



Gleaner Life **TERM** PLUS SOLUTIONS

Gleaner
Life Insurance Society



Gleaner Life VALUE TERM

Affordable term insurance coverage

Term life insurance provides coverage when insurance is needed for a specific period of time and is considered an integral part of a financial plan. After all, you will someday make a final mortgage payment. You will someday see your children through college. And though it may not seem like it now, your retirement will someday stand on its own two legs. But you need an affordable way to get there that won't jeopardize your ability to secure your dreams in the meantime.

Gleaner Life Value Term is a traditional term life insurance plan. This affordable approach provides term life insurance coverage, guaranteeing security and stability. Gleaner Life Value Term is the perfect solution for those looking for an economical way to provide for their loved ones, those wanting to supplement permanent life insurance coverage or those seeking added coverage for financial obligations like a mortgage or other loans. In addition, by electing the Waiver of Premium rider, Gleaner will waive the obligation to pay premiums if the primary insured becomes disabled.* With competitive premium amounts, value term keeps life insurance coverage simple and affordable.

AVAILABLE FEATURES

Accelerated Death Benefit	✓
Waiver of Premium	✓
Conversion Privilege	✓
Exchange Privilege	N/A
Multiple Certificate Discount	N/A
Other Insured Rider	N/A
Childrens Term Rider	N/A
10-year premium guarantee	✓
Full premium guarantee	✓

Most consumers
overestimate the cost of
term life insurance by **2X**
the actual cost. ¹

*Added cost applies for this benefit. ¹LIMRA's "2016 Insurance Barometer Study"



Gleaner Life **FAMILY TERM**

Protection for your entire family

A family's togetherness provides security and strength. Finding an affordable way to protect that bond is important. Between soccer practice, getting dinner on the table and still fitting in date night, life insurance coverage easily falls to the wayside while its need is underestimated.

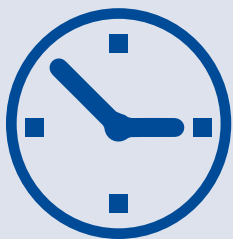
Gleaner Life Family Term treats your household as it ought to be treated: as one, unified family. By bundling riders, you can economically protect your spouse or your children with the simplicity of a single certificate and premium payment. The other insured rider* provides up to \$250,000 of coverage for your spouse for as little as \$2.50[†] for the first year. The children's term rider* provides your children with the gift of guaranteed future insurability and up to \$50,000 of current life insurance protection for only \$5 for the first year. Both riders allow for conversion to permanent life insurance. In the event of divorce, death or disability, your spouse has the option to exchange the other insured rider for their own term certificate, allowing them to maintain affordable coverage. In addition, by electing the Waiver of Premium rider, Gleaner will waive the obligation to pay premiums if the primary insured becomes disabled.*

AVAILABLE FEATURES

Accelerated Death Benefit	✓
Waiver of Premium	✓
Conversion Privilege	✓
Exchange Privilege	✓
Multiple Certificate Discount	N/A
Other Insured Rider	✓
Childrens Term Rider	✓
10-year premium guarantee	✓
Full premium guarantee	N/A

30% of all U.S.
households have no
life insurance at all. ¹

*Added cost applies for this benefit. ¹LIMRA's "Life Insurance Ownership in Focus", 2016. [†]Standard underwriting classes will result in a higher premium.



Gleaner Life

DURATION TERM

Security when you need it most

Even with term life insurance, the need for coverage can vary drastically. Securing your children's education may be important for the next 15 years, but paying down a mortgage might be a priority for the next 20 years. Your need for term life coverage can decrease as you become more financially secure over the years; however, you need a plan that can address both where you are now and where you plan to be tomorrow.

Gleaner Life Duration Term provides coverage when it's needed most with up to four concurrent term policies of varying length, which allows premiums to decrease over time. This "ladder approach" provides higher life insurance coverage now and less when the need for coverage decreases. That means a 15-year certificate may secure your children's college education, a 20- or 30-year certificate may cover your mortgage and a 25-year certificate may provide security for your loved ones. In addition, by electing the Waiver of Premium rider, Gleaner will waive the obligation to pay premiums if the primary insured becomes disabled.*

AVAILABLE FEATURES

Accelerated Death Benefit ✓

Waiver of Premium ✓

Conversion Privilege ✓

Exchange Privilege N/A

Multiple Certificate Discount ✓

Other Insured Rider N/A

Childrens Term Rider N/A

10-year premium guarantee ✓

Full premium guarantee ✓

48% of all U.S.
households are
underinsured.¹

*Added cost applies for this benefit. ¹LIMRA's "Life Insurance Ownership in Focus", 2016



Gleaner Life

SUCCESSION TERM

Business plans you can rely on

You've found your calling. You've found talented people who share your vision. You've built a successful business with your partners. But have you planned for the unexpected? Life can be as challenging to predict as business. What if you or one of your business partners were to unexpectedly pass away? Would your company have the liquidity to keep your business thriving?

Gleaner Life Succession Term provides coverage for multiple business partners with one premium payment. The loss of a partner can be difficult, but succession term provides security for buy-sell agreements, giving you and your business partners the confidence that funds will be available should the need arise. In addition, by electing the Waiver of Premium rider on each certificate, Gleaner will waive the obligation to pay premiums if the primary insured becomes disabled.* Succession term eliminates excess expenses, providing maximum coverage at minimum cost.

AVAILABLE FEATURES

Accelerated Death Benefit	✓
Waiver of Premium	✓
Conversion Privilege	✓
Exchange Privilege	N/A
Multiple Certificate Discount	✓
Other Insured Rider	N/A
Childrens Term Rider	N/A
10-year premium guarantee	✓
Full premium guarantee	✓

One in five companies
is **unprepared**
for a sudden loss of
leadership.¹

*Added cost applies for this benefit. ¹2011 American Management Association Report "Organizational Bench Strength and Succession Plans."



Safeguarding your dreams

Life insurance should reflect life—an opportunity with countless options to pursue and protect your dreams. But dreams can change over a lifetime, and today's financial needs can be vastly different than tomorrow's. Big or small, your dreams matter, and protecting them now is more important than ever. That's why Gleaner Life Term Solutions Plus provide affordable coverage when you need it most.

Gleaner Life Term Solutions Plus can be tailored to your unique needs, both personal and professional. Available in 15-, 20-, 25- or 30-year periods, Gleaner Life Term Solutions Plus offer the flexibility to meet your needs while guaranteeing protection you can rely on. Whether you're looking to insure your entire family, protect your business partners or just provide a little extra security for your loved ones, Gleaner Life Term Solutions Plus offer affordable life insurance coverage through:

- Gleaner Life Value Term
- Gleaner Life Family Term
- Gleaner Life Duration Term
- Gleaner Life Succession Term

Gleaner Life Term Solutions Plus offer a minimum death benefit of \$50,000 with no maximum death benefit.¹ In addition, the following benefits are included at no additional charge with each of the Gleaner Life Term Solutions Plus:

- Accelerated Death Benefit – In the event of a terminal illness, this feature allows the primary insured to receive up to 50% of the certificate's death benefit in advance (subject to a maximum of \$100,000).
- Conversion Privilege – This valuable benefit allows you to convert your certificate to permanent life insurance before age 71 without proof of insurability. Gleaner may credit a portion of your term premiums paid in the certificate year prior to conversion toward your new life insurance certificate.²

Additional riders are available on Gleaner Life Family, Duration and Succession Term solutions.

¹Subject to Home Office approval. ²Contact your Gleaner agent for specific details.



Select your affordability

Term life insurance is generally the most affordable type of life insurance. With some Gleaner Life Term Solutions, you have the option to choose between two premium rate guarantees. All Gleaner Life Term Solutions feature a 10-year guarantee, while Gleaner Life Value Term, Duration Term and Succession Term also feature an optional full guarantee.

TEN-YEAR GUARANTEE

Available on all Gleaner Life Term Solutions

By guaranteeing your premium rate for 10 years, we can offer more affordable coverage than with a full guarantee. We hold to the promise of every Gleaner certificate and plan to keep your premium rate level throughout the length of your term.

FULL GUARANTEE

Available on Value Term, Duration Term and Succession Term

With the full guarantee, you will never have to pay a penny over the premium rate established when you purchase your term life insurance certificate. Premium rates will be higher than with our 10-year guarantee.

Choose Gleaner Today!

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

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.



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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.

Gleaner Life Term Solutions form numbers: ICC17-LGTERM (10-year guarantee) and ICC17-FGTERM (full guarantee) with state specific variations.

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