

Harvest 3

Gleaner Golden Annuities

Reap the benefits of your savings by purchasing a Gleaner "Harvest 3," a single premium, tax-deferred annuity with a three year surrender charge period.

Contribution: One hundred percent (100%) of your contribution will be credited to your account. There are no yearly service or maintenance fees.

Minimum Deposit: A \$10,000 minimum premium deposit is required.

Accumulation: Contact your Gleaner Representative or the Home Office for current annuity rates and feel secure that your Gleaner "Harvest 3" annuity will never go below the 3% guaranteed accumulation rate.

Safety: The funds of your Gleaner "Harvest 3" annuity are protected by the total resources of Gleaner Life Insurance Society.

Taxes: Under current tax law, the accumulations credited to your Gleaner "Harvest 3" annuity are free of current income taxes.

Liquidity: You may withdraw up to 10% of the accumulated value once each certificate year without a surrender charge, subject to federal taxes and possible penalty.

Surrender Charge: If a circumstance should arise that you need in excess of your 10% annual withdrawal, you may do so with the following surrender charge applying to the total amount withdrawn:

The surrender charges will not apply if the proceeds of	End of Certificate Year	Surrender Charge
the certificate are paid by	1	6%
reason of death of the annuitant or settled in accordance	2	5%
with certain retirement options.	3	4%
	4+	0%

Retirement Options: The "Harvest 3" provides retirement income through one of many generous settlement options.

Probate: Upon death, the full, then-current value of your Gleaner "Harvest 3" will be paid directly to your beneficiary; avoiding costs, delays, and publicity of probate.