

FIXED INDEXED ANNUITY RATE SHEET

Heartland National Life Insurance Company (Revised as of 9/30/25)



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	50%	40%	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.

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