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 8[1] annuity, Homestead 8[1] annuity, Homestead 10[1] annuity (issued between November 1, 2010, and January 4, 2011), Yield 8[1] 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!

Start Hearing

Members and their families are eligible for exclusive Start 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.

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

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www.gleanerlife.org

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, SC, TN, PA, VA, WI and WV.

[1]Products no longer available for sale.

** The College Bound Waiver is only available on the following annuity plans: Harvest 8[1] (form #FPDA-06 and state variations), Homestead 8[1] (form #FPDA8-10 and state variations), Homestead 10[1] issued between November 1, 2010, and January 4, 2011 (form #FPDA10-10R and state variations), Yield 8[1] (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).*

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.

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