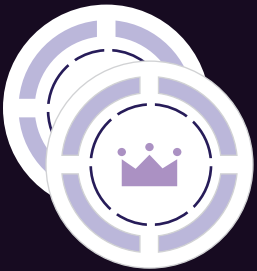




ROYAL ARCANUM



JAN 1, 2022 – MARCH 31, 2023



NOTHING BEATS A ROYAL FLUSH

FOR AGENT USE ONLY. NO MINIMUM APP REQUIREMENTS TO QUALIFY. NOT PAID ON GUARANTEED ISSUE OR OPEN ENROLLMENT BUSINESS. APPLICATIONS MUST BE RECEIVED IN THE HOME OFFICE BY MARCH 31, 2023, OR POSTMARKED BY MARCH 31, 2023 IF MAILED. THE INITIAL PREMIUM MUST BE COLLECTED IN ORDER FOR THE BONUS TO APPLY. SEE RULES FOR DRAFTING THE INITIAL PREMIUM IN THE AGENT GUIDE. BONUS WILL BE PAID ON THE 15TH OF THE FOLLOWING MONTH. HEARTLAND FINANCIAL GROUP, AT ITS SOLE DISCRETION, RESERVES THE RIGHT TO CHANGE THE PROGRAM RULES AND QUALIFICATION REQUIREMENTS. AGENTS MUST BE IN COMPLIANCE WITH ALL COMPANY GUIDELINES, STATE REGULATIONS, BE APPOINTED AND IN GOOD STANDING WITH ROYAL ARCANUM, AN INTERNATIONAL FRATERNITY