

SPRING 2026

FORUM



World of Love in Action

How a living kidney donation embodies fraternal compassion

In this issue

Introducing Strategic Advantage

2026 Family Days are underway

Give and Grow highlights

Gleaner
Life Insurance Society

www.gleanerlife.org

contents



6



10



24

FEATURES

- 6 | World of Love in Action**
Fraternity (or “brotherhood”) became tangible when two individuals with Gleaner Home Office connections underwent a badly needed Christmas transplant, turning into “kidney brothers.”
- 10 | Introducing Strategic Advantage**
Uncertain times call for financial balance — protecting ourselves from market losses, while still providing for market-linked gains. Gleaner Life’s new Strategic Advantage Indexed Annuity combines both features.
- 14 | 2026 Family Days are underway**
After a winter outing in Florida, members are making plans to enjoy Cedar Point, minor league baseball, zoo creatures, and a living history of America’s best at Greenfield Village.

IN THIS ISSUE

- 1 | 50- and 75-year members**
Honoring member milestones.
- 2 | Thoughts from the president**
Forward progress with 2026’s plans.
- 3 | Give and Grow highlights**
Youngsters led several great projects.
- 9 | Gleaner Gives**
Home Office program marks 10 years.
- 18 | Financial report**
The Society’s annual report for 2025.
- 20 | Arbors in Action**
Gleaner service groups stayed busy in winter.
- 24 | History: Gleaners honoring America**
Recalling past Gleaner festivities as America turns 250.
- 28 | Andrea’s Page**
Mud, motion and new beginnings.
- 29 | Spring recipe**
Easy dump-style magic cobbler.
- 30 | Benny’s Page**
“What America Means to Me” drawing contest.

Front cover: Lance Sager and Andy Gerlach were pictured at Henry Ford Hospital in Detroit immediately before their transplant surgery, which provided Lance Sager with a functioning kidney. A story about the two men with Gleaner Home Office connections appears on Page 6.

Submitted photo by Sarah Gerlach.



Get more online!

We have more stories, more photos and great information in our digital version of this edition online at www.gleanerlife.org/forum.



FORUM

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National Headquarters

5200 West U.S. Highway 223
P.O. Box 1894

Adrian, Michigan 49221-7894
p 517.263.2244 or 800.992.1894
f 517.265.7745

www.gleanerlife.org
forum@gleanerlife.org

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*For questions regarding this publication,
please email forum@gleanerlife.org.*



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Janice V. Terpstra, Schoolcraft

New Mexico

Patricia L. Kinney, Rio Rancho

Ohio

Rex Decker, Maumee



Scholarship Recipients Announced Soon!

Look online in May for the annual announcement of the Gleaner Life Insurance Society Scholarship Foundation's recipients. The scholarship process for the "Class of 2026" began with the traditional Dec. 1 opening for online applications, and concluded as usual with the Feb. 1 application deadline.

Since its inception in 1980, the Society has awarded more than \$4.6 million to help Gleaner members achieve their potential. Go online to www.gleanerlife.org/scholarships to learn more about the program. We can barely wait to see what this year's recipients will accomplish!



Do you enjoy searching for Gleaner's wheat stalk?

It's hidden in every issue of *Forum Magazine*. Having difficulty finding the wheat stalk in this issue? Look on Page 25 for the answer.



Forum Magazine is made from soy-based ink products and is recyclable.

Make a small impact on conservation by recycling this publication or passing it on to a friend.

Thoughts from the president



Dear Fellow Members of the Gleaner Family,

As we enter this spring season, I am reminded that growth is never accidental. It is cultivated with intention, guided by wisdom, and graciously blessed by God. This past year, the Lord has truly blessed the Gleaner Life Insurance Society, not just with measurable progress, but with unity, clarity, and steady forward motion.

We are not standing still. We are building.

Our focus today is firmly on the future. The work before us is clear: strengthening this Society so it endures for generations to come. We are implementing our 2026–2028 Strategic Plan with discipline and purpose, centered on sustained profitability, strong life insurance growth, thoughtful product development, and modernization that makes it easier for members and agents to work with Gleaner.

This year, we will introduce a new indexed annuity designed for long-term accumulation and stability. We are intensifying our commitment to life insurance, the foundation of our mission and our long-term financial strength. We are expanding digital payment options and refining internal processes to ensure that service remains both efficient and personal.

Momentum is building across the Society.

We are blessed with a Board of Directors that brings deep professional experience, strong financial understanding, and serious commitment to stewardship. Their qualifications and dedication provide steady governance and clear oversight as we move forward.

We are also privileged to work alongside independent agents who are not only experienced professionals, but trusted advisors in their communities. We are actively recruiting new agents, both within our core service area and in new states. They choose to partner with Gleaner because they believe in what we offer and how we serve. Their expertise and care for the families they represent are essential to our continued growth.

Across the country, our members continue to live out Gleaner's mission in their own communities. Through arbor projects, volunteer service, scholarships,

and simple acts of generosity, you are strengthening neighborhoods, supporting families, and investing in the next generation. The true strength of this Society is not found in a balance sheet alone, but in the everyday impact our members make where they live and serve.

And inside our Home Office, our employees serve with care, integrity, and expertise. When members call, they reach real people who care about getting it right. That commitment to personal service is not a slogan, it is lived out every day.

Our direction is forward. Our responsibility is clear. And our resolve is strong.

God has blessed this Society with capable hands and willing hearts. We pray for His continued guidance as we protect families, strengthen communities, and carry forward the mission entrusted to us more than a century ago.

Thank you, to our Board of Directors for its stewardship, to our agents for their expertise and commitment, to our employees for their service, and to our members for your trust.

The future of Gleaner is not something we are waiting for. With God's help, it is something we are building together.

Fraternally,

Todd M. Warner
President and CEO

Find funding with Give and Grow grants

Gleaner members display a variety of heartwarming projects to help others.

When elementary school student **Roman Moss** wanted to help a classmate undergoing thyroid cancer treatment, a Gleaner Give and Grow grant helped turn a car wash into a “foam-tastic” fundraising project.

One of 2025’s standout projects began when Roman Moss of Hamilton, Ohio, applied in August for a Give and Grow grant. Roman’s application identified the classmate and explained he “is my friend. ... His parents are spending a lot of time with him at the hospital and can’t go to their jobs. All funds raised at the car wash will be given to the family.”

Roman, his grandparents, and others enlisted friends for the Sept. 28 car wash in nearby Trenton. The grant paid for a variety of supplies. Advance Auto Parts donated water and use of their parking lot, 4-H members and parents became involved and helped, and school principals and others spread the word. The four-hour project raised \$2,500, and members of St. Matthew’s Lutheran Church made extra contributions. In addition, Gleaner Life chose Roman’s project as its third-quarter prize winner. The \$1,000 prize was directed by the family to Cincinnati Children’s Hospital Medical Center.

Here are a few of the other ways in 2025 that Gleaner members used Give and Grow grants to make a meaningful difference:

Piper Sterling of Sturgis, Michigan, applied for a grant to assist the Kzoo Cat Café and Rescue. Piper and friends helped the facility with cleaning, feeding, changing litter, and delivering and organizing supplies.

Travis Matzke of Bradenton, Florida, hosted a table at the “Day 4 Hope” event to give school supplies to disadvantaged students preparing to begin their school year. Other services also were available at the July 26 event.

Lisa Hull of Mount Gilead, Ohio, provided food for a Quilt Bingo Night fundraiser for a group called Snuggled in Hope. The group provides children who are suffering serious illnesses with a handmade quilt and other items for their camp time at Flying Horse Farms.

To find out how you can apply for a Give and Grow grant, call 800.992.1894, visit www.gleanerlife.org/giveandgrow or email giveandgrow@gleanerlife.org to learn more.



Roman Moss and his project volunteers washed 40 cars and, including donations, raised more than \$2,500 for a classmate undergoing cancer treatments.



Piper Sterling’s project and helpers at the Kzoo Cat Café and Rescue.



Travis Matzke at the “Day 4 Hope” in Bradenton, Florida.



Lisa Hull and volunteers provided food for a Quilt Bingo Night fundraiser.



View more photos in the extended version online at www.gleanerlife.org/forum.



Volunteers at the Kzoo Cat Cafe and Rescue.



Making sure the cats were cared for and brushed was part of Sterling Piper's project.



Sterling Piper's project also provided bedding, towels, blankets, toys, collars, office items, treats and other supplies.



Roman Moss, his grandparents, second-grade classmates, and others put on a car wash to assist another second grader with cancer.



Roman Moss was shown outside the Advance Auto Parts store where the Give and Grow car wash took place.



Local 4-H members and their parents helped with the car wash.



Volunteers young and old helped the family of the second grader who is battling thyroid cancer.



Lisa Hull's project provided food and supplies for a Quilt Bingo Night fundraiser to assist the Snuggled in Hope group.

Decorations added to the October Quilt event's fall atmosphere.



Volunteers were pictured at Fredericktown High School in Fredericktown, Ohio.

Many of the quilts were on display on tables at the fundraiser.



There was plenty of food for Quilt Bingo participants.

Volunteers sold tickets to raise money for Snuggled in Hope.

Travis Matzke at the "Day 4 Hope."

World of Love in Action

How a living kidney donation embodies fraternal compassion



Lance Sager and Andy Gerlach, shown before Andy donated a kidney to Lance.



Lance Sager and Andy Gerlach, two days after their transplant.

Love and fraternity may be symbolized with hearts but, for two men in Gleaner Life's family, the real symbol is a kidney.

March was National Kidney Month, a reminder that kidney disease affects more than 37 million Americans. One of those is Lance Sager. His kidney transplant just before Christmas was an answer to prayers at the Gleaner Home Office where his wife, Elly Sager, works in project management. One of her former Gleaner coworkers was Sarah Gerlach, whose husband, Andy, would play a vital role.

Eighteen years ago, Lance and Elly Sager were playing volleyball when Lance sustained an ankle injury that led to blood tests. The tests revealed Focal Segmental Glomerulosclerosis, a rare and usually incurable kidney condition. "It scars the filters of the kidneys," Lance said. Without a transplant it eventually leads to end-stage kidney disease.

Kidney function is typically measured by Estimated Glomerular Filtration Rate (eGFR). A good eGFR rate is considered above 90, although 60-89 may be typical

for older adults. A sustained rate below 60 is a sign of chronic kidney disease. "When he was diagnosed in 2008, he had function of 28," Elly said. Despite care and regular checkups, Lance's rate dropped to 15 (end-stage renal disease) two years ago. He was put on a transplant waiting list in 2024 but continued to decline as his rate dropped from 11 to 7 in a few months. "You can go from 7 to 0 within a matter of days," Elly said, "so that's why they immediately decided to begin dialysis." Elly, her friends, and coworkers publicized Lance's need for a donor on Facebook in March 2025.

It was only then that Sarah Gerlach became aware of Lance's need. "When I was in college I ran a really big blood drive competition," Sarah recalled. "We would partner with organ donation groups, so that's always been important to me. Obviously, I knew Elly and my heart went out to them, and you're never going to help them if you don't try." While Sarah was not a candidate to donate a kidney, her husband was. Andy had a family background and even worked for a couple of years as a dialysis technician, so he began the confidential evaluation process. "I used to work every day with



Elly and Lance Sager with their sons, Alex and Nico, at an orchestra concert in which Alex was performing.

dialysis patients, so I know it's not an easy life," Andy said. "I was more excited to be able to help somebody get out of the situation."

Although Lance's dialysis was relatively simple, it still consumed a total of 10 ½ hours per day and made it more crucial for a kidney donor. A living donor was hoped for rather than a deceased donor kidney. "Statistically, from living donors the kidneys last a lot longer and ... if you're waiting for a deceased donor, it can take anywhere from 2 to 5 years," Lance noted. Around Thanksgiving, the Sagers were notified of a potential match. A full battery of tests (EKG, biopsy, X-rays, etc.) were conducted, followed by about three weeks of waiting before all the tests came back with satisfactory results.

Then came the surprise.

"I was on my way to a concert," Elly remembered, "and Sarah Gerlach reached out to me and said, 'We have questions about kidney donation. Could you call me?' And I said, 'Sure,' because it's a generic question. So, I called her as I'm driving to Detroit. She patched her husband on the phone call and said, 'Hey, Andy is

Lance's match. Surgery is scheduled for December 22, and pre-op is December 16.' I wasn't expecting that at all! ... We had no idea that they had clicked the link."

"Andy had many meetings with the transplant team before we called them, but we didn't want to say anything in case something came up and it wouldn't work out," Sarah explained of the process leading up to surgery. "The transplant team gave us the option of telling them or us calling them ourselves, so we just called."

Andy and Lance had never met. That changed a week before surgery when they ended up in adjoining pre-op rooms. On the transplant day, they joked and took photos, and the surgery was successful. "I wasn't really scared. It was the right thing for me to do," Andy said. Almost immediately, Lance experienced dramatic improvement. His eGFR jumped from 7 to 14 the day after the transplant, and to 46 within two days. He was released on Christmas Day with a rate of 66, and that increased to 91 by his first checkup. "It's crazy," Elly said.

Concerns remain that Lance's body might someday reject the kidney, but indications through the critical first three months were positive. "Filling my pills and taking anti-rejection meds easily beats any day of dialysis I ever had to do," Lance wrote on Facebook. "I am one of the lucky ones that only had to do dialysis for 8 months and I am extremely grateful for that."

Many things people take for granted — driving children to school, a good night's sleep, using hands without cramps or spasms, showering without an abdominal catheter, etc. — became emotional moments of joy for Lance. The biggest milestone so far was when the Sagers' older son turned 15 shortly before Valentine's Day. "For the first time that I can remember I didn't worry if I would be alive to see his next birthday," Lance wrote, "and not having that worry was probably one of the most freeing things I have ever felt."

“Statistically, from living donors the kidneys last a lot longer and ... if you're waiting for a deceased donor, it can take anywhere from 2 to 5 years.”

- Lance Sager, kidney transplant recipient -



Andy Gerlach holds a stuffed plush toy in the shape of a kidney on the day of his hospital release.

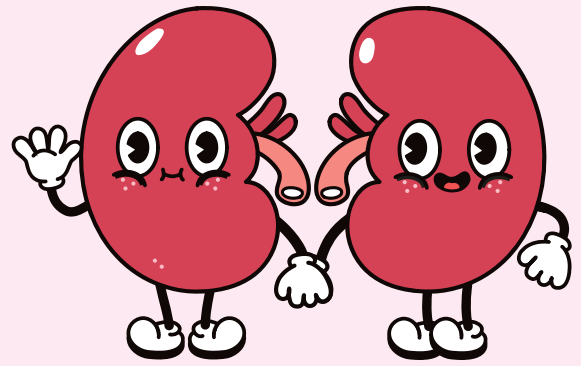
The transplant also has made an impression on Andy and Sarah's three children. Sarah recalled how her two older ones understood the process but the youngest, 5, thought Andy would die. "We explained," Sarah said. "Now they think it's really cool."

"I hope people will see I was able to donate and it's not too crazy of a process," Andy added. "For Lance's family I hope it improves his quality of life and their quality."

"I think it is amazing that I got to meet my donor and we have formed a friendship," Lance wrote, "because we are 'kidney brothers' for life now."



Lance shares a hug with his older son, Alex, after returning home following the transplant surgery.



Advice for a living donation

Lance Sager's case shows the importance of people willing to be kidney donors. For people who could be a potential donor — or, someday, a recipient — the participants in this case provided some advice:

Don't lose hope. "It's a struggle mentally," Lance said of waiting for a donor. "You're starting to worry you may be attached to medical equipment for the rest of your life. It was rough, but hold on to hope. Think of the possibilities that it will get better in the future."

Reach out: Publicizing Lance's needs and letting everyone share it was a difficult but important step for Elly. "Reach out to me. I'll be happy to answer any questions," she wrote on Facebook. Her posts directly led to Sarah and Andy seeing whether they could help.

Take the first steps. "Fill out the survey or talk with somebody who knows more about the process," Andy said. "There are a lot of people involved on the donor side whose main focus is the donor and meeting their needs. In my case, there was a donor advocate and a whole team of doctors. They wanted to make sure I was healthy, I was safe, and I was comfortable with everything going on."

Count on assistance: "If you're worried or you're scared, there are so many people who can help you," Sarah said of making a potential donation. "You have support, even after a donation. Just get screened. You could make such a difference in someone else's life."

Gleaner Gives reaches 10 years

Home Office employees donate \$44,807.50 to assist local charities for 2026.

Gleaner Life Insurance Society employees reached a milestone this winter as the Gleaner Gives program marked its 10th year of supporting those in need. Contributions by employees at the Home Office helped raise \$44,807.50 for 20 non-profit groups in local communities.

Over the last decade, the Gleaner Gives program has donated more than \$675,000. Each employee is given the option to donate a portion of their pay and choose recipient non-profits. A portion of those contributions are matched by Gleaner Life to make a bigger community impact, and employees help deliver many of the individual checks.

This year's largest checks went to the Lenawee Humane Society (\$11,543), Neighbors of Hope (\$7,077.50), the Joseph Wildberg Fund for Veterans (\$4,380), the Catherine Cobb Safe House (\$4,185), and Hospice of Lenawee (\$3,573)

"The Gleaner Gives campaign reflects the generosity of our employees, whose personal contributions make



Gleaner Employees presented \$44,807.50 to the Lenawee Community Foundation on Feb. 12. They also took checks individually to many of the 20 non-profit groups that were aided.

this impact possible," Gleaner President and CEO Todd Warner said, "We are proud to support the Lenawee Community Foundation and invest in the community where we live and work."



Catherine Cobb Safe House



The Daily Bread



Hospice of Lenawee



Lenawee Humane Society



Neighbors of Hope





STRATEGIC ADVANTAGE
INDEXED ANNUITY

**BOLD VISION,
RESULTS DRIVEN.**

A new option designed to help long-term
planners pursue growth while
protecting principal.

In today's unpredictable financial landscape, many savers are seeking solutions that offer both growth potential and protection, especially as market volatility challenges long-term confidence. To meet that need, Gleaner Life Insurance Society is launching the Strategic Advantage Indexed Annuity in April of 2026, designed to provide market-linked growth opportunities with principal protection. With strong participation rates, Strategic Advantage offers a compelling way to pursue gains while helping safeguard what matters most.

BENEFITS OF INDEXED ANNUITIES



GROWTH

Experience tax-deferred cash value accumulation with a greater opportunity for growth than a traditional fixed annuity certificate.



SAFETY

While protecting you from market losses if the S&P 500[®] return is negative, the index-linked feature allows you to take advantage of the upside potential increases in the index, subject to the index participation rate.



INCOME

When you're ready, you can turn the indexed annuity certificate into a settlement option, which is a steady stream of income, including an option for guaranteed income for life.



FLEXIBILITY

You have the power to choose what works for you. Within the guidelines of the certificate, you can decide the premium amount, the timing or frequency of your planned premiums, and the allocation of premiums to the fixed and/or indexed accounts.



PROTECTION

Your beneficiaries will receive the indexed annuity's accumulated value as a death benefit upon the death of the annuitant or the owner.

CONTINUED

FIXED AND INDEXED ACCOUNTS

When you contribute premium to a Strategic Advantage Indexed Annuity, you allocate funds between fixed and indexed accounts. The fixed account functions like a traditional annuity, earning a competitive current interest rate with a guaranteed minimum.

In the indexed account, growth is linked to the performance of the S&P 500®, an external stock market index. Premiums allocated to the indexed account are transferred on the 15th of the month into a 12-month point-to-point indexed segment. At the end of each segment, maturing funds may receive an index interest credit, calculated as a declared percentage of the index's growth (excluding dividends). This percentage is known as the "participation rate," with a higher participation rate credited to accounts with values over \$25,000.

When the index performs well, the indexed account has the potential to earn higher returns than the fixed account. When the index performs negatively, the indexed account provides protection with a 0.00% guaranteed floor rate, which safeguards your annuity value during times of negative market returns.

An annual fee of 1.5% will be charged at the beginning of each certificate year starting in year two based on the value of the indexed account.



With its combination of tax-deferred growth potential, principal protection, and flexible income options, Strategic Advantage Indexed Annuity offers a balanced approach for individuals planning their financial future. Whether you are building long-term savings or preparing for retirement income, this new product is designed to help you pursue growth while maintaining a level of stability in an uncertain market.

SYSTEMATIC RETIREMENT SAVINGS:

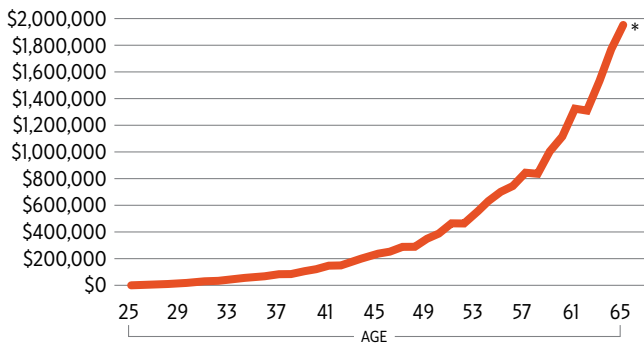
THE SMITH FAMILY EXAMPLE

Start early, save small amounts each month, and a family of two contributors can accumulate substantial assets over time. The secret is disciplined contributions and long-term compounding of interest.

If the Smith family begins saving just \$150 each month per person (\$3,600 per year, combined) allocating 100% of their premium to the indexed account starting at age 25 and staying consistent for 40 years, their total out-of-pocket contribution would be \$144,000.

Using the historical last 10 years of returns at the 65% Band (and 75% Band once the value exceeds \$25,000) and reduced by the 1.5% annual fee with a 0.00% floor, that disciplined approach could grow to approximately \$1.9 million by age 65.

SMITH FAMILY INVESTING \$300 MONTHLY



The sample illustrated values assume that the current interest rates, participation rates, and annual fees will remain unchanged and that the future performance of the Index will replicate past performance. This is highly unlikely to occur. The actual values may be more or less favorable than the illustrated values provided above.

— End of Year Balance

*Based on the Most Recent 10-Year Historical Return (minus the 1.5% annual fee @ 65% & 75% Band)

➤ [Want to learn more about Strategic Advantage Indexed Annuity?](#)

Contact your Gleaner agent, listed on the back of this publication.

If you don't have a Gleaner agent, call **800.992.1894**.



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Read full disclosure at www.gleanerlife.org/strategicadvantage

Strategic Advantage Indexed Annuity Form No. ICC25-IFPDA10 with state-specific variations.

Let time turn small monthly savings today into substantial retirement resources for tomorrow.

2026 FAMILY DAYS ARE UNDERWAY!

Plan now to make the most of warmer weather with your family and friends. From amusement rides, baseball action, zoo animals and American history, enjoy a variety of opportunities at discount prices! Learn more about each event and register at www.gleanerlife.org/familydays.



Cedar Point Sandusky, Ohio | June 20

Enjoy waterside breezes and wild rides at two great parks — plus something new! Gleaner members and their guests still receive admission to both the Cedar Point amusement park and the adjacent Cedar Point Shores water park. Parking is still included at no extra cost, and tickets include the premium All-Day Dining Voucher (enjoy an entree and a side every 90 minutes). New for this year, ticket holders also can receive a beverage every 15 minutes at select locations! Cool off while enjoying summer's first weekend with 67 rides, from thrill rides (Siren's Curse and Raptor) to infant activities (Camp Snoopy and the Wild Mouse) to other attractions (the Lake Erie Railroad and park museum).

\$50 per ticket | Registration deadline: May 18

Toledo Mud Hens Toledo, Ohio | July 18

Summer is perfect for baseball, and catching a game with the iconic Toledo Mud Hens is a tradition enjoyed by generations dating back to 1896. Enjoy Toledo's friendly, downtown Fifth Third Field where the Detroit Tigers' top minor league team hosts Georgia's Gwinnett Stripers, the Atlanta Braves' AAA affiliate. Tickets include admission, and a buffet dinner served indoors at The Roost — a beautiful dining facility set in a historic brick building and perched overlooking right field. Mud Hens baseball is a tradition nearly as old as the Gleaner Society. You might see yourself on the giant video scoreboard!

\$20 per ticket | Registration deadline: June 15



Fort Wayne Zoo

Fort Wayne, Indiana | Aug. 8

Voted as Indiana’s No. 1 must-do summer attraction, the former “Children’s Zoo” welcomes Gleaners and their guests with unlimited rides including Sky Safari, Z.O.&O. Railroad, Crocodile Creek Adventure Ride, and the Endangered Species Carousel. Feast on an all-you-can-eat catered lunch buffet in the Simba Pavilion. See different zones showcasing creatures, from African lions and penguins to zebras and zebra sharks, with plenty of kangaroos, hawks, monkeys, otters, and other animals in between. Don’t miss the beloved lion bubbler drinking fountains or the frog that tells jokes. Tickets also include unlimited drink refills during the buffet, and complimentary parking. Optional animal feeding stations are available.

\$25 per ticket | Registration deadline: July 6

Greenfield Village

Dearborn, Michigan | Sept. 19

Celebrate the United States’ Semiquincentennial (250 years) by experiencing this “living museum” showcasing centuries of American life. Ride in a Model T and see artisans using 1900s-era techniques, farmers and animals demonstrating work on the Firestone Farm, and a railroad running through Main Street. It includes famous buildings such as Thomas Edison’s workshop, Ford’s birthplace and Mack Avenue factory, the Wright brothers’ bicycle shop, a replica of Independence Hall, plus the homes of ordinary Americans back to the 1760s. You can also shop for historic foods at the Village Store or the Farmers Market. Tickets include parking, admission, and a buffet lunch.

\$35 per ticket | Registration deadline: Aug. 17



Sharks swim past attendees March 14 at the Mote Science Education Aquarium, Gleaner’s first Family Day of 2026 in Sarasota, Florida.

View more photos in the extended version online at www.gleanerlife.org/forum.



Remember the annual Safari to Kalahari

Members also can begin thinking about the Nov. 6-8, 2026, Safari to Kalahari. This popular water resort in Sandusky, Ohio, is great for families. Children love Kalahari’s wild waterslides, rides, play areas, game room, mini golf and bowling. Parents and grandparents enjoy Kalahari’s range of signature restaurants, shops, art, indoor pools, spa, and other facilities. Choose the room package that fits your herd. Registration will open early this summer. For more information, go to www.gleanerlife.org/kalahari or contact the Community Engagement Department at events@gleanerlife.org.



Brandon Swope provided the photos above and below at the Mote Marine Laboratory and Aquarium on March 14. It was the first Family Day event of 2026.

Enjoying the aquarium were (from left) Todd Warner, David Keller, Margaret and Bill Noe, and Deb Keller.



The newly opened Mote Marine Laboratory and Aquarium on City Island in Sarasota, Florida, hosted Gleaner's Family day in March.

Gleaner President Todd and Andrea Warner were in Florida for the annual winter Board of Directors meeting.

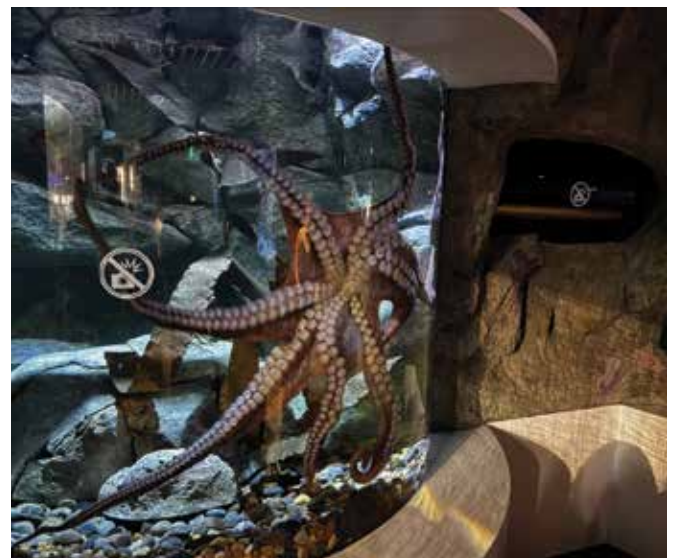


Sharks, jellyfish, and several species of rays were some of the highlights at the newly opened Mote Aquarium.



Traveling to Florida were Judy and Rick Kranz, a Gleaner agent.

Donna and Kim Baker, with Hannah Baker and Collin Davis.



Gleaner members and friends saw a variety of sea creatures including manatees and an amazing octopus enclosure.

Gleaner Life Insurance Society Statements of the Society's Financial Condition

December 31, 2025

Dear Members,

I am pleased to share encouraging news about the financial strength of our Society. With a renewed focus on delivering exceptional service and financial solutions to our members, while remaining firmly grounded in our fraternal foundation and guiding principles, Gleaner Life Insurance Society continues to uphold its core mission.

At the heart of everything we do is a promise, to provide financial security and peace of mind to our members and their families. We are pleased to report that in 2025, Gleaner remained financially strong and continued to fulfill that promise.

After a challenging 2024, which saw the Society post a loss of \$6.7 million, Gleaner returned to positive results in 2025. We finished the year with a small profit of \$32,000 (Unaudited; our independent auditors will conclude their work in May), a significant improvement from the prior year and, more importantly, with renewed stability and momentum.

This progress came from disciplined decision-making, careful expense management, engaged independent agents, and a continued focus on what matters most: protecting families and serving our members well.

Financial Strength You Can Trust

Gleaner remains strong and well-capitalized.

We ended the year with more than \$110 million in surplus, the financial foundation that protects the promises we make to members. This means that Gleaner has \$110 in assets for every \$100 we reserve to pay benefits.

In fact, according to Standard Analytical Services, Gleaner's surplus ratio ranks in the top five when compared to the 25 largest life insurance carriers in the country.

For a Society of our size, that is something to be proud of. It reflects careful stewardship, conservative management, and a strong balance sheet.

Our \$1.14 billion investment portfolio remains conservatively positioned, consistent with our long-term financial strategy. Portfolio performance was strong in 2025, with overall returns increasing from 4.78% to 4.84%. Our diversified portfolio is professionally managed in accordance with prudent investment policies designed to support financial strength and long-term stability. This disciplined approach emphasizes reliable income generation and the preservation of capital, ensuring we remain well-positioned to meet our commitments to members.

The portfolio generated \$49.5 million in net investment income during 2025, which remains the primary driver supporting member benefits and organizational stability.

Responsible Stewardship

In 2025, we reduced operating expenses by more than \$2 million compared to the prior year. Those savings came from intentional efforts to streamline operations and focus our resources wisely.

For our independent agents, financial strength provides confidence in the products you represent and

the promises you make. For our members, it means your Society is being managed carefully and responsibly.

Promises Kept

Throughout the year, Gleaner paid almost \$63 million in life insurance and annuity benefits, fulfilling our mission to protect families when it matters most.

Every death claim paid represents a promise kept. Every annuity benefit paid represents security delivered.

At the same time Gleaner dedicated nearly \$1.2 million for Community Engagement efforts, supporting the meaningful work our members are doing in their communities.

That remains the heart of who we are.

Looking Ahead

The work of strengthening Gleaner continues. But the foundation is solid. Our strength is built on the trust of our members. We understand the importance of the investments you have made in us, and we remain committed to providing financial security you can rely on, today and for years to come.

Fraternally,

Kaylene S. Armstrong, FLMI
Vice President, Chief Financial and Investment Officer – Secretary and Treasurer

Balance Sheets

Unaudited

ASSETS

	December 31	
	2025	2024
Investments		
Bonds	\$958,613,876	\$989,002,986
Stocks (preferred and common)	26,050,698	27,021,554
Mortgage loans on real estate	38,641,093	36,603,126
Real estate, net of depreciation	673,145	897,540
Cash and short-term investments	31,760,723	23,481,197
Certificate loans	37,063,672	35,328,867
Derivatives	9,740,131	6,871,840
Other invested assets	39,306,642	36,115,070
Invested Assets	<u>1,141,849,980</u>	<u>1,155,322,180</u>
Accrued investment income & other receivables	20,126,873	19,648,648
Other assets	555,944	1,985,458
Total Assets	<u>\$1,162,532,797</u>	<u>\$1,176,956,286</u>

LIABILITIES AND SURPLUS

Certificate reserves and contract liability	\$590,532,224	\$569,902,117
Accrued expenses and other liabilities	444,812,085	478,610,851
Interest maintenance reserve	2,500,290	3,263,280
Asset valuation reserve	14,598,283	13,833,279
Total Liabilities	<u>1,052,442,882</u>	<u>1,065,609,527</u>
Surplus	<u>110,089,915</u>	<u>111,346,759</u>
Total Liabilities and Surplus	<u>\$ 1,162,532,797</u>	<u>\$ 1,176,956,286</u>

Statements of Operations

Unaudited

INCOME

	December 31	
	2025	2024
Net premium income:		
Life	\$9,992,391	\$10,856,761
Annuities	54,287,290	(27,274,609)
Accident and Health	886	1,180
Net investment income	49,490,736	54,524,396
Other income	4,039,707	4,635,278
Total Income	<u>117,811,010</u>	<u>42,743,006</u>

EXPENSES

Increase in certificate reserves	23,307,516	(70,300,742)
Member benefits	62,582,665	82,112,151
Commissions	3,033,851	3,249,967
Other operating expenses	12,769,535	14,982,654
Refunds to members	686,841	948,613
Remittance of investment income on funds withheld account	16,899,869	20,098,304
Gains released from IMR due to reinsurance	753,849	1,052,142
Total Expenses	<u>120,034,126</u>	<u>52,143,089</u>

Income from Operations

Net realized investment gains (losses)	2,254,708	2,736,815
Net Income	<u>\$31,592</u>	<u>\$(6,663,268)</u>

SURPLUS ACCOUNT

Surplus at December 31, previous year	\$111,346,758	\$117,712,200
Net income	31,592	(6,663,268)
Other surplus adjustments	(1,288,435)	297,826
Net change in surplus for the year	<u>(1,256,843)</u>	<u>(6,365,442)</u>
Surplus at December 31, current year	<u>\$110,089,915</u>	<u>\$111,346,758</u>



Buckeye City Arbor (OH) braved rain as it hosted a pre-Thanksgiving fruit and vegetable giveaway outside God's Hygiene Help Center. Items included big potatoes, sweet potatoes, cabbage, greens, apples, onions, etc. Members set up under a roof, took requests from each vehicle, and ran items back out to each car.



Capital Arbor (MI) served lunch for 75 police officers at the South Precinct in Lansing. Lunch included Chick-fil-A sandwiches, chips, oranges and cookies plus water bottles. Arbor members met for about 30 minutes with officers.



Chester Arbor (OH) assembled and delivered 133 "birthday in a bag" kits to three local food pantries to help low-income families afford a birthday celebration. Kits included 9x13 pans, cake mix, plates, a can of soda, icing, candles and directions.



Grand Blanc Arbor (MI) hosted "Be Active Day" with hot chocolate and cookies while giving away soccer balls, footballs, basketballs and disc golf discs. About 200 people benefited including low-income residents and Special Olympics participants.



Champion Arbor (MI) provided Christmas gifts for a rescue mission's new residents (who otherwise would not receive any gifts). These were purchased, wrapped and delivered by arbor members, who enjoyed their own fellowship meal.



Gulf Coast Arbor (FL) brought together Mr. and Mrs. Santa Claus, a motorcycle club escort, and about 150 presents for its annual Christmas celebration. They also provided a snack table as children awaited Santa, handled all cleanup, and Vivian Quinones hosted a get-together for members to thank them.



Grand Arbor (MI) sponsored horseback riding at the Rockford Equest Center. Children received a 15-minute ride, a coloring book, hot dog lunch, and an opportunity to have their faces painted. Gleaner information and items were available.

Harmony Arbor (MI) heard from leaders with Gratiot County Personal Needs Pantry, which has grown from serving 300 people to serving nearly 800. Arbor members donated items they had collected and presented a \$500 check.



Homer Twp. Oak Arbor (IL) gathered at Heritage Park to decorate the Village of Homer Glen's snowman. This was a fun project and a way to promote the arbor since snowmen and gnomes were on display throughout December.



Ithaca Arbor (MI) went to Arbor Grove retirement community and hosted a bingo game for two hours. Guests were able to play and win prizes. The staff gave out snacks the arbor provided.



Mid Michigan Arbor (MI) "adopted" a family who unexpectedly became guardians of four nieces. The arbor provided \$1,300 worth of gift cards and gifts. Bay City's Santa House donated two hours when the family came for a special visit with Santa and elves, played by Tom Matuszewski and arbor members. Each girl received one gift. (Others were given to the aunt to put under their tree.) The arbor also donated \$1,000 to Santa House.



Oakwood Arbor (OH) participated in Wreaths Across America by ordering 180 wreaths, storing them, and coordinating with local Boy Scouts to assist in laying wreaths on veterans' graves at three local cemeteries.



Plank Road Arbor (MI) cooked and served a Christmas meal of pork, potatoes and gravy, squash, etc. to residents at Heart's Content and their guests. Each resident received gifts, employees got a gift card, a check assisted the center, and Bob Schrems played guitar as everyone sang a few Christmas carols.



South County Arbor (IN) hosted its first Turkey Trot, raising \$3,350 in donations from walkers and others to the South Central Lunch Deficit school fund. The arbor presented medals and served hot cocoa, and plans to make this an annual event.

USA Arbor (MI) shopped for six "angels" from its Caring and Sharing community tree. It took eight bags to hold all the outfits, crayons, books, toys, rugs, boots, fishing poles, race cars, diapers, and more. The arbor also contributed toward the food boxes each family received.



Orchard Arbor (MI) hosted a community ornament exchange, dinner and angel tree gift collection. Everyone received a beautiful Gleaner ornament. The arbor collected enough gifts for nine families, and welcomed several new people who had just moved to the community.

History: Gleaners honoring America

As America marks its 250th birthday, we remember past Flag Day and Independence Day celebrations.

This summer, the United States marks 250 years since declaring independence, with Gleaner members at work for most of those years. Part of these efforts include preserving America's heritage and principles.

From its first Fourth of July in 1895, the Society has recognized and celebrated America's unique ideals including freedom, opportunity, and protecting each other. The Gleaner Society has witnessed more than half of all U.S. history, beginning before America was even considered a world power (following victory in the Spanish-American War of 1898).

As Gleaners greeted their Society's first summer in 1895, *The Monthly Gleaner* magazine featured a history of America's Revolutionary War flags. Colonies and regiments flew flags "as various as the troops were motley" from Bunker Hill in 1775 until 1777, when a flag with 13 stripes and 13 stars was adopted. "The vast number of colonial flags bearing rattlesnakes, pine trees, union jacks and other emblems and mottoes disappeared, and the remainder of the war was fought out under the stars and stripes."

With the same spirit of unity, Gleaner arbors have found ways to honor America's flag and national birthday. For example, the Fourth of July at Floyd Arbor (MI) in 1909 included a procession "headed by the Floyd brass band, and the principal feature of the procession was to be the clown on the ox." The same month, Gleaners from East Deerfield near Mt. Pleasant, Michigan, had 40 members attend their ice cream and cake social, which also featured a pie-eating contest.

More serious events including World War II and the Cold War inspired many other Gleaner commemorations. As July approached in 1942 (a few months after Pearl Harbor), *Forum* editor Mabel Clare Ladd wrote to Junior Gleaners: "Independence Day should take on new meaning for all us this year — to be independent, to live our lives as free people, ... these things which we have taken for granted for so long — are now ours only if we can hold them. And none of us is too young or too weak to do our bit toward backing the boys who are fighting for that freedom."



Getting in the spirit for America's 150th birthday, the 1925 Gleaner convention in South Bend, Indiana, featured the "Kankakee Boys" (from left) John Rathman, Wilbur Rathman, and Warren Asher. They portrayed "The Spirit of '76" painting from 1876. Another of the Rathmans' brothers, Roy, later served as a Gleaner Board director from 1957 to 1973.



The Monthly Gleaner prepared for its first July 4.



A 1976 Forum Magazine story covered an arbor presentation by Napoleon, Ohio, Mayor Robert Heft, whose claim to fame was submitting the official design first for a 50-star flag in 1959 when he was in 11th grade. He was notified with a phone call from President Eisenhower. Gleaner Board Director Leonard Davis, right, was part of the Bicentennial discussion.



Helping celebrate America's 150th birthday in 1926, the Monitor Arbor (IN) drill team was pictured outside its arbor hall.



The 2018 Gleaner Flag Day at the Home Office included a local Forty and Eight vehicle, a reminder of French trains American soldiers rode in during World War I.



Laura Lee portrays Betsy Ross making the American flag with Zada Pearl and Gail Hull behind. The Kankakee Arbor (IL) members were preparing for the 150th U.S. anniversary.

And, so this year, let's make Independence Day one of rejoicing — we can plan a picnic near home (where it won't require use of the car), can go fishing, play ball and swim — returning home at nightfall to be happy that we are Americans — that we can still enjoy our Liberty."

Other suggestions under the title "The Red Cross Prepares for D-Day" included volunteering with the Red Cross — not only at blood drives but also to assemble packages for soldiers and POWs, plus victims of domestic disasters including fires and floods.

Just as independence requires sacrifice, generations of Gleaners have noted that "economic independence" also involves sacrifice. Even during America's Great Depression, Gleaner members were planning and setting aside something for the future. This is a key to "protection," a founding Gleaner ideal that helps us and our neighbors gain financial security, dignity, and liberty.

Another way to celebrate:

Experience hands-on American history by joining the Gleaner Family Day on Sept. 19 at Greenfield Village. More than 300 years of history are preserved at this "living museum" in Dearborn, Michigan. Ride in a Model T, experience working farms, Thomas Edison's laboratory, the Wright brothers' workshop, and watch world-class artisans demonstrate the skills that built the American way of life. Greenfield Village tickets are open for purchasing through our family day registration. Get your tickets at <https://www.gleanerlife.org/familydays> using your certificate number.

View more photos in the extended version online at www.gleanerlife.org/forum.



**"Still let us lead. The cause of man
Is worth man's best endeavor.
Still run the course the patriots ran,
Still keep Old Glory in the van
Forever and forever."**

— from June 1895 "The Monthly Gleaner"

Did you find the wheat stalk?

In this issue of *Forum Magazine*, the wheat stalk is hidden **on Page 3**.

JULY 4, 1895.



RING the bells and let them peal again,
And may the day be greeted
With the shrill life and merry strain,
With swelling song and drums' refrain
And cannon roar repeated.

So let us do. The good old ways
In this are past improving,
And in these fin de siecle days
Let powder fizz and bang to praise
A country worth the loving.

Of all the land beneath the sky
This beats the whole caboodle.
Besides she's ours, and that is why
We fling her banners forth on high
And volley Yankee Doodle.

Here's all that may delight the eye
Or please a manly spirit.
Plains big and fair, hills blue and high,
And sea washed shores, and smiling sky
Do Freedom's sons inherit.

Here man is man, and fame and place
Are earned, not heritages.
The tanner wins a glorious race;
The great rail splitter's sad, strong face
Looms large on history's pages.

Old Europe trembles at the sign
That bids her thrones ring hollow,
While sixty million sons of time
Set fast the pace, lead swift the line
And leave the world to follow.

Still let us lead. The cause of man
Is worth man's best endeavor.
Still ran the course the patriots ran,
Still keep Old Glory in the van
Forever and forever.



As America prepared for the Bicentennial, the Gleaner Memorial Team already was in the spirit at the 1975 Convention in Crete, Illinois.



At 2014's Gleaner Flag Day in Adrian, Michigan, a bike team prepared to ride to the VA Hospital in Ann Arbor as a special fundraising activity.



Former Gleaner President Frank Dick and First Lady Shirley Dick dressed patriotically for a convention.

The Monthly Gleaner prepared for its first July 4.

Gleaners long before America's Bicentennial

As Gleaners prepared for America's Bicentennial, they heard stories from the long-ago 1918 Gleaner convention — including “wheatless and meatless” days during World War I, and trolley-stopping blizzards.

Lansing Arbor (MI) Secretary Ernest Lindner recalled his experiences at the January 1918 Gleaner convention in Kalamazoo. He had traveled by train from Williamston to Lansing, and then taken the inter-urban (trolley) car to Jackson and on to Kalamazoo. Wartime food conservation meant convention banquet guests were served a “Hoover banquet” — one slice of cake for dinner, with ice cream and coffee.

On the way home from the 1918 convention, the group spent the night in Jackson. They awoke to find four feet of snow, with drifts of 9 to 10 feet. The inter-urban trolley made it as far north as Rives Junction before burning out its motor trying to push through the deep snow. “There we sat until 6 p.m. when another trolley arrived from Jackson to pull us back. ... Thus we were stranded in Jackson for three days as no steam lines, no trolley nor traffic of any kind moved out of town.”



At Gleaner Life's convention in 1975 before America's Bicentennial, Lansing Arbor (MI) Secretary Ernest Lindner recalled the 1918 Gleaner convention in Kalamazoo and showed his mementos. His wife, Letha, said they were married in 1919 and she became a Gleaner member the following year.

The group had not expected a three-day stay in Jackson and soon ran out of money (this was long before credit cards or ATMs). So, they decided to start walking home and hoped another vehicle would pick them up. Fortunately, after “walking about three miles over the tops of snow banks” another inter-urban trolley came through and took them back to Lansing. “That was one convention I will never forget!”



Members of the Young Marines participated in Gleaner's 2005 Flag Day ceremonies.



Visitors at the 2014 Flag Day exchanged old, worn-out flags for new ones.



Members of the AMVETS Randy P. Hill Post 1957 from Adrian, Michigan, took part in the 2005 Flag Day event.

Mud, Motion, and New Beginnings

Spring in Michigan is never subtle. It does not arrive gently or consistently. It arrives in contrasts.

A 50-degree day that would have felt chilly in September suddenly feels like a heat wave. The heavy coats come off, windows crack open, and everyone rushes outside as if we've been set free. A week later, we may have snow again. But that first warm stretch changes everything.

At our house, spring means muddy pawprints and wide-open doors. The dogs run outside with an energy that feels almost contagious. After months of cautious steps on snow and ice, they are unleashed on soft ground and open air. They run simply because they can. They chase nothing and everything. They come back inside coated in evidence of their joy, and we wouldn't have it any other way.

Spring is messy. It is thawing earth and wet boots and towels by the door. It is also possibility.

Volunteering at the Lenawee County Humane Society during this season is especially meaningful. This year, we have seen firsthand what a difference adoption can make. Todd's mom, Sharon Warner, recently adopted Benny, a sweet dog who had been picked up as a stray. Benny had experienced trauma to one side of his mouth, leaving some damage to his teeth, but his spirit was intact. Mom and Benny bonded almost immediately. They have become inseparable, and it is hard to imagine one without the other now. Watching that relationship form has been a beautiful reminder that second chances truly matter.

As families begin thinking about summer routines, longer days, and more time outdoors, it is a wonderful time to consider welcoming a rescue dog or cat into your home. The animals are ready. They are resilient, loving, and eager for their own fresh start.

Spring may be unpredictable, but its promise is steady. Warmer days are ahead. New growth is underway. And sometimes, joy looks like muddy footprints across a freshly cleaned floor.

From our home to yours, may this season bring energy, hope, and maybe even a new four-legged friend.

Andrea

Andrea Warner

Wife of President and CEO Todd Warner



Sharon Warner with her recently adopted dog, Benny.



Easy Dump-Style Magic Cobbler

(3 Ingredients + Butter)

Ingredients

- 1 can (21 oz.) fruit pie filling (our favorite is cherry)
- 1 box Jiffy yellow cake mix
- ¼ cup softened butter

Optional

Add Cool Whip topping to serve.

Directions

1. Preheat oven to 350°F.
2. Spread pie filling in a 8x8 baking dish.
3. Sprinkle dry cake mix evenly over the fruit.
4. Cut small chunks of butter and spread over the cake mix.
5. Bake 40-45 minutes until bubbly and golden.



Hey, Gleaner Family!

Did you know America is celebrating 250 years of independence this year? In celebration, Gleaner invites artists of all ages to participate in a patriotic drawing contest. We want you to show us what freedom, service, community, and the American spirit mean to you.

Your artwork should reflect one or more of the following:

- The American flag and Flag Day
- Celebrating 250 years of independence
- Patriotism and unity

We encourage creativity, originality, and heartfelt expression of what America and community mean to you. I can't wait to see your creativity!

Take care!

BENNY

The Benevolent Lion



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