

- ★ Over \$800 million in assets, and no debt!
- ★ More than \$1.6 billion of life insurance in force.
- ★ The Society purchases only "A" rated or better bonds. The Society does not purchase common or preferred stocks.



Gleaner Life Insurance Society
 5200 West U.S. Hwy. 223
 P.O. Box 1894
 Adrian, Michigan 49221-7894
 Toll Free: 1.800.992.1894
 Fax: 517.265.7745
 E-mail: gleaner@gleanerlife.com
www.gleanerlife.com

Gleaner
 A Friend of the Family Since 1894

Just for Heroes

**Financial protection for men
 and women serving in the
 United States military.**



A Universal Life Insurance Product

While some insurers may be guarding themselves from the risks of covering members of the military, Gleaner is embracing the opportunity to provide financial protection through our "Just for Heroes" Universal Life insurance.

We are proud to offer the brave men and women in (or entering) the United States armed services with this affordable, permanent life insurance plan. It is our way of supporting their efforts to serve and protect our country and the freedoms we enjoy. As a fraternal benefit society that does good things for other people, we welcome these heroes into our ranks.

Current Features and Benefits:

- ★ No monthly expense charges or fees.
- ★ Low mortality costs.
- ★ Flexible premiums to meet changing financial needs.
- ★ Provides for large single-premium deposits.
- ★ Built-in Membership Bonus rates:
 - Initial Two-Year 1.95% Membership Bonus.
 - After 10 Years:
0.75% Membership Bonus above the then-current accumulation rate.
 - After 20 Years:
1.25% Membership Bonus above the then-current accumulation rate.

- ★ Ideal for financial planning and retirement with availability of "interest-washed" loans.
- ★ Designed for accumulating funds for opportunities, college education, emergencies and estate conservation.
- ★ Face Amounts: \$10,000-\$25,000.
- ★ Age Range: 0-75.
- ★ The following Benefit Riders are available:
 - Waiver of Premium (up to age 60).
 - Other Insured Riders (up to four {4} individuals).
 - Children's Rider.

Heroes will be proud to be members of the Gleaner family. Founded in 1894, we have made good on all the promises made to our members and their families, despite the challenges of six wars, two national epidemics and the Great Depression. Now, as our country leads a war against terrorism, this same trust is assured through our "Just for Heroes" certificate.

For additional information, please contact your Gleaner sales representative or the Home Office by calling toll free **1.800.992.1894**.

The Gleaner Motto:
"Thoughtful for the Future"