PRODUCT HIGHLIGHTS

Secure Rate Pro Multi-Year Guaranteed Annuity

HEARTLAND NATIONAL Life Insurance Company

<table>
<tr><th colspan="2">Secure Rate Pro Multi-Year Guaranteed Annuity</th></tr>
<tr><td>Guarantee Period</td><td>3, 5, 7 and 10 Year</td></tr>
<tr><td>Issue Ages</td><td>3- and 5-Year: 0-90, 7- and 10-Year: 0-85</td></tr>
<tr><td>Minimum Premium</td><td>$5,000 (Qualified or Non-Qualified)</td></tr>
<tr><td>Maximum Premium</td><td>$1,000,000 (Larger amounts will be considered with Home Office approval)</td></tr>
<tr><td>Interest Crediting</td><td>A competitive initial compound interest rate is guaranteed for the guarantee period selected</td></tr>
<tr><td>Renewal Period</td><td>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 renewal Guarantee Period expires. This renewal process will continue until full surrender, annuitization or death.</td></tr>
<tr><td>Renewal Options</td><td>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.</td></tr>
<tr><td>Surrender Charges</td><td>Surrender Charges apply to full surrenders or partial withdrawals that exceed any optional Free Partial Withdrawal Amount during a Multi-Year Interest Rate Guarantee Period.
<table>
<tr><th>Year</th><th>1</th><th>2</th><th>3</th><th>4</th><th>5</th><th>6</th><th>7</th><th>8</th><th>9</th><th>10</th></tr>
<tr><td>Secure Rate Pro 3</td><td>9.20%</td><td>8.30%</td><td>7.40%</td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr>
<tr><td>Secure Rate Pro 5</td><td>9.20%</td><td>8.30%</td><td>7.40%</td><td>6.50%</td><td>5.60%</td><td></td><td></td><td></td><td></td><td></td></tr>
<tr><td>Secure Rate Pro 7</td><td>9.20%</td><td>8.30%</td><td>7.40%</td><td>6.50%</td><td>5.60%</td><td>4.70%</td><td>3.75%</td><td></td><td></td><td></td></tr>
<tr><td>Secure Rate Pro 10</td><td>9.20%</td><td>8.30%</td><td>7.40%</td><td>6.50%</td><td>5.60%</td><td>4.70%</td><td>3.75%</td><td>2.85%</td><td>1.90%</td><td>0.95%</td></tr>
</table>
Surrender Charges vary based on the amount of time that has elapsed since the beginning of the current Interest Rate Guarantee Period.</td></tr>
<tr><td>Market Value Adjustment (MVA)</td><td>An MVA applies to 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.</td></tr>
<tr><td>Upon Death</td><td>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.</td></tr>
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Optional Liquidity Benefits: *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	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 Required Minimum Distribution for the Contract applicable to the calendar year ending in the current Contract Year.
Earned Annual Interest Withdrawal	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.

AGENT USE ONLY. SUBJECT TO CHANGE WITHOUT NOTICE. PRODUCT AVAILABILITY MAY VARY BY STATE. INTERNAL USE ONLY. REVISED 6/10/2026.