee Period, the Accumulated Interest earned in any year may be withdrawn without any Surrender Charges or Market Value Adjustment being applied in that year. * Available upon the end of the 30-day right to examine.																																																																		
Death Benefit	The death benefit will equal the Accumulation Value on the date of death. The death benefit will not be reduced by any negative Market Value Adjustment nor increased by any positive Market Value.																																																																		
Surrender Charges	Surrender Charges apply to full or partial surrenders in excess of the Free Partial Surrender Amount during a Multi-Year Interest Rate Guarantee Period. <table border="1" style="margin: 10px auto; background-color: #f2f2f2;"> <thead> <tr> <th colspan="11" style="background-color: #333; color: white; text-align: center;">IMPORTANT: SURRENDER CHARGES</th> </tr> <tr> <th style="background-color: #eee;">Year</th> <th style="background-color: #eee;">1</th> <th style="background-color: #eee;">2</th> <th style="background-color: #eee;">3</th> <th style="background-color: #eee;">4</th> <th style="background-color: #eee;">5</th> <th style="background-color: #eee;">6</th> <th style="background-color: #eee;">7</th> <th style="background-color: #eee;">8</th> <th style="background-color: #eee;">9</th> <th style="background-color: #eee;">10</th> </tr> </thead> <tbody> <tr> <td style="background-color: #eee;">Secure Reate 3</td> <td>9.0%</td> <td>8.0%</td> <td>7.0%</td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td style="background-color: #eee;">Secure Rate 5</td> <td>9.0%</td> <td>8.0%</td> <td>7.0%</td> <td>6.0%</td> <td>5.0%</td> <td></td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td style="background-color: #eee;">Secure Rate 7</td> <td>9.0%</td> <td>8.0%</td> <td>7.0%</td> <td>6.0%</td> <td>5.0%</td> <td>4.0%</td> <td>3.0%</td> <td></td> <td></td> <td></td> </tr> <tr> <td style="background-color: #eee;">Secure Rate 10</td> <td>9.0%</td> <td>8.0%</td> <td>7.0%</td> <td>6.0%</td> <td>5.0%</td> <td>4.0%</td> <td>3.0%</td> <td>2.5%</td> <td>1.5%</td> <td>0.9%</td> </tr> </tbody> </table> <p>Surrender Charges vary based on the amount of time that has elapsed since the beginning of the current Interest Rate Guarantee Period.</p>	IMPORTANT: SURRENDER CHARGES											Year	1	2	3	4	5	6	7	8	9	10	Secure Reate 3	9.0%	8.0%	7.0%								Secure Rate 5	9.0%	8.0%	7.0%	6.0%	5.0%						Secure Rate 7	9.0%	8.0%	7.0%	6.0%	5.0%	4.0%	3.0%				Secure Rate 10	9.0%	8.0%	7.0%	6.0%	5.0%	4.0%	3.0%	2.5%	1.5%	0.9%
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Market Value Adjustment (MVA)	An MVA applies to full or partial surrenders in excess of the Free Partial Surrender Amount during a Multi-Year Interest Rate Guarantee Period. The MVA may increase or decrease the Cash Surrender Value or Withdrawal amount.																																																																		

Optional Riders Available

5% Free Withdrawal Rider*	During any Multi Year Interest Rate Guarantee Period, this rider waives any Surrender Charges and Market Value Adjustments on the first withdrawal in a contract up to an amount that does not exceed the greater of: <ol style="list-style-type: none"> 1. 5% of the Accumulation Value as of the last Contract Anniversary; or 2. The Required Minimum Distribution <p><i>*If the 5% Fee Withdrawal Rider is elected, the Accumulated Interest Withdrawal provision will cease to exist and not apply to the Contract. The 5% Free Withdrawal Rider will replace the Free Partial Surrender provision in full in this Contract.</i></p>
Enhanced Benefit Rider*	This rider lets you withdraw up to 100% of the Accumulation Value for one of the following conditions. <ol style="list-style-type: none"> 1. Terminal illness diagnosis, defined as a medical condition that results in an expected life span of 12 months or less. 2. Qualified nursing care facility confinement, including a hospital or hospice, intermediate or skilled nursing facilities. <p><i>*This rider is subject to a one-year benefit ineligibility period and will terminate upon a change of ownership except for spousal continuation following the death of an owner.</i></p>