



HERMANN SONS LIFE

Join Our Team!

We welcome you to become a part of the Hermann Sons Life family - a family that has been making a difference in the lives of Texans for more than 160 years. We sell life insurance and annuities but we offer more than just financial protection. We offer an opportunity for you and your family to join us in strengthening communities through our service initiatives and member benefits.

Our Story

Hermann Sons Life has provided for the financial protection of Texas families for more than 160 years. We were founded by German immigrants who came to America in the 1800s to find a better life. Today, we honor that heritage, but are inclusive to anyone in need of life insurance protection. We have a strong history of member-owned governance and are the largest organization of our kind operating in only one state. Thousands of Texans of all ethnicities and walks of life enjoy the financial protection provided by our life insurance and annuity products.

What makes us different from typical commercial life insurers?

Hermann Sons Life operates as a not-for-profit fraternal benefit society. We invest the premium income we collect and return it to our fellow Texans in the form of service initiatives including donations to charitable organizations, a grief support camp for youth and disaster relief efforts. We also offer member benefits that are unrivaled in the fraternal world. Our youth enjoy access to our summer camp and dance classes. Our senior members can live at our Retirement Home in Comfort. All members belong to a lodge that offers opportunities for fellowship and service.

Keep reading to learn more about our unique way of doing business and how you can be a part of it.

Our Mission

We strengthen community through financial protection and service.

*We use the power of community to provide life insurance and financial services for our members
AND make a difference in the world around us.*

JUST THE FACTS

- *We are more than 63,000 members strong.*
 - *We have more than \$1 billion of insurance in force.*
 - *We operate only in Texas.*
 - *We have 110 member groups known as lodges.*
 - *We are a nonprofit organization exempt from taxes as a 501(c)8.*
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Our Agent Program

We hope that after reading this overview of Hermann Sons Life that you will consider becoming a part of our Sales Team. All candidates must complete an application, go through the interview process, agree to a credit and criminal background check and successfully complete new agent training.



A successful member of our team:

- *Would be open to becoming a member of Hermann Sons Life.*
- *Has the option of being a non-captive agent.*
- *Is expected to write at least 6 applications per year.**
- *Is encouraged to place equal emphasis on writing policies for adults and children.*
- *Is encouraged to become active in his/her local lodge and its community service activities*

As a member of the Sales Team you will:

- *Receive in-person training about Hermann Sons Life and its goals, products and programs.*
- *Be paid competitive commissions.*
- *Receive free Errors and Omissions insurance (with a minimum of 12 applications written in a calendar year).*
- *Receive free leads (when available).*

- *Receive field support from regional managers who have years of experience in the life insurance industry.*
- *Receive Home Office support .*
- *Receive access to a two-day continuing education workshop for licensed agents that includes food and lodging as well as opportunities for fellowship and networking at a very low cost.*
- *Receive a Hermann Sons Life-styled individual email address for encrypted transmission of sensitive information/digital applications.*
- *Earn quarterly and annual bonuses for achieving production goals.*
- *Receive advertising support from the Home Office.*
- *Receive free printed materials including business cards, personalized flyers and brochures after two sales.*

**12 are required to avoid payment of E/O Insurance*

Our Products

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 to meet anyone's needs with whole life and term insurance, annuities and Medicare.

Whole Life

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). Our Single Premium Whole Life product is available to juniors and adults.

FORM HSL-H-2017 - FORM HSL-J-2017

SAFE Plan

The Hermann Sons Life Senior Adult Final Expense Plan is a single premium product with issue ages from 50 through 89. The plan has an increasing death benefit. This increase is designed to help the death benefit keep up with inflation.

FORM HSL-SAFE-2017

Term Life

Our term plans offer a wide variety of options to suit individual needs and changing circumstances. Currently there are two term life plans available – the renewable 10-Year Level Term (CT-10) and the 20-Year Level Term (CLT-20 non-renewable).

FORM HSL-10T-2017 - FORM HSL-CLT-2017

Annuities

The Hermann Sons Life Fixed Rate Flexible Premium Deferred Annuity is designed to be straightforward and easy to understand.

We offer 5-Year Surrender Period and 9-Year Surrender Period products.

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

FORM HSL-FPDA-2020-5YR. - FORM HSL-FPDA-2020-9YR

Medicare

Medicare is a rapidly expanding segment of insurance sales. Our agents receive the maximum commissions paid directly by the Medicare carriers.

We provide extensive and quality training from our trusted partners and staff.

Certifications available with United Healthcare, Humana, Aetna, Cigna and Anthem Blue Cross.

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.

What follows on this and the next three pages is information on our Commission Schedule and Bonus Programs.

COMMISSION SCHEDULE

LIFE INSURANCE	FIRST YEAR	YEARS 2-7
TRADITIONAL LIFE* Commissions		
H & J Plan	70%	10%
INTEREST SENSITIVE LIFE		
Flex Annual - FLA and JFLA	70%	10%
^SAFE Plan -Differential by Age		
Age 50-60	12%	0%
Age 61-70	9%	0%
Age 71-80	6%	0%
Age 81-90	2%	0%
^ Modified endowment contract. Cash withdrawal or loan may cause tax consequences.		
SINGLE PREMIUM WHOLE LIFE		
JSPL and SPL	7%	0%
TERM INSURANCE*		
10-Year Renewable CT-10	75%	20%
20-Year Level CLT-20	75%	20%
* Annual \$60 certificate fee will not apply towards commissions.		

ANNUITIES	FIRST YEAR	YEARS 2-7
Issued after June 1, 2023:		
All annuities sold	3% of all deposits year 1	Year 2, 2%; Year 3, 1%; Year 4, .5% Years 5 and beyond, 0%

LIFE POLICY RIDERS	FIRST YEAR	YEARS 2-7
Accidental Death Benefit (ADB)	70%	10%
Insurability Protection Rider (IPR)	70%	10%
Waiver of Premium (WPR)	70%	10%

ANNUAL CLUB AWARDS

CATEGORIES	QUALIFICATIONS	AWARD	CASH BONUS
PRESIDENT'S CLUB	<u>First Year Qualifiers</u> \$30,000 First Year Premium Income 12 Applications 70% Persistency	Jacket	\$400
	<u>Past President's Club Qualifiers</u> \$30,000 Premium Income		\$400
	<u>Additional Bonus for additional Premium Income</u> \$60,000 Premium Income - Bronze Level		\$500
	\$90,000 Premium Income - Silver Level		\$600
	\$120,000 Premium Income - Gold Level		\$700
	\$150,000 Premium Income - Platinum Level		\$800
	\$180,000 Premium Income - Emerald Level \$200,000 Premium Income - Diamond Level		\$900 \$1,000
EXECUTIVE CLUB	<u>First Year Qualifiers</u> \$12,000 First Year Premium Income 12 Applications 70% Persistency	Plaque	\$300
	<u>Past Executive Club Qualifiers</u>		\$300
MILLION DOLLAR CLUB	<u>First Year Qualifiers</u> \$1,000,000 in face amount 12 Applications 70% Persistency	Plaque	\$100
	<u>Past Million Dollar Club Qualifiers</u>		\$100

All clubs and awards are based on new business issued for 1 contest year from Jan. 1 - Dec. 31 (the first and last business day of the year will determine the actual contest year).

OTHER PRODUCTION AWARDS & BONUSES

Quarterly Bonus

APPLICATIONS	APPLICATIONS BONUS	PREMIUM INCOME	PREMIUM INCOME BONUS
8	\$100	\$4,000	\$100
16	\$200	\$6,000	\$200
24	\$300	\$10,000	\$300
36	\$400	\$14,000	\$400
50+	\$500	\$20,000	\$500

All agents are eligible for the bonuses listed above if they meet either the Applications minimum OR the Premium Income minimums. Annuity applications do not count towards the application bonus.

Agents are not competing against each other or with other regions. Agents only are striving to achieve the above required amounts to attain a bonus.

Most New Adult Members

A cash bonus of \$200 is awarded to the agent with the most submitted and approved new adult member applications. Award period is January 1 through December 31 with a minimum of 5 approved adult certificates or contracts.

Most 100% Families

A cash bonus of \$300 is awarded to the agent with the most submitted and approved 100% Family life certificates or annuity contracts. A 100% Family consists of the primary social group – parents and children. A single individual is not eligible. Award period is January 1 through December 31. A minimum of 5 100% Families submitted.

Last Agent Standing

A cash bonus of \$300 is awarded to agents who have at least one application submitted for each month. Award period is January 1 through December 31.

Family Builder Bonus Program

A \$50 bonus will be paid if an adult application is written and approved within six months of writing a junior application in the same household. The adult application can be a Whole Life, a Term Life or an Annuity of at least \$10,000 face value. The six months is calculated by the Junior Issue Date and the Adult Application Date.

Multi Product Bonus Program

A \$100 bonus will be paid if multiple products are written at the same time for the same adult. Minimums that apply include:

\$100,000 Term \$25,000 Whole Life

\$10,000 Single Premium \$10,000 Annuity

Multiple products means two or more products written at the same time. Conversions do not apply. Rollovers do not apply.



Our Commitment to Service

A commitment to service has been a part of Hermann Sons Life since its beginning. Even before life insurance became a part of the organization, members demonstrated a commitment to each other and their communities. It is the essence of what defines a fraternal benefit society.

Hermann Sons Life members and local lodges help strengthen their communities in a variety of ways - some of them in organized groups and some in individual ways.

Two days are set aside each year to focus attention on service. Join Hands Day is observed on the first Saturday in May. Make a Difference Day is held on the fourth Saturday in October.

Join Hands Day is a national day of volunteering sponsored by the American Fraternal Alliance that unites youth and adults in community service efforts in their communities. Hermann Sons Life has been a part of the program since its inception in 2000.

Make a Difference Day was created in 1992 by USA Weekend Magazine in partnership with the Points of Light Foundation. It challenges everyone to spend one Saturday "making a difference" in their communities. It is now one of the largest volunteer service days nationwide.

Lodges can also choose to take part in our Matching Funds Program. The Home Office will match any money raised (up to \$500) in the name of a recognized 501(c)(3) charity.



Hermann Sons Life also stands ready to respond in the event of a natural disaster. In the past, we have made generous donations to relief efforts following Hurricane Katrina, Hurricane Ike and Hurricane Harvey. We also have helped with recovery following flooding in the Hill Country on two occasions as well as the explosion that devastated the West, Texas, community. These donations were made possible because of funds set aside each year in the Home Office budget and donations from our local lodges and members.

During the Gulf War we mailed more than 2,000 care packages to service men and women serving in the Middle East as part of our "Hugs from Home" program.

Serving others - it is what we have always done; it is what we will always do.

Our Focus is Grief Support



Our focused service cause is grief support - specifically grief support to children who have lost a loved one. Each summer we host a Grief Support Camp at our Camp outside Comfort.

We bring children together to experience summer camp fun while receiving the counseling services that will help them on their healing journey following a loss.

The camp is offered at no cost to the children thanks to money generated through fund-raisers and the donations of members and local lodges.



Our Lodge System

All fraternal benefit societies are required by law to be organized into member-based groups of some kind. At Hermann Sons Life we call these groups lodges.

Our lodges follow guidelines set forth in the Local Lodge Bylaws established by the Home Office and the Grand Lodge that meets every four years. They are governed by a president, vice president, financial secretary, corresponding secretary and financial trustees who are elected each year by the membership. Appointed officers include a Community Coordinator, a Membership Coordinator, a Youth Coordinator and a Communications Coordinator.

Most lodges meet on a monthly basis however some lodges meet every other month and some meet quarterly. They are required to hold at least four meetings a year. Each member is required to pay dues that are collected by the Home Office and passed on to the local lodges on a monthly basis. The amount of the dues is set by each local lodge.

Meetings are held in various locations. Some lodges own their own hall where they meet. These lodges usually have a Home Association that manages the hall, which is often rented to the public for various events. Lodges that do not own a hall often meet in halls owned by other non-profit organizations, church fellowship halls, restaurants and member homes.

Besides taking care of lodge business, these meetings serve as a time of fellowship and an opportunity to plan the activities of the lodge including service initiatives. The meetings almost always include a meal of some kind.

Field agents are encouraged to become an active part of the lodges in their service area. Agents are given a chance to speak during these meetings. During these short talks, they can inform members about changes in products or interest rates and new campaigns. This is an excellent opportunity for agents to spend time getting to know their clients and their changing needs with regard to life insurance.

Our Youth Programs

Hermann Sons Life Camp

Our Camp is located outside Comfort. There are two sites - Riverside for girls and Hilltop for boys. Junior members ages 9 to 14 as of Sept. 1 of the Camp year are eligible to attend a full-week of Camp at a greatly reduced price. A three-night mini-camp is offered to those who will be 8 or 9 years of age as of Sept. 1.

The traditional sleep-away Camp offers daily activities from crafts to sports, performing arts to adventure activities. Evening programs include group games and recreation, campfires and singing. Twice a week the boys and girls get together, for a dance and on another night for games.

There is a special half-week session offered at Camp each summer focused exclusively on children ages 8-17 who are grieving the loss of a loved one.

A counselor-in-training program is also offered.



Our Youth Programs

Hermann Sons Life Schools of Dance

Currently there are 23 schools of dance operating in communities throughout South and Central Texas. Students receive instruction in tap, ballet and jazz. The Home Office hires the instructors. Day-to-day operation is guided by the instructor and parent liaisons. Participants must be members between the ages of 3 and 17 as of Sept. 1 of the dance year. Online registration is held each summer and ends on Oct. 1. Classes start after Sept. 1. At the end of the dance year in May or June, the dancers perform in a recital that is open to the public.

Other Programs

Other programs for our youth include our Shining Stars Club and scholarship opportunities for graduating high school seniors who are members.



Our Retirement Home

The Hermann Sons Life Retirement Home is located on a hilltop near Comfort. It was built in 1916 to serve the senior members of the organization who needed a place to live out their golden years.

Residents must have been a member in good standing for at least the past three consecutive years, must be 62 years of age or older, and must have a current Hermann Sons Life insurance policy or an annuity valued at \$2,500 or more. The applicant must pay a \$500 non-refundable admission fee. Once admitted, the resident member will pay an annual fee set by the board. Residents also pay for their personal phones, cable TV and Internet service. Resident members are not required to give up any property, pensions or personal funds. They do not have to give up any of their personal assets including real estate or stocks and bonds.

The Retirement Home is not a nursing care facility so residents must be able to care for themselves. Residents are



served two nutritious meals a day. There is a recreation room, a TV room, a chapel and a covered patio area outside.

They are allowed to travel and there is covered parking for their private vehicles.



All members have access to valuable discounts through our PerkSpot program. All they do is go to our website, click Member Benefits then Member Discounts to receive discounts on travel, shopping and much more.

Communications

The Hermann Sons Life website, hermannsonslife.org, includes information on all financial products and member benefits and much more for our members. Agent photos and bios are featured on the website and there is a "Find an Agent" search by zip code option. The website also has an exclusive portal for agents that includes resource materials, newsletters and forms.

Hermann Sons Life is active on Facebook, Instagram and LinkedIn.

A free monthly Hermann Sons Life newspaper is published each month and mailed to subscribers. An online digital version is also available.

Contact Us

For more information:

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*Visit our website at hermannsonslife.org (Contact Us) to complete an application
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