HEARTLAND NATIONAL Life Insurance Company

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SECURE RATE *PRO* MULTI-YEAR GUARANTEED ANNUITY RATE SHEET

SECURE RATE PRO 3, 5, 7, & 10

PRODUCT	PRO 3	PRO 5	PRO 7	PRO 10
Rate Guarantee Period	3	5	7	10
Current Rates	**5.55%**	**5.85%**	**5.85%**	**5.90%**
RATE REDUCTION FOR OPTIONAL RIDERS				
Required Minimum Distribution (RMD)	0.05%	0.05%	0.05%	0.05%
Earned Annual Interest Withdrawal*	0.10%	0.10%	0.10%	0.10%

*Earned Annual Interest Withdrawal Rider: If selected, Accumulated Interest earned during each contract year may be withdrawn without Surrender Charges or Market Value Adjustment in that year; however, on each policy anniversary, Accumulated Interest is reset to zero and does not carry over to future years.

INTEREST RATES ARE SUBJECT TO CHANGE WITHOUT NOTICE. THE INTEREST RATE APPLICABLE TO YOUR CONTRACT WILL BE THE RATE WE HAVE DECLARED ON THE DATE YOUR CONTRACT IS ISSUED. SURRENDER CHARGES AND MARKET VALUE ADJUSTMENT MAY APPLY TO EARLY WITHDRAWALS MADE DURING THE GUARANTEE PERIOD.

POLICY MUST BE SURRENDERED WITHIN 30 DAYS FOLLOWING THE GUARANTEE PERIOD OR POLICY WILL AUTOMATICALLY RENEW. DEATH BENEFIT PAYS CASH SURRENDER VALUE. OPTIONAL WITHDRAWAL BENEFITS MAY BE AVAILABLE FOR A REDUCTION OF THE CREDITING RATE.

HNL'S SECURE RATE PRO ANNUITY IS NOT GUARANTEED BY ANY BANK NOR INSURED BY FDIC OR NCUA/NCUSIF. NOT A DEPOSIT. NOT INSURED BY A FEDERAL GOVERNMENT AGENCY. RENEWAL RESTRICTIONS APPLY. MAY ONLY BE OFFERED BY A LICENSED INSURANCE AGENT.

FIXED INDEXED ANNUITY RATE SHEET

Heartland National Life Insurance Company (Revised as of 4/6/26)

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Secure Retirement 10-Year

PREMIUM BONUS:
(Growth is issued through age 85)

Issue Age	Growth	Boost	Max
0-70	N/A	12%	25%
71-75	N/A	8%	16%
76-80	N/A	5%	10%

Index	Term Length	Method	Adjustment Type	Growth	Boost	Max
FIXED	1 YEAR	FIXED	FIXED	4.50%	3.75%	3.00%
S&P 500 ®	1 YEAR	P2P	CAP	10%	7.5%	5%
		P2P	PAR RATE	50%	40%	30%
NASDAQ 100	1 YEAR	P2P	CAP	10%	8%	6%
		P2P	PAR RATE	45%	35%	30%
S&P® MARKET AGILITY 10 TCA INDEX	1 YEAR	HWM	PAR RATE	60%	50%	40%
	2 YEAR	HWM	PAR RATE	90%	75%	60%
NASDAQ-100 VOLATILITY CONTROL 5%™ INDEX	1 YEAR	HWM	PAR RATE	110%	90%	70%
	2 YEAR	HWM	PAR RATE	150%	120%	100%

Important Disclosures

Guarantees are based on the financial strength and claims-paying ability of Heartland National Life Insurance Company.
The contract will be subject to surrender charges during the early years.
Annuities premiums are not deposits, and annuities are not FDIC insured.
Product features, availability, and limitations may vary by state.
Please refer to the contract for complete details.
A Market Value Adjustment (MVA) applies to a full or any partial withdrawal to which a withdrawal charge applies. An MVA can either decrease or increase the amount received from a full or partial withdrawal. It does not apply after the withdrawal charge period.
Interest rates and indexing adjustments are subject to change without notice.