

Help Protect your Legacy & Secure your Retirement.

Secure Retirement Fixed Indexed Annuity Series

Heartland National Life Insurance Company

HEARTLAND NATIONAL Life Insurance Company

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Rooted in Strength, Growing in Confidence.

Planning for retirement comes with its fair share of challenges—market volatility, rising costs, and longevity risks. In today's environment, it's not enough to simply seek growth; protecting your hard-earned savings is just as important. The Secure Retirement Fixed Indexed Annuity from Heartland National Life is designed to offer a balance of both growth potential and downside protection, helping give you confidence and control as you plan for the future. With Heartland National Life, you don't have to choose between safety and opportunity—you can have both.

What is a Fixed Indexed Annuity?

A Fixed Indexed Annuity is a retirement vehicle that offers interest based on the performance of market indexes, while protecting your principal from market losses. It combines the stability of a traditional fixed annuity with the opportunity for higher growth, without the risk of losing money due to market downturns.

Why Should You Have a Fixed Indexed Annuity?

SAFETY

While the indices underlying indexed interest accounts can lose value in market downturns, credited interest will never fall below zero. Your savings stay secure, no matter how the market performs.

TAX DEFERRED

Your money compounds more effectively because you don't pay taxes until you begin making withdrawals. This allows more of your savings to stay invested and working for you, helping you build toward your long-term goals.

YIELD

Interest is earned by selecting the fixed interest rate declared annually, or options tied to the performance of a market index, offering the opportunity to benefit from market gains with both protection and potential.

LIQUIDITY

Flexible withdrawal options help you stay prepared when life throws a curveball. Once the withdrawal charge period ends, you may access your full contract value at any time without penalties.

ESTATE ADVANTAGE

Leave a lasting legacy for your loved ones, without the delays of probate. The full contract value is available upon death. If your spouse is the joint owner or named beneficiary, they may choose to continue the contract.

ANNUAL RESET

Any interest credited to your annuity from index gains is locked in and protected each year. This means your new principal includes the previous year's gains, creating a higher starting point for future growth.

How is Interest Credited?

Your annuity offers a variety of **fixed** and **indexed** interest crediting strategies, designed to help grow your savings with protection from market losses.

FIXED STRATEGY

Earn a guaranteed interest rate declared by the company. This rate is locked in for an initial period and may change annually, but it will never fall below a guaranteed minimum.

INDEXED STRATEGIES

These strategies offer the potential for higher interest credits based on the performance of an external market index, without market risk to your principal. You can choose from several indexed strategies, each with different ways to calculate interest—using a cap or participation rate.*

- **Downside Protection:** Even if the index declines, your credited interest will never be less than 0%.
- **Locked-In Gains:** Any interest credited is permanently added to your Contract Value.
- **Annual Flexibility:** Adjust your allocations at the end of each strategy term.

*In order to provide the annual floor protection of 0%, indexed crediting strategies limit the total interest you can receive. This limit is in the form of an adjustment – a cap or participation rate. Next year's adjustments will be declared at the end of each crediting strategy's term.

Secure Retirement Fixed Indexed Annuity

- **Issue Ages 0-85**
- **10-Year Term**
- **Minimum Premium: $5,000**
- **Maximum Premium: $1,000,000**

**Higher amounts may be accepted with Home Office approval.*

HEARTLAND NATIONAL Life Insurance Company

One Powerful FIA, Three Ways to Grow

Our Fixed Indexed Annuity offers three distinct options – each designed to meet different financial goals. Whether you want maximum long-term growth, a mix of bonus and performance, or the highest premium bonus available, there's a strategy for every stage of retirement planning.

GROWTH: ***Performance First.***

No premium bonus. Just our highest caps and participation rates for clients who want their money to grow as much as possible over time.

BOOST: ***Balanced Growth Strategy.***

Combines a meaningful premium bonus with strong index crediting potential – ideal for clients seeking both growth and upfront value

MAX: ***Maximum Upfront Bonus.***

Provides the highest premium bonus available. Great for clients who want to immediately maximize their starting contract value.

Bonus Type	Boost	Max
Issue Ages 0-70	12%	25%
Issue Ages 71-75	8%	16%
Issue Ages 76-80	5%	10%
Issue Ages 81-85	N/A	N/A

Accessing Your Funds

Annual Free Withdrawals:

After the first contract year, you can withdraw up to 5% of your Contract Value or your Required Minimum Distribution (RMD)* each year, free of Withdrawal Charges or Market Value Adjustments. *RMDs are considered a free withdrawal, even if they exceed the contract value. *Free Withdrawals are free of Withdrawal Charges and Market Value Adjustments, but any Free Withdrawal taken during the Bonus Vesting Period will not receive a premium bonus on the amount withdrawn.*

Cumulative Free Withdrawals:

Starting after the 1st contract year, you may withdraw up to 5% of your Contract Value, free of Withdrawal Charges or Market Value Adjustments. If you choose not to take any withdrawals in a given contract year, your Free Withdrawal percentage will increase by 5% each subsequent year, up to a maximum of 25%. If a withdrawal is taken in any year, the cumulative percentage resets to 5% the following year, restarting the accumulation.

Built-In Benefits

- ***Home Health Care***
  After the first contract year, if you cannot perform 2 of the 6 daily living activities and need home health care, you can withdraw up to 25% of the contract value annually for 5 years.
- ***Nursing Home***
  After the first contract year, if you are confined to a nursing home for 90+ days, you can withdraw up to 50% of the contract value.
- ***Critical Illness***
  After the first contract year, if you are diagnosed with a qualifying critical illness, such as a heart attack or stroke, you can withdraw up to 25% of the contract value.
- ***Terminal Illness***
  After the first contract year, if diagnosed with a terminal illness with a life expectancy of 12 months or less, you can withdraw up to 100% of the contract value.
- ***Death Benefit***
  The Death Benefit is equal to the full contract value and fully vested premium bonus upon death of the owner. If the owner's spouse is the beneficiary or joint owner, they may continue the contract in their own name.



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 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 Considerations

The Secure Retirement Annuity is designed to help meet your long-term retirement savings and retirement needs. They include a withdrawal charge period. If you withdraw more than the free amount allowed by your contract, or if you surrender the annuity before the withdrawal charge period ends, a withdrawal charge, market value adjustment and premium bonus adjustment (if applicable) will be applied.

These charges do not apply to free withdrawals, cumulative withdrawals, RMDs, nursing home withdrawals, terminal illness withdrawals, home healthcare withdrawals, critical illness withdrawals, income payments, or death benefits. For more information, please see your Certificate of Disclosure.

Withdrawal Charge

If you surrender your annuity or withdraw an amount that exceeds the Free Withdrawal amount during the Withdrawal Charge period, you will incur a Withdrawal Charge. In part, Withdrawal Charges allow the company to invest your money on a long-term basis, and generally credit higher interest than possible with a similar annuity of shorter term.

Market Value Adjustment (MVA)

A Market Value Adjustment applies to withdrawals in excess of the free withdrawal amount and full surrenders during the Withdrawal Charge period. If you take an excess withdrawal before the end of your Withdrawal Charge period, an MVA will be applied to that excess withdrawal. If interest rates in the market are higher than when you purchased your annuity, the MVA is negative, meaning an additional amount is deducted from your contract value. The MVA may increase or decrease the amount of the Withdrawal or Cash Surrender Value of your Contract depending on the change in interest rates.

Premium Bonus Adjustment

Partial Withdrawals, including Free Partial Withdrawals, and surrenders taken during the bonus vesting period will result in a loss of the proportionate percentage of the Premium Bonus, if applicable. The Premium Bonus Vesting Adjustment is a percentage of the annuity's Premium Bonus and any earnings on the Premium Bonus. It will not be applied in the event of the death of an owner (or Annuitant in case the Owner is a Trust or similar) or to any of the benefits listed in the "Built-In Benefits" section, if applicable.

Important Disclosures

This material is intended for general use with the public and is not meant to provide investment, tax or financial planning advice. Please consult the applicable product and rider disclosures for a full description of features, benefits, and restrictions. Heartland National Life Insurance Company has a financial interest in the sale of their products. Product features, rider options and availability may vary by state. Interest rates, participation rates, caps and strategy fees are subject to change.

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 particularly suitable for retirement assets. Annuities are not meant to be used to meet short-term financial goals. Annuities held within qualified plans do not provide any additional tax benefit. Early withdrawals may be subject to surrender charges and a market value adjustment may also apply. Withdrawals are subject to ordinary income tax, and if taken prior to age 59½, a 10% IRS penalty may also apply.

Non-Security Status Disclosure – The Contract is not a Security. The Contract is not registered under the Securities Act of 1933 and is being offered and sold in reliance on an exemption therein.

Indexed annuities are not stock market investments and do not directly participate in any stock or equity investments. Market indices may not include dividends paid on the underlying stocks and therefore may not reflect the total return of the underlying stocks; neither an index nor any market-indexed annuity is comparable to a direct investment in the equity markets.

The purpose of this material is solicitation of insurance. Any sale of an annuity will require contact with a licensed insurance agent.

This product is an individual single premium fixed indexed annuity with the option to pay additional premium during the first contract year. The contract associated with the product will contain the actual terms, definitions, limitations, and exclusions that apply. Policy form numbers and product availability vary by state. Contract: ICC25-FHN-CON and ICC25-FHN-CS. Riders: ICC25-FHN-FWR, ICC25-FHN-HWMR, ICC25-FHN-IR, ICC25-FHN-MVAR, ICC25-FHN-WWCR and ICC25-FHN-BR. Endorsements: ICC25-FHN-IRA and ICC25-FHN-RIRA. Please refer to the actual contract terms and conditions that apply.

INVESTMENT AND INSURANCE PRODUCTS ARE: • NOT FDIC INSURED • NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY • NOT A DEPOSIT OR OTHER OBLIGATION OF, OR GUARANTEED BY, THE BANK OR ANY OF ITS AFFILIATES • SUBJECT TO INVESTMENT RISKS, INCLUDING POSSIBLE LOSS OF THE PRINCIPAL AMOUNT INVESTED