

GLEANER LIFE INSURANCE SOCIETY FRATERNAL 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.
- ❖ **Loyalty Bonus:** recognizes and rewards Universal Life certificate holders with a 10% additional death benefit (up to \$20,000 per UL member) after they hold the certificate five years. This bonus also rewards those who hold Gleaner annuities for five years by providing an additional 2% of the annuity's value (up to \$20,000 per annuity member) in the form of a death benefit.
- ❖ **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. Any family member who is a high school graduate or high school senior may apply.
- ❖ **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.
- ❖ **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.
- ❖ **Harvest Card Benefit:** is a group of services and benefit savings available to Gleaner members for only \$8 a year. The card offers savings on name-brand merchandise, discounts on car rentals, motels and airline tickets, credit card registration and protection in the event of theft, emergency cash services, and much more.
- ❖ **College Bound Waiver:** allows a Gleaner member who owns a Harvest 8* annuity, a Homestead 8* annuity, a Yield 8 annuity, or Creative Life universal life certificate to pay for college expenses by withdrawing funds 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.
- ❖ **The Arbor System:** provides members with fun opportunities while socializing, volunteering, and performing good deeds in their communities. With funding provided by Gleaner, each arbor has the opportunity to support organizations they believe in and offer assistance to their community through volunteer service.
*Products no longer available for sale.

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.

Gleaner Life Insurance Society

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