

Do you own multiple financial accounts including annuities, CDs, savings, or retirement accounts? Life insurance is a vital part of your financial portfolio by offering you protection and the opportunity to transfer your assets in a tax-efficient manner to your beneficiaries.



Gleaner Life Insurance Society

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Gleaner *Guardian*



Single Premium Life Insurance
An effective way to transfer
assets to your loved ones.

Gleaner Guardian

*Providing
protection and
assuring the
financial future
of your loved
ones'...*

The Gleaner Guardian is a single premium life insurance plan that is an ideal way to protect the financial wealth you have received from:

- ❖ A savings or retirement account
- ❖ An inheritance
- ❖ An insurance payout
- ❖ Any monetary gift



By combining and transferring your assets to a single premium life insurance plan, you can eliminate future income taxes for your loved ones with 100% of the death benefit going to your beneficiary.*

Your single premium will purchase a paid-up life insurance plan and will require no future premium payments. The cash value will accumulate at the current crediting rate and continue to increase over time. As the cash value grows, the death benefit will also increase according to certificate terms. The Gleaner Guardian is ideal for seniors wanting to transfer their wealth to loves ones after they are gone.

Product Highlights

- ❖ Builds cash value at a guaranteed 4% accumulation rate
- ❖ Issue ages 0-85
- ❖ Three Underwriting Classes
- ❖ Matures at age 121
- ❖ Minimum, one time premium of \$3,000
- ❖ Competitive current accumulation rates

* Under current tax law

Trust in Gleaner to secure your financial future. For over 100 years, Gleaner has been making a difference in our members' lives and bettering the communities where they live. Your application for membership will assure your financial resources are protected today and available for your loved ones tomorrow.



By becoming a Gleaner member you take the first step in providing a lifetime of stability and fellowship for your family. In addition, your membership will provide you with benefits of belonging including the Orphan's Benefit, scholarships for students, and many more.

Equal to our belief in offering financial protection is our benevolent spirit of helping others through service projects in the communities where we live, work, and play.

This is what makes Gleaner uniquely different from commercial life insurance companies.

