



Gleaner Life
WHOLE LIFE
SOLUTIONS

Gleaner
Life Insurance Society

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 Endurance 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 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 current scale and are approved annually 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.

Gleaner's Loyalty Bonus provides members who hold their qualifying Gleaner whole life certificates for more than five years with an additional death benefit of up to 10% of the certificate's face amount, with a maximum of \$20,000 per life member.

**Borrowing against your certificate's cash value may diminish your coverage.*



**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!*



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. 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.

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 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 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 be lower than 10-year or 20-year pay.

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

Other available riders:

Guaranteed Insurability Option,
Waiver of Premium, Single-
Premium Paid-up Addition Rider

Dividend options:

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

Secure Life Plus Riders

The following riders are available on Secure Life Plus*

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 Rider to your Secure Life Plus certificate at issue 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.

Single-Premium Paid-up Addition Rider

The Single-Premium Paid-Up Addition Rider gives your Secure Life Plus certificate the best of both worlds by allowing an additional lump sum deposit at issue. Your lump sum creates immediate cash value while your base certificate premiums continue to build equity over time, guaranteeing your life insurance coverage. This rider earns dividends separate from the base plan in the form of paid-up additions. Your lump sum deposit can come from your own savings, or you can transfer the cash value of existing permanent coverage you may already own to your new Gleaner Secure Life Plus certificate. Ask your agent how you can use existing funds to maximize your whole life insurance with a single paid-up addition.

Minimum face amount: \$2,500

Maximum face amount: Five times the face amount of the base plan; face amounts over \$500,000 subject to Home Office approval

**Available subject to underwriting approval and the age of the insured. Ask your agent for more information on these Secure Life Plus riders.*



Endurance 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, guaranteed single premium payment. Your lump sum premium establishes immediate cash value and purchases permanent life insurance coverage.

Endurance Life is built for all life stages. Not only can you begin building financial security and cash value for yourself, but you can also consider creating a permanent life insurance plan for your child or 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.

Single-premium whole life insurance can also be ideal for estate planning and charitable gifting:

Leave a legacy to loved ones

Endurance Life can turn a lifetime of savings into a guaranteed benefit for your children, grandchildren or other loved ones. When you pass, the total death benefit (including dividends, paid-up additions and less any loan balance) will be paid out to your beneficiaries, generally on a tax-free basis.

Leave a legacy to a charitable organization

In many cases, charitable gifts are tax-free donations*. Endurance Life can help you leave such a gift with life insurance. By naming a charitable organization close to your heart as the beneficiary, your gift can someday benefit a good cause when you're no longer able to do so.

**For information on possible tax implications, you should consult with a legal or tax adviser.*

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



Living Benefit Riders

Available on Endurance Life and Secure Life Plus at no additional premium.*

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

*Riders available based on underwriting and the age of the insured. Combined maximum rider amounts apply across all life insurance products. Not available on the Single-Premium Paid-Up Addition Rider. Ask your agent for more information.

Loans

You can also take a loan against your cash value. Loans are charged a current interest rate that changes from year to year but never exceeds 8.00 percent. When you take a loan, the loaned amount decreases the certificate value. If there is a death claim against the certificate, any outstanding loan, including interest due, will be subtracted from the death benefit before the proceeds are paid to the beneficiary.

A loan or surrender may constitute a taxable event. Ask your agent and consult a tax adviser for more details on accessing your certificate's cash value with loans or surrenders.

Choose Gleaner



Every Gleaner whole life certificate is backed by Gleaner Life Insurance Society's 125-year history of financial strength. Since 1894, Gleaner has secured families' financial futures and helped them give back to their communities. Every Gleaner member's stake in the Society helps fund volunteer opportunities. Some of our members choose to volunteer in local service clubs, called arbors. Others give back through one-time project grants. Regardless of whether or not a member volunteers, each Gleaner member has the satisfaction of knowing that his or her financial solution and commitment to the Society help make community engagement activities possible.

In addition to giving back to communities, Gleaner also gives back to members through a wide range of exclusive benefits:

- Family-friendly events
- Exclusive shopping discounts
- Scholarships for students
- Loyalty Bonus on permanent life insurance and annuity solutions

Learn more about Gleaner's member benefits online at www.gleanerlife.org. Follow us on Facebook, Twitter, Instagram and LinkedIn to see stories of our members giving back.

@gleanerlife

    #gleanergives #futurefocused



Gleaner

Life Insurance Society

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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, PA, TN, VA, WI and WV.

Endurance Life form number: ICC17-SPWL with state-specific variations.

Secure Life Plus form number: ICC17-WL 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.