Build a lifetime of financial security

It’s never too early or too late to secure your loved ones. No matter what phase of life you’re in, you’ll want to focus on spending time with your family or fulfilling your retirement dreams – not worrying about your financial security. Gleaner Life Whole Life Solutions can help you establish a financial foundation that lasts your entire life, so you can focus on the things that matter to you, like watching your children or grandchildren grow or finally planning that big vacation trip across America. We can help you fulfill any type of financial security need, from protecting your family or securing your income, to planning your estate or saving for a rainy day. Gleaner offers whole life products for every scenario.

Life insurance that grows with you

Gleaner Life Whole Life Solutions offer the financial security of life insurance with the added benefits of permanent coverage, guaranteed cash value and dividends. While you can’t put a price on the things you contribute to your loved ones, life insurance can pay off outstanding loans or mortgages or replace an income. Whether you select a single-premium whole life insurance product, like RMD Life, or our traditional whole life product, Secure Life, you can secure your loved ones’ financial future now while providing more options for your future.

Permanent coverage provides peace of mind that your financial security will not expire. As long as required premium payments are made, whole life insurance coverage will continue to secure your loved ones.

Guaranteed cash value allows you to borrow against your certificate if a financial need should arise. At the time of the insured’s death, any outstanding loan amount is subtracted from the certificate’s death benefit.

Dividends are paid based on the Society’s annual performance as approved by the Board of Directors. You can receive dividends paid in cash or use your dividends to purchase additional life insurance. Other dividend options are also available for Secure Life.

Did you know that you can use life insurance to leave a financial gift to a charitable organization?

Think single-premium whole life for charitable giving!
Endurance Life

Single-premium whole life

Coverage and cash value for the long run

Endurance Life combines all of the benefits of whole life insurance with the simplicity of a one-time, single premium payment. Whether purchased on its own or as an additional certificate to your current coverage, Endurance Life guarantees that your loved ones will have the financial security to face life’s unexpected challenges.

Endurance Life is built for all life stages. Not only can you begin building financial security and cash value for yourself, but also for a child or a grandchild. With the ease of a one-time premium payment, you can watch the certificate’s cash value grow tax-deferred over the course of a lifetime.

Living Benefit Riders

Available on all single-premium whole life certificates at no additional premium.*

<table>
<thead>
<tr>
<th>Rider</th>
<th>Issue ages</th>
<th>Minimum payout</th>
<th>Maximum payout</th>
<th>Maximum occurrences</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Chronic Illness Rider:</strong> Available when the insured cannot perform two or more tasks of daily living.</td>
<td>0–70</td>
<td>$2,500</td>
<td>25% of the certificate’s death benefit, not exceeding $50,000</td>
<td>Up to three annual payouts, with a total maximum of $100,000</td>
</tr>
<tr>
<td><strong>Critical Illness Rider:</strong> Available when the insured faces a major health condition.</td>
<td>0–70</td>
<td>$2,500</td>
<td>25% of the certificate’s death benefit, not exceeding $100,000</td>
<td>One-time occurrence</td>
</tr>
<tr>
<td><strong>Terminal Illness Rider:</strong> Available when the insured is terminally ill and diagnosed with less than 12 months to live.</td>
<td>All issue ages</td>
<td>$2,500</td>
<td>50% of the certificate’s death benefit, not exceeding $100,000</td>
<td>One-time occurrence</td>
</tr>
</tbody>
</table>

* Riders available based on underwriting and the age of the insured. Combined maximum rider amounts apply across all life insurance products. Ask your agent for more information.

Product features

- **Issue ages:** 0-85
- **Minimum face amount:** $10,000
- **Maximum face amount:** None (Subject to Home Office approval)
- **Living Benefit Riders:** Chronic Illness Rider, Critical Illness Rider, Terminal Illness Rider
- **Dividend options:** Paid-up additions, paid in cash
Legacy Life

Single-premium whole life

Leave a lasting legacy through life insurance

With Legacy Life, you can have permanent life insurance coverage now and use the guaranteed insurability option (GIO) to purchase subsequent single-premium whole life certificates without proving your insurability. This allows you to build financial security using funds from existing accounts (like traditional savings, CDs, annuities or money market accounts). For instance, you could use a maturing CD to purchase additional coverage one year. In another year, you could purchase added coverage using funds from an annuity that is out of its surrender charge period. Even more, each new certificate can have a different beneficiary. For example, you could use one certificate to leave an inheritance for a child or grandchild and another as a gift to a charitable organization.

Once you purchase Legacy Life, you can begin building additional coverage at any time. You don’t have to purchase additional coverage every year, but you will need to purchase additional coverage at least every 36 months or you will lose the ability to purchase more life insurance. You can purchase additional coverage once per year with a maximum of 15 additions. See examples on the Legacy Life chart (on the right panel).

Product features

Issue ages: 50-64

Minimum face amount at issue: $10,000

Maximum face amount at issue: $125,000 (ages 50-60), $50,000 (ages 61-64)

Purchase additional coverage: Ages 50-65

Minimum face amount for additional certificates: $2,500

Maximum total coverage: $250,000 (ages 50-60), $100,000 (ages 61-64)

Living Benefit Riders: Chronic Illness Rider, Critical Illness Rider, Terminal Illness Rider

Dividend options: Paid-up additions, paid in cash

1 in 5 people prioritize paying for leisure activities like eating out over securing their loved ones with life insurance.²

²2015 Insurance Barometer Study, Life Happens and LIMRA.
RMD Life

Single-premium whole life

Turn required minimum distributions (RMDs) into financial security

By purchasing permanent life insurance coverage now through RMD Life, you can use the guaranteed insurability option (GIO) to purchase additional coverage from ages 70-80. You can do this by using the funds from your future RMDs to purchase more single-premium whole life certificates – without proving your insurability. For instance, you could choose to reinvest an RMD into equities one year. In another year, you could exercise the benefits of RMD Life and use your distributions to purchase an additional single-premium whole life certificate. Each new certificate could go to the same beneficiary or different beneficiaries.

If you purchase RMD Life from ages 65-70, you can begin building additional life insurance coverage at age 70. If you purchase RMD Life from ages 70-75, you can begin building additional life insurance coverage immediately. You don’t have to purchase additional coverage every year, but once you begin using this unique RMD Life guaranteed insurability option (GIO) feature at age 70, you will need to purchase additional coverage at least every 36 months or you will lose the ability to purchase more life insurance. You can purchase additional coverage once per year with a maximum of 10 additions. See examples on the RMD Life chart (on the far right panel).

According to The Wall Street Journal, 38% of RMDs in 2013 were reinvested or saved into another account.¹

¹The Wall Street Journal, June 1, 2015.

Product features

Issue ages: 65-75

Minimum face amount at issue: $10,000

Maximum face amount at issue: $50,000

Purchase additional coverage:
Ages 70-80

Minimum face amount for additional certificates: $2,500

Maximum total coverage including GIO: $100,000

Living Benefit Riders: Chronic Illness Rider, Critical Illness Rider, Terminal Illness Rider

Dividend options: Paid-up additions, paid in cash
RMD Life

Below is an example of how you can use RMD Life to purchase additional coverage between ages 70-80. You don’t have to purchase a new certificate each year, but you must purchase one certificate at least every 36 months or you will lose the ability to purchase more life insurance.

Year One

- **RMD from retirement funds***

  - Living expenses

  - RMD - providing additional security for your loved ones

Year Two

- **RMD from retirement funds***

  - Reinvest or save

  - Living expenses

  - RMD - providing additional security for your loved ones

Year Three

- **RMD from retirement funds***

  - Living expenses

* A required minimum distribution (RMD) is the amount an individual must withdraw annually from an IRA or other qualified account after reaching age 70-1/2. Gleaner will not require verification of the source or amount of your RMD.

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Legacy Life

Below is an example of how you can use Legacy Life to purchase additional coverage between ages 50-65. You don’t have to purchase a new certificate each year, but you must purchase one certificate at least every 36 months or you will lose the ability to purchase more life insurance.

Year One

- **Legacy Life**

  - You don’t have to purchase a new certificate each year, but you must purchase one certificate at least every 36 months.

Year Two

- **Money earmarked for loved one**

  - **Legacy Life**

  - **Leave a bigger legacy to a loved one with Legacy Life.**

Year Three

- **Money earmarked for a favorite charity**

  - **Legacy Life**

  - **Leave a bigger legacy to a favorite charity with Legacy Life.**
Secure Life

Traditional whole life insurance

Financial security for every season

Secure Life brings together the simplicity of traditional whole life insurance and the flexibility of features like additional term coverage and a guaranteed insurability option for purchasing additional coverage without underwriting. With guaranteed level premiums, your payments will never increase, giving you the stability to secure your home, your family and your future. As the seasons of your life change, Secure Life will be there to protect you and your loved ones with all the benefits of permanent life insurance coverage.

If you purchase Secure Life before age 37, the guaranteed insurability option provides opportunities for added coverage in the future, allowing you to purchase an additional $10,000-$50,000 of coverage at various points before you reach age 40. Secure Life also features an option for decreasing term coverage. Using this option, you can purchase additional term life insurance coverage on the insured or a spouse that decreases over time, ending at age 70, as your need for coverage decreases. For an affordable rate, Secure Life also offers Waiver of Premium and Accidental Death Benefit riders. Ask your agent for more information on these riders.

65% of adults agree they personally need life insurance, and 27% say they need more than they have.\(^3\)

\(^3\)2014 Insurance Barometer Study, Life Happens and LIMRA.

Product features

- **Issue ages:** 0-80
- **Minimum face amount:** $10,000
- **Maximum face amount:** None (Subject to Home Office approval)

**Available riders:** Guaranteed Insurability Option, Accidental Death Benefit, Waiver of Premium, Decreasing Term to Age 70, paid-up additions

**Dividend options:** Paid-up additions, paid in cash, reduced premiums, accumulate with interest, one-year term additions (See your agent for more details on these options.)
Choose Gleaner today!

- Financial stability since 1894
- Maintains zero debt
- Over $1 billion in assets
- Conservative investment philosophy
- Gives back to local communities through volunteer opportunities
- Discounts to merchants in dozens of categories
- Discounted family events, scholarship opportunities and more!

Gleaner is a not-for-profit faith-based organization that is owned and governed by its members. To properly reflect one's ownership, Gleaner uses the terminology of certificate rather than policy.

Mission for LIFE®

Today, life insurance ownership is at an all-time low, and millions of Americans are underinsured. By joining together and speaking openly about the need for life insurance, we can make sure the ones we love won't have to make difficult decisions like having to get a second job in order to keep the family home or pay for a child's college education.

Join Gleaner’s Mission for LIFE® by reviewing your own life insurance needs.

Gleaner Life Insurance Society

www.gleanerlife.org
5200 West U.S. Highway 223
Adrian, Michigan 49221
p 800.992.1894 | f 517.265.7745

Gleaner Life Insurance Society is domiciled in Adrian, Michigan, and licensed in AZ, FL, IA, IL, IN, KS, KY, MI, MO, NE, OH, TN and VA.

Endurance Life, RMD Life and Legacy Life form number: ICC15-SPWL with state-specific variations.

Secure Life form number: WL-06 with state-specific variations.