

# 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*

Year Three

**RMD**  
from retirement funds\*



*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.*



With each additional certificate purchased using the RMD guaranteed insurability option, no medical exam is required, even if your health has changed.