Gleaner Life
WHOLE LIFE SOLUTIONS

Gleaner Life
Life Insurance Society
ENDURANCE Life

Single-premium whole life

Guaranteed 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 provides your loved ones with 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 Endurance Life, RMD Life, Legacy Life and Secure Life Plus 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>Chronic Illness Rider:</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>Critical Illness Rider:</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>Terminal Illness Rider:</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.

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
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.
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

RMD - providing additional security for your loved ones

* 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.

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

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 Plus

Traditional whole life insurance

Financial security with guaranteed premiums and cash value

Secure Life Plus brings together the security of traditional whole life insurance and the flexibility of three different payment periods: 10-year pay, 20-year pay and paid up at age 100. It also features a guaranteed insurability option, allowing you to purchase additional coverage without a medical exam. For an affordable rate, you can add a waiver of premium rider, which means you won’t have to continue paying premiums if you become permanently disabled.

With guaranteed level premiums, your payments will never increase, giving you the stability to secure your home, your family and your future. As your life changes, Secure Life Plus will be there to protect you and your loved ones with all the benefits of permanent life insurance.

Product features

**Issue ages:**
- 0 to 85 (10-year pay and paid up at age 100)
- 0 to 75 (20-year pay)

**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:** Cash, reduced premium, paid-up additions, accumulate with interest

**Other available riders:**
Guaranteed Insurability Option, Waiver of Premium
Three ways to pay

10-year pay
With 10-year pay, you only pay premiums for the first 10 years of your certificate’s life. This generally results in higher premiums, but it means you will have permanent lifetime coverage yet only pay premiums during a 10-year period.

20-year pay
With 20-year pay, you only pay premiums for the first 20 years of your certificate’s life. Premiums will generally be more affordable than 10-year pay but higher than paid up at age 100. Your coverage will be permanent and will remain in force for your lifetime.

Paid up at age 100
This is the most traditional way of purchasing whole life insurance. Premiums are payable to age 100, but due to the long-term payment period, premiums will generally be lower than 10-year or 20-year pay.

Guaranteed insurability option
If you purchase Secure Life Plus before age 40, the Guaranteed Insurability Option provides opportunities for added coverage in the future. It allows you to purchase an additional $10,000 to $50,000 of coverage at different ages and optional life events, like marriage, childbirth, adoption or primary home purchase.

Waiver of premium
Life is full of unexpected curveballs. For an affordable rate, you can add the waiver of premium to your Secure Life Plus certificate to help plan for the unexpected. Should you become permanently disabled before age 60, any remaining future premiums (including the cost of riders) will be waived. If you become permanently disabled between ages 60 and 65, remaining premiums will be waived until age 65.

Ask your agent for more information on these Secure Life Plus riders.
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
- Member benefits
- Discounted family events, scholarship opportunities and more!
Build a lifetime of financial security

It’s never too early 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 up or finally planning that big vacation trip across America. We can help you fulfill your financial security needs, from protecting your family to planning your estate. 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 premiums, 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 Plus, 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 last a lifetime. 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 and are 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 Plus.

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!

* Borrowing against your certificate’s cash value may diminish your coverage.
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: ICC17-SPWL with state-specific variations.


This piece is intended for informational purposes only. It is not intended to recommend a specific product nor is it intended to provide any legal or professional advice. For information on possible tax implications, you should consult with a legal or tax adviser.