



The Gleaner Life
Foundation
Series[®]

Fixed deferred annuities

A solid foundation for a secure retirement

Every brick in your financial plan matters. With a Gleaner annuity, you can watch as a solid foundation grows into a secure infrastructure for your retirement.

The Gleaner Life Foundation Series® provides you with peace of mind knowing that your money is always growing through a competitive current interest rate with a minimum guarantee. Gleaner annuities are tax-deferred, which means you can postpone paying taxes on interest earnings until you're ready to make a withdrawal. It also means your money grows faster because you earn interest on tax-deferred dollars. When you're ready to access your retirement funds, you have several options for turning your annuity into a steady stream of retirement income, including guaranteed income for life.

The Gleaner Life Foundation Series® benefits

Income options: Multiple options are available, including income for life.

Interest rates: The initial interest rate is determined by the amount of premium paid at issue. Higher interest rates are currently available on some plans for account values of \$50,000, \$100,000 and \$250,000. Contact your Gleaner agent for current interest rates or visit www.gleanerlife.org. After the first certificate year (or sixth year, in the case of MYGA6), interest rates may renew at a rate that is higher or lower than the rate paid at issue.

Tax-deferred: You delay paying taxes on interest earned until the money is paid to you.

Avoid probate court: Under current tax law, the full account value goes directly to the beneficiary following the death of the annuitant.

Available retirement accounts: Traditional IRA, Roth IRA, SEP IRA, TSA/403(b).



Flexible-premium annuities

Why choose a flexible-premium annuity?

Flexible-premium annuities allow for periodic contributions so that you can add premium as you are able. As your annuity grows, it can earn a higher interest rate when the account value crosses certain thresholds. Regardless of what happens in financial markets, the annuity will always earn a guaranteed minimum accumulation rate.



Foundation 9

Contributions: 100 percent of all contributions immediately earn a competitive interest rate.

Initial interest rate: Guaranteed for one year.

Guaranteed minimum interest rate: 1.0 percent in all certificate years.

Minimum initial premium: \$1,000.

Minimum additional premium: \$100 per premium.

Premium options: This annuity allows for flexible premiums. Additional premiums paid into the annuity are not subject to an extended surrender charge period. The surrender charge period begins with the initial premium.

Issue age: 0-85.

Penalty-free withdrawals: Up to 15 percent each year without incurring a surrender charge.

Surrender charges: Withdrawals that exceed the annual 15 percent withdrawal amount will be subject to the surrender charge until the end of the nine-year term. The surrender charge period begins at issue and does not reset when new premium is added.

Certificate Year	1	2	3	4	5	6	7	8	9	10+
Surrender Charge	9%	8%	7%	6%	5%	4%	3%	2%	1%	0%

Single-premium annuities

Why choose a single-premium annuity?

Single-premium deferred annuities are funded with a one-time initial premium deposit. While both flexible-premium and single-premium annuities build value through compounding interest, single-premium annuities begin with a larger foundation and build value more quickly than periodic annuity contributions.

Foundation MYGA6

Contributions: 100 percent of all contributions immediately earn a competitive interest rate.

Initial interest rate: Guaranteed for six years.

Guaranteed minimum interest rate: 1.0 percent in all certificate years.

Minimum initial premium: \$10,000.

Premium options: Single premium.

Issue ages: 0-90.

Penalty-free withdrawals: Up to 10 percent each year without incurring a surrender charge.

Surrender charges: Withdrawals that exceed the annual 10 percent withdrawal amount will be subject to the surrender charge until the end of the six-year term.

Certificate Year	1	2	3	4	5	6	7+
Surrender Charge	6%	5%	4%	3%	2%	1%	0%



Foundation SP9

Contributions: 100 percent of all contributions immediately earn a competitive interest rate.

Initial interest rate: Guaranteed for one year.

Guaranteed minimum interest rate: 1.5 percent in years one through nine; 1.0 percent thereafter.

Minimum initial premium: \$10,000.

Premium options: Single premium.

Issue ages: 0-85.

Penalty-free withdrawals: Up to 10 percent each year without incurring a surrender charge.

Surrender charges: Withdrawals that exceed the annual 10 percent withdrawal amount will be subject to the surrender charge until the end of the nine-year term.

Certificate Year	1	2	3	4	5	6	7	8	9	10+
Surrender Charge	9%	8%	7%	6%	5%	4%	3%	2%	1%	0%

Turn your annuity into...

Lifetime income you can never outlive:

Life with Period Certain | Periodic payments for the life of the annuitant. The payments are guaranteed as long as the annuitant is alive. In case he or she dies before the completion of a specified certain period, the payments are made to a designated beneficiary until the end of the certain period (e.g., 10, 15 or 20 years, etc.).

Joint and Survivor | Periodic payments are made to the annuitants as long as at least one of the two is still living. The joint annuitants can never outlive the guaranteed payments. At the time of the second annuitant's death, all payments from Gleaner cease. Joint and Survivor may also feature a period certain option.

Single Life Only | Periodic payments are made to the annuitant over his or her lifetime. At the time of the annuitant's death, all payments from Gleaner cease.

Income for a specified payout amount or time period:

Fixed Period | Equal payments are made over a specific time frame selected by the annuitant (e.g., 10, 15 or 20 years, etc.). If the annuitant dies before the end of the payment period, the annuitant's beneficiary will receive the rest of the payments.

Fixed Amount | The annuitant selects a specific payment amount as well as payment frequency. Gleaner will pay that amount for that time period.

Ask your Gleaner agent for more information on these settlement options, or visit www.gleanerlife.org. Please note that certain settlement options may not be available under all circumstances and are subject to minimum payment amounts as determined by the Society.

Leave a probate-free inheritance

If you should die unexpectedly before annuitizing, the entire value of your annuity will pass to your beneficiaries without going through probate court (under current tax law).

Loyalty Bonus

Gleaner's terminal dividend endorsement, also known as the Loyalty Bonus, recognizes and rewards members who have held certain universal life, whole life and annuity certificates for more than five years with an additional death benefit. Depending on the combined value of a member's eligible annuity and life certificates, an individual member could earn a bonus of up to \$20,000. It's our way of thanking members for their dedication to our mission as a community-oriented life insurer.

Certificate Year	Loyalty Bonus
1-5	0%
6-10	1%
11-15	1.5%
16 and above	2%

Solutions for all of life's stages

Find the financial solution built for you.

20s and 30s

If you're running the risk of outliving your savings, the good news is that most everyone, whether single or married, is often well positioned to save for retirement.

Solution: Fixed flexible-premium annuities | Fixed annuities provide a competitive interest rate, and allow for periodic contributions so that you can add premium as you are able. By opening a Foundation 9 annuity with as little as \$1,000, you can watch your money grow over the course of your life through the power of compounding interest. When it's time for retirement, your annuity can offer guaranteed income for life, meaning you will always have a means of income. The larger your annuity has grown, the higher your guaranteed income will be at retirement.

If you have an inheritance, settlement or other lump sum of money, you may be wondering what you can do to convert into a dependable stream of income later in life.

Solution: Single-premium annuities | Single-premium deferred annuities like Gleaner's Foundation MYGA6 and Foundation SP9 are ideal for turning a lump-sum into guaranteed retirement income. By building financial security now, you can provide a steady stream of retirement income later when you annuitize. When you are ready to annuitize (usually after retirement), Gleaner will determine the total value of your annuity account and can provide a guaranteed income for the rest of your life.

40s and 50s

If you're facing a variety of long- and short-term savings goals, you may think that retirement is far away. It's never too early to start planning for retirement now.

Solution: Fixed flexible-premium annuities | Fixed annuities provide a competitive interest rate, and allow for periodic contributions so that you can add premium as you are able. By opening a Foundation 9 annuity with as little as \$1,000, you can watch your money grow over the course of your life through the power of compounding interest. When it's time for retirement, your annuity can offer guaranteed income for life, meaning you will always have a means of income. The larger your annuity has grown, the higher your guaranteed income will be at retirement.

60s and above

If you're nearing or have already reached retirement, you may be wondering how you can turn a lifetime of savings into retirement income.

Solution: Single-premium annuities | Single-premium deferred annuities like Gleaner's Foundation MYGA6 and Foundation SP9 are ideal for turning a lump-sum into guaranteed retirement income. By building financial security now, you can provide a steady stream of retirement income later when you annuitize. When you are ready to annuitize (usually after retirement), Gleaner will determine the total value of your annuity account and can provide a guaranteed income for the rest of your life.

Your agent can help you determine the best option to help you annuitize so you and your resources are protected.

Every Foundation annuity 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 make a difference through one-time service projects. 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

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