



HERMANN SONS LIFE



Fixed Rate Flexible Premium Deferred Annuities Non-Qualified • Traditional IRA • Roth IRA

Hermann Sons Life Fixed Rate Flexible Premium Deferred Annuity

If your goal is to accumulate retirement assets with a conservative investment product that is straightforward and easy to understand, then a Hermann Sons Life Fixed Rate Flexible Premium Deferred Annuity is just the answer.

Many Texans are turning to annuities as their first choice for retirement savings, and for good reasons. First and foremost, with a fixed rate annuity your principal is safe, and your balance will never decrease in value. Second, unlike certificates of deposit, interest dollars that would otherwise be taxed each year are left in your account to earn additional interest. You are only subject to taxation when you withdraw funds.

Let us show you how your retirement dollars can get a competitive yield with the highest degree of safety.

Transfers and roll overs from existing retirement accounts are accepted. Maximum contribution limits apply.

Reasons to Invest in a Hermann Sons Life Annuity

- Earnings accumulate tax-deferred until distribution.
- Withdrawal options available within certain guidelines.
- Upon death, the value of your annuity passes directly to your named beneficiary with the option to bypass probate.
- Flexible payout options to meet your retirement needs.
- Additional deposits accepted.
- 5-year period available.

HERMANN SONS LIFE ANNUITIES

NON-QUALIFIED					
FLEXIBLE PREMIUM DEFERRED ANNUITY	ISSUE AGES	MINIMUM INITIAL DEPOSIT	1ST YEAR MAXIMUM DEPOSIT LIMIT	SUBSEQUENT YEARS MAXIMUM DEPOSIT LIMIT	FEATURES/IMPORTANT INFORMATION
5-YEAR SURRENDER PERIOD	18-89	\$2,500	\$300,000	\$50,000	5-year surrender charge period.* 10% annual penalty-free withdrawal after first anniversary.*
QUALIFIED					
FLEXIBLE PREMIUM DEFERRED ANNUITY	ISSUE AGES	MINIMUM INITIAL DEPOSIT	1ST YEAR MAXIMUM DEPOSIT LIMIT	SUBSEQUENT YEARS MAXIMUM DEPOSIT LIMIT	FEATURES/IMPORTANT INFORMATION
5-YEAR SURRENDER PERIOD TRADITIONAL IRA	18-89	\$2,500	\$300,000	\$50,000	5-year surrender charge period depending on product.* 10% annual penalty-free withdrawal after first anniversary.* No surrender charge on withdrawals for qualifying nursing home or terminal illness situations.
5-YEAR SURRENDER PERIOD ROTH IRA	18-89	\$2,500	\$300,000	\$50,000	Qualified retirement accounts are subject to additional IRS rules and regulations. Seek competent tax advice to determine which product best suits your needs.

Plan Ahead AND Give Back

When you invest in a Hermann Sons Life annuity, you become a member of an organization dedicated to strengthening the communities in which we live.

For more than a century, Hermann Sons Life has invested its earnings in community service initiatives both large and small. We are there physically and financially when disaster strikes. We raise money for many worthy causes, from volunteer fire departments to a camp for children with cancer.

We don't stop there. Our members have access to exclusive benefits like a summer youth camp, a dance program for children and teens and retirement home for seniors.

We strengthen community through financial protection and service.

CONTACT AN AGENT FOR MORE INFORMATION

HERMANN SONS LIFE HOME OFFICE

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