4200 Little Blue Pkwy, Suite 400
Independence, MO 64057
www.heartlandnationallife.com | (888) 616-0015

# 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 | **5.80%** | **6.10%** | **6.10%** | **6.15%** |
| **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*Earned Annual Interest Withdrawal Rider: If selected, Accumulated Interest earned during each contract year may be withdrawn without Surrender Charges or Market Value Adjustment in that year; however, on each policy anniversary, Accumulated Interest is reset to zero and does not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.

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# MULTI-YEAR GUARANTEED ANNUITY RATE SHEET

## SECURE RATE 3, 5, 7, & 10

| PRODUCT | SECURE RATE 3 | SECURE RATE 5 | SECURE RATE 7 | SECURE RATE 10 |
|---|---|---|---|---|
| Rate Guarantee Period | 3 | 5 | 7 | 10 |
| Current Rates | **4.95%** | **5.25%** | **5.35%** | **5.45%** |
| Accumulated Interest Withdrawal (Per Policy Anniversary)* | Included | Included | Included | Included |
| Death Benefit | Accumulation Value | Accumulation Value | Accumulation Value | Accumulation Value |
| **RATE REDUCTION FOR OPTIONAL RIDERS** | | | | |
| 5% Free Withdrawal Rider (includes RMD) | 0.10% | 0.10% | 0.10% | 0.10% |
| Enhanced Benefit Rider | 0.15% | 0.15% | 0.15% | 0.15% |

*Accumulated Interest Reset: Accumulated Interest earned during each contract year may be withdrawn without Surrender Charges or Market Value Adjustment in that year; however, on each policy anniversary, Accumulated Interest is reset to zero and does not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.

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

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