

# 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	<b>5.50%</b>	<b>5.90%</b>	<b>5.95%</b>	<b>6.00%</b>
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\*Accumulated Interest Reset: Accumulated Interest earned during each contract year may be withdrawn without Surrender Charges or Market Value Adjustment in that year; however, on each policy anniversary, Accumulated Interest is reset to zero and does not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.

INTEREST RATES ARE SUBJECT TO CHANGE WITHOUT NOTICE. THE INTEREST RATE APPLICABLE TO YOUR CONTRACT WILL BE THE RATE WE HAVE DELCARED 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 FULL ACCOUNT VALUE. OPTIONAL WITHDRAWAL BENEFITS MAY BE AVAILABLE FOR A REDUCTION OF THE CREDITING RATE.

HNL'S SECURE RATE ANNUITY IS A PRODUCT OF THE INSURANCE INDUSTRY AND 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.

