

# Harvest 8

## *Gleaner Golden Annuities*

**A Gleaner “Harvest 8” will help you plant the seeds for your financial future. This flexible premium, tax-deferred annuity with an eight year surrender charge period is an ideal way for you to save for tomorrow.**

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

**Minimum Deposit:** An initial premium of \$25 is required to start; no minimum required after issue.

**Accumulation:** Contact your Gleaner Representative or the Home Office for current annuity rates and feel secure that your Gleaner “Harvest 8” annuity will never go below the 3% guaranteed accumulation rate.

**Safety:** The funds of your Gleaner “Harvest 8” annuity are protected by the total resources of Gleaner Life Insurance Society.

**Taxes:** Under current tax law, the accumulations credited to your Gleaner “Harvest 8” 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in excess of your 10% annual withdrawal, you may do so with the following surrender charge applying to the total amount withdrawn: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 reason of death of the annuitant or settled in accordance with certain retirement options.	End of Certificate Year	Surrender Charge
	1	8%
	2	7%
	3	6%
	4	5%
	5	4%
	6	3%
	7	2%
	8	1%
	9+	0%

**Retirement Options:** The “Harvest 8” provides retirement income through one of many generous settlement options.

**Probate:** Upon death, the full, then-current value of your Gleaner “Harvest 8” will be paid directly to your beneficiary, avoiding costs, delays, and publicity of probate.

