



HERMANN SONS LIFE

Protecting every member of the family

A PLAN FOR EVERY NEED

Hermann Sons Life is committed to providing products that give our members the peace of mind, financial security and needs-based protection for each stage of their lives.

At Hermann Sons Life, we offer a portfolio of products that can meet all of your financial needs.



WHOLE LIFE

Whole Life is also known as permanent or traditional insurance. One of the advantages of purchasing Whole Life insurance is that Whole Life builds cash value and includes nonforfeiture options and riders. The Hermann Sons Life's Flex Life Annual Premium Plan is an interest sensitive plan offered to juniors and adults. Premiums can be paid annually, semi-annually, quarterly, monthly or by monthly bank draft. We also offer 20-Year Limited Pay Whole Life plans, one for juniors (J Plan) and one for adults (H Plan).

TRADITIONAL WHOLE LIFE

20-YEAR LIMITED PAY (H)

ADULT ISSUE \$10,000-\$249,999
Issue Ages: 18-70
Riders: Accidental Death (to Age 70)
Premium Waiver • Insurability Protection
FORM HSL-H-2017

20-YEAR LIMITED PAY (J)

JUNIOR ISSUE \$15,000-\$50,000
Issue Ages: 0-17
Riders: Accidental Death (Ages 5-70)
Premium Waiver • Insurability Protection
FORM HSL-J-2017

SINGLE PREMIUM LIFE (JSPL, SPL)

ADULT ISSUE \$10,000-\$4,000,000
Issue Ages: 18-70

JUNIOR ISSUE \$15,000-\$1,000,000
Issue Ages: 0-17

Modified Endowment Contract
Fully guaranteed death benefit.
Riders are not available for this plan.
FORM HSL-JSPL-2020
FORM HSL-SPL-2020

INTEREST SENSITIVE WHOLE LIFE

(JFLA)

Monthly, Monthly Bank Draft,
Quarterly, Semi-Annually, Annually
JFLA ISSUE AMOUNTS: \$35,000-\$1,000,000
Issue Ages: 0-70
Riders: Accidental Death (Ages 5-70)
Premium Waiver • Insurability Protection
FORM HSL-JFLA-2017

(FLA)

FLA ISSUE AMOUNTS: \$30,000-\$4,000,000
Issue Ages: 0-70
Riders: Accidental Death (Ages 5-70)
Premium Waiver • Insurability Protection
FORM HSL-FLA-2017

SENIOR ADULT LIFE INSURANCE

SINGLE PREMIUM (SAFE)

With funerals averaging between \$10,000 and \$15,000 or more, it is a wise decision for anyone to make plans for final expenses. For senior adults, it is especially wise to consider available cash when thinking about final needs. A way of doing this is with the Hermann Sons Life Senior Adult Final Expense life insurance product. The SAFE Plan is a single premium product with issue ages from 50 through 90. The plan has an increasing death benefit. This increase is designed to help your death benefit keep up with inflation.

ISSUE AMOUNTS: \$5,000-\$50,000
Issue Ages: 50-90
Death Benefit Growth
Modified Endowment Contract
FORM HSL-SAFE-2017

TERM LIFE

Term insurance provides you with coverage for a specified period of time. The advantage of purchasing a term policy is that it provides you with a high amount of protection at a low premium price. Our term plans offer a wide latitude of options to suit individual needs and changing circumstances. Currently there are two term life plans available for adults, the 10-Year Level Term (CT-10) and the 20-Year Level Term (CLT-20).

10-YEAR LEVEL TERM (CT-10)

ISSUE AMOUNTS: \$50,000-\$4,000,000

Issue Ages: 18-65

Annual Renewals After Age 65

Premiums Increase at Renewal

Convertible to Whole Life To Age 70

With No Medical Underwriting

Riders: Accidental Death (to Age 70)

Premium Waiver

FORM HSL-10T-2017

20-YEAR LEVEL TERM (CLT-20)

ISSUE AMOUNTS: \$50,000-\$4,000,000

Issue Ages: 18-50

Level Benefit – Level Premium

Non-renewable

Convertible to Permanent Lifwwe

With No Medical Underwriting

While in Force to Age 70

Riders: Accidental Death, Premium Waiver

FORM HSL-CLT-2017

MEDICARE

MEDICARE PRODUCTS

Aetna • Anthem Blue Cross • Cigna • Humana • United Healthcare

Plans available include Medicare Advantage, Medicare Supplements, Special Needs and Hospital Indemnity and Part D Drug Coverage.

Medicare is Federal Health Insurance for people 65 or older, and for some people under 65 with certain disabilities or conditions.

Medicare can be confusing and it's important to choose the right plan for you. Our Hermann Sons Life Medicare Agents go through extensive and continuous training and can help you with enrollment, reviewing existing plans or help making changes to your current plan.

Call a Hermann Sons Life Agent today to help you make the right choice.

Please note that we do not offer every Medicare plan available in your area.

Any information we provide is limited to those plans we offer in your area. You can go to Medicare.gov or call 1-800-Medicare to get information on all your options.

ANNUITIES

Many investors are turning to Annuities to add to their investment portfolio. Our fixed Annuities are best suited for investors seeking a guaranteed fixed rate of interest, tax-deferred earnings until withdrawal and who have a low tolerance for investment risk.

5-YEAR FLEXIBLE PREMIUM DEFERRED ANNUITY

Issue Ages: 18-89

Initial Issue Minimum Deposit: \$2,500

1st Year Maximum Deposit: \$300,000

Subsequent Years Maximum Deposit: \$50,000

*5-YEAR EARLY WITHDRAWAL CHARGE PERIOD

*10% ANNUAL PENALTY FREE WITHDRAWAL

*Surrender may cause tax consequences and/or an early

surrender charge. Seek competent tax advice before surrendering.

FORM HSL-FPDA-2020-5YR

IRA

(INDIVIDUAL RETIREMENT ACCOUNT)

Initial Issue Minimum Deposit: \$500

* INDIVIDUAL TRADITIONAL IRA

*SPOUSAL TRADITIONAL IRA

Initial Issue Minimum Deposit: \$500

*INDIVIDUAL ROTH

*SPOUSAL ROTH

Initial Issue Minimum Deposit: \$500

*Transfers from 401k or other qualified plans accepted.

*Deposit limits and transfer conditions are defined by federal law.

*Surrender may cause tax consequences and/or an early surrender charge. Seek competent tax advice before surrendering.

FORM HSL-FPDA-2020-5YR

FORM HSL-FPDA-2020-9YR

NOTICE

Hermann Sons Life is a fraternal benefit life insurance society chartered by the State of Texas, organized under 501 (c) (8) of the Internal Revenue Code and regulated by the Texas Department of Insurance. Membership is conferred by the Home Office with the approval of a life insurance certificate or annuity contract. Hermann Sons Life is a not-for-profit corporation. Certain benefits are available to members, but these benefits are not intended as an inducement to buy life insurance. Life insurance always should be purchased on its own merit for the needs and goals of the individual buyer. Licensed to sell life insurance and annuities in the State of Texas as Hermann Sons Life.

CONTACT AN AGENT FOR MORE INFORMATION

HERMANN SONS LIFE HOME OFFICE

515 S. St. Mary's St. • San Antonio, TX 78205

210-527-9113 or 877-437-6266

www.hermannsonslife.org