

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- **Taxes:** Currently, accumulations credited to a Gleaner annuity are sheltered from federal taxation until withdrawn.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During the 2nd year or thereafter, up to 10% of the annuity value may be withdrawn annually without a surrender charge.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the annuity value, the applicable surrender charge will apply to the entire amount withdrawn within a certificate year.

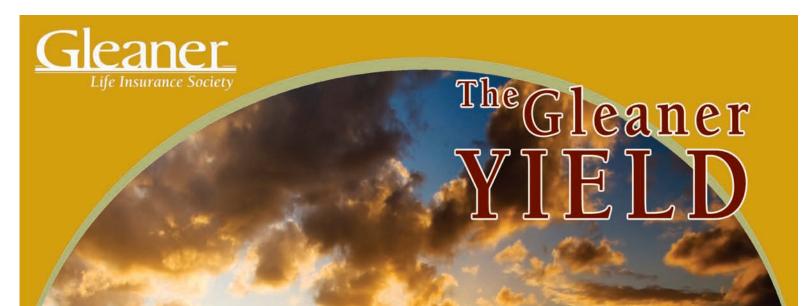
Certificate	Surrender
Year	Charge
1	8%
2	7%
3	6% 5%
4	5%
5	4%

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 Additionally, earnings in an annuity are not taxable until withdrawn.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 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.

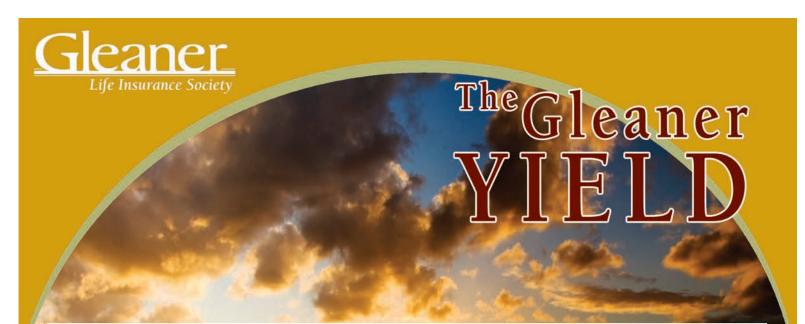
Certificate Year	Surrender Charge
2	5%
3	4%
4	3%
5	4% 3% 2%
6	1%

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.

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

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 8 form number is FPDA8-11.



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.

Surrender	
Charge	
10%	
10%	
9%	
9%	
8%	
7%	
6%	
5%	
4%	
3%	

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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