



# Gleaner Life Insurance Society Portfolio of ANNUITY Products as of February 1, 2013

**FEDERAL TAX LAWS:** The maximum contribution for both Traditional and Roth IRAs is \$5,000 (\$6,000 for ages 50+) for 2012.

<b>Annuity Title</b>	<b>Description</b>	<b>Deposits/ Accumulations</b>	<b>Surrender Charges</b>	<b>Age Limit</b>	<b>Current % Rate (Subject to change)</b>
<b>“Gleaner Yield 5”</b> <i>(minimum guaranteed accumulation rate of 1.00%) form # SPDA5-11</i>	Single Premium Deferred Annuity	\$10,000 minimum	5 - year surrender 8, 7, 6, 5, 4%	Maximum issue age is 90 years. (Applies to both annuitant and owner.)	<b>1.60%</b> <b>Each Year</b>
<b>“Gleaner Yield 6”</b> <i>(minimum guaranteed accumulation rate of 1.00%) form # FPDA6-11</i>	Flexible Premium Deferred Annuity	\$10,000 minimum (\$250,000+ add 0.25% to current 1st year rate)	6 - year surrender 6, 5, 4, 3, 2, 1%	Maximum issue age is 90 years. (Applies to both annuitant and owner.)	<b>1.90%</b> <b>First Certificate Year</b> (Includes a 0.25% New Membership Bonus)
<b>“Gleaner Yield 8”</b> <i>(minimum guaranteed accumulation rate of 1.00%) form # FPDA8-11</i>	Flexible Premium Deferred Annuity	\$25 minimum (\$250,000+ add 0.25% to current 1st year rate)	8 - year surrender 8, 7, 6, 5, 4, 3, 2, 1%	Maximum issue age is 85 years. (Applies to both annuitant and owner.)	<b>2.10%</b> <b>First Certificate Year</b> (Includes a 0.25% New Membership Bonus)
<b>“Gleaner Yield 10”</b> <i>(minimum guaranteed accumulation rate of 1.00%) form # FPDA10-11</i>	Flexible Premium Deferred Annuity	\$5,000 minimum (\$250,000+ add 0.25% to current 1st year rate)	10 - year surrender 10, 10, 9, 9, 8, 7, 6, 5, 4, 3%	<ul style="list-style-type: none"> <li>• <b>States of FL, IA, IL, IN, MO, OH,</b> – annuitant max. issue age is 56 and the owner max. issue age is 75</li> <li>• <b>States of AZ, KS, KY, MI, NE, TN, VA</b> – max. issue age for both the annuitant and owner is 75</li> </ul>	<b>2.60%</b> <b>First Certificate Year</b> (Includes a 0.50% New Membership Bonus)

**Important Notices:**

- The New Membership Bonus, mentioned on selected annuity products, is applicable for the first certificate year **only**. **Renewal rates are subject to change during the lifetime of the certificate.** The declared accumulation rate, as determined by the certificate type, is applied to both premiums and existing fund values at the same rate.
- No up front sales charges, annual maintenance fees, or service charges
- Gleaner's Yield Annuities are available on Non-Tax Qualified and Tax Qualified plans. **The Yield 5 is only available** as an IRA, Roth IRA, and Non-Tax Qualified plan.
- Gleaner Life Insurance Society is licensed to sell in 13 states including AZ, FL, IA, IL, IN, KS, KY, MI, MO, NE, OH, TN, and VA.

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# Gleaner Life Insurance Society Portfolio of LIFE Products as of October 29, 2012

<b>Gleaner <i>SecureLife</i></b> <b>(Whole Life)</b> form # WL-06	<b>Simply Life</b> <b>(Whole Life)</b> form # SIWL-09	<b>One Step</b> <b>(Modified Benefit Whole Life)</b> form # GBWL-11	<b>Creative Life</b> <b>(Flexible Premium Universal Life)</b> Current and Projected Renewal Rates form # ULCV-08
<b>Age 0 - 80</b>  <b>Minimum Death Benefit: \$10,000</b> <b>Participating Plan Dividend Options</b>  <b>Underwriting Classes:</b> JUV, Non-Tobacco, Tobacco  <b>Riders:</b> Accidental Death Benefit, Decreasing Term to Age 70, Guaranteed Increase Option, Waiver of Premium, Paid Up Additions	<b>Age 18 - 85</b>  <b>Minimum Death Benefit:</b> \$10,000  <b>Maximum Death Benefit:</b> Ages 18-69: \$35,000 Ages 70-79: \$20,000 Ages 80-85: \$10,000  <b>Underwriting Classes:</b> NS, NP, NC, SS, SP, SC	<b>Age 40 - 85</b> (Missouri: Age 40 - 75)  <b>Minimum Death Benefit:</b> \$5,000  <b>Maximum Death Benefit:</b> \$25,000  <b>Underwriting Classes:</b> Non-Tobacco, Tobacco	<b>Age 0 - 85</b>  <b>3.65 %</b> <b>first fifteen years</b> <i>(subject to change)</i> <b>4.65 %</b> <b>years 16 - maturity</b> <i>(subject to change)</i>  <b>Underwriting Classes:</b> SPNT, PNT, SNT, PT, ST, & JUV  <b>Riders:</b> Accidental Death Benefit, Child Term, Guaranteed Increase Option, Other Insured (up to four), Waiver of Premium
The declared accumulation rate, as determined by the certificate type, is applied to both premiums and existing fund values at the same rate. Current universal life accumulation rates are subject to change at the discretion of the Society.			

<b>Gleaner Guardian</b> <b>(Single Premium Universal Life)</b> Current and Projected Renewal Rates form # SPUL-08	<b>Gleaner Term</b> <b>(10, 15, 20, and 30 Year Level Term)</b> form # CT-06	<b>Just For Kids</b> <b>(Term to Age 25)</b> form # JFK-09
<b>Age 0 - 85</b>  <b>4.65%</b> <b>first year</b> <i>(subject to change)</i> <b>*4.15%</b> <b>renewal years</b> <i>(subject to change)</i>  * for face amounts of \$25,000 or more; rate is 4.00% for face amounts less than \$25,000	<b>Age 20 - 70</b> <b>depending on term selected</b>  Death Benefit as low as \$50,000 Guaranteed convertible to age 70  <b>Underwriting Classes:</b> ENT, SPNT, PNT, SNT, PT, & ST  <b>Riders:</b> Child Term, Waiver of Premium	<b>Age 1 month - 17 years</b>  \$125 Single Premium \$10,000 Death Benefit  Guaranteed convertible to permanent insurance up to \$50,000



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