

Join Our Sales Team!

We welcome you to become a part of the Hermann Sons Life Sales Team.

We have been making a difference in the lives of Texans for more than 160 years.

We sell life insurance, annuities

and Medicare 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.

Who We Are

We strengthen community through financial protection and service.

The mission of Hermann Sons Life, a not-for-profit fraternal organization, is to strengthen communities through financial protection and service. We offer a variety of life insurance plans for all ages and annuity products and Medicare.

Unlike commercial companies whose profits benefit the stakeholder, we are member owned, and our profits are returned to our members and the community.

One of the greatest ways we strengthen community is through membership in our social groups we call lodges. Herman Sons Life has more than a 100 lodges throughout Texas. Lodges are a group of members gathering regularly for fellowship, fun activities and community service initiatives.

In its rich 160-year history, Hermann Sons Life has proudly served tens of thousands of Texans of all ages. By becoming part of the Hermann Sons Life Family through the purchase of a life insurance policy or annuity, members gain access to benefits that include a summer camp, a dance program, a discount program and more.

The investment of our members' premium dollars makes community service initiatives possible. Each year, Hermann Sons Life members volunteer hundreds of hours of their time and donate thousands of dollars to people and organizations in their communities.

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 more than 100 member groups known as lodges.
- We are a nonprofit organization exempt from taxes as a 501(c)8.

Contact Us

For more information:
Home Office - 877-437-6266
Visit our website at hermannsonslife.org
(Contact Us) to complete an application or email: teresas@hermannsonslife.org

Our Agent Program

We hope after reading this overview of Hermann Sons Life 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.

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, Annuity and Medicare Sales.
- Receive Home Office support.
- Receive a Hermann Sons Life 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.

COMMISSION SCHEDULE

LIFE INSURANCE	FIRST YEAR	YEARS 2-7	
TRADITIONAL LIFE*			
H & J Plan	70%	10%	
INTEREST SENSITIVE LIFE	Comr	Commissions	
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%	
SINGLE PREMIUM WHOLE LIFE			
^JSPL and SPL	7%	0%	
^ Modified endowment contract. consequences.	. Cash withdrawal or	loan may cause tax	
TERM INSURANCE*			
10-Year Renewable CT-10	75%	20%	
20-Year Level CLT-20	75%	20%	
* Annual \$60 certificate fee will r			

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%

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.

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

OTHER PRODUCTION AWARDS & BONUSES

Quarterly Bonus for life insurance sales

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.

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. The 100% family bonus award requires a minimum of 5 familes.

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.