

Member Benefits

\$1,000 Fraternal Plus Accidental Death Benefit

Provides \$1,000 to a 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 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, Strategic Choice Indexed 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!

American Hearing Benefits™

Members and their families are eligible for exclusive American Hearing Benefits™, including discounts on hearing aids and tinnitus options, free annual hearing consultations, access to a nationwide network of over 3,000 hearing professionals and more.

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.

Nursing Home Waiver

Allows Gleaner annuity holders to use their accumulated funds to pay nursing home expenses 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.

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 #ICC18-FPDA9 and state variations), Foundation SP9 (form #ICC18-SPDA9 and state variations) and Strategic Choice Indexed Annuity™ (form # ICC18-IFPDA7 and state variations).

LawAssure

Allows members to create and access legal documents without the fees typically associated with such services. LawAssure guides members to create high-quality documents to protect their family and assets. Services include customizable wills, powers of attorney, and healthcare directives and more.

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.

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 members pursuing post-secondary education. Scholarships are awarded on a competitive basis. A Gleaner member who is a high school graduate or high school senior may apply.

Volunteer Opportunities

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

Gleaner
Life Insurance Society

5200 West U.S. Hwy. 223, P.O. Box 1894
Adrian, Michigan 49221
p 800.992.1894 | f 517.265.7745
www.gleanerlife.org

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