

HEARTLAND NATIONAL LIFE INSURANCE COMPANY

Secure Rate Pro

When Rate Matters Most.

A Multi-Year Guaranteed Annuity designed for clients who want to maximize guaranteed growth without paying for features they don't need.

Simple by Nature.

Strong by Design.

SIMPLE BY NATURE

The Power of **Guaranteed Growth**

WHAT IS A MYGA?

A Multi-Year Guaranteed Annuity (MYGA) is a type of fixed annuity that provides guaranteed growth over a set period of time. Your money earns a fixed interest rate for the selected term, helping provide predictability and protection from market volatility. MYGAs may also offer tax-deferred growth and future income options.

WHEN CERTAINTY MATTERS MOST.

As you approach retirement, consistency matters. Protecting and growing your savings is becoming more important than ever.

A MYGA offers a reliable solution, delivering consistent, guaranteed growth without exposure to market volatility. It's a disciplined approach to building confidence in your financial future while keeping your strategy simple and effective.

STRONG BY DESIGN

Where **Stability Meets Performance**

ENGINEERED FOR STRONGER GROWTH.

Most financial products are designed to do many things. Secure Rate Pro is focused on doing one thing exceptionally well: delivering one of our highest guaranteed growth rates available.

BUILT WITHOUT COMPROMISE.

Additional product features can reduce overall rate potential. Secure Rate Pro is intentionally designed to keep the focus on maximizing guaranteed growth.

For clients who require flexibility, optional riders can be elected at issue - providing targeted liquidity access while preserving the integrity of the product's core design.



Guaranteed Rate

Your rate is locked in for your full guarantee period



No Market Risk

Your money is protected from stock market volatility



Tax-Deferred

Continue to grow your funds without current taxation



Compounding Daily

Interest is compounded on a daily basis



Flexible Terms

Select a term that fits your timeline: 3, 5, 7, or 10 years



Optional Riders

Align your liquidity needs with optional riders

Strength over complexity.

Discipline over excess.

Certainty where it counts.

DESIGNED WITH PURPOSE

How Secure Rate Pro Works

1

Fund Your Contract.

Fund with a deposit, rollover, transfer, or 1035 exchange.

2

Select Your Term.

Choose a guarantee period of 3, 5, 7, or 10 years.

3

Customize Liquidity.

For clients needing flexibility, optional riders are available.

4

Grow Predictably.

Earn daily compounded interest throughout your guarantee period.

Optional Riders

Enhance your contract with added liquidity access through one of our optional riders. Each rider is optional and designed to provide added flexibility. Only one rider may be selected.

PARTIAL WITHDRAWAL RIDER

Accumulated Earned Interest

Designed for clients who want access to earned interest while preserving the core growth strategy of the contract. Surrender charges are waived on interest-only withdrawals.

PARTIAL WITHDRAWAL RIDER

Required Minimum Distribution

Designed for qualified accounts subject to Required Minimum Distributions (RMD). Surrender charges are waived on withdrawals up to your annual RMD amount.

IS SECURE RATE PRO RIGHT FOR YOU?

Ideal For Clients Who:

- ✓ Want the highest available guaranteed return
- ✓ Prefer tax-deferred growth with no market exposure
- ✓ Are looking for a CD alternative with longer-term potential
- ✓ Have assets they do not need immediate access to

Secure Rate Pro is a focused accumulation product, and that focus is its strength. It is designed for clients who value certainty, discipline, and maximizing guaranteed growth rather than paying for unnecessary features.

Wealth Transfer Benefit

Upon death of the policyowner, Secure Rate Pro provides flexibility for your beneficiary. A surviving spouse may elect to continue the policy in their name, or the cash surrender value can be paid to the beneficiary.

End of Guarantee Options

Renew Your Guarantee Period*

Continue growing your money with a new guaranteed rate.

Elect a One-Year Rate

Maintain flexibility with no surrender charges during the period.

Begin Receiving Income

Convert your savings into monthly or annual income payments.

**If no election is made within 30 days after the guarantee period ends, the Contract will automatically renew for the same guarantee period duration.*

Backed by a company built on long-term discipline, conservative values, and a commitment to protecting what matters most.

Secure Rate Pro is a Multi-Year Guaranteed Annuity issued by Heartland National Life Insurance Company.

Heartland National Life Insurance Company was established in 1965 to serve the life, health, and financial needs of its policyholders. In recent years, Heartland National has experienced rapid growth as we continue to develop new, innovative products designed to protect our policyholders.

As the market has changed, we've been able to adapt and find success by always putting the policyholder first. Founded on principles of high integrity and unparalleled service, we welcome the opportunity to earn your business.

Important Information

- This material is for informational purposes only and is not a contract of insurance. The contract contains the actual terms, definitions, limitations, exclusions, and conditions that apply. An insurance agent may contact you.
- Product availability, features, rider options, endorsements, and form numbers may vary by state. Contract: ICC26-FHN-MYGMAX-CON and ICC26-FHN-MYGMAX-CS. Riders: ICC26-FHN-FWEI, ICC26-FHN-FWRMD, and ICC26-FHN-MVAR.
- Optional riders provide limited access to funds and must be elected at issue. Rider availability and features may vary by state.
- Rates are declared by the Company and guaranteed for the selected guarantee period. Renewal rates may differ.
- Withdrawals exceeding any applicable free withdrawal provisions may be subject to surrender charges and a Market Value Adjustment (MVA), which may increase or decrease the amount received depending on changes in interest rates.
- Withdrawals are subject to ordinary income tax and, if taken prior to age 59½, may also be subject to an additional 10% federal tax penalty.
- Death benefit proceeds will be subject to applicable surrender charges if the death benefit is elected or withdrawn prior to the end of the surrender charge term.
- Guarantees provided by annuities are subject to the financial strength and claims-paying ability of the issuing insurance company.
- Annuities are long-term insurance products designed primarily for retirement assets and are not intended to meet short-term financial goals. Annuities held within qualified plans do not provide additional tax advantages.
- This material is intended for general public use and should not be considered investment, tax, or financial planning advice. Please consult your financial professional regarding your specific situation.
- The contract is not a security and is not registered under the Securities Act of 1933.
- NOT FDIC INSURED • NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY • NOT A BANK DEPOSIT • NOT GUARANTEED BY ANY BANK OR BANK AFFILIATE