

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

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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.

MYGA Guaranteed Interest Rates

Secure Rate 3	Secure Rate 5	Secure Rate 7	Secure Rate 10
3-Year Fixed Guarantee Period	5-Year Fixed Guarantee Period	7-Year Fixed Guarantee Period	10-Year Fixed Guarantee Period
5.50%	5.90%	5.95%	6.00%

Rates as of **02/09/2026** and are subject to change without notice.

Features & Benefits

Issue Ages	18-90
Minimum Single Premium	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.
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Free Withdrawals	During a Multi-Year Interest Guarantee Period, the Accumulated Interest earned in any year may be withdrawn without any Surrender Charges or Market Value Adjustment being applied in that year. Accumulated interest is reset to zero at each policy anniversary. * 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.
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: 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 • 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.

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.										
	IMPORTANT: SURRENDER CHARGES										
	Year	1	2	3	4	5	6	7	8	9	10
	Secure Rate 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%
	Surrender Charges vary based on the amount of time that has elapsed since the beginning of the current Interest Rate Guarantee Period.										

Optional Riders Available

Please Note: The crediting rate is reduced when either rider is selected.

<p>5% Free Withdrawal Rider*</p> <p>0.10%</p> <p>Rate Reduction with this Rider</p>	<p>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:</p> <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>*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.</p>
<p>Enhanced Benefit Rider*</p> <p>0.15%</p> <p>Rate Reduction with this Rider</p>	<p>This rider lets you withdraw up to 100% of the Accumulation Value for one of the following conditions.</p> <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>*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.</p>

Please refer to the Secure Rate MYGA Consumer Brochure and Secure Rate Annuity Disclosure (Contract Form No. ICC21-HNL-CON) presented with this fact sheet. The Disclosure explains this annuity in detail.

Withdrawals of earnings will be subject to income tax and may be subject to a 10% IRS penalty tax if taken prior to age 59½. An annuity contract may be purchased on a non-qualified basis or for use within certain qualified retirement plans or arrangements that receive favorable tax treatment. Many of these qualified plans, including IRAs, provide the same type of tax-deferral as provided by an annuity contract, and the annuity contract does not provide any additional tax-deferral benefit. An annuity contract, however, does provide a number of other benefits and features not provided by such retirement plans or arrangements alone. Consult with a qualified tax and/or financial professional regarding the use of an annuity contract within a qualified plan or in connection with other employee benefit plans or arrangements.

Heartland National Life Insurance Company is a licensed life insurance company. Guarantees associated with all annuity policies sold by Heartland National Life Insurance Company (NAIC #66214), 4200 Little Blue Parkway, Suite 400 Independence, MO 64057 ("Heartland National Life") are backed by the financial strength and claims paying ability of Heartland National Life. Annuity contracts and features may vary by state and may not be available in all states. Once an optional rider is selected, it may not be removed during the guarantee period.

Policy ICC21-HNL-CON; Riders ICC21-HNL-FWR, ICC21-HNL-EBR.

This product is a single premium, deferred fixed annuity that provides a minimum guaranteed surrender value. You should understand how the minimum guaranteed surrender value is determined before purchasing an annuity contract. Interest rates are subject to change.

All quotes and estimates are non-binding and are not to be construed as a guarantee you will be able to purchase insurance. Neither Heartland National Life nor any of its agents or representatives provide any legal, tax, or financial planning advice. For legal, tax, or financial planning advice concerning your specific situation, please consult an attorney, tax professional, or certified financial planner. The information provided is intended for use by the general public and is not individualized to address any specific investment objective. It is not intended as investment or financial advice or as a recommendation to purchase a product. Annuity contracts contain limitations. Please consult the contract for more details regarding these limitations.

NOT FDIC OR NCUA/NCUSIF INSURED
MAY LOSE VALUE • NO BANK OR CREDIT UNION GUARANTEE
NOT A DEPOSIT • NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY

AGENT CONTACT INFORMATION: