

Creative Life

A life insurance plan that adapts to your life's changing needs



Gleaner Life Insurance Society has developed *Creative Life*, a life insurance product that offers you flexibility today and tomorrow.

Creative Life is a permanent life insurance plan that builds cash value. Payments you submit beyond the cost of your insurance are credited to the cash value earning the current accumulation rate. With *Creative Life* you are guaranteed a minimum accumulation rate of 3%.

Creative Life provides permanent insurance protection with a flexible death benefit and premium rate options. This allows you the flexibility of increasing* or decreasing your death benefit and adapting future premium payments to meet changing financial circumstances without surrendering the certificate. You also have the option to borrow against your cash surrender value.

Less expensive than traditional permanent life insurance and with more guarantees than term insurance, *Creative Life* cash value can be accessed for many reasons including:

- ❖ Down payment on your first home
- ❖ College expenses
- ❖ Financial crisis
- ❖ Retirement planning

Best of all, *Creative Life* is flexible enough for you to decide what's best for you today or years from now. This plan offers life insurance protection to assure the financial security of your loved ones tomorrow.

*Subject to underwriting approval.

Product Highlights

- ❖ Issue ages 0-85
- ❖ Minimum death benefit of \$10,000
- ❖ Permanent protection to age 121
- ❖ Guaranteed accumulation rate on your cash value of 3%
- ❖ Six underwriting classes including juvenile, tobacco, and non tobacco for male and female

From insurance coverage for family members to a waiver of premium option, *Creative Life* offers a number of riders including:

- ❖ Accidental Death Benefit
- ❖ Children's Rider
- ❖ Guaranteed Increase Option
- ❖ Other Insured Rider
- ❖ Waiver of Premium

Come and experience the Gleaner difference and purchase a life insurance plan that offers the creative flexibility to meet the changing needs throughout your life.

As a benefit member of Gleaner, you are eligible for our many fraternal benefits including scholarship opportunities for students, loyalty bonuses, and many more. To find out more about Gleaner, visit gleanerlife.org or speak with your Gleaner sales representative.

At Gleaner, we have been a friend of the family since 1894 offering membership, financial security, and community service opportunities.

This is your life...

full of changes from day

*to day and
year to year.*

*The world
around you*

*is always
changing and*

with it your needs also change.

The financial security you need

today might not be the same

tomorrow. Wouldn't it be nice

to have a life insurance plan

*that offers
the creative*

*flexibility to
change with*

your life's

needs?



Gleaner
Membership ♦ Security ♦ Community Service

Gleaner Life Insurance Society

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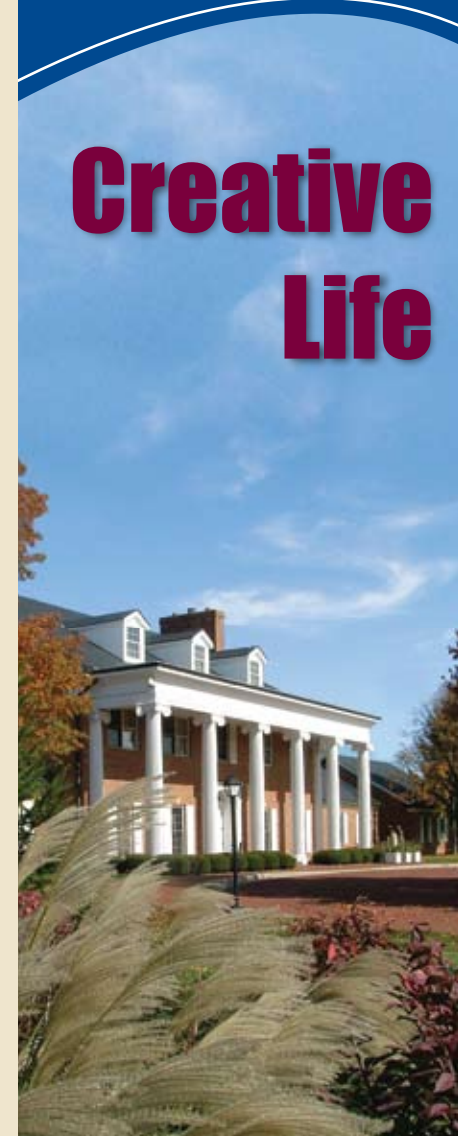
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Gleaner

Creative Life

*A life
insurance
plan that
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A Universal Life Plan