

# The Gleaner YIELD

## YIELD 5

The Gleaner Yield 5 annuity offers the following features and options:

- **Accumulation rate:** Gleaner Yield annuities offer a minimum, guaranteed accumulation rate of 1.00%.
- **Contributions:** One hundred percent of your contributions are credited to your annuity.
- **Minimum deposit:** \$10,000. No minimum if transferred from a matured Gleaner certificate.
- **Maximum issue age:** 90 years.
- **Premium option:** Single premium.
- **Taxes:** Currently, accumulations credited to a Gleaner annuity are sheltered from federal taxation until withdrawn.
- **Retirement options:** Only IRA, Roth IRA, or non-qualified tax code accepted.
- **Settlement options:** Include fixed period, fixed amount, life only, life and period certain, and joint income.
- **Surrender charges:** During the first certificate year, any withdrawals taken are subject to surrender charges, with the exception of annual automated ACH benefit withdrawals that fall within 10% of the annuity value.

During the 2nd year or thereafter, up to 10% of the annuity value may be withdrawn annually without a surrender charge. If a withdrawal exceeds 10% of

the annuity value, the applicable surrender charge will apply to the entire amount withdrawn within a certificate year.

Certificate Year	Surrender Charge
1	8%
2	7%
3	6%
4	5%
5	4%

Gleaner Life Insurance Society's tax-deferred annuities provide safe, stable growth and a guaranteed rate of return that offers protection and financial security in times of economic volatility. Additionally, earnings in an annuity are not taxable until withdrawn. This tax-deferral element can make a significant difference in the growth of an annuity.

Gleaner's annuity portfolio consists of flexible and single-premium tax deferred annuity products for both qualified and non-qualified plans featuring:

- Competitive accumulation rates.
- Surrender charge periods from five to 10 years.
- No annual maintenance fees.
- Fraternal benefits including Gleaner's College Bound Waiver (*applies to Yield 8*), Nursing Home Waiver, Scholarship Opportunities, and Loyalty Bonus.

**Gleaner Life Insurance Society** is domiciled in Adrian, Michigan, and licensed in AZ, FL, IA, IL, IN, KS, KY, MI, MO, NE, OH, TN, and VA. Gleaner Yield 5 form number is SPDA5-11.



# The Gleaner YIELD

## YIELD 6

The Gleaner Yield 6 annuity offers the following features and options:

- **Accumulation rate:** Gleaner Yield annuities offer a minimum, guaranteed accumulation rate of 1.00%.
- **Contributions:** One hundred percent of your contributions are credited to your annuity.
- **Minimum deposit:** \$10,000. No minimum if transferred from a matured Gleaner certificate.
- **Maximum issue age:** 90 years.
- **Premium option:** Flexible premium.
- **Taxes:** Currently, accumulations credited to a Gleaner annuity are sheltered from federal taxation until withdrawn.
- **Retirement options:** Traditional IRA, TSA/403(b), Roth IRA, Non-qualified, and SEP IRA.
- **Settlement options:** Include fixed period, fixed amount, life only, life and period certain, and joint income.
- **Surrender charges:** During the first certificate year, any withdrawals taken are subject to surrender charges, with the exception of monthly or quarterly automated ACH benefit withdrawals that fall within 10% of the annuity value.

During the 2nd year or thereafter, up to 10% of the annuity value may be withdrawn annually without a surrender charge. If a withdrawal exceeds 10% of the annuity value, the applicable surrender charge

will apply to the entire amount withdrawn within a certificate year.

Certificate Year	Surrender Charge
1	6%
2	5%
3	4%
4	3%
5	2%
6	1%

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Gleaner's annuity portfolio consists of flexible and single-premium tax deferred annuity products for both qualified and non-qualified plans featuring:

- Competitive accumulation rates.
- Surrender charge periods from five to 10 years.
- No annual maintenance fees.
- Fraternal benefits including Gleaner's College Bound Waiver (*applies to Yield 8*), Nursing Home Waiver, Scholarship Opportunities, and Loyalty Bonus.

**Gleaner Life Insurance Society** is domiciled in Adrian, Michigan, and licensed in AZ, FL, IA, IL, IN, KS, KY, MI, MO, NE, OH, TN, and VA. Gleaner Yield 6 form number is FPDA6-11.



# The Gleaner YIELD

## YIELD 8

The Gleaner Yield 8 annuity offers the following features and options:

- **Accumulation rate:** Gleaner Yield annuities offer a minimum, guaranteed accumulation rate of 1.00%.
- **Contributions:** One hundred percent of your contributions are credited to your annuity.
- **Minimum deposit:** Initial premium of \$25 is required. No minimum required after issue.
- **Maximum issue age:** 85 years.
- **Premium option:** Flexible premium.
- **Taxes:** Currently, accumulations credited to a Gleaner annuity are sheltered from federal taxation until withdrawn.
- **Retirement options:** Traditional IRA, TSA/403(b), Roth IRA, Non-qualified, and SEP IRA.
- **Settlement options:** Include fixed period, fixed amount, life only, life and period certain, and joint income.
- **Surrender charges:** During the first certificate year, any withdrawals taken are subject to surrender charges, with the exception of monthly or quarterly automated ACH benefit withdrawals that fall within 10% of the annuity value.

During the 2nd year or thereafter, up to 10% of the annuity value may be withdrawn annually without a surrender charge. If a withdrawal exceeds 10% of the annuity value, the applicable surrender charge

will apply to the entire amount withdrawn within a certificate year.

Certificate Year	Surrender Charge
1	8%
2	7%
3	6%
4	5%
5	4%
6	3%
7	2%
8	1%

Gleaner Life Insurance Society's tax-deferred annuities provide safe, stable growth and a guaranteed rate of return that offers protection and financial security in times of economic volatility. Additionally, earnings in an annuity are not taxable until withdrawn. This tax-deferral element can make a significant difference in the growth of an annuity.

Gleaner's annuity portfolio consists of flexible and single-premium tax deferred annuity products for both qualified and non-qualified plans featuring:

- Competitive accumulation rates.
- Surrender charge periods from five to 10 years.
- No annual maintenance fees.
- Fraternal benefits including Gleaner's College Bound Waiver (*applies to Yield 8*), Nursing Home Waiver, Scholarship Opportunities, and Loyalty Bonus.

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# The Gleaner YIELD

## YIELD 10

The Gleaner Yield 10 annuity offers the following features and options:

- **Accumulation rate:** Gleaner Yield annuities offer a minimum, guaranteed accumulation rate of 1.00%.
- **Contributions:** One hundred percent of your contributions are credited to your annuity.
- **Minimum deposit:** \$5,000 initial premium is required; no minimum premium required after issue. \$100 initial premium allowed if set up via group bill, PAC, or salary savings. No minimum initial premium if received from a 1035 exchange or a direct transfer
- **Maximum issue age:** States of FL, IA, IL, IN, MO, OH – maximum issue age for the **annuitant is 56** and maximum issue age for the **owner is 75**. States of AZ, KS, KY, MI, NE, TN, VA – maximum issue age for both the **annuitant and owner is 75**.
- **Premium option:** Flexible premium.
- **Taxes:** Currently, accumulations credited to a Gleaner annuity are sheltered from federal taxation until withdrawn.
- **Retirement options:** Traditional IRA, TSA/403(b), Roth IRA, Non-qualified, and SEP IRA.
- **Settlement options:** Include fixed period, fixed amount, life only, life and period certain, and joint income.
- **Surrender charges:** During the first certificate year, any withdrawals taken are subject to surrender charges, with the exception of monthly or quarterly automated ACH benefit withdrawals that fall within 10% of the annuity value.

During the 2nd year or thereafter, up to 10% of the annuity value may be withdrawn annually without a surrender charge. If a withdrawal exceeds 10% of the annuity value, the applicable surrender charge will apply to the entire amount withdrawn within a certificate year.

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

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Gleaner's annuity portfolio consists of flexible and single-premium tax deferred annuity products for both qualified and non-qualified plans featuring:

- Competitive accumulation rates.
- Surrender charge periods from five to 10 years.
- No annual maintenance fees.
- Fraternal benefits including Gleaner's College Bound Waiver (*applies to Yield 8*), Nursing Home Waiver, Scholarship Opportunities, and Loyalty Bonus.

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