



Just For Kids[®] Life Insurance Plan

Give the gift that can last a lifetime. Insurability.

Gleaner
Life Insurance Society



Introduction

Throughout our history, Gleaner Life Insurance Society has taken pride in recognizing members having certificates 50- and 75-years. These loyal, long standing members received their certificates when they were children. We continue this tradition by offering the Just For Kids® life certificate.¹

Certificate features

- Issued for children ages 1 month through age 17.
- Face amount worth \$10,000.
- One time premium payment of \$125 per application (*purchase up to three certificates per child. Sets of twins and triplets are covered with just one payment of \$125 for the first certificate, additional certificates are \$125 per child*).
- Convertible up to \$50,000 face amount with no medical examination.
- May be converted to a Gleaner permanent life certificate.
 - » Option one allows the owner to convert to permanent life 30 days prior to the seventh certificate year anniversary.
 - » Option two allows the owner to convert their certificate 30 days prior to the insured's 18th, 21st or 25th birthday.

If not converted, all coverage terminates on the certificate year anniversary that follows the insured's 25th birthday.

Certificate requirements

- The applicant/owner of the certificate must be the child's parent, grandparent or legal guardian. Other family members may wish to provide the premium.
- The child's parents, grandparents or legal guardian must be named beneficiary of the certificate.

Purchase up to three certificates

You can purchase up to three certificates per child, for up to \$30,000 of life insurance coverage. Simply complete an application for each \$10,000 of coverage and pay \$125 per application.

We invite you to take advantage of this opportunity by completing the application(s), and mailing it with your one time premium payment of \$125 per application made payable to Gleaner Life Insurance Society. If you need additional applications or information, call your Gleaner Agent or our Home Office.

Gleaner
Life Insurance Society

www.gleanerlife.org
5200 West U.S. Highway 223
Adrian, MI 49221
p. 800.992.1894 | f. 517.265.7745

Gleaner Life Insurance Society is domiciled in Adrian, Michigan, and licensed in AZ, FL, GA, IA, IL, IN, KS, KY, MI, MO, NC, NE, OH, PA, SC, TN, VA, WI and WV.

¹ Certificate form: ICC14-JFK and state-specific variations.

Application for Individual Term Life Insurance

By completing the application, you are applying for \$10,000 of coverage for a one time premium of \$125.

Please complete sections 1 through 6 in full.

1. Child to be insured: _____ Male
First Name Initial Last Name
 Female
 Address: _____
Street Apt. or P.O. Box # City State Zip Code
 Social Security # - - Date of Birth: _____ / _____ / _____ Age: _____

2. Beneficiary: _____ Relationship to Child: _____
First Name Initial Last Name
 Contingent Beneficiary: _____ Relationship to Child: _____
First Name Initial Last Name

3a. Does the proposed insured Child have any existing or applied for life insurance or annuities? Yes No

3b. Will this life certificate replace or change any existing life insurance or annuity contract? Yes No

4. Has the child to be insured ever received medical care for or had medical diagnosis of: a heart or circulatory disease, a birth defect, mental abnormality, Acquired Immune Deficiency Syndrome; within the past three (3) years, test results indicating exposure to the Human Immunodeficiency Virus (HIV), or any medical advice, examination, or treatment other than regular pediatric examinations, immunization shots, or treatment for childhood diseases? Yes No
Note: If the answer to question 4 is "Yes," the child is not eligible for this insurance.

5. Applicant/Owner: _____ Relationship to Child: _____
First Name Initial Last Name
 Social Security # - - Date of Birth: _____ / _____ / _____ Age: _____
 Address: _____ Phone: _____
Street Apt. or P.O. Box # City State Zip Code
 Contingent Owner: _____ Relationship to Child: _____
(If Applicant/Owner Dies) First Name Initial Last Name

FRAUD WARNING NOTICE

Any person who knowingly presents a false statement in an application for insurance may be guilty of a criminal offense and subject to penalties under state law.
I am the parent, grandparent, or guardian and I represent that my answers are true and complete to the best of my knowledge and belief. I also understand that this coverage will not be in force until this application is completed in full, my premium has been received, and insurance coverage is approved by Gleaner Life Insurance Society at its Home Office during the lifetime of the child.

6. Signed at (city & state): _____ Date Signed: _____

Signature of Owner/Applicant Signature of Proposed Insured Child (if age 16 or older)

GLEANER REPRESENTATIVE USE ONLY

Does the proposed insured child have any existing or applied for life insurance policies or annuity contracts? Yes No
 Will this life certificate replace or change any existing life insurance or annuity contract? Yes No

Signature of Agent Print Agent's Name and Number



JUST FOR KIDS® APPLICATION FOR MEMBERSHIP

Please complete the application, and mail it with your one time premium payment of \$125 payable to:

AGENT LABEL
(OPTIONAL)

Gleaner Life Insurance Society

5200 West U.S. Hwy. 223 Adrian, MI 49221 | p 800.992.1894 f 517.265.7745

By signing this application, I am applying for membership in Gleaner Life Insurance Society. I certify that I understand and support the principles of **benevolence, protection, and fraternity** that have been the foundation of Gleaner Life Insurance Society since its founding in 1894. I further certify that I support the values of hard work, steadfast loyalty, and a cooperative spirit rooted in the agricultural heritage of the Society and carried out by members today. I agree to contribute to the fulfillment of these principles and values strengthened by my faith in God according to the "Common Bond of Members" of Gleaner Life Insurance Society.

COMMON BOND OF MEMBERS

Gleaner Life Insurance Society was founded in 1894 on the principles of Benevolence, Protection and Fraternalism. The values of hard work, steadfast loyalty and a cooperative spirit have their roots in the agricultural heritage of the Society. These values continue with the Society and its members today.

- **Benevolence:** The Society is guided by the charitable spirit of our members. We believe that each of us is our neighbor's helper. We work together through service projects to do good things for others and make our communities better places to live.
- **Protection:** We believe in promotion of economic independence, financial security and dignity.
- **Fraternalism:** We find strength in community. We join together to accomplish more than what we can do individually.

All of our goals are guided by the Gleaner motto Prudens Futuri, which means "Thoughtful for the Future." Inspired by the biblical story of Ruth, Gleaner members carry out these principles guided and strengthened by their belief in God. All Gleaner members are united by this common bond, demonstrated by our commitment to the principles and values of our organization. Individuals wishing to become members must apply for membership and confirm their common bond and desire to become a part of the Gleaner community. Those who are approved for membership are assigned into an arbor (local service club) in accordance with the Constitution and By-Laws of Gleaner Life Insurance Society.

Name of child applying for membership (please print)

First Name

Initial

Last Name

Email Address: _____

YES! I would like to receive emails on Gleaner's discounted trips, member benefits and family friendly events.

GLEANER LIFE INSURANCE SOCIETY IS LICENSED TO DO BUSINESS AS A NOT-FOR-PROFIT ORGANIZATION. FRATERNAL BENEFIT SOCIETIES ARE NOT INCLUDED IN THE STATE GUARANTY ASSOCIATION. THIS MEANS THAT FRATERNAL BENEFIT SOCIETIES CANNOT BE ASSESSED FOR THE INSOLVENCY OF OTHER LIFE INSURERS OR OTHER FRATERNAL BENEFIT SOCIETIES. BY LAW, A FRATERNAL BENEFIT SOCIETY IS RESPONSIBLE FOR ITS OWN SOLVENCY. IF IN THE UNLIKELY EVENT THERE IS AN IMPAIRMENT OF RESERVES, A CERTIFICATE HOLDER MAY BE ASSESSED A PROPORTIONATE SHARE OF THE IMPAIRMENT. HOWEVER, THERE WILL BE NO PERSONAL LIABILITY FOR SUCH ASSESSMENT BEYOND THE CERTIFICATE'S RESERVES. UPON RESTORATION OF THE SOCIETY'S RESERVES THAT DEBT AGAINST THE CERTIFICATE AND/OR THE BENEFIT REDUCTION MAY EITHER BE REDUCED OR ELIMINATED. THIS PROCESS IS DESCRIBED IN THE CERTIFICATE ISSUED BY THE SOCIETY. GLEANER LIFE INSURANCE SOCIETY CURRENTLY HAS NO ASSESSMENTS AND CARRIES NO DEBT.

I am applying for membership on behalf of a youth applicant (if insured is younger than 16).

Signature of Parent, Grandparent or Guardian

Date Signed

I am applying for membership (insured age 16 or older).

Signature of Proposed Insured Child (if age 16 or older)

Date Signed

Gleaner Life Insurance Society is a nationally recognized tax exempt fraternal benefit society. We assist our members in achieving their financial goals through a broad range of life insurance and annuity products. As a fraternal organization, we provide volunteer opportunities and support outreach programs which make a difference in the lives of our members and in the communities they serve. Gleaner Life Insurance Society is domiciled in Adrian, Michigan, and licensed to do business in AZ, FL, GA, IA, IL, IN, KS, KY, MI, MO, NC, NE, OH, PA, SC, TN, VA, WI and WV.

