

Harvest 5

Gleaner Golden Annuities

Let Gleaner's "Harvest 5" sow the seeds of your financial future. This single premium, tax-deferred annuity with a five year surrender charge period is a great tool for short term savings goals.

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 5" annuity will never go below the 3% guaranteed accumulation rate.

Safety: The funds of your Gleaner "Harvest 5" annuity are protected by the total resources of Gleaner Life Insurance Society.

Taxes: Under current tax law, the accumulations credited to your Gleaner "Harvest 5" 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in excess of your 10% annual withdrawal, you may do so with the following surrender charge applying to the total amount withdrawn: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 the certificate	End of Certificate Year	Surrender Charge
	1	8%
	2	7%
	3	6%
	4	5%
	5	4%
	6+	0%

are paid by reason of death of the annuitant or settled in accordance with certain retirement options.

Retirement Options: The "Harvest 5" provides retirement income through one of many generous settlement options.

Probate: Upon death, the full, then-current value of your Gleaner "Harvest 5" will be paid directly to your beneficiary, avoiding costs, delays, and publicity of probate.