HEARTLAND NATIONAL Life Insurance Company

Ensure your rate of return and your peace of mind.

Secure Rate Annuity 3, 5, 7 & 10

heartlandnationallife.com

UPDATED SEPTEMBER 2023

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About 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.

To learn more about Heartland National Life Insurance Company and its products, visit our website at heartlandnationallife.com or call +1(888) 616-0015.

Look into a smarter way to secure your future.

Nearing retirement? Want to maximize your savings for the future? A multi-year guaranteed annuity (MYGA) could be the perfect option for you.

Why save with a MYGA?

A MYGA provides you with a guaranteed fixed interest rate for a specific period — generally between 3 and 10 years. This means you can lock in interest rates no matter how volatile the market is during that time period, assuring a set rate of return and a lot more peace of mind for your future.

Earn more with the Secure Rate MYGA from Heartland National.

Choose a MYGA from the people with over 50 years in the insurance business. The Secure Rate MYGA from Heartland National Life Insurance Company is an individual single-premium deferred annuity with guaranteed renewal and multi-year interest rate guarantees in your choice of 3, 5, 7 or 10-year periods.

This attractive annuity issues up to age 90 and is available in both tax-qualified and nonqualified markets across the country. That means almost everyone can take advantage of the benefits of Heartland's Secure Rate MYGA.

How the Secure Rate MYGA works for you.

Created to be one of the most competitive MYGA offerings in the market, starting one is as easy as:

1. **Deciding on the annuity amount with a minimum single premium of $5,000**
2. **Choosing your guarantee period from 3, 5, 7 or 10-year options**

Select the premium amount and guarantee period that best fits your specific situation and needs. No matter what you choose, you'll earn a guaranteed compound rate of interest for the entire period, regardless of how the stock market performs.

Heartland's Secure Rate MYGA features also include:

Tax-deferred growth

The Secure Rate MYGA is 100% tax-deferred, allowing your money to grow faster because you'll earn both fixed-rate interest and compounding interest on dollars that would otherwise be paid in taxes. The net result is a better return over the life of your guarantee period. Plus, you won't pay taxes on any interest until you access the funds.

Death benefit

Your MYGA annuity is also protected in the event that you die prior to the effective date of a payment option. The amount paid to your beneficiary(ies) is equal to the accumulation value on the date of the owner's death. If the owner is not a natural person (meaning they are an association, partnership or other group), the death of the annuitant will be treated as the death of the owner.

Free partial surrenders

During the guarantee period, you can withdraw accumulated interest earned in any single year without surrender charges or a market value adjustment (MVA) being applied. Applicable accumulated interest resets to zero on each policy anniversary. These withdrawals will be available to you at the end of the 30-day right-to-examine period. If the amount you withdraw is more than the accumulated interest, the entire amount will be subject to the cash surrender value as described in the contract. If you choose the 5% free withdrawal rider (see below), the accumulated-interest withdrawal provision will not apply.

Liquidity

After the contract has been in force for thirty (30) days, you may withdraw a portion of your policy value by making a partial surrender. All partial surrenders (including required minimum distributions from qualified retirement accounts) will be reduced by any applicable surrender charges and MVA.

Decreasing surrender charges

Surrender charge rates (%)

Multi-year interest rate guarantee period								
YEAR	3 YRS	4 YRS	5 YRS	6 YRS	7 YRS	8 YRS	9 YRS	10 YRS
1	9.0	9.0	9.0	9.0	9.0	9.0	9.0	9.0
2	8.0	8.0	8.0	8.0	8.0	8.0	8.0	8.0
3	7.0	7.0	7.0	7.0	7.0	7.0	7.0	7.0
4		6.0	6.0	6.0	6.0	6.0	6.0	6.0
5			5.0	5.0	5.0	5.0	5.0	5.0
6				4.0	4.0	4.0	4.0	4.0
7					3.0	3.0	3.0	3.0
8						2.5	2.5	2.5
9							1.5	1.5
10								0.9

Surrender charges apply during each interest rate guarantee period and vary based on the amount of time that has elapsed since the beginning of the current interest rate guarantee period.

Market value adjustment

Market value adjustments (MVA) apply to full or partial surrenders in excess of the free partial surrender amount during the guarantee period. This may increase or decrease the cash surrender value or a withdrawal amount, depending on whether the MVA index rate increases or decreases after the effective date.

Optional riders

5% Free Withdrawal Rider: In any year during your contract, this rider waives surrender charges and market value adjustments for your first withdrawal up to whichever is greater:

1. 5% of the accumulation value as of your last contract anniversary
2. The required minimum distribution in your contracts

If the withdrawal amount exceeds the penalty-free withdrawal benefit, the entire amount will be subject to any applicable surrender charge and market value adjustment. This rider replaces the accumulated-interest penalty-free withdrawal benefit included in the base contract.

Enhanced Benefit Rider: This rider lets you withdraw up to 100% of the accumulation value for one of the following situations:

Terminal illness diagnosis, defined as a medical condition that results in an expected life span of 12 months or less

Qualifed nursing care facility confinement, including a hospital or hospice, intermediate or skilled nursing facilities

This rider is subject to a one-year benefit ineligibility period and will terminate upon a change of ownership, except for spousal continuation following the death of an owner.

Contact

Premium Payments

Send to the following mailing address:

Heartland National Life Insurance Company
P.O. Box 11466
Winston-Salem, NC 27116

Overnight Mailing Address:

Heartland National Life Insurance Company
Attn: New Business
4964 University Parkway, Suite 203
Winston-Salem, NC 27106

Annuity New Business Fax: 336-579-2461

Customer Service

Heartland National Life Insurance Company
Insurance Administration

Mailing Address:
P.O. Box 11466
Winston-Salem, NC 27116

Toll-Free Phone: 1-888-616-0015

Customer Service Fax: 336-297-7216

Product available in AK, AL, AR, AZ, CO, DE, FL, GA, HI, IA, IL, IN, KS, KY, MO, MS, ND, NE, NM, NV, MD, MT, OH, OK, OR, PA, TN, TX, SC, SD, UT, WV and WY.

This is a brochure for Single Premium Deferred Annuity contract ICC21-HNL-CON or state equivalent and not a contract of insurance. This is a solicitation of insurance and an insurance agent may contact you.

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