

Gleaner Yield Annuities

The Gleaner Yield annuities offer the following features and options:

- **Flexibility:** Choose between a 5, 6, 8, or 10 year surrender charge period and between single or flexible premium options.
- **Contributions:** One hundred percent of your contributions are credited to your annuity.
- **Accumulation Rate:** Gleaner Yield annuities offer a guaranteed accumulation rate of 1.00%.
- **Taxes:** Currently, accumulations credited to a Gleaner annuity are sheltered from federal taxation until withdrawn.
- **Surrender Charges:** Any withdrawals taken during the first certificate year 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 During the 2nd year or thereafter, up to 10% of the annuity value may be withdrawn annually without a surrender charge.

Our Yield Annuities offer various retirement plans:

- Traditional IRA
- Roth IRA
- SEP IRA
- TSA/403(b)
- Non-qualified

Settlement options include fixed period, fixed amount, life only, life and period certain, and joint income. For current accumulation rates, contact your Gleaner sales representative or Gleaner toll-free at 800-992-1894.

Form # FPDA10-11, FPDA8-11, FPDA6-11, and SPDA5-11 with state specific variations.



Gleaner Yield 5:

- **Premium option:** Single premium
- **Minimum deposit:** \$10,000. No minimum if transferred from a matured Gleaner certificate.
- **Maximum issue age:** 90 years.
- **Surrender charges:** During the first year, an 8% charge will be applied to the total amount withdrawn, with the exception of annual ACH benefit withdrawals that fall within 10% of the annuity value. In years two through five, the charges at right will be applied to all withdrawals that, in total, exceed the allowed 10% withdrawal.

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

Gleaner Yield 6:

- **Premium option:** Flexible premium
- **Minimum deposit:** \$10,000. No minimum if transferred from a matured Gleaner certificate.
- **Maximum issue age:** 90 years.
- **Surrender charges:** During the first year, a 6% charge will be applied to the total amount withdrawn, with the exception of monthly or quarterly ACH benefit withdrawals that fall within 10% of the annuity value. In years two through six, the charges at right will be applied to all withdrawals that, in total, exceed the allowed 10% withdrawal.

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

Gleaner Yield 8:

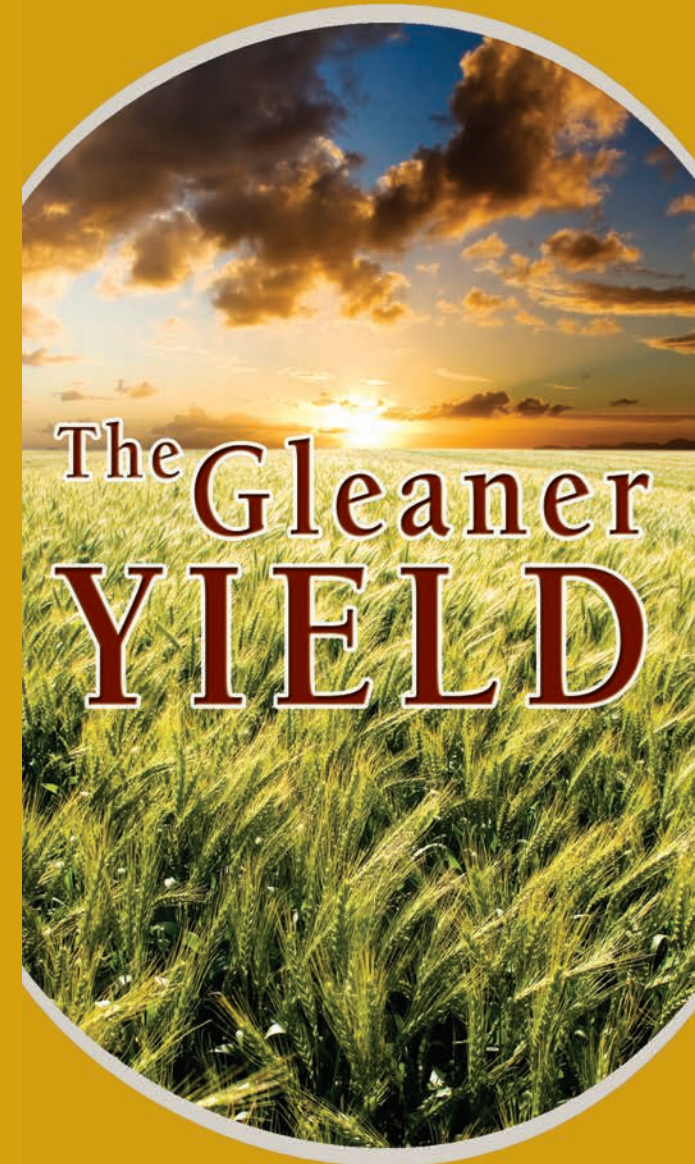
- **Premium option:** Flexible premium
- **Minimum deposit:** \$25.
- **Maximum issue age:** 85 years.
- **Surrender charges:** During the first year, an 8% charge will be applied to the total amount withdrawn, with the exception of monthly or quarterly ACH benefit withdrawals that fall within 10% of the annuity value. In years two through eight, the charges at right will be applied to all withdrawals that, in total, exceed the allowed 10% withdrawal.

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

Gleaner Yield 10:

- **Premium option:** Flexible premium
- **Minimum deposit:** \$5,000 (no minimum if received from a 1035 exchange or direct transfer. A \$100 initial premium allowed if group bill, PAC, or salary savings.)
- **Maximum issue age:** FL, IA, IL, IN, MO, & OH is 56 for the annuitant and 75 for the owner. In AZ, KS, KY, MI, NE, TN, and VA age is 75 for both.
- **Surrender charges:** During the first year, a 10% charge will be applied to the total amount withdrawn, with the exception of monthly or quarterly ACH benefit withdrawals that fall within 10% of the annuity value. In years two through 10, the charges at right will be applied to all withdrawals that, in total, exceed the allowed 10% withdrawal.

Certificate Year	Surrender Charge
1	10%
2	10%
3	9%
4	9%
5	8%
6	7%
7	6%
8	5%
9	4%
10	3%



**Tax deferred
annuities with guaranteed
accumulation rates**

Gleaner
Life Insurance Society

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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.



Tax Deferred Annuities

Gleaner Life Insurance Society's 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.