

# Harvest 6

## *Gleaner Golden Annuities*

**Cultivate a rich harvest with a “Harvest 6” flexible premium, tax-deferred annuity with a six year surrender charge from Gleaner Life Insurance Society.**

**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 6” annuity will never go below the 3% guaranteed accumulation rate.

**Safety:** The funds of your Gleaner “Harvest 6” annuity are protected by the total resources of Gleaner Life Insurance Society.

**Taxes:** Under current tax law, the accumulations credited to your Gleaner “Harvest 6” 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. A certificate Loan Provision is available for 403(b) TSA participants. Consult your tax professional.

**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in excess of your 10% annual withdrawal, you may do so with the following surrender charge applying to the total amount withdrawn: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 are paid by | End of Certificate Year | Surrender Charge |
|---|-------------------------|------------------|
|   | 1                       | 6%               |
|   | 2                       | 5%               |
|   | 3                       | 4%               |
|   | 4                       | 3%               |
|   | 5                       | 2%               |
|   | 6                       | 1%               |
|   | 7+                      | 0%               |

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

**Retirement Options:** The “Harvest 6” provides retirement income through one of many generous settlement options.

**Probate:** Upon death, the full, then-current value of your Gleaner “Harvest 6” will be paid directly to your beneficiary; avoiding costs, delays, and publicity of probate.

