



# Gleaner Life **TERM** SOLUTIONS

*Protecting your dreams*

**Gleaner**  
Life Insurance Society



Life insurance should reflect life — an opportunity with countless options to pursue and protect your dreams. Big or small, your dreams matter, and protecting them now is more important than ever. That's why Gleaner Life Term Solutions provide coverage when you need it most.

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

**Gleaner Life Value Term** provides the perfect solution for those looking for an economical way to provide for their loved ones. This approach provides term life insurance coverage, guaranteeing security and stability when life insurance may be needed most. Protect your children with the simplicity of a single certificate and premium payment. 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. In addition, the Waiver of Premium rider waives the obligation to pay premiums if the primary insured becomes disabled.\* With competitive premium amounts, value term keeps life insurance coverage simple and stable.

There are more than **100 million**  
**uninsured and underinsured Americans**  
who say they need life insurance coverage  
(or need more coverage).<sup>1</sup>

*\*Added cost applies for this benefit and subject to underwriting approval.*

*<sup>1</sup>LIMRA's "2023 Life Insurance Fact Sheet."*

## PRODUCT FEATURES

- **Minimum death benefit:** \$50,000 - standard risk classes  
\$100,000 - preferred risk classes
- **Maximum death benefit:** Subject to Home Office approval
- **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 \$500,000). *Included at no additional charge.*
- **Conversion Privilege:** This valuable benefit allows you to convert your certificate to a Gleaner permanent cash value insurance certificate before age 71 without proof of insurability. *Included at no additional charge.*
- **With Gleaner Life Term Solutions, you have the option to choose between two premium rate guarantees.**

### TEN-YEAR LIMITED GUARANTEE

By guaranteeing your premium rate for the first 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

With the Full Guarantee, the premium rate is guaranteed to be the same as established at purchase for the select term year purchased.

Term life insurance provides coverage when insurance is needed for a specific period and purpose. After all, you will someday make a final mortgage payment. You will someday see your children through college, and your retirement will someday stand on its own two legs. Term life insurance supports the protection needed during this integral time in your life.

Every Value Term certificate is backed by Gleaner Life Insurance Society's longstanding history of financial strength. Since 1894, Gleaner has secured families' financial futures and helped them give back to their communities. A Gleaner member is anyone insured by a Gleaner life insurance or annuity certificate. Every member's stake in the Society helps fund volunteer opportunities — some choose to join local service clubs, called arbors, while others make a difference through one-time community service projects. Regardless of whether a member volunteers, each Gleaner member has the satisfaction of knowing that his or her financial solution and commitment to the Society help make charitable 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

**Learn more about Gleaner's member benefits online at [www.gleanerlife.org](http://www.gleanerlife.org). Follow us on Facebook, X, Instagram and LinkedIn to see stories of our members giving back.**



**[www.gleanerlife.org](http://www.gleanerlife.org)**

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Gleaner Life Insurance Society is domiciled in Adrian, Michigan, and licensed in AZ, FL, GA, IA, IL, IN, KS, KY, MI, MO, NC, NE, OH, PA, SC, TN, VA, WI AND WV.

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

*Notice: This brochure is designed to provide information. It is not intended to provide, nor is it intended to engage, in rendering any legal, accounting or other professional advice. For legal advice or other assistance, Gleaner Life recommends that a professional adviser be sought.*