Frequently Asked Questions

Who is eligible to apply?

Benefit members and Gleaner-licensed agents are eligible to apply for a grant once per year. A benefit member is anyone who owns a Gleaner lie insurance or annuity certificate. Benefit members of all ages.

To apply, the benefit member or Gleaner agent must also have four other individuals to assist with the project. These individuals need not be Gleaner members.

What do I do if multiple members wish to work together on the project?

Applications are submitted in the name of one benefit member or Gleaner agent, who is considered the project team leader. If two or more benefit members or Gleaner agents wish to complete a project together, they must select one person to submit the application. A benefit member or Gleaner agent may participate in multiple Give and Grow grants throughout the year, but may only apply for a grant in their own name once per year. If multiple benefit members apply for the same project, it will be declined.

I am also a part of an arbor. Is this a way to get additional funds for a project?

No. The Give and Grow grant program is intended to provide benefit members and Gleaner agents with the ability to give back to their communities when they are not near an arbor or active with an arbor. These funds are not intended to be used alongside arbors, which receive their own funding; however, we hope this program encourages benefit members to be a part of an arbor in the future.

Where can I locate the application?

The application is located within the member portal and agent portal on *www.gleanerlife.org*. The application is completed and submitted entirely online. Members must have a Member Portal account on Gleaner's website and Gleaner agents must have an Agent Portal account on Gleaner's website in order to apply. If an applicant does not have an account, he or she can easily create one by following the instructions under "Create An Account." Please note that a member will need to provide their certificate number when creating an account.

When I apply for a grant, what information will I need to provide?

When you apply for a Give and Grow grant, you will need:

- Your certificate number or agent number.
- Your contact information.
- A description of your project and a tentative date.
- T-shirt sizes and quantities for your team (T-shirts can also be ordered later, after your project is approved; quantities over five must be approved by the Community Engagement Department).

We recommend that applicants review the application form with their team prior to submission.

How are grants awarded?

Once an application is reviewed and deemed qualified, it will be placed into a lottery and drawn at random. At this time, Gleaner Life Insurance Society is awarding eight grants per month.

Can a grant be denied?

Grants can be denied if:

- o It does not properly adhere to the program guidelines.
- o It does not impact the community in a positive way.
- o It does not stand by Gleaner's Common Bond.

Gleaner Life reserves the right to deny grants at the discretion of the Community Engagement Department.

What happens if my grant is eligible, but is not selected in the lottery?

If the applicant would like to delay their project for one month, they can reapply during the next application cycle.

If the applicant is near a local arbor, there may be an opportunity to partner with the arbor to complete the project. The Community Engagement Department will contact such applicants to explore this contingency. Please note that an arbor may not have the interest or resources for such a partnership.

How much money is awarded for a grant?

If awarded, the project leader will receive a gift card with $250 USD on it. These funds are considered seed money used to get your project started. The gift card will be included in the project kit.

Can I give a direct donation to an organization or individual?

No. If you wish to provide financial support for a not-for-profit organization or an individual, consider using your Give and Grow funds to host a fundraising event.

How long before my project should I apply?

Project applications must be submitted at least two months prior to the date of the event. Here is a sample timeline of a project approval process from start to finish:

Date	Process step
Month 1	Apply for your project
Month 2	Gleaner reviews/selects projects, notifies members if their project was selected and distributes project kits.
Months 3-5	Complete your project and submit results to the Community Engagement Department.

How will I be notified if I was awarded a grant?

Notifications will be sent out after the application period is over (the month of application). Expect an email near the first of the month prior to your event date. If you do not receive an email, be sure to check your spam filter. If you do not receive an email by the 15th of the month, follow up with the Community Engagement Department by emailing *giveandgrow@gleanerlife.org*. Once accepted, a Community Engagement staff member will reach out to you with follow-up questions regarding your upcoming project.

What resources will Gleaner provide to help me complete my project?

You will receive a Give and Grow project kit, which includes your gift card, project guides, name tags, a banner and other materials needed for the day of your event. You will also receive Give and Grow T-shirts (quantities and sizes should be designated either when you apply for your project or during the follow-up period after your project is selected). Once your project is approved, you can also download customizable marketing materials from *www.gleanerlife.org/giveandgrow*. This includes flyers, posters, press release templates and guides for marketing your event on social media.

When can I expect my Give and Grow project kit?

Once all follow up information has been received, Community Engagement will send your Give and Grow project kit.

When do I need to complete my project?

Team leaders are expected to complete the project within three months after receiving approval. For instance, those applying in June will receive approval in July and need to complete their project during the months of August, September or October.

What happens if I need to postpone my project?

If you have already been awarded a Give and Grow grant and you must delay your project, please contact the Community Engagement Department at *giveandgrow@gleanerlife.org*. Staff members will provide guidelines for completing your project at a later date.

How does the card work?

The project leader will be issued a gift card with a preset limit of $250 USD. This card should be used for project-related charges only.

If the card is approaching its limit, will vendors decline purchases?

If your purchase amount exceeds the $250 USD limit, the transaction will be declined. Some vendors may decline small or even large amounts when you are nearing the limit. You may be able to alert some vendors to the remaining limit balance and ask them to only process up to $250 USD or the remaining balance on the card. This will vary from vendor to vendor, depending on their policies.

Can I check the remaining limit on the card?

Yes. On the back of the card, there is a phone number you can call to identify the remaining credit. If you are having problems, you may also reach out to Community Engagement at 800.992.1894.

Can I use this card at an ATM and receive cash?

No, this card does not feature any debit functions and cannot be used to receive cash.

Can I make cash/check purchases and reimburse myself using the card?

No, you cannot use the card to reimburse yourself for cash purchases.

Does Gleaner audit the card purchases?

Yes. Gleaner Life Insurance Society receives a card statement and will be reviewing purchases to ensure that funds are spent according to the definitions of the project that was submitted and approved. If suspicious purchases appear on your card's statement, we may complete a full audit.

How long will funds be available?

Your card will be deactivated after the date of your project. If you need access to funds after your project, contact the Community Engagement Department.

What happens if I lose my card?

If you lose your card, please contact the Community Engagement Department immediately so that the card can be deactivated. Gleaner staff will provide further instructions.

Do I need to keep my receipts?

Gleaner Life Insurance Society will not ask you to submit receipts for your project; however, we ask that you keep receipts for six months after your activity in case an audit is necessary. If a discrepancy is found and a receipt is not produced, Gleaner Life will ask the project leader to discuss the purchase at greater length. If the purchase was considered ineligible for the project, Gleaner reserves the right to ask for repayment from the project leader.

Do I need to submit any information after my event?

Yes. After your event, you will have two months to complete the Post-Project Report on the Member Portal. If you do not complete this report, you will be ineligible for future Give and Grow grants.