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

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Product Highlights

Heartland National Life's Secure Rate Pro Multi-Year Guarantee Annuity is a single premium, fixed deferred annuity series that provides guaranteed interest for three, five, seven or ten years.

MYGA Guaranteed Interest Rates

Secure Rate Pro 3	Secure Rate Pro 5	Secure Rate Pro 7	Secure Rate Pro 10
3-Year Fixed Guarantee Period	5-Year Fixed Guarantee Period	7-Year Fixed Guarantee Period	10-Year Fixed Guarantee Period
5.55%	**5.85%**	**5.85%**	**5.90%**

Rates as of **11/09/2026** and are subject to change without notice.

Features & Benefits

Issue Ages	3- and 5- year: 0-90, 7- and 10- year: 0-85
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.
Renewal Period	Beyond the 30-Day Window, the Multi-Year Interest Rate Guaranteed Period, the Surrender Charges and MVA will restart. This renewal process will continue until full surrender, annuitization or death. We will mail a notice to the client 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 renal 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. Renew for a one-year period at our current 1-year interest rate; 3. Surrender the contract without penalty; 4. Take a partial withdrawal without penalty; or 5. 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 withdrawals that exceed any optional Free Partial Withdrawal Amount during a Multi-Year Interest Rate Guarantee Period. Surrender Charges vary based on the amount of time that has elapsed since the beginning of the current Interest Rate Guarantee Period.

Surrender Charges	

Year	1	2	3	4	5	6	7	8	9	10
Secure Rate Pro 3	9.20%	8.30%	7.40%							
Secure Rate Pro 5	9.20%	8.30%	7.40%	6.50%	5.60%					
Secure Rate Pro 7	9.20%	8.30%	7.40%	6.50%	5.60%	4.70%	3.75%			
Secure Rate Pro 10	9.20%	8.30%	7.40%	6.50%	5.60%	4.70%	3.75%	2.85%	1.90%	0.95%

Market Value Adjustment (MVA)	An MVA applies to the full or partial surrenders that exceed any elected optional 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.
Upon Death	Equal to the Cash Surrender Value at the time of death. **Spousal Continuation:** Available for eligible spouses, allowing the contract to continue under its existing terms and benefits after the owner's death rather than triggering a death benefit payout.

Optional Liquidity Benefits:

Please Note: The selection of any of the below benefits may affect the crediting rate of your contract. You may select at most one benefit.

Required Minimum Distribution (RMD) **0.05%** Rate Reduction with this Rider	During each Contract Year, currently 30 days after issue and prior to the Income State Date, if you request a Partial Withdrawal, We will waive any Surrender Charges and Market Value Adjustment on Contract Value withdrawn up to an amount that does not exceed the Required Minimum Distribution for the Contract applicable to the calendar year ending in the current Contract Year.
Earned Annual Interest Withdrawal* **0.10%** Rate Reduction with this Rider	During each Contract Year, currently 30 days after issue and prior to the Income Start Date, if you request a Partial Withdrawal, we will waive any Surrender Charges and Market Value Adjustment on Contract Value withdrawn up to an amount that does not exceed the Credited Interest accrued during the current Contract Year.

Please refer to the Secure Rate Pro MYGA Consumer Brochure and Secure Rate Pro Annuity Disclosure (Contract Form No. ICC26-FHN-MYGMAX-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 ICC26-FHN-MYGMAX-CON and ICC26-FHN-MYGMAX-CS. Riders: ICC26-FHN-FWEI, ICC26-FHN-FWRMD, and ICC26-FHN-MVAR.

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: