HERMANN SONS LIFE

FIXED RATE FLEXIBLE PREMIUM DEFERRED ANNUITIES

Non-Qualified • Traditional IRA • Roth IRA

The Hermann Sons Life annuity portfolio is best suited for investors seeking a guaranteed fixed rate of interest and tax-deferred earnings until withdrawal.

Hermann Sons Life Annuity

- $2,500 minimum initial deposit - 5% interest - 2.9% minimum guaranteed.
- Lets you know in advance what the return on your investment will be.
- 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.

Transfers and roll overs from existing retirement accounts accepted.

FORM HSL-FPDA 2024

210-527-9113 or 1-877-437-6266

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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. Qualified retirement accounts are subject to additional IRS rules and regulations. Seek competent tax advice to determine which product best suits your needs.
5-YEAR SURRENDER PERIOD ROTH IRA	18-89	$2,500	$300,000	$50,000	