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Welcome to the Agent Universal Life Product Guide

The Agent Universal Life Product Guide is your one-stop shop for information on Gleaner’s universal life products. Whether you need to reference a form number, check underwriting guidelines or learn about marketing options, this guide provides everything you need to know in one spot.

Visit the Agent Portal

The Agent Portal is Gleaner’s secured site for agents. It contains your commission statements as well as information about your clients and their certificates. You can also find all of Gleaner’s forms, order marketing materials and download product brochures. If you do not currently have a login for the Agent Portal, contact the Distribution Department at distribution@gleanerlife.org or call 800.992.1894.

Log on to the Agent Portal at www.gleanerlife.org.

Choose Gleaner today!

What makes Gleaner Life Insurance Society unique?

For more than 120 years, families across the country have relied on Gleaner Life Insurance Society to be there when they need us most. As a not-for-profit faith-based organization, Gleaner assists its members in achieving their financial goals through a broad range of life insurance and annuity solutions tailored to meet their needs.

As a Gleaner agent, you are an essential part of our organization. Gleaner would not be where we are today if it weren’t for the hard work and dedication of our agents. That is why Gleaner is committed to building agent relationships and providing the tools and resources you need to shape your clients’ financial future. Our outstanding portfolio of life insurance and annuity solutions consistently lives up to our promise to provide for your clients’ needs at every life stage.

When you are contracted with Gleaner Life Insurance Society, you are welcomed into a time-tested tradition of strength, stability and security. As a fiscally responsible organization, we take a conservative approach to investing to ensure that we honor the promises made in every certificate.

That means when your clients purchase life insurance or an annuity from Gleaner, they can rest assured knowing they are making a valuable investment in their family’s financial plan.

States Gleaner is licensed to sell in
AZ, FL, IA, IL, IN, KS, KY, MI, MO, NE, OH, TN and VA
Benefits of membership

As a not-for-profit life insurance organization, Gleaner's tax exempt status allows us to fund volunteer efforts in many of our members' home states. Our service clubs are called “arbors” and are made up of dedicated members who serve and give back to their communities through volunteering, family-friendly activities and charitable donations.

In addition to having the safety and security of Gleaner’s financial solutions, your clients will also have access to our many member benefits:

Family-friendly events and travel

Throughout the year, Gleaner offers exclusive discounts for travel and family events, including getaway tours, ballgames, family days and more.

Scholarships for Students

The Gleaner Life Insurance Society Scholarship Foundation provides scholarship opportunities for Gleaner members pursuing post-secondary education. Scholarships are awarded on a competitive basis. A member who is a high school graduate or high school senior may apply.

PerkSpot Member Discounts

Gleaner provides you with exclusive discounts to hundreds of merchants nationwide. Discounts include apparel, automotive, food, media, electronics, health & wellness, travel and more. Best of all, it is free to Gleaner members!

Community service grants

Through our Give and Grow program, members can apply for a $250 grant to complete a service project in their community.

$1,000 Fraternal Plus Accidental Death Benefit

Provides $1,000 to the designated beneficiary if a Gleaner member should die as a result of an accident.

College Bound Waiver

Allows a Gleaner member who owns a Harvest 8* annuity, Homestead 8* annuity, Homestead 10* annuity (issued between November 1, 2010, and January 4, 2011), Yield 8* annuity, Foundation 9 annuity or Foundation SP9 annuity to pay for college expenses by withdrawing funds without incurring a surrender charge.

Hospital Waiver

Allows Gleaner annuity holders to use their accumulated funds to pay hospital expenses (following a 30-day consecutive hospital stay) without incurring a surrender charge.

Loyalty Bonus

Gleaner’s terminal dividend endorsement, also known as the Loyalty Bonus, recognizes and rewards members who have held certain universal life, whole life and annuity certificates for more than five years with an additional death benefit. See each product's specifications for more details.

New Arrival Family Benefit

Provides a $2,500 payment to the parents of a newborn child if the child lives 15 days, but less than 365 days. Either a parent or a grandparent must be a Gleaner member as of the child's date of birth.

Nursing Home Waiver

Allows Gleaner annuity holders to use their accumulated funds to pay nursing home expenses without incurring a surrender charge.

Orphan’s Benefit

Provides peace of mind to members with the knowledge that the Society is caring for all Gleaner orphans. The benefit provides payment to the qualified guardian for the orphaned child through 18 years of age, and then provides payments up to $2,500 per year for four years of college. Both parents must have been Gleaner members.

The Arbor System

Provides members with fun opportunities while socializing, volunteering and performing good deeds in their communities. Through funding provided by Gleaner, each arbor has the opportunity to support charitable organizations they believe in and offer assistance to their community through volunteer service.

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1The College Bound Waiver is only available on the following annuity plans: Harvest 8* (form #FPDA-06 and state variations), Homestead 8* (form #FPD8-10 and state variations), Homestead 10* issued between November 1, 2010, and January 4, 2011 (form #FPDA10-10R and state variations), Yield 8* (form #FPDA8-11 and state variations), Foundation 9 (form #FPDA9-13 and state variations) and Foundation SP9 (form #ICC15-SPDA9 and state variations).

*Products no longer available for sale.

Pursuant to the Constitution and By-Laws of Gleaner Life Insurance Society, the Board of Directors reserves the right to change, modify and/or discontinue any provision pertaining to these benefits. While the Society does not anticipate such changes or discontinuance, these benefits cannot be guaranteed.
Financial Solutions Portfolio

Life Insurance Solutions

Term Life
- Traditional term life
- Children's term life

Whole Life
- Single-premium whole life
- Traditional-premium whole life

Universal Life
- Indexed universal life

Annuity Solutions

Fixed Annuity
- Flexible-premium deferred annuities
- Single-premium deferred annuities
- Single-premium immediate annuities

For a complete list of current products, log on to the Agent Portal at www.gleanerlife.org.
# Gleaner directory

As a Gleaner agent providing service to our members, you are in regular contact with the Home Office. We enjoy the opportunity of working together and want to make it easy for you to reach the department that can best assist you. This Gleaner Directory is a list of service functions our agents most commonly request of the Home Office. When you call our toll free number, **800.992.1894**, you may request any of the group phone extensions below and you will be sent directly to staff members who can quickly help you with your specific service requests.

## Toll-free: 800.992.1894

<table>
<thead>
<tr>
<th>Member and Agent Services:</th>
<th>Distribution:</th>
</tr>
</thead>
<tbody>
<tr>
<td><a href="mailto:gleaner@gleanerlife.org">gleaner@gleanerlife.org</a></td>
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### Life Services (customer service for existing life insurance)

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<tr>
<th>Service</th>
<th>Extension</th>
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</thead>
<tbody>
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<td>General life insurance questions</td>
<td>524</td>
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<td>Cash surrenders (life)</td>
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<td>Claims</td>
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<td>Ownership changes</td>
<td>537</td>
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<td>UL in-force illustrations and loans</td>
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### Annuity Services (customer service for existing annuities)

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<td>Cash surrenders (annuity)</td>
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<td>TSA loans</td>
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### Underwriting and New Business:

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<td>Life new business</td>
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<td>Annuity new business</td>
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<tr>
<td>Incoming transfers and 1035 exchanges</td>
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### Underwriting and New Business:

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<th>Service</th>
<th>Extension</th>
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<tbody>
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<td>General underwriting questions, prescreens, inquiries about pending life applications, medical requirements, paramed service calls</td>
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### Marketing:

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<td>Advertisement requests, marketing campaigns</td>
<td>500</td>
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### Supply Room:

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<th>Service</th>
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<td>Requests for supplies and forms</td>
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### Finance:

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<tr>
<th>Service</th>
<th>Extension</th>
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<td>Commission</td>
<td>502</td>
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</table>

### Community Engagement:

<table>
<thead>
<tr>
<th>Service</th>
<th>Extension</th>
</tr>
</thead>
<tbody>
<tr>
<td>Arbors, volunteer opportunities, member benefits, member events</td>
<td>508</td>
</tr>
</tbody>
</table>
Mission for **LIFE**®

Today, life insurance ownership is at an all-time low, and millions of Americans are underinsured. This is why Gleaner Life Insurance Society is embarking on a truly humanitarian effort to increase life insurance coverage for American families.

By joining together and speaking openly about the need for life insurance, we can make sure the ones we love won’t have to make difficult decisions like having to get a second job in order to keep the family home or pay for a child’s college education.

Learn more at [www.gleanermfl.org](http://www.gleanermfl.org).
UNIVERSAL LIFE SOLUTIONS

Overview:
Universal life insurance offers permanent life insurance coverage with the added benefit of flexible premium payments.

- **Cash value:** Premiums paid beyond the cost of insurance and expense charges earn a competitive current interest rate with a minimum guarantee.

- **Flexible premiums:** After establishing a cash value, clients can enjoy flexibility in their premium payments and even skip premium payments from time to time, as long as they keep the certificate well funded.

- **Permanent coverage:** As long as the certificate remains funded, the client can rest assured that his or her beneficiaries will receive a death benefit if he or she should pass unexpectedly.

Current Solutions:
- Strategic Choice Indexed Universal Life™
Strategic Choice IUL™ provides clients with permanent, universal life insurance coverage and cash value (i.e., the certificate's surrender value) that grows through the client’s choice of fixed and indexed premium allocations:

- An indexed account linked to the movement of the S&P 500® Index (excluding dividends) offers the possibility of higher growth with a minimum guaranteed interest rate of 0.50 percent that protects against negative returns.
- A traditional fixed account earns a competitive current interest rate with a minimum guarantee of 2.00 percent.

The indexed account offers certificate owners the opportunity to earn interest based on the upward movement of the S&P 500® Index (subject to a cap), but offers downside protection from a declining market. While certificate values may be affected by an external index, the certificate does not directly participate in any stock, bond or equity investment.

Indexed universal life insurance provides an income-tax-free inheritance to loved ones at the insured’s death, allowing your client to face all of life’s challenges with confidence and the peace of mind provided by permanent life insurance coverage.

Fixed and indexed accounts

Indexed universal life gives you the choice to place your premium contributions in fixed or indexed accounts. Each type of account has unique benefits. By strategically allocating your premiums, you can achieve your financial objectives based on your individual needs.

On a regular basis, you pay premium into your IUL certificate. Premiums are generally paid annually, semiannually, quarterly or monthly. A portion of the premium covers the cost of insurance and expense charges that are associated with universal life financial solutions. Of the rest, you can choose to allocate designated portions to fixed and indexed accounts.
**Fixed account:** The fixed account provides stable, steady growth without market volatility. Fixed accounts accrue interest daily at a competitive current interest rate with a minimum guarantee of 2.00%. Interest is credited to the fixed account on a monthly basis (“monthaversary”).

**Indexed account:** The indexed account credits interest based on the performance of the S&P 500® Index (excluding dividends) with a maximum cap rate. When the index performs well, the certificate can earn higher returns than the fixed account. When the index performs poorly, the indexed account still provides a guaranteed minimum floor rate of 0.50 percent, protecting your cash value from negative returns. The indexed account is not an investment in the S&P 500® Index and may result in a lower interest credit than the fixed account, but can also feature higher interest credits when the index performs well. See “Index interest credits” on Page 10 to learn how interest is calculated on indexed accounts.

Certificate owners can allocate premiums to both accounts in any whole-number percentages that total 100% (for instance, 100% to indexed; 70% to indexed and 30% the fixed; 50% to index and 50% to fixed; 100% to fixed).

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**Product features**

- **Issue ages:** 0-85
- **Minimum face amount:**
  - $25,000 (issue ages 0-49)
  - $10,000 (issue ages 50-85)
- **Maximum face amount:** None (subject to Home Office approval)
- **Guaranteed minimum interest rate** for fixed accounts: 2.00%
- **Indexed option:** S&P 500® Index
  - Guaranteed minimum cap rate: 3.00%
  - Guaranteed minimum floor rate: 0.50%

*Cap rates are subject to change. For the current cap rate, check Gleaner’s Product Portfolio (Green Sheet).*

**Risk classes**

*All underwriting classes are applicable for ages 18-85 except Juvenile.*

- Non-tobacco preferred plus (NPP)
- Non-tobacco preferred (NP)
- Non-tobacco standard plus (NSP)
- Non-tobacco standard (NS)
- Tobacco preferred (SP)
- Tobacco standard (SS)
- Juvenile (JUV, ages 0-17)

**Issue bands**

- $10,000 - $99,999 (NS, SS, JUV underwriting classes)
- $100,000+ (NPP, NP, NSP, NS, SP, SS, JUV)
Index segments

Once paid, indexed premium allocations will remain in the certificate’s fixed account until the 15th of the month. Then, they will transfer into a new indexed segment. Depending on how often premiums are paid and when premium is received, a certificate holder could have several index segments open at once:

- If contributing premium annually, the certificate holder may only have one open segment at a time.
- If contributing premium semiannually, the certificate holder will usually have two segments open.
- If contributing premium quarterly, the certificate holder will usually have four segments open.
- If contributing premium monthly, the certificate holder will usually have 12 segments open.

Each segment matures after one full year. An index interest credit is applied to the ending balance when the segment matures. Then the regularly scheduled premium contribution will be added to the recently matured segment and renew for another segment term. (See Page 22 for details on segment maturity and reallocation.)

Index interest credits

Strategic Choice IUL™ uses an annual point-to-point index-crediting method that uses the movement of the S&P 500® Index (excluding dividends) as one factor in determining interest credits. Other factors include:

- **The minimum floor rate** – A guaranteed minimum growth rate of 0.50 percent that protects the indexed account from negative returns if the S&P 500® Index experiences a loss.
- **The cap rate** – The maximum rate that will be credited when an index segment matures. Strategic Choice IUL™ features a guaranteed minimum cap rate of 3.00 percent with a much higher current cap rate. Cap rates are subject to change at Gleaner’s discretion, but will never drop below 3.00 percent.

Here are a few examples of how the floor rate and an assumed cap rate of 10.00 percent could provide balance to a certificate:

**In year one**, assume the S&P 500® Index increases in value by 14.00 percent. With the above assumptions, the credited interest rate applied to the Strategic Choice IUL™ indexed account would be capped at 10.00 percent.

**In year two**, assume the S&P 500® Index experiences a negative return of -3.00 percent. Strategic Choice IUL™ would guarantee the floor rate of 0.50 percent and still provide a positive interest credit to the indexed account.

**In year three**, assume the S&P 500® Index increases in value by 7.00 percent. The Strategic Choice IUL™ indexed account would credit the same increase as the S&P 500® Index.

*Chart numbers are hypothetical examples for illustrative purposes only. This does not reflect the history of an actual account value.*

Calculating the index interest rate

The index interest rate for a segment term is equal to the index growth, excluding dividends \((\frac{B}{A} - 1)\). The index interest rate will never be greater than the index cap rate \((C)\) or less than the index floor rate \((D)\).

- \(A\) = the index value as of the segment start date
- \(B\) = the index value as of the segment end date
- \(C\) = the index cap rate
- \(D\) = the index floor rate
Strategic Choice IUL™ riders

Other Insured Rider

The Strategic Choice IUL™ Other Insured Rider provides affordable coverage for a spouse or significant other with the simplicity of a single certificate and premium payment. At any time before age 71, the other insured can convert the rider to his or her own permanent life insurance certificate. The other insured can also exchange the rider for his or her own term certificate without a medical exam in the event of the primary insured's death or disability or even in the case of divorce.

| Issue ages: 18-65 |
| Minimum face amount: $10,000 |
| Maximum face amount: Up to $250,000, not exceeding the primary insured's face amount |
| Issue bands: $10,000-$99,999 and $100,000-$250,000 |

Children's Term Life Rider

By providing life insurance coverage for his or her children now, your client can help them establish a lifetime of financial security. The Strategic Choice IUL™ Children's Term Life Rider provides a client's child with up to $50,000 of life insurance coverage now. Later in life, the child can convert the rider to his or her own permanent life insurance certificate, without proof of insurability, with a face amount of up to three times that of the original rider.

| Issue ages: 0-21 |
| Coverage: Available in units of $10,000 with a maximum of five units ($50,000) |
| Conversion options (the earliest of either): |
| The child turning age 18 or 25 |
| The primary insured turning age 65 |

Waiver of Monthly Deduction

In the event that your client becomes permanently disabled, this rider waives the monthly deduction. This rider helps keep his or her coverage in force even if the onset of a disability limits your client’s financial resources.

| Issue ages: 18-55 |
| Premiums payable to age 65 |
| Expires at age 65 |

Gleaner’s Living Benefit Riders

Available on Strategic Choice IUL™ certificates at no additional premium

<table>
<thead>
<tr>
<th>Rider</th>
<th>Issue ages</th>
<th>Minimum payout</th>
<th>Maximum payout</th>
<th>Maximum occurrences</th>
</tr>
</thead>
<tbody>
<tr>
<td>Chronic Illness Rider: Available when the insured cannot perform two or more tasks of daily living.</td>
<td>0-70</td>
<td>$2,500</td>
<td>25% of the certificate's death benefit, not exceeding $50,000.</td>
<td>Up to three annual payouts, with a total maximum of $100,000</td>
</tr>
<tr>
<td>Critical Illness Rider: Available when the insured is diagnosed with a covered critical illness (see Page 24 for a covered illnesses).</td>
<td>0-70</td>
<td>$2,500</td>
<td>25% of the certificate's death benefit, not exceeding $100,000.</td>
<td>One-time occurrence</td>
</tr>
<tr>
<td>Terminal Illness Rider: Available when the insured is terminally ill and diagnosed with less than 12 months to live.</td>
<td>All issue ages</td>
<td>$2,500</td>
<td>50% of the certificate's death benefit, not exceeding $100,000.</td>
<td>One-time occurrence</td>
</tr>
</tbody>
</table>

1 Riders available based on underwriting and the issue age of the insured. Combined maximum rider amounts apply across all life insurance products. Contact Underwriting for more information.

2 If multiple accelerations are exercised, the total amount paid cannot exceed $100,000.
About the S&P 500® Index

Created in 1957 as the first U.S. market-cap-weighted stock market index, today the S&P 500® Index is widely regarded as the best single gauge of large-cap U.S. equities. The index includes 500 of the top companies in leading industries and captures approximately 80 percent coverage of available market capitalization. More than $7.8 trillion is benchmarked to the index, with index assets comprising approximately $2.4 trillion of this total.¹

Historical S&P 500® Index rates can be found in the illustration software. The rates presented in the illustrations were calculated using an annual point-to-point crediting method from December 31st of the previous year to December 31st of the year listed. They are intended to show that while the illustrated rate used in the illustration is level in all years, the actual credited rate for each Certificate year will vary based on the actual change in the Index.

¹Source: www.spdji.com

Important considerations

ACCOUNT VALUE CERTIFICATE FEATURES AND BENEFITS - INDEX DISCLAIMERS

The “S&P 500®” is a product of S&P Dow Jones Indices LLC or its affiliates ("SPDJI"), and has been licensed for use by Gleaner Life Insurance Society ("Gleaner Life"). Standard & Poor’s® and S&P® are registered trademarks of Standard & Poor’s Financial Services LLC (“S&P”) and Dow Jones® is a registered trademark of Dow Jones Trademark Holdings LLC (“Dow Jones”). The trademarks have been licensed to SPDJI and have been sublicensed for use for certain purposes by Gleaner Life. This indexed universal life insurance certificate (the “Certificate”) is not sponsored, endorsed, sold or promoted by SPDJI, Dow Jones, S&P, any of their respective affiliates (collectively, “S&P Dow Jones Indices”). S&P Dow Jones Indices make no any representation or warranty, express or implied, to the Owner of the Certificate or any member of the public regarding the advisability of investing in securities generally or in the Certificate particularly or the ability of the S&P 500® to track general market performance. S&P Dow Jones Indices only relationship to Gleaner Life with respect to the S&P 500® is the licensing of the Index and certain trademarks, service marks and/or trade names of S&P Dow Jones Indices and/or its licensors. The S&P 500® is determined, composed and calculated by S&P Dow Jones Indices without regard to Gleaner Life or the Certificate. S&P Dow Jones Indices has no obligation to take the needs of Gleaner Life or the Owners of the Certificate into consideration in determining, composing or calculating the S&P 500®. S&P Dow Jones Indices is not responsible for and has not participated in the determination of the prices, and amount of the Certificate or the timing of the issuance or sale of the Certificate or in the determination or calculation of the equation by which the Certificate is to be converted into cash, surrendered or redeemed, as the case may be. S&P Dow Jones Indices has no obligation or liability in connection with the administration, marketing or trading of the Certificate. There is no assurance that investment products based on the S&P 500® will accurately track index performance or provide positive investment returns. S&P Dow Jones Indices LLC is not an investment advisor. Inclusion of a security within an index is not a recommendation by S&P Dow Jones Indices to buy, sell, or hold such security, nor is it considered to be investment advice.

S&P DOW JONES INDICES DOES NOT GUARANTEE THE ADEQUACY, ACCURACY, TIMELINESS AND/OR THE COMPLETENESS OF THE S&P 500® OR ANY DATA RELATED THERETO OR ANY COMMUNICATION, INCLUDING BUT NOT LIMITED TO, ORAL OR WRITTEN COMMUNICATION (INCLUDING ELECTRONIC COMMUNICATIONS) WITH RESPECT THERETO. S&P DOW JONES INDICES SHALL NOT BE SUBJECT TO ANY DAMAGES OR LIABILITY FOR ANY ERRORS, OMISSIONS, OR DELAYS THEREIN. S&P DOW JONES INDICES MAKES NO EXPRESS OR IMPLIED WARRANTIES, AND EXPRESSLY DISCLAIMS ALL WARRANTIES, OF MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE OR USE OR AS TO RESULTS TO BE OBTAINED BY GLEANER LIFE, OWNERS OF THE CERTIFICATE, OR ANY OTHER PERSON OR ENTITY FROM THE USE OF THE S&P 500® OR WITH RESPECT TO ANY DATA RELATED THERETO. WITHOUT LIMITING ANY OF THE FOREGOING, IN NO EVENT WHATSOEVER SHALL S&P DOW JONES INDICES BE LIABLE FOR ANY INDIRECT, SPECIAL, INCIDENTAL, PUNITIVE, OR CONSEQUENTIAL DAMAGES INCLUDING BUT NOT LIMITED TO, LOSS OF PROFITS, TRADING LOSSES, LOST TIME OR GOODWILL, EVEN IF THEY HAVE BEEN ADVISED OF THE POSSIBILITY OF SUCH DAMAGES, WHETHER IN CONTRACT, TORT, STRICT LIABILITY, OR OTHERWISE. THERE ARE NO THIRD PARTY BENEFICIARIES OF ANY AGREEMENTS OR ARRANGEMENTS BETWEEN S&P DOW JONES INDICES AND GLEANER LIFE, OTHER THAN THE LICENSORS OF S&P DOW JONES INDICES.
Indexed universal life insurance markets

Are you unsure about which of your clients might benefit from owning Strategic Choice IUL™? Consider the following markets as prime opportunities to expand or enhance your business base.

**Millennials and Generation Xers**

One of the most important aspects of universal life is its flexibility and potential for long-term growth. Younger generations can benefit by establishing cash value early and building it throughout their lives. By selecting Option B, beneficiaries will receive both the face amount and the cash value as a death benefit.

**Term life owners**

While term life insurance can cover temporary needs like a mortgage, its coverage is also for a set period of time. A solid life insurance plan balances term coverage with permanent coverage. IULs can provide the permanent component with the added benefits of flexible premium payments and cash value. Consider Strategic Choice IUL™ for your clients who may currently only have term life coverage.

**One-stop shoppers**

For those who may not have the resources for a complex financial plan, an IUL can be appealing for its combination of life insurance and cash value. The life insurance component provides permanent protection for a client’s loved ones while the indexed cash value provides the potential for long-term growth.

**Just For Kids® conversions**

Gleaner’s Just For Kids® and Just for Scholars life insurance plans can be converted to permanent life insurance without underwriting. Strategic Choice IUL™ can be an excellent option for these young clients because of its potential for long-term cash value accumulation and the option of flexible premium payments that can adapt to their changing needs.

**Clients with children or grandchildren**

Purchasing an IUL for a child can provide a parent or grandparent with peace of mind knowing the child will have permanent coverage regardless of a change in medical condition or insurability later in life. Premiums are also lower at a younger age providing an additional benefit. By purchasing coverage now, clients can watch their gift of life insurance coverage grow over the course of their child or grandchild’s lifetime.

**Those close to retirement**

Clients who are five to 10 years away from retirement may be concerned about providing replacement income for a spouse in their absence or leaving a legacy to children or grandchildren. These clients tend to be higher wage-earners looking for an income-tax-free death benefit as part of their estate plan.
REQUIRED FORMS

Option 1: Application for Individual Life Insurance

- **Life Insurance Application Packet:** ICC17-151 (ICC17-151-FL for FL)
  

- **Illustration:** Must be illustrated to match the application parameters (face amount, issue age, etc.); must be signed and dated.

- **Living Benefits Rider Disclosure Statement** (included as part of the illustration or available as independent forms; must be submitted WITH the application)
  
  - DISC-LBR-IUL for applicants age 0-70
  - DISC-TERMINAL-IUL for applicants age 71+

Option 2: Condensed Life Application

- **Condensed Life Application:** ICC17-150 (ICC17-150-FL for FL)
  

- **Illustration:** Must be illustrated to match the application parameters (face amount, issue age, etc.); must be signed and dated.

- **Living Benefits Rider Disclosure Statement** (included as part of the illustration or available as independent forms; must be submitted WITH the application)
  
  - DISC-LBR-IUL for applicants age 0-70
  - DISC-TERMINAL-IUL for applicants age 71+

SUPPORTING DOCUMENTS

- **HIV Test Consent forms** (state specific)
  
  MUST be completed when laboratory testing is one of the underwriting medical requirements.

- **Replacement forms** (state specific), if applicable
  
  MUST be dated on or before the application date and submitted with the application. **Note:** Many states require the Replacement Form to be completed even when existing, pending or applied for life insurance and annuities are NOT being replaced by the life insurance coverage being applied for.

- **Authorization to Create a One Time Check Draft:** CD100-09, Rev. 2.15
  
  Allows many faxed or emailed premium checks to be deposited. Check must be made payable to Gleaner Life Insurance Society for the appropriate premium amount and then attached to the form.

- **ACH Form – Authorization Agreement for Automatic Withdrawals:** #898-05, Rev. 10/13
  
  Required if premiums will be paid by monthly bank draft.

- **Request for Section 1035 Exchange form, if applicable:** #438-05
  
  Must be completed for each existing certificate that is being terminated to purchase a new life insurance certificate. Please mail the original to the Home Office after faxing or emailing the application and additional forms.
**REPLACEMENT FORMS**

Replacement forms are required by all states for life products. They are not needed when replacing mutual funds, CDs, stocks, etc.

Some states require a replacement form to be completed if the applicant has existing insurance/annuities, even if there is no replacement.

<table>
<thead>
<tr>
<th>State</th>
<th>If replacement question 1 on the application is answered YES and question 2 is answered NO:</th>
<th>If replacement questions 1 and 2 on the application are answered YES:</th>
</tr>
</thead>
<tbody>
<tr>
<td>AZ</td>
<td>111-08 only</td>
<td>111-08 and 112-08</td>
</tr>
<tr>
<td>FL</td>
<td>N/A</td>
<td>If replacing LIFE, 108-93; if replacing ANNUITY, 362-09-FL</td>
</tr>
<tr>
<td>IL</td>
<td>N/A</td>
<td>109 IL and 109A-IL</td>
</tr>
<tr>
<td>IN</td>
<td>N/A</td>
<td>160-89 IN</td>
</tr>
<tr>
<td>IA</td>
<td>111-08 only</td>
<td>111-08 and 112-08</td>
</tr>
<tr>
<td>KS</td>
<td>N/A</td>
<td>111-08 and 112-08</td>
</tr>
<tr>
<td>KY</td>
<td>111-08 only</td>
<td>111-08 and 112-08</td>
</tr>
<tr>
<td>MI</td>
<td>N/A</td>
<td>157-93</td>
</tr>
<tr>
<td>MO</td>
<td>N/A</td>
<td>109-09 TN/MO</td>
</tr>
<tr>
<td>NE</td>
<td>109-93 NE</td>
<td>109-93 NE</td>
</tr>
<tr>
<td>OH</td>
<td>111-08 only</td>
<td>111-08 and 112-08</td>
</tr>
<tr>
<td>TN</td>
<td>109-09 TN/MO</td>
<td>109-09 TN/MO</td>
</tr>
<tr>
<td>VA</td>
<td>111-08 only</td>
<td>111-08 and 112-08</td>
</tr>
</tbody>
</table>

There may also be other state or product specific requirements. Please consult the agent portal at [www.gleanerlife.org](http://www.gleanerlife.org) or contact the New Business Department to determine all form requirements prior to your appointment.
### MEDICAL REQUIREMENT GUIDELINES

<table>
<thead>
<tr>
<th>Underwriting Amount</th>
<th>Ages 0 - 40</th>
<th>41 - 45</th>
<th>46 - 50</th>
<th>51 - 60</th>
<th>61 and over</th>
</tr>
</thead>
<tbody>
<tr>
<td>10,000 to 99,999</td>
<td>Non-medical</td>
<td>Non-medical, RX</td>
<td>Paramed, HOS</td>
<td>Paramed, HOS</td>
<td>Paramed, HOS</td>
</tr>
<tr>
<td>100,000 to 299,999</td>
<td>Paramed, Blood, HOS</td>
<td>Paramed, Blood, HOS</td>
<td>Paramed, Blood, HOS</td>
<td>Paramed, Blood, HOS</td>
<td>Paramed, Blood, HOS, EKG</td>
</tr>
<tr>
<td>300,000 to 1,000,000</td>
<td>Paramed, Blood, HOS</td>
<td>Paramed, Blood, HOS</td>
<td>Paramed, Blood, HOS</td>
<td>Paramed, Blood, HOS, EKG</td>
<td>Paramed, Blood, HOS, EKG</td>
</tr>
<tr>
<td>1,000,001 to 2,000,000</td>
<td>Paramed, Blood, HOS, EKG</td>
<td>Paramed, Blood, HOS, EKG</td>
<td>Paramed, Blood, HOS, EKG</td>
<td>Paramed, Blood, HOS, EKG</td>
<td>Paramed, Blood, HOS, EKG</td>
</tr>
<tr>
<td>2,000,001 to 3,000,000</td>
<td>Paramed, Blood, HOS, EKG</td>
<td>Paramed, Blood, HOS, EKG</td>
<td>Paramed, Blood, HOS, EKG</td>
<td>Paramed, Blood, HOS, EKG</td>
<td>Paramed, Blood, HOS, EKG</td>
</tr>
<tr>
<td>3,000,001 to 5,000,000</td>
<td>Paramed, Blood, HOS, EKG</td>
<td>Paramed, Blood, HOS, EKG</td>
<td>Paramed, Blood, HOS, EKG</td>
<td>Paramed, Blood, HOS, EKG</td>
<td>Paramed, Blood, HOS, EKG</td>
</tr>
<tr>
<td>5,000,001 and over</td>
<td>Paramed, Blood, HOS, EKG</td>
<td>Paramed, Blood, HOS, EKG</td>
<td>MD Exam, Blood, HOS, EKG</td>
<td>MD Exam, Blood, HOS, EKG*</td>
<td>MD Exam, Blood, HOS, EKG*</td>
</tr>
</tbody>
</table>

The Society reserves the right to request any requirements determined necessary to properly appraise the risk.

*For ages 51 years and over and amounts equal to or over $10,000,000, we require a Treadmill EKG rather than a resting EKG.
<table>
<thead>
<tr>
<th>Criteria</th>
<th>Preferred + NT</th>
<th>Preferred NT</th>
<th>Standard + NT/ Preferred T</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tobacco Use</td>
<td>5 years</td>
<td>3 years. Occasional cigar use not to exceed 1 cigar per month. Urine specimen must be negative</td>
<td>1 year. Occasional cigar use not to exceed 1 cigar per month. Urine specimen must be negative</td>
</tr>
<tr>
<td>Cholesterol/HDL</td>
<td>HDL &lt;=5.0, 225 (Treated or untreated)</td>
<td>HDL &lt;=5.5, 240 (Treated or untreated)</td>
<td>HDL &lt;=6.5, 260 (Treated or untreated)</td>
</tr>
<tr>
<td>Total Cholesterol</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Blood Pressure</td>
<td>135/85 (No treatment)</td>
<td>140/90 (Treated or untreated)</td>
<td>145/90 (Treated or untreated)</td>
</tr>
<tr>
<td>Build</td>
<td>Male</td>
<td>Female</td>
<td>Male</td>
</tr>
<tr>
<td>5’0”</td>
<td>148</td>
<td>140</td>
<td>156</td>
</tr>
<tr>
<td>5’1”</td>
<td>152</td>
<td>144</td>
<td>160</td>
</tr>
<tr>
<td>5’2”</td>
<td>156</td>
<td>148</td>
<td>164</td>
</tr>
<tr>
<td>5’3”</td>
<td>160</td>
<td>152</td>
<td>168</td>
</tr>
<tr>
<td>5’4”</td>
<td>164</td>
<td>156</td>
<td>173</td>
</tr>
<tr>
<td>5’5”</td>
<td>168</td>
<td>160</td>
<td>177</td>
</tr>
<tr>
<td>5’6”</td>
<td>174</td>
<td>164</td>
<td>183</td>
</tr>
<tr>
<td>5’7”</td>
<td>179</td>
<td>168</td>
<td>188</td>
</tr>
<tr>
<td>5’8”</td>
<td>185</td>
<td>172</td>
<td>194</td>
</tr>
<tr>
<td>5’9”</td>
<td>188</td>
<td>176</td>
<td>197</td>
</tr>
<tr>
<td>5’10”</td>
<td>195</td>
<td>180</td>
<td>204</td>
</tr>
<tr>
<td>5’11”</td>
<td>201</td>
<td>184</td>
<td>210</td>
</tr>
<tr>
<td>6’0”</td>
<td>207</td>
<td>188</td>
<td>216</td>
</tr>
<tr>
<td>6’1”</td>
<td>212</td>
<td>194</td>
<td>221</td>
</tr>
<tr>
<td>6’2”</td>
<td>219</td>
<td>200</td>
<td>228</td>
</tr>
<tr>
<td>6’3”</td>
<td>225</td>
<td>206</td>
<td>234</td>
</tr>
<tr>
<td>6’4”</td>
<td>231</td>
<td>212</td>
<td>240</td>
</tr>
<tr>
<td>6’5”</td>
<td>238</td>
<td>218</td>
<td>247</td>
</tr>
<tr>
<td>Max Driving Violations</td>
<td>2 moving violations/3 years</td>
<td>3 moving violations/3 years</td>
<td>3 moving violations/3 years</td>
</tr>
<tr>
<td>DUI</td>
<td>No DUI or Reckless Driving/5 years</td>
<td>No DUI or Reckless Driving/5 years</td>
<td>No DUI or Reckless Driving/5 years</td>
</tr>
<tr>
<td>Family History</td>
<td>No cardiovascular, diabetes, or cancer death or disease in parents or siblings prior to age 60</td>
<td>No death of parent or sibling under age 60 from cancer, diabetes, or cardiovascular disease</td>
<td>No death of parent or sibling under age 60 from cancer or cardiovascular disease</td>
</tr>
<tr>
<td>Personal Medical History</td>
<td>No history of vascular disease, life threatening cancer, or diabetes; must be a standard risk without use of credits</td>
<td>No history of vascular disease, life threatening cancer, or diabetes, must be standard risk without use of credits</td>
<td>No history of vascular disease, life threatening cancer, or diabetes, must be standard risk without use of credits</td>
</tr>
<tr>
<td>Private Aviation</td>
<td>No private aviation</td>
<td>No private aviation</td>
<td>Aviation activity not ratable</td>
</tr>
<tr>
<td>Hazardous Activities</td>
<td>No hazardous avocations or occupations. Possible exception for recreational scuba diving less than 65’.</td>
<td>No hazardous avocations or occupations. Possible exception for recreational scuba diving less than 65’.</td>
<td>Avocation or occupation not ratable</td>
</tr>
<tr>
<td>Residence / Citizenship</td>
<td>U.S. resident past 3 years. Must be U.S. citizen or have permanent VISA/Green Card</td>
<td>U.S. resident past 3 years. Must be U.S. citizen or have permanent VISA/Green Card</td>
<td>U.S. resident past 3 years. Must be U.S. citizen or have permanent VISA/Green Card</td>
</tr>
<tr>
<td>Alcohol / Drug Treatment</td>
<td>No history of treatment or counseling</td>
<td>No history of treatment or counseling</td>
<td>No treatment or counseling past 10 years</td>
</tr>
</tbody>
</table>

Note: Preferred Tobacco guidelines same as Standard + NT with distinction of tobacco usage.
Overview

See the certificate contract for specific details on this product.

Plan type: Flexible-premium indexed universal life product with a level death benefit

Plan codes: ULIUL
  Fixed fund code: ULFI
  Indexed fund code: ULXI

Risk classes: NPP – Non-tobacco Preferred Plus (ages 18-85)  SP – Tobacco Preferred (ages 18-85)
  NP – Non-tobacco Preferred (ages 18-85)  SS – Tobacco Standard (ages 18-85)
  NSP – Non-tobacco Standard Plus (ages 18-85)  JUV – Juvenile (ages 0-17)
  NS – Non-tobacco Standard (ages 18-85)

Issue ages: 0-85

Matures: Anniversary following the insured’s 121st birthday

Table ratings: Tables 1-12 on standard risk classes; 25% cost of insurance increase per table rating

Permanent and temporary flat extras on standard risk classes (NS, SS, JUV): Up to $15 per thousand in $0.50 increments

Issue bands: Band 1: $10,000 - $99,999 (NS, SS and JUV)
  Band 2: $100,000+ (All risk classes)

Monthly administrative fee: Current: $6.00 per month  Guaranteed maximum: $8.00 per month

Monthly expense charge: Current: $0.06 per $1,000 of face amount per month for the first ten years only
  Guaranteed maximum: $0.08 per $1,000 of face amount per month for the first ten years only

Premium load: Current: 6% for all years  Guaranteed: 8% for all years

Certificate riders: Other Insured Rider  Terminal Illness Rider
  Children’s Term Rider  Critical Illness Rider
  Waiver of Monthly Deduction  Chronic Illness Rider

Surrender charges

The surrender charge period is 14 years. Surrender charges are based on a percentage of Surrender Charge Premium per $1,000.

<table>
<thead>
<tr>
<th>Contract year</th>
<th>Percent of Surrender Charge Premium</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>100%</td>
</tr>
<tr>
<td>2</td>
<td>100%</td>
</tr>
<tr>
<td>3</td>
<td>100%</td>
</tr>
<tr>
<td>4</td>
<td>100%</td>
</tr>
<tr>
<td>5</td>
<td>100%</td>
</tr>
<tr>
<td>6</td>
<td>90%</td>
</tr>
<tr>
<td>7</td>
<td>80%</td>
</tr>
<tr>
<td>8</td>
<td>70%</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Contract year</th>
<th>Percentage of Surrender Charge Premium</th>
</tr>
</thead>
<tbody>
<tr>
<td>9</td>
<td>60%</td>
</tr>
<tr>
<td>10</td>
<td>50%</td>
</tr>
<tr>
<td>11</td>
<td>40%</td>
</tr>
<tr>
<td>12</td>
<td>30%</td>
</tr>
<tr>
<td>13</td>
<td>20%</td>
</tr>
<tr>
<td>14</td>
<td>10%</td>
</tr>
<tr>
<td>15+</td>
<td>0%</td>
</tr>
</tbody>
</table>

STRATEGIC CHOICE IUL™ SPECIFICATIONS AND GUIDELINES
**STRATEGIC CHOICE IUL™ SPECIFICATIONS AND GUIDELINES**

**Face amount**

Minimum face amount:  
- $25,000 (ages 0-49)
- $10,000 (ages 50-85)

Maximum face amount: None (subject to underwriting approval)

Face amount at the time of issue will be sold in $1,000 increments.

Death benefit options:  
- Option A (face amount only)
- Option B (face amount plus accumulated value)

Base certificate death benefit will be the face amount for Option A or face amount plus Accumulated Value for Option B on the date of the insured’s death; or, if greater, the Accumulated Value on the date of the insured’s death multiplied by the applicable percentage as required by Section 7702 of the IRC and shown in the policy (see pages 7-9 in certificate for the Table of Minimum Death Benefit Factors).

**Face amount reductions**

The face amount may be reduced after issue subject to the greater of:

1. the $10,000/$25,000 minimum face amount, or
2. the fund value multiplied by the minimum death benefit factor (note: the face amount will not be reduced to the point where a withdrawal is forced from the accumulated value with no surrender charges assessed).

If the certificate was originally issued with a face amount of $100,000 or greater (Band 2) and the face amount is reduced to less than $100,000 (Band 1), the COI rates for Band 1 will become effective from that point forward and the underwriting class may be subject to plan limits. If the member reduces the face amount after issue, the surrender charge will not be reduced.

The minimum face amount decrease is $5,000.00.

**Underwriting class redetermination**

We will allow a reduction in rate class after issue if we receive satisfactory evidence that redetermination is warranted.

**Face amount increases**

The face amount may not be increased after issue. The member must purchase a separate certificate if additional insurance is desired.

The member can apply to switch from Option A to Option B. The request is subject to underwriting approval.

**Premiums, billing and premium loads**

Flexible-premium product

<table>
<thead>
<tr>
<th>Premium modes and factors:</th>
<th>Annual</th>
<th>Semiannual (.50)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Quarterly (.25)</td>
<td>Monthly EFT (.08333)</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Billing methods:</th>
<th>Direct billing</th>
<th>EFT</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Government allotment</td>
<td>Payroll deduction</td>
</tr>
<tr>
<td></td>
<td>Group bill</td>
<td></td>
</tr>
</tbody>
</table>

| Premium loads: | Current: 6% for all years | Guaranteed Maximum: 8% for all years |
**STRATEGIC CHOICE IUL™ SPECIFICATIONS AND GUIDELINES**

Premium Allocations to the fixed account may range from 0 - 100%. Premium allocations to the indexed account may range from 0 - 100% and must be whole number percentages. The total must equal 100%.

Sufficient premium must be entered on the illustration and established at issue to keep a certificate in force for a minimum of ten years under current cost assumptions and using a 3% interest rate.

**Loans**

<table>
<thead>
<tr>
<th>Maximum loan rate: 8.00%</th>
<th>Minimum loan rate: 3.00%</th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th>Maximum loan amount:</th>
<th>The surrender value, less monthly deduction for the next three months, interest on the loan to the next certificate anniversary and any indebtedness from an exercised Living Benefit Rider.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Minimum loan amount:</td>
<td>$100.00</td>
</tr>
<tr>
<td>Minimum loan repayment:</td>
<td>$25.00</td>
</tr>
</tbody>
</table>

**Withdrawals**

A withdrawal may be taken once per certificate year for up to 10% of the certificate's surrender value. The certificate's face amount and accumulated value will be permanently reduced by the amount of the withdrawal. A $25 withdrawal fee will be charged. If the member takes a partial withdrawal, the surrender charge is not reduced.

The minimum withdrawal amount is $100.

Withdrawals, as well as monthly deductions, will be taken from the fixed account first. If the fixed account is depleted, withdrawals will be taken from the most recently opened indexed segment(s) and will continue in successive order (e.g., last in, first out).

**Loyalty Bonus**

A terminal dividend (Loyalty Bonus) will be paid on the base IUL plan only. The Loyalty Bonus is not paid on any riders. The maximum Loyalty Bonus amount is $20,000 per life insurance member.

<table>
<thead>
<tr>
<th>Loyalty Bonus schedule:</th>
<th>Year 0-5: 0%</th>
<th>Year 11-15: 7.5%</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Year 6-10: 5%</td>
<td>Year 16+: 10%</td>
</tr>
</tbody>
</table>

Example for $50,000 face amount:

- $2,500 for years 6-10
- $3,750 for years 11-15
- $5,000 for years 16+

(with Option A)

**Accumulated value, surrender value, endowment value**

The base plan has an accumulated value equal to the sum of the fixed account and the indexed account (if the member elects to participate in the index).

The surrender value equals the accumulated value less the current surrender charge and any outstanding indebtedness.

At maturity (insured's age 121), the maturity proceeds will be paid. The amount of the benefit will be equal to the certificate's accumulated value at the time of maturity, less any outstanding indebtedness.

**Fixed account**

All net premiums are deposited into the fixed account.

Interest accrues daily in the fixed account at the current rate which will never be less than the guaranteed rate of 2.00%. See Gleaner's Portfolio of Life Products (green sheet) for current rates.

The member may choose to leave all premiums in the fixed account and not participate in the index features.
If the member allocates any premium to the indexed account, the transfer will be processed on the next allocation date (the 15th of the month), subject to the allocation cut-off date and Free Look Period described below. Both the allocated net premium and interest earned on the allocated premium while in the fixed account will be transferred.

If the member allocates a lump-sum premium for dollar cost averaging (DCA), the amount (net of premium loads) will be tagged for DCA. It will remain in the fixed account until it is gradually and systematically transferred to the indexed account over a 12-month period. Interest earned on the DCA amount will not be transferred to the indexed account. See the DCA section below for more detail.

Indexed account

The indexed account credits interest based on the performance of the S&P 500® Index (excluding dividends) with a maximum cap rate. If the member elects to transfer premiums to the indexed account, a new indexed segment will be created every time a transfer occurs. Segments open on the 15th of each month and matures 12 months later. The indexed account will consist of a maximum of 12 segments, one representing each month in the calendar year, should a monthly premium mode be elected. The total value of the indexed account will be the sum of the balances in all open segments at that time.

Guaranteed minimum cap rate: 3.00%
Guaranteed minimum floor rate: 0.50%

Premium Allocation: The applicant will designate on the application what percentage of the net premium should be allocated to the fixed account and to the indexed account. The percentages must be in whole numbers and total 100%.

Maturing Segment Reallocation: At the time of sale we will always assume 100% reallocation of maturing segments back into the indexed account. The member may change the reallocation percentage by submitting an IUL Allocation and Transfer Request form.

Allocation date

The allocation date is the day of the month when funds are transferred between the fixed account and the indexed account. It will be the 15th of each month.

Allocation cut-off date

This is the date by which premiums, allocation changes and transfer requests must be received in the Home Office in order to take effect on the upcoming allocation date. This will be two full business days prior to the allocation date. If the allocation cut-off date, the allocation date, or any date between falls on a day the Home Office is closed, including weekends and/or observed holidays, the allocation cut-off date will be adjusted to an earlier date to allow the Home Office two full business days of processing time. If a request is not received within the required timeframe, the request will become effective on the next available allocation date.

Dollar cost averaging

This certificate provides for a dollar cost averaging (DCA) feature for 1035 exchanges and large lump-sum premiums. At the time the member pays the premium, he or she must also submit a request in writing electing to participate in the dollar cost averaging program. Both the premium and written request must be received within the same monthly period prior to the next allocation cut-off date. An amount equal to 1/12 of the allocated net premium will be systematically transferred from the fixed account into the indexed account on each allocation date over the next 12-month period. This automated program is available for lump-sum deposits where the allocated portion to be transferred each month meets the $100 monthly minimum. If there is insufficient accumulated value in the fixed account on any allocation date, the dollar cost averaging program will terminate.

- Minimum gross premium for DCA: $1,276.60
- Minimum net premium for DCA: $1,200.00 (gross premium, minus 6% premium load)
**STRATEGIC CHOICE IUL™ SPECIFICATIONS AND GUIDELINES**

DCA is not permitted for annual planned premiums. If the member wishes to make monthly transfers into the indexed account, a monthly EFT should be elected which will accomplish the same results.

**Monthly deductions**

Every month on the certificate's monthaversary, a deduction is made from the accumulated value to cover COIs, certificate charges and the costs for any riders. Monthly deductions reduce the accumulated value and will be taken from the fixed account first. If the fixed account becomes exhausted, monthly deductions will be taken from the most recently opened segment(s) in the indexed account using a last in, first out approach. Monthly deductions will be taken as long as the certificate is in force.

**Segment maturity and reallocation**

Funds that remain in an indexed segment for the full segment term will receive an index interest credit on the segment end date. Any amounts withdrawn from the segment during the segment term will not receive an index interest credit.

After the index interest credit is awarded at the end of the segment term, the segment maturity value will be transferred:

1. To a new indexed segment to renew for another segment term.
2. To the fixed account.
3. To a combination of the two.

At the time of sale we will always assume 100% reallocation of maturing segments back into the indexed account. The member may change the reallocation percentage by submitting an IUL Allocation and Transfer Request form. The form must be received in the Home Office by the end of the Allocation Cut-Off Date in order for the change to be processed by the Allocation Date (the 15th of the month).

Beginning on the anniversary following the insured's 120th birthday, maturing indexed segments will be fully reallocated back to the fixed account so that 100% of the accumulated value resides in the fixed account when the certificate matures following the insured's 121st birthday.

Transfers of accumulated value from the fixed account to the indexed account will be allowed one time per certificate year. The minimum amount to be transferred is $100.00.

**CERTIFICATE RIDERS**

**Other Insured Rider (OIR)**

*Provides coverage for a spouse or significant other.*

- **Plan code:** UOIRI
- **Available for issue ages:** 18 through age 65
- **Available for:** Spouse or significant other only. No children or other family members
- **Minimum face amount:** $10,000
- **Maximum face amount:** $250,000; OIR face amount may not exceed the face amount on the primary insured
- **Issue bands:**
  - Band 1: $10,000 - $99,999 (NS, SS)
  - Band 2: $100,000 - $250,000 (NPP, NP, NSP, NS, SP, SS)

The benefit period for the OIR will be from the date of issue until the anniversary following the other insured's 100th birthday. At that time, the rider will expire.
STRATEGIC CHOICE IUL™ SPECIFICATIONS AND GUIDELINES

Conversion option: The other insured may convert the rider to whole or universal life insurance before the earliest of either A) reaching age 71, or B) 61 days after the base Strategic Choice IUL™ certificate ends. The face amount of the new whole or universal life certificate may not exceed the amount of insurance provided by the original other insured rider.

Conversion option dates: If the other insured is a preferred or standard rate class, conversion dates occur on each monthly deduction day.

If the other insured is a substandard rate class, conversion dates occur on each monthly deduction day until the later of A) attaining age 55, or B) five years after the Strategic Choice IUL™ was issued.

Exchange privilege: The other insured may exchange this rider for his or her own term life insurance certificate. A new 15-year term (or 20-year term if exercised within five years of the issue date) may be purchased without proof of insurability. The other insured must qualify for a term certificate based on existing age requirements for the new term plan. Premiums will be based on the other insured's current age and his or her underwriting class on the OIR.

Exchange dates: This rider may be exercised within 61 days of the primary insured's death, the primary insured's total disability or a court-issued divorce.

Children's Term Rider

Provides term insurance to age 25

Plan code: UKIDI

Available for: Children issue ages 15 days through age 21

Max. issue age for primary insured: 60

Minimum: 1 unit ($10,000)

Maximum: 5 units ($50,000)

Cost: $1.70 per month/$20.04 annually for $10,000.

Premiums are payable through the earlier of A) the insured's 65th birthday, or B) the youngest child attaining age 25. When the earliest of these two scenarios occurs, the rider expires. The insured is responsible to notify us when the youngest child attains age 25 so the rider can be terminated and premiums discontinued.

The primary insured will be the beneficiary of the Children's Term Rider.

Conversion option dates: When the child attains age 18 or age 25 or the insured attains age 65 (whichever occurs first), the child may convert the rider to permanent insurance at standard non-tobacco rates for an amount up to three times of that provided by the term insurance on this rider without evidence of insurability ($150,000 maximum). Preferred rates will be considered if underwritten and the new face amount is equal to or greater than $100,000.

Waiver of Monthly Deduction Rider

Issue ages: 18-55

Premiums payable to age: 65

Expiration: Age 65
**STRATEGIC CHOICE IUL™ SPECIFICATIONS AND GUIDELINES**

Amount to be waived upon disability: The total monthly COIs and expense fees including both the base plan and all riders.

If the member decreases the face amount, the cost for the Waiver of Monthly Deduction will be reduced accordingly based on the reduced face amount.

**LIVING BENEFIT RIDERS**

Please note that if an insured executes a Living Benefit Rider and the accumulated value becomes depleted (resulting in an insufficient value to pay the cost of insurance), the certificate will lapse. The member must continue to pay premiums and/or have sufficient accumulated value to cover the cost of insurance, unless the Waiver of Monthly Deduction was purchased.

**Terminal Illness Rider**

- Plan code LBTMI (Living Benefit Terminal Illness)
- A living benefit may be paid if the death of the insured is expected to occur within 12 months after applying for the benefit.
- Available for issue ages 0 – 85.
- The amount cannot exceed 50% of the certificate’s face amount, less any outstanding loans.
- The amount cannot be less than $2,500.
- The amount cannot be more than $100,000, including accelerated benefits that may have been paid under any other accelerated death benefit rider.
- The amount will only be paid one time. Once a living benefit is paid on the Terminal Illness Rider, no further life insurance acceleration will be allowed on this or any other living benefit rider.

**Critical Illness Rider**

- Plan code LBCRI (Living Benefit Critical Illness)
- A living benefit may be paid upon proof that the insured is diagnosed with a covered critical illness (heart attack, stroke, invasive cancer, end stage renal failure, major organ transplant, ALS, blindness, paralysis, arterial aneurysms, central nervous system tumors, major multi-system trauma, AIDS, severe disease of any organ, severe central nervous system disease, major burns or loss of limbs).
- Available for issue ages 0 – 70.
- The amount cannot exceed 25% of the certificate’s face amount, less any outstanding loans.
- The amount cannot be less than $2,500.
- The amount cannot be more than $100,000.
- The amount will only be paid one time and no further life insurance benefit acceleration of this rider will be permitted.

◊ If the insured exercises the Critical Illness Rider and is later deemed to be terminally ill within the same certificate year, the member may file a claim for an additional 25% of the face amount under the Terminal Illness Rider, subject to the rider limits. The total payout maximum is 50% (25% critical + 25% terminal).

◊ If the insured exercises the Critical Illness Rider and is later deemed to be chronically ill, the member may file for two additional claims (once per certificate year) under the Chronic Illness Rider for an additional 25% of the face amount for each claim filed. The total payout maximum is 75% (25% critical + 25% chronic + 25% chronic).
STRATEGIC CHOICE IUL™ SPECIFICATIONS AND GUIDELINES

- Fully taxable at the time the Critical Illness Rider is exercised.

Chronic Illness Rider

- Plan code LBCHI (Living Benefit Chronic Illness)

- A living benefit may be paid upon proof that the insured has a covered chronic illness, meaning the insured is unable to perform at least two activities of daily living (bathing, continence, dressing, eating, toileting and transferring) without substantial assistance for a period of at least 90 days.

- Available for issue ages 0 – 70.

- The amount cannot exceed 25% of the certificate’s face amount, less any outstanding loans.

- The amount cannot be less than $2,500.

- The amount per occurrence cannot be more than $50,000.

- The amount will only be paid once per certificate year and no more than three times; thereafter, no further life insurance benefit acceleration will be permitted.

◊ If the insured exercises the Chronic Illness Rider one time and is later deemed to be terminally ill within the same certificate year, the member may file a claim for an additional 25% of the face amount under the Terminal Illness Rider, subject to the rider limits. The total payout maximum is 50% (25% chronic + 25% terminal).

◊ If multiple accelerations are elected, the total amount paid cannot be more than $100,000.

See the rider language for full details on how to qualify for a living benefit on each of the three riders named above.
Refer a fellow agent

As a sales professional, you know that there’s no better recommendation than positive word of mouth, and we hope you’re willing to spread the word about Gleaner. Do you know a dedicated agent with a passion for helping people secure their dreams? Gleaner Life is accepting new agents to sell life insurance and annuity solutions. If you know a dedicated life insurance professional who would like to be a part of our team, spread the word and refer them to represent Gleaner Life Insurance Society.

Visit [www.gleanerlife.org/agentreferral](http://www.gleanerlife.org/agentreferral) to complete our online agent referral form or call the Distribution Department at 800.992.1894.