

Member Benefits

\$1,000 Fraternal Plus Accidental Death Benefit

Provides \$1,000 to your designated beneficiary if you should die as a result of an accident.

College Bound Waiver*

Allows a Gleaner member who owns a Harvest 8¹ annuity, Homestead 8¹ annuity, Homestead 10¹ annuity (issued between November 1, 2010, and January 4, 2011), Yield 8¹ annuity, Foundation 9 annuity, Foundation SP9 annuity or Creative Life universal life certificate to pay for college expenses by withdrawing funds without incurring a surrender charge.

PerkSpot

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!

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 \$1,000 payment to the parents of a newborn child if the child lives 15 days, but less than 365 days. After 15 days and during the remaining 350 day period, the parents may apply for \$2,500 of life insurance other than term, to become effective on the child's 365th day of life. This insurance will be issued at standard rates regardless of the child's health. Both parents must be Gleaner members.

¹Products no longer available for sale.

* The College Bound Waiver is only available on the following annuity plans: Harvest 8¹ (form #FPDA-06 and state variations), Homestead 8¹ (form #FPDA8-10 and state variations), Homestead 10¹ issued between November 1, 2010, and January 4, 2011 (form #FPDA10-10R and state variations), Yield 8¹ (form #FPDA8-11 and state variations), Foundation 9 (form #FPDA9-13 and state variations), and Foundation SP9 (form #ICC15-SPDA9 and state variations.)

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.

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.

Scholarships for Students

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

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.

Gleaner
Life Insurance Society

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