



Agent Advantage

Strategies, Solutions, Success

DECEMBER 2025

Illustrations

All Hermann Sons Life Illustrations used for Life Insurance and Annuity products were found to be actuarially sound. They were then verified and approved by the Texas Department of Insurance.

FPDA Annuity No Longer Sold

The 5-year FPDA Annuity will no longer be sold beginning January 1, 2026. Owners of an existing FPDA may continue making contributions to their contract and we will continue to service this product, just no longer sell it. There may be a point in time in the future when this Annuity will once again be sold.

New Agent Contracts

New Agent Contracts will be going out to agents who qualify for the new contract by mid-January. If you do not receive a new Agent Contract, it is probably due to not meeting the required sales minimums for 2025.

Did you sell the required minimum amount of certificates in order to remain a Hermann Sons Life Agent? In 2026, agents will be required to sell 12 life insurance, annuity or Medicare plans.

If you do not receive an Agent Contract, we encourage you to stay up to date with your insurance license in case you want to get back into sales when you can dedicate time to being an Agent for Hermann Sons Life.

New Agent Manuals

All agents will be receiving a new manual in early 2026. We have condensed the manual into the most important aspects of the sales process. Please be on the lookout for the new manuals. Also, please save the tabs from your current manual to use in your new manual.

Electronic Apps

The Electronic apps are coming soon. We will begin training agents that are Annuity Best Interest Certified on the E-application process. Training will begin in the first quarter of 2026.



The Sales Department wishes you and your family a very Merry Christmas !

Resolve to Sell More in 2026!

Are you annuity certified? If not, you need to take the Best Interest 4-hour annuity course online as soon as possible because you are leaving money on the table.

As you are setting your New Year's Eve resolutions, please make it a goal to sell more in 2026.

If you are not selling our new Multi-Year Guaranteed Annuity "MYGA", you are missing out on some great commission checks.

• Do you call your existing customers from time to time to make sure their

personal information is up to date, offer to review their life insurance coverage, annuities or ask them if they are happy with their Medicare plan?

• A good conversation starter could be something like, "Do you have money in a savings account or CD earning a low interest rate, maybe consider purchasing a tax deferred MYGA. The interest rate is locked in and guaranteed for the entire term of the contract."

The MYGA interest rates are reviewed monthly and the current interest rates are:

Product	Premiums < \$100,000	Premiums \$100,000+
3-Year MYGA	4.55%	4.65%
5-Year MYGA	4.8%	4.9%

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