



# HERMANN SONS LIFE

## We strengthen community.

The mission of Hermann Sons Life is to strengthen community through financial protection and service. And we do this in several ways.

As a life insurance company, we strive to offer products designed to protect the financial future of every member of your family – from newborns to seniors. We want to be your life insurance company “for today, for tomorrow, for life.”

As a non-profit organization, we offer benefits not provided by commercial life insurance companies. Our members have access to

a youth camp, a dance program and a retirement home. And, have the opportunity to work side-by-side on projects that strengthen the communities in which they live.

When you choose to be a part of the Hermann Sons Life family, you aren’t just recognizing the importance of life insurance, you’re choosing to strengthen community.

*Please look inside for information on the life insurance and annuity products we offer and the benefits you will enjoy as a member/policyholder.*

## LIFE INSURANCE

### TERM INSURANCE

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 adult term life plans available – the 10-Year Level Term (CT-10) and the 20-Year Level Term (CLT-20).

FORM HSL-CT10-2017 and FORM HSL-CLT-2017

### WHOLE LIFE INSURANCE

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. Our 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 offer 20-Year Limited Pay Whole Life plans, one for juniors (J Plan) and one for adults (H Plan). We also have a Single Premium Life plan available to juniors (JSPL) and adults (SPL). With a single premium plan you pay the premium all at once when the plan is initially purchased. FORM HSL-JFLA-2017, FORM HSL-FLA-2017, FORM HSL-H-2017, FORM HSL-J-2017, FORM HSL-SPL-2020, FORM HSL-JSPL-2020

### SAFE PLAN

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 whole life 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. No medical examination is required.

FORM HSL-SAFE-2017



**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 meets all of your financial needs.

## MEDICARE

**Aetna • BCBS TX • Cigna • Community First • Devoted Health  
Humana • Kelsey Seybold • Memorial Herman • Molina  
Scan • United Healthcare • Well Care**

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.*

## ANNUITY PRODUCTS

In today’s economy, many investors are turning to annuities as their first choice retirement vehicle. Our fixed annuity portfolio is 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. The HERMANN SONS LIFE Annuity:

- Lets you know in advance what the return on your investment will be.
- Guarantees you a minimum rate of return.
- Purchase confers membership.

FORM HSL-FPDA-2024

## SUMMER CAMP

A popular benefit for junior members, HERMANN SONS LIFE CAMP is located near Comfort (off Interstate 10 between Boerne and Kerrville) in the beautiful Texas Hill Country. The benefit is for juniors ages 8 through 14 by Sept. 1 of the current camping year. Sessions are held at Riverside Camp for girls and at Hilltop Camp for boys. A two-night mini-camp is offered for 8- and 9-year-olds.

During their week-long adventure, campers participate in a variety of fun and challenging activities under the caring guidance of our trained staff.

Each day campers receive instruction in fun activities they choose and also participate in special evening programs.

These evening programs include group games and recreation, campfires and singing. Once a week the boys and girls get together for a dance and other activities.

Our counselors are mainly college students and others come from overseas. We also have a group of junior counselors who are recent graduates of our Counselor-In-Training program.

HERMANN SONS LIFE CAMP is accredited by the American Camp Association.

For information on HERMANN SONS LIFE CAMP, go to our website - [www.hermannsonslife.org](http://www.hermannsonslife.org) - or call 830-995-3223.

## DANCE PROGRAM

HERMANN SONS LIFE SCHOOLS OF DANCE are located in South and Central Texas. The goal of the program is to teach the art of dance to junior members, both girls and boys, in a wholesome atmosphere of fun, work, physical exercise and fellowship.

Students receive instruction in tap, ballet, jazz and tumbling (in some areas) and are taught by a qualified instructor. Each dance school year ends with a recital featuring performances by all dancers on stage and in costume. Occasionally dancers have the opportunity to perform at community functions.

The benefit is for HERMANN SONS LIFE junior members within the ages of 3 and 17 on or before Sept. 1 of the current dance season. Online registration is held during the summer and classes start after Sept. 1 and run through May of the following year. Students pay a one-time assessment fee and a one-time registration fee at the beginning of the dance year. There is no monthly tuition.

For information on the HERMANN SONS LIFE SCHOOLS OF DANCE, go to our website - [www.hermannsonslife.org](http://www.hermannsonslife.org) - or call 210-226-9261, ext. 239, or 800-234-4124, ext. 239.

**CALL TODAY TO TALK TO AN AGENT!**

**210-527-9113 OR 877-437-6266**

**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](http://www.hermannsonslife.org)

### 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 nonprofit 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.