



HERMANN SONS LIFE

Agent Manual

This manual is available on the
Agent Only section of the
Hermann Sons Life Website:
www.hermannsonslife.org/agent-staff

How To Use This Manual

The agent manual has been divided into three, color-coded sections. Each section contains information to help prepare you to service each one of your clients in the best possible way. The three sections are:

The Blue Section – Client Resource Section. (This Book) This section contains information needed to take with you when making sales presentations. Information about Hermann Sons Life and Fraternalism, Life Insurance and Annuity Basics and the Living Benefits available at Hermann Sons Life are in this section.

The Red Section – Agent Resource Section. (This Book) This section contains information regarding life insurance, annuities and the sales process. Continuing education information, commissions and awards, training resources and samples of each form and brochure also are included in this section.

It is your duty to become proficient regarding the information contained in this manual. ***Remember*** that the forms and brochures are only samples - ***please do not make copies for member use***. The most updated versions of all forms are available in the Agent Only section of the Hermann Sons Life website.

Feel free to contact me at any time with comments on what you like about the manual or suggestions on how to improve it. This is a continually changing document and will be updated on a regular basis as our policies and procedures continue to evolve.

The manual was created with you in mind; make sure you take full advantage of its contents!

Enjoy!

Teresa Saathoff
Vice President of Sales

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ABOUT
OUR
COMPANY

A History of Hermann Sons Life

A company full of rich traditions, HERMANN SONS LIFE is named after HERMANN THE CHERUSKER, an early German hero recognized for his leadership and valor. Hermann Sons Life's history can be traced as far back as 1840. During this time, a handful of men of German descent organized in New York City and formed the order as a brotherhood. The mission of the brotherhood was to provide aid to each other, aid to the sick and aid to widows and orphans.

The Order of the Sons of Hermann was formed in San Antonio in 1860 and has grown to its current membership of more than 59,000. Based on the lodge system, the company's first San Antonio lodge was formed in 1861. At the 47th Grand Lodge Convention in May 2017, the company name was officially changed to Hermann Sons Life. Currently, Hermann Sons Life has 103 lodges in Texas. The Home Office is located in San Antonio, Texas.

In 1875, the purchase of life insurance was mandated as a requirement for membership. Since then, the focus of Hermann Sons Life's insurance program has been to help provide financial protection to its members and their families.

In addition to offering excellent insurance, annuities and Medicare, Hermann Sons Life provides many living benefits for its members. Summer camp and dance classes are available for junior members and numerous lodge activities are offered to all members.

Today, Hermann Sons Life is a dynamic and thriving company. We are a not-for-profit company that is membership owned and membership conscious. Our mission is to strengthen community through financial protection and service.

MESSAGE MAP



HERMANN SONS LIFE

WHY WE EXIST

To strengthen community.

MISSION STATEMENT

*We strengthen community
through financial
protection and service.*

WHO WE ARE

Hermann Sons Life sells life insurance, annuity products and Medicare. By purchasing a product, you become part of a community of members. Investment income generated from premium dollars is used to make a difference through community service initiatives carried out by the Home Office and our local lodges. You also have access to unique programs like a discount program, a youth camp, schools of dance, retirement living and more.

WHAT WE DO

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.

By joining Hermann Sons Life, you are part of our community of members with access to unique programs today and financial security for you and your family in the future.

FACTS

- We are more than 59,000 members strong.
- We have been serving Texans since 1861.
- We have more than \$1 billion of insurance in force.
- We operate only in Texas.
- We have 103 member groups known as lodges.
- Our newspaper is circulated to more than 4,000 households.
- We are a nonprofit organization exempt from taxes as a 501(c)8.
- We have a traditional co-ed sleep-away youth camp in Comfort for boys and girls.
- We have 18 Schools of Dance located across Texas.

WHAT WE VALUE...

- ★ **Community**
We are better together.
- ★ **Life**
We enrich lives.
- ★ **Security**
Financially sound protection and practices are our core.

FOCUSED SERVICE CAUSE

Grief Support Services

One of the largest ways we support grief services is through the Camp Grief Support Session we host each summer for children who have lost a loved one.

Social Purpose

Who

Hermann Sons Life

How

Return profits to policyholders
and their communities

What

Life Insurance, Annuities
and Medicare
and member programs

Why

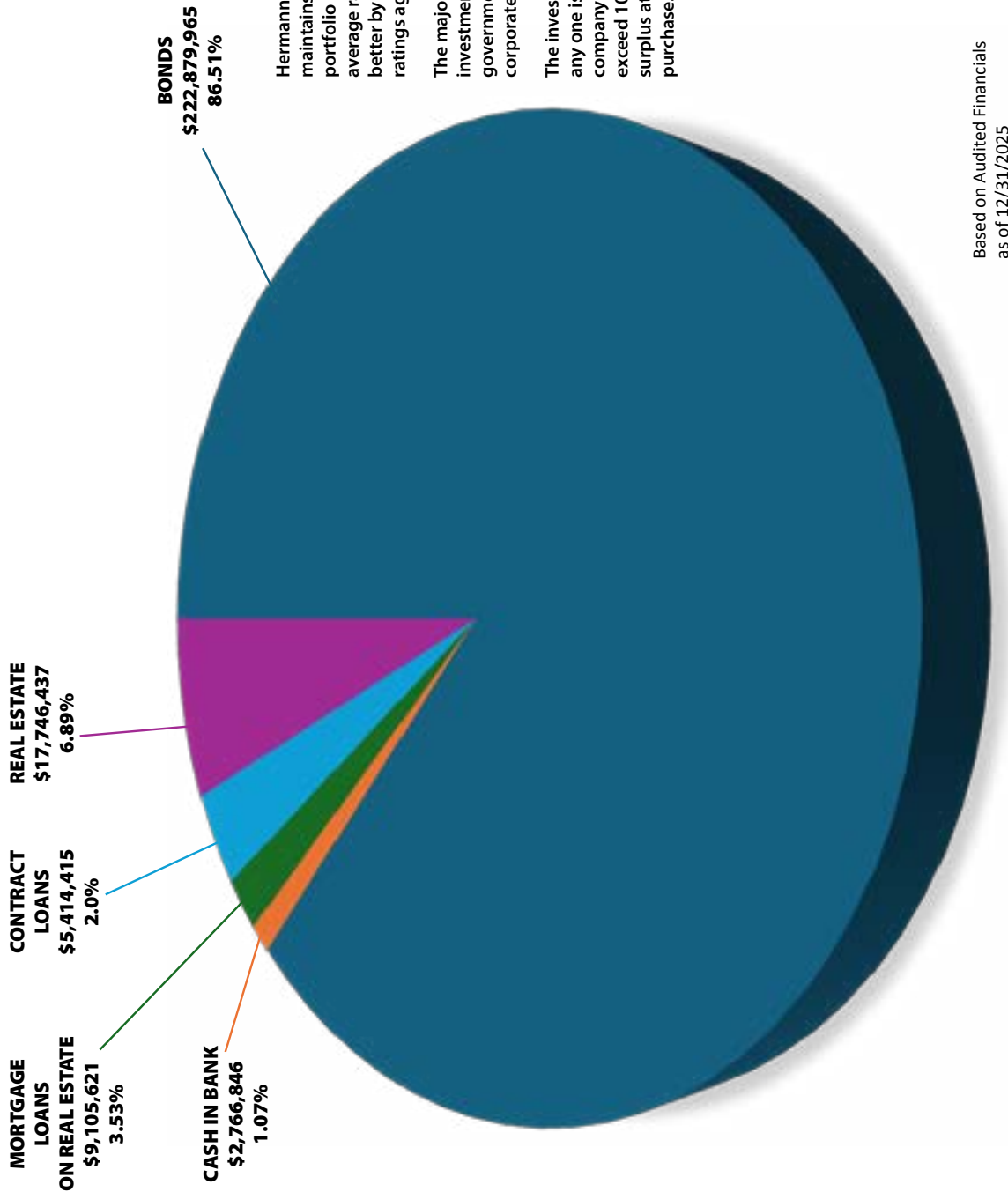
Strengthen community

By building on the right base, in the right order, you can create a steadfast brand that resonates with potential customers because it's both solid and aligned. The organization will think, act and behave in a consistent manner because of its singular intention. In place of multiple, conflicting mandates, the company will pursue goals that help achieve its overall mission (and just as importantly, bypass ones that don't). - *Phillip Davis, Tungsten Branding*

HERMANN SONS LIFE

MORE THAN 160 YEARS OF STRENGTH & SECURITY

- Hermann Sons Life has adopted and follows a conservative investment policy where safety is the primary objective in any investment transaction.
- Investments are selected which provide stability of income and reasonable liquidity with a maturity schedule which meets our liquidity needs.
- Hermann Sons Life strives to achieve the highest rate of return while providing the necessary protection of principal.
- Hermann Sons Life invests fund in accordance with federal and state laws.



Based on Audited Financials
as of 12/31/2025

WE'RE DOING GOOD WORK WITH MEMBERS' MONEY.

FINANCIAL STEWARDSHIP

We take our stewardship of our members' money very seriously. We strive to ensure that every dollar is spent prudently and with all members in mind. Through our role as a fraternal in our community, we work to ensure that we are doing good work with our members' money through our member benefits of our lodge system, youth camps and schools of dance, as well as through our charitable giving and volunteer efforts. For generations, our valued members have looked to us to provide life insurance protection and financial investment opportunities. Using the same conservative perspective that has guided our leaders for decades, our officers strive to invest in stable portfolios.

Financial Statement Summary as of 12/31/2025

Admitted Assets
\$260,950,931

Liabilities and Policy Reserves
\$241,707,124

Insurance in Force
\$957,670,420

Gross Surplus
\$19,243,807



Hermann Sons Life holds a Financial Stability Rating® (FSR) of S, Substantial from Demotech, Inc.

Solvency Ratio

A wide margin of assets over liabilities can be a significant safety factor. This ratio indicates financial soundness and the company's ability to meet all financial obligations.

Hermann Sons Life's Solvency Ratio is 108.3%.

LIFE
INSURANCE
& ANNUITY
PRODUCTS

CURRENT LIFE INSURANCE PLANS SUMMARY

Color Codes: Adults: Blue Juniors: Green

PLAN		ISSUE AGES	PAYMENT MODES	RIDERS	FACE AMOUNT		CERTIFICATE DESCRIPTION
NAME	TYPE				MINIMUM	MAXIMUM	
H	Whole Life	18-70	All	AD, WP, IPR	\$10,000	\$249,999	Limited Pay, 20 Years
J	Whole Life	0-17	All	AD, WP, IPR	\$15,000	\$50,000	Limited Pay, 20 Years
SPL	Whole Life	18-70	Single	None	\$10,000	\$1,000,000	Single Premium Whole Life
JSPL	Whole Life	0-17	Single	None	\$15,000	\$1,000,000	Single Premium Whole Life
FLA	Whole Life	18-70	All	AD, WP, IPR	\$30,000	\$1,000,000	Adjustable accumulation account. Adjustable death benefit. Possible to stop premium payments.
JFLA	Whole Life	0-17	All	AD, WP, IPR	\$35,000	\$1,000,000	Adjustable accumulation account. Adjustable death benefit. Possible to stop premium payments.
SAFE	Whole Life	50-89	Single Premium	None	\$5,000	\$50,000	Presently, the Guaranteed Rate is 1.5%.
CT-10	Term	18-65	All	AD, WP	\$50,000 (Preferred Rate \$100,000)	\$1,000,000	10-year renewable to age 90. Renews annually after age 65. Convertible prior to anniversary age 70.
CLT-20	Term	18-50	All	AD, WP	\$50,000 (Preferred Rate \$100,000)	\$1,000,000	Level term for 20 years. No renewable. Convertible prior to anniversary age 70.

NOTES

- Payment Modes = Annual, Semi-annual, Quarterly, Monthly, Monthly Bank Draft
Renewable = Guaranteed renewable at stipulated times with premium rates at attained age.
Convertible = Can convert a term plan to a whole life plan prior to the applicable anniversary date before age 70, without medical exam.
- AD = Accidental Death (ages 5-70)
 - IPR = Insurable Protection Rider (guarantee issue of stipulated amount of death benefit at specific ages
 - M/F = Premium rates for Males and Females
 - FPDA = Flexible Premium Deferred Annuities - sold only to adults. Cannot sell to age 90 or older if not currently a member.
- Juniors cannot be owners or beneficiaries.

CURRENT ANNUITY PRODUCTS SUMMARY

PLAN		ISSUE AGES	PAYMENT MODES	INITIAL DEPOSIT AMOUNT		PRODUCT DESCRIPTION
NAME	TYPE			MINIMUM	MAXIMUM	
MYGA 3-Year	Non-qualified, Traditional IRA, ROTH IRA, INHERITED IRA	18-95	One Time Payment	\$5,000	\$1,000,000	Guaranteed interest rate for entire 3 years. Ages 90-95 must be current HSL member to purchase a MYGA.
MYGA 5-Year	Non-qualified, Traditional IRA, ROTH IRA, INHERITED IRA	18-95	One Time Payment	\$5,000	\$1,000,000	Guaranteed interest rate for entire 5 years. Ages 90-95 must be current HSL member to purchase a MYGA.

Life Insurance Basics

Life insurance is purchased for the financial protection of surviving dependents. It can help pay the expenses that the insured's income would have normally covered, including mortgage payments, bills, and a dependent's child care or college tuition.

A comprehensive Needs Analysis is a dependable way to calculate the level of financial need for surviving family members. Your agent can help with this process. Examining current and future financial needs will help determine the amount and type(s) of insurance plan to purchase.

Because of the vast difference in individual and family needs, there is no one plan that fits everyone. A Hermann Sons Life agent can help determine what is right for each client. It may be best to combine two or more plans to meet financial needs. For example, a Whole Life plan plus a Term Life plan can be utilized for current needs, but in the senior years the Whole Life plan alone may be adequate because of the anticipated lower financial protection needs. There can be a significant savings in premium cost when buying the Whole Life plan at a younger age because premiums are based on age and current health status.

Life insurance can generally be classified as either Whole Life or Term Life.

Whole Life certificates typically provide a variety of features and benefits in addition to the death benefit, and typically cost more. The key feature of Whole Life insurance is a cash value component that accumulates over time and may be borrowed against, depending on the terms of the certificate. Another feature of a Hermann Sons Life Whole Life certificate is a level premium that does not increase over the life of the certificate.

Term Life coverage is usually less expensive. Term Life certificates take their name because coverage lasts for a specific period of time – such as 1, 10 or 20 years – or until the insured reaches a certain age. The cost of a Term Life certificate generally increases as you get older. Term certificates do not include a cash value component and only pay a death benefit during the term of the certificate. Some Term Life certificates are renewable and some are convertible to Whole Life. When purchasing a Term Life certificate it is always best to have a good idea of how long you want coverage. This will help you in deciding what Term plan to choose.

Comparing Types Of Life Insurance

	Term Life	Whole Life
Premium	Lower initially. Increases with each renewal.	Higher initially than Term Life. Normally does not increase.
Protection For	A specified period.	Entire life if you keep the certificate.
Certificate Benefits	Death benefits only.	Cash Value and Loan Value if Needed Death Benefit.
Advantage to Buyer	Low premium outlay. Initially buyer can purchase a larger amount of coverage for a lower premium.	Helps buyer with financial discipline. Generally fixed premium amount. Cash value accumulation.
Disadvantages to Buyer	Premium increases with age. No cash value.	Costly if you surrender early. Usually no cash value for at least three to five years. May not meet short-term needs.
Available Options	May be renewable or convertible to a Whole Life certificate.	May pay dividends. May provide a reduced paid-up certificate.



HERMANN SONS LIFE

20-YEAR LIMITED PAY WHOLE LIFE - JUNIOR

PLAN J

ISSUE AGES: 0-17

MINIMUM \$15,000 - MAXIMUM \$50,000

PREMIUM MODE

Annual, Semi-Annual, Quarterly, Monthly, Bank Draft

RIDERS AVAILABLE

Insurability Protection, Waiver of Premium, Accidental Death Rider

NON-FORFEITURE OPTIONS

Reduced Paid-Up Whole Life Insurance, Surrender for Cash Value
Automatic Premium Loan (APL)

\$60 policy fee is included in the annual premium.

Applicant must be at least 10 days old and out of the hospital before they can apply for a life policy

20-YEAR LIMITED PAY WHOLE LIFE - ADULT

PLAN H

ISSUE AGES: 18-70

MINIMUM \$10,000 - MAXIMUM \$249,999

PREMIUM MODE

Annual, Semi-Annual, Quarterly, Monthly, Bank Draft

RIDERS AVAILABLE

Insurability Protection, Waiver of Premium, Accidental Death Rider

NON-FORFEITURE OPTIONS

Reduced Paid-Up Whole Life Insurance, Surrender for Cash Value
Automatic Premium Loan (APL)

\$60 policy fee is included in the annual premium.

Traditional Whole Life Products

20-Year Limited Pay – Junior (J Plan)

Issue Ages: 0-17 Minimum Issue: \$15,000 Maximum Issue: \$50,000

This limited pay life certificate will give you a certificate completely paid up in 20 years. This permanent life certificate not only includes a death benefit but also has the ability to build cash value.

20-Year Limited Pay – Adult (H Plan)

Issue Ages: 18-70 Minimum Issue: \$10,000 Maximum Issue: \$249,999

For young adults, this limited pay life certificate will give you a certificate completely paid up in the foreseeable future – 20 years.

For many seniors it may allow you to supplement your current coverage.

This permanent life certificate not only includes a death benefit but also has the ability to build cash value.

Premiums for these traditional whole life products may be paid on an annual, semi-annual, quarterly, monthly or monthly bank draft basis.

Available Riders on Traditional Whole Life Products

Accidental Death Benefit (ADB)

Insurance Protection (IPR)

Premium Waiver (WP)

Non-Forfeiture Options on Traditional Whole Life Products

Reduced Paid-up Whole Life Insurance

Surrender for Cash Value

Automatic Premium Loan

NOTE: These products have a non-commissionable certificate fee that is included in the illustration.



HERMANN SONS LIFE

JUNIOR SINGLE PREMIUM LIFE

PLAN - SINGLE PREMIUM LIFE - JUNIOR

ISSUE AGES: 0-17

MINIMUM \$15,000 - MAXIMUM \$1,000,000

PREMIUM MODE

Single Premium

NON-FORFEITURE OPTIONS

Surrender for Cash Value

NOTE: This is a Modified Endowment Contract (MEC).

Surrender or loan may cause tax consequences.

This is a traditional Whole Life product.

Cash value is guaranteed as listed in the contract.

Fully guaranteed death benefit.

Riders are not available for this plan.

Applicant must be at least 10 days old and out of the hospital before they can apply for a life policy

SINGLE PREMIUM LIFE

PLAN - SINGLE PREMIUM LIFE

ISSUE AGES: 18-70

MINIMUM \$10,000 - MAXIMUM \$1,000,000

PREMIUM MODE

Single Premium

NON-FORFEITURE OPTIONS

Surrender for Cash Value

NOTE: This is a Modified Endowment Contract (MEC)

Surrender or loan may cause tax consequences.

This is a Traditional Whole Life product.

Cash value is guaranteed as listed in the contract.

Fully guaranteed death benefit.

Riders are not available for this plan.

Single Premium Whole Life - Junior (JSPL Plan)

Issue Ages: 0-17 Minimum Issue: \$15,000 Maximum Issue: \$1,000,000

This plan is appropriate for those wishing to provide set face value protection with a single premium payment. Perfect for grandparents or anyone with the available funds to provide for a "once and done" life insurance solution.

This is a non-participating single premium whole life plan, paid once at issue and is valid for the life of the individual. This is a Modified Endowment Contract as defined by Federal Law.

It does provide for Non-Forfeiture Net Cash values as laid out in the contract. Please see the Table of Guaranteed Values per \$1,000 face amount, which shows the amount of cash value for this certificate. The assumption is that the certificate is in force and that there is no indebtedness on the certificate.

A certificate loan is available for this plan, but cannot exceed the net cash value of the certificate as of the date the loan is made. See Table of Guaranteed Values in the contract language.

Single Premium Whole Life - Adult (SPL Plan)

Issue Ages: 18-70 Minimum Issue: \$10,000 Maximum Issue: \$1,000,000

Same description as Junior Plan above, but with \$10,000 minimum issue.

No riders are available with this insurance plan.

Non-forfeiture Options on Traditional Life Products

Surrender for Cash Value

Note: These products have a non-commissionable certificate fee that is included in the Illustration.



HERMANN SONS LIFE

SENIOR ADULT FINAL EXPENSE

SAFE PLAN

ISSUE AGES: 50-89

MINIMUM \$5,000 - MAXIMUM \$50,000

PREMIUM MODE

Single Premium

REFUND OF PREMIUM BENEFITS

Death Benefit Growth Option

NON-FORFEITURE OPTIONS

Surrender for Cash Value

NOTE: This is a Modified Endowment Contract (MEC)

Surrender or loan may cause tax consequences

Dues paid annually.

Senior Adult Final Expense (SAFE)

Issue Ages: 50-89

Minimum Issue: \$5,000

Maximum Issue: \$50,000

The Senior Adult Final Expense Plan is a Modified Endowment Contract as defined by federal law.

The SAFE Plan is a single premium product with an increasing death benefit.

No Riders are available with this insurance plan.

Non-Forfeiture Options on the Senior Adult Final Expense Plan

Surrender for Cash Value



HERMANN SONS LIFE

ANNUAL PREMIUM FLEX LIFE - JUNIOR

PLAN JFLA

ISSUE AGES: 0-17

MINIMUM \$35,000 - MAXIMUM \$1,000,000

PREMIUM MODE

Annual, Semi-Annual, Quarterly, Monthly, Bank Draft

RIDERS AVAILABLE

Insurability Protection

Waiver of Premium

Accidental Death Benefit Rider

NON-FORFEITURE OPTIONS

Reduced Paid-Up Whole Life Insurance

Surrender for Cash Value

Automatic Premium Loan (APL)

Applicant must be at least 10 days old and out of the hospital before they can apply for a life policy

ANNUAL PREMIUM FLEX LIFE - ADULT

PLAN FLA

ISSUE AGES: 18-70

MINIMUM \$30,000 - MAXIMUM \$1,000,000

PREMIUM MODE

Annual, Semi-Annual, Quarterly, Monthly, Bank Draft

RIDERS AVAILABLE

Insurability Protection

Waiver of Premium

Accidental Death Benefit Rider

NON-FORFEITURE OPTIONS

Reduced Paid-Up Whole Life Insurance

Surrender for Cash Value

Automatic Premium Loan (APL)

Interest Sensitive Whole Life Products

Annual Premium Junior Flex Life (JFLA)

Issue Ages: 0-17 Minimum Issue: \$35,000 Maximum Issue: \$1,000,000+

Annual Premium Adult Flex Life (FLA)

Issue Ages: 18-70 Minimum Issue: \$30,000 Maximum Issue: \$1,000,000+

The Flex Life Plan operates like a traditional whole life insurance plan with required premiums paid each year. If the policyholder makes the scheduled annual payments, the policyholder will be entitled to cash values no less than those provided under a traditional whole life insurance plan. The Flex Life also produces an Accumulation Account, where premiums go in, expense and risk charges are deducted and interest is credited. Surrender charges are imposed if premiums are discontinued and the policy lapses. Assuming premiums have been paid annually and there are no policy loans, the surrender value will be the greater of:

- a) Cash values for a traditional whole life product; or
- b) The Accumulation Value minus the surrender charges

If the annual premiums are not paid, the Automatic Premium Loan (APL) policy nonforfeiture option will be triggered.

Premiums for Annual Premium Flex Life Plans may be paid on an annual, semi-annual, quarterly, monthly or monthly bank draft basis.

Available Riders on Annual Premium Flex Life Plans

Accidental Death (5 to 70)
Insurability Protection
Premium Waiver

Non-Forfeiture Options on Annual Premium Flex Life Plans

Reduced Paid-up Whole Life Insurance
Surrender for Cash Value
Loans

Annual Premium Flex Life General Description

ANNUAL PREMIUM FLEX LIFE can be described as a non-participating Whole Life certificate with adjustable cash values and a level guaranteed death benefit. Due to Federal guidelines, which mandate that a specified difference must exist between the death benefit and the cash value, the death benefit may be greater than the face amount in later years to qualify as life insurance under the guidelines.

ANNUAL PREMIUM FLEX LIFE is similar to a Universal Life certificate with respect to the calculation of the certificate cash value. The certificate cash value is determined by accumulating the premiums paid, less an annual service fee and current mortality charges, plus interest at a current rate. A surrender charge is applied during the first 19 certificate years. Each certificate has guaranteed certificate values which are used in calculating the minimum level of cash values.

The major difference between an Annual Premium Flex Life certificate and a Universal Life certificate is the premium payment provision. With Universal Life the certificate owner must determine the amount and frequency of payment.

Interest Sensitive - Accumulation Account

The Accumulation Account is an accumulation of premiums paid and interest credited, less insurance and expense charges. It equals:

- a. the Accumulation Account at the end of the prior month; plus
- b. any premium paid for that certificate month
- c. the risk premium for the month; plus
- d. one month's interest on the balance of (a) (b) and (c).

The Accumulation Account earns interest at the interest rate declared by the Home Office. Interest credited to the Accumulation Account will not be less than 2.5% per year. That portion of the Accumulation Account equal to the mean outstanding loan balance during a year may earn interest at a lower rate.

The risk premium is the sum of:

- a. the cost of insurance coverage
- b. the extra premium for any special class rating
- c. the premium for any rider or supplemental rider attached to the certificate; and
- d. a monthly expense charge determined by the Hermann Sons Life Executive Officers but not to exceed \$4.17 a month.

Disappearing Surrender Charge

If the ANNUAL PREMIUM FLEX LIFE certificate is lapsed or terminated, a charge (based on the number of years the certificate has been in force) is deducted from the Accumulation Account to produce a cash surrender value. This charge is never applied unless the certificate owner surrenders the certificate.

The surrender charge will be the following percentages, applied only to the Basic Annual Premium appearing in the Certificate Schedule of Premiums.

<u>Certificate Year</u>	<u>Surrender Charge</u>	<u>Certificate Year</u>	<u>Surrender Charge</u>
1	150%	11	90%
2	150%	12	80%
3	150%	13	70%
4	150%	14	60%
5	150%	15	50%
6	140%	16	40%
7	130%	17	30%
8	120%	18	20%
9	110%	19	10%
10	100%	20 and later	0%

Annual Statements

An annual statement will be mailed to the Member the week following their certificate anniversary. Each Annual Statement will provide the following values:

- the death benefit
- the accumulation account balance
- the cash surrender value
- the risk premium
- the interest to be credited
- expense charges

Certificate Loans

Interest on a certificate loan is payable in advance. The interest on a loan is 10%.



HERMANN SONS LIFE

10 YEAR LEVEL TERM

PLAN CT-10

ISSUE AGES: 18-65

MINIMUM \$50,000 - MAXIMUM \$1,000,000

PREFERRED RATE MINIMUM - \$100,000

PREMIUM MODE

Annual, Semi-Annual, Quarterly, Monthly, Bank Draft

CERTIFICATE FEATURES

Premiums increase at renewal

Annual renewals after Age 65

Convertible to Whole Life to Age 70

RIDERS AVAILABLE

Waiver of Premium

Accidental Death Benefit Rider

NON-COMMISSIONABLE POLICY FEE

Annual	Semi-Annual	Quarterly	Monthly	Bank Draft
\$60.00	\$30.00	\$15.00	\$5.00	\$5.00

\$60 policy fee is included in the annual premium.

PLAN CT-10

10-Year Term

Plan Description: This certificate is a 10-year Term plan with a level death benefit. The last year of 10-year renewals is age 65. Thereafter the certificate is renewable on one-year term renewable rates up to age 90. The face amount is payable if the death of the Member occurs during the term period. These certificates do not accumulate any cash values, and there are no certificate features such as reduced paid-up insurance, automatic premium loans or extended term insurance. There will be no refund check issued on these certificates.

Premiums: Premiums are payable during the term of the certificate, and increase on each renewal with the attained age of the Member. The premium rates may be raised or lowered for all Members in the same class, but the rates may not exceed the maximum premiums, which will be shown in the certificate. Premiums are banded by certificate size and vary by sex and tobacco-usage category.

Conversion Privilege: The certificate may be converted to a permanent plan of life insurance at any time until the anniversary date of the certificate before the insured turns age 70. The newly converted certificate will be issued with a current issue date, with the insured's current, attained age, on a certificate form and with the premium rate then in use by Hermann Sons Life.



HERMANN SONS LIFE

20 YEAR LEVEL TERM

PLAN CLT-20

ISSUE AGES: 18-50

MINIMUM \$50,000 - MAXIMUM \$1,000,000

PREFERRED RATE MINIMUM - \$100,000

PREMIUM MODE

Annual, Semi-Annual, Quarterly, Monthly, Bank Draft

CERTIFICATE FEATURES

Level Benefit - Level Premium

Non-renewable

Convertible to Whole Life while in force

RIDERS AVAILABLE

Waiver of Premium

Accidental Death Benefit Rider

NON-COMMISSIONABLE POLICY FEE

Annual	Semi-Annual	Quarterly	Monthly	Bank Draft
\$60.00	\$30.00	\$15.00	\$5.00	\$5.00

\$60 policy fee is included in the annual premium.

PLAN CLT-20

20-Year Level Term

Plan Description: This is a life insurance plan that provides a level benefit convertible term insurance for 20 years with level premium payments. This plan is not renewable but it is convertible to Whole Life while the certificate is in force. The face amount is payable if the death of the insured occurs during the term period. These certificates do not accumulate any cash values and non-forfeiture options are not available.

Premiums: Premiums are payable during the term of the certificate and never increase along with the age of the insured. The premium rates may be raised or lowered for all Members in the same class, but the rates may not exceed the maximum premiums, which will be shown in the certificate. Premiums are banded by certificate size and vary by sex and tobacco-usage category.

Conversion Privilege: The certificate may be converted to a permanent plan of life insurance at any time during the life of the contract, before the insured turns age 70. The newly converted certificate will be issued with a current issue date, with the insured's current, attained age, on a certificate form and with the premium rate then in use by Hermann Sons Life.

Term Life Products

Term Life insurance is temporary insurance which provides coverage for a specific period of time. The advantage of purchasing a term certificate is that it provides you with a high amount of protection at a low premium price.

10-Year Level Term (CT-10)

Issue Ages: 18-65 Minimum Issue: \$50,000 Maximum Issue: \$1,000,000
Ten-Year Renewable Term to Age 90
Adjustable Premium
Convertible to Age 70

Available Riders on 10-Year Level Term

Accidental Death Benefit Rider
Waiver of Premium Rider

This policy does have a non-commissionable certificate fee that is included in the illustration.

20-Year Level Term (CLT-20)

Issue Ages: 18-50 Minimum Issue: \$50,000 Maximum Issue: \$1,000,000
Non-Renewable
Convertible to Age 70

Available Riders on 20-Year Level Term

Accidental Death Benefit Rider
Waiver of Premium Rider

This policy does have a non-commissionable certificate fee that is included in the illustration.

ACCIDENTAL DEATH BENEFIT RIDER

Accidental Death Benefit (ADB) – The Accidental Death Benefit rider may be added to a life insurance certificate to provide for an additional amount to be paid to the beneficiary should the insured die as the result of a covered accident. The Accidental Death Benefit can be paid only when the insured dies as the result of a covered accident.

Benefits, risks not covered, and general provisions are covered in the contract and the agent manual. This rider is available from age 5 to age 70.

How to Sell Accidental Death Benefit Rider

This rider will increase the certificate face value to double in the event of a covered accident for a small additional premium. Accidents are the fifth leading cause of death in the United States and the number one cause of death for children ages 1-14.

INSURABILITY PROTECTION RIDER

Insurability Protection Rider (IPR) – The Insurability Protection rider allows the certificate owner to purchase additional coverage at standard rates without requiring further evidence of insurability. This coverage could be very significant when an insured has become uninsurable sometime after the initial certificate was issued and would be otherwise unable to obtain additional coverage. Information on amount of option, option dates and benefits, issuance rules, exercise options, and termination is located on the next page.

How to Sell Insurability Protection Rider

If there is a family history of illness (such as diabetes, asthma, etc.) the certificate holder may be unable to qualify for additional future insurance.

WAIVER OF PREMIUM RIDER

Waiver of Premium (WP) - The Waiver of Premium Rider waives the payment of premiums in the event of death or total and permanent disability of the payor of the certificate. Specifications of the death benefit, definitions of total and permanent disability, risks not assumed, required proofs, and termination and general provisions are covered in the contract and the agent manual.

How to Sell Waiver of Premium Rider

People buy insurance for protection. If the payor of the certificate becomes disabled or dies who will be responsible for the premiums? Buying insurance for your insurance will help to keep premiums paid if the unexpected happens.

ACCIDENTAL DEATH BENEFIT RIDER

Available on all of the products we offer except Single Premium products.

Maximum amount available is \$250,000 (cumulative coverage with all companies) on adults and juniors. **This rider can be sold after the original issue date of the certificate.**

Rates are as follows:

Per \$1,000

Annual	Semi-Annual	Quarterly	Monthly	Monthly Bank
\$1.00	\$0.52	\$0.26	\$0.10	\$0.09

Benefit Coverage

Upon receipt of due proof that the death of the Member:

1. Resulted independently of all other causes from bodily injury effected solely through external, violent and accidental means and evidenced by a visible contusion or wound on the exterior of the body (except in the case of drowning or of internal injuries revealed by an autopsy); and
2. Occurred within 60 days of such injury; and
3. Occurred prior to the Member's seventieth (70th) birthday; and
4. Occurred while this certificate and this rider were in force.

Risks not covered

1. Suicide or attempted suicide.
2. Committing or attempting to commit an assault or felony.
3. Insurrection or war or any act attributable to war whether or not the member of the military.
4. Disease, or bodily or mental infirmity.
5. Travel or flight in or descent from any aircraft, except as a fare-paying passenger.
6. Consumption of amounts of alcohol that causes death.
7. Taking of any drug, medication or sedative unless prescribed by a physician, including any combination with alcohol.
8. Being under the influence of alcohol, drugs, or controlled substances.
9. Taking any kind of poison, or inhaling any kind of gas voluntarily.

INSURABILITY PROTECTION RIDER

Available on all Junior and Adult Whole Life Products except Single Premium Products. Not available on Term Products. **Not available to certificates issued at substandard rates. Only available at time of issue.**

Maximum amount available to purchase at each option date is \$30,000 or the face amount of the certificate, whichever is less. The face amount of the certificate must be at least \$30,000. The maximum amount of all certificates issued under this rider may not exceed \$180,000.

You may purchase additional coverage at each of the specified future dates **without evidence of insurability**.

A letter advising the Member of his/her option to purchase additional insurance will be mailed to the Insured-Owner 60 days in advance of each option date. See rider contract for definition of option date.

Option dates are as follows:

<u>ISSUE AGE</u>	<u># OF OPTION DATES</u>	<u>OPTION DATE AGES</u>
0 to 24	6	25, 28, 31, 34, 37, 40
25 to 27	5	28, 31, 34, 37, 40
28 to 30	4	31, 34, 37, 40
31 to 33	3	34, 37, 40
34 to 36	2	37, 40
37	1	40

The rider will terminate

1. On the expiration of the rider, which is the certificate anniversary of the certificate coincident with or next following the Member's 40th birthday.
2. On any premium due date upon the Member's written request.
3. Upon termination of the certificate for any reason.
4. On any change in the amount of the certificate.
5. When any non-forfeiture option of the certificate becomes operative.

WAIVER OF PREMIUM RIDER

If the Payor becomes totally and permanently disabled as a result of bodily injury or disease, and such disability continues without interruption for at least six months, then Hermann Sons Life will waive the payment of each premium up to the Payor's 60th birthday or prior to the Member's 25th birthday, whichever comes first. ***Only available at time of issue.***

Cost for Waiver of Premium Rider is based on the insurance product it is sold with. To calculate the accurate cost, please see the Product Rate pages.

Definition of Total and Permanent Disability

Total and Permanent Disability is disability that prevents the Payor from performing any work or engaging in any business or occupation for compensation or profit, whatsoever, regardless of relationship or similarity to any previous work, occupation or business of the Payor.

The entire and irrevocable loss of the sight of both eyes, or the severance of both entire hands or the severance of both entire feet, or such loss of one hand and one foot shall be considered total and permanent disability within the meaning of this contract.

Risks Not Covered

Premiums will not be waived if the total and permanent disability commences after the Payor attains the age of sixty (60) years or after the insured attains the age of twenty-five (25) years or if the total and permanent disability is the result of or is contributed to by:

- a) disease originating or injury sustained before the date of issue of this contract
- b) injuries intentionally self-inflicted
- c) any act of war, declared or undeclared
- c) travel or flight in, or descent from any aircraft or species thereof, except as a fare-paying passenger in a licensed aircraft

Agents need to complete a HIPPA Form and a Waiver of Premium Payor Information sheet for coverage.

Annuity Basics

An annuity is an investment contract sold by life insurance companies. It accumulates value and provides a stream of income for contract holders in their later years. The life of an annuity contract can be divided into two parts – the “accumulation phase,” the period during which the contract owner makes contributions to the plan, and the “annuitization phase,” the period during which the contract owner begins to receive scheduled payments. Annuities are not intended to be a short-term investment strategy. Annuities typically offer the most return to the contract owner if a long-term financial commitment is made. Surrender charges apply to early withdrawals according to the contract.

Hermann Sons Life offers only fixed annuities. Fixed annuities are financially more conservative than other types of annuities. These annuities generate earnings at a current interest rate that is set by Hermann Sons Life. This rate is fixed for the entire 3 or 5-year option.

All annuities are tax deferred.

The MYGA (Multi-Year Guaranteed Annuity) offers the following Annuity Plans

3 and 5-year options

Non Qualified Plan

Traditional IRA Plan

Roth IRA Plan

Please Note: The Inherited IRA Plan is available but very restrictive. Please speak to the Annuity Department at the Home Office for specific requirements.



HERMANN SONS LIFE

MYGA

MULTI-YEAR GUARANTEED ANNUITY

Why Consider a MYGA?

- ✓ **Guaranteed interest rate**
- ✓ **Tax-deferred growth**
- ✓ **No market risk**
- ✓ **Principal protection**
- ✓ **Often higher rates than CDs**
- ✓ **No annual fees**
- ✓ **Simple, steady growth**

A Multi-Year Guaranteed Annuity (MYGA) offers predictable growth you can count on—without worrying about market ups and downs.



HERMANN SONS LIFE

MYGA

MULTI-YEAR GUARANTEED ANNUITY

Non-Qualified & Qualified

Fixed 3-Year & 5-Year Options

Tax Deferred Growth

Guaranteed Interest Rate*

Issue Ages 18-95

Minimum \$5,000 Opening Deposit

Maximum \$1,000,000 Opening Deposit

Transfers from 401K or Other Qualified Plans Accepted

Withdrawals up to 10% annually beginning year 2

Transfers from Non-Qualified Plans Accepted

Required Minimum Distribution (RMDs) allowed

***Interest rate is subject to change, call for current rate**

Subject to Surrender Charge Schedule

PLANS AVAILABLE

Non-Qualified

Traditional IRA

Roth IRA

Inherited IRA

Multi-Year Guaranteed Annuity (MYGA)

What is a MYGA?

A Multi-Year Guaranteed Annuity (MYGA) is a type of fixed annuity that provides a guaranteed, fixed interest rate for a specific number of years. It is an insurance product and is often compared to a bank's certificate of deposit (CD) but offers some key differences, most notably tax-deferred growth.

Eligible ages

18-95

Must be a current member of HSL to qualify for MYGA purchase from ages 90-95.

Premium

Minimum premium: \$5,000

Maximum premium: \$1,000,000*

Initial fixed interest rate guarantee period

3 or 5 year option

Product options and current guaranteed interest rates

Hermann Sons Life's current rates are communicated to the agents when there is a change in interest rates. Guaranteed rates are specified by contract.

Flexible withdrawal options

Access up to 10% of your annuity's value annually beginning in year 2—without surrender charges.

Required Minimum Distributions (RMDs) are always allowed.

Surrender charge schedule

Years into guarantee period	1	2	3	4	5
3-Year MYGA	8%	8%	7%		
5-Year MYGA	8%	8%	7%	6%	5%

Death benefit

If the annuitant dies before the end of the guarantee period, the full accumulation value or minimum non-forfeiture (whichever is greater) is paid to the beneficiary. Surrender charges are waived.

Additional features

Eligible for IRA Transfers, Employee-Sponsored Plan Rollovers and 1035 Exchanges

Tax-deferred accumulation of interest.

Simple, straightforward contract – no hidden fees.

*Combined Annuity investments at HSL cannot exceed \$1,000,000

NON-QUALIFIED ANNUITY

A non-qualified annuity is an investment purchased with after-tax dollars. Its earnings grow tax-deferred, meaning you only pay taxes on the earnings when you withdraw the money, which is then taxed as ordinary income.

Funding of a non-qualified annuity is from money on which taxes have already been paid, such as money you currently have in a checking account, savings account or other investment accounts.

There are no contribution limits imposed by the IRS, so you can invest as much as you choose, as long as you stay within the guidelines and limits imposed by Hermann Sons Life.

Interest is not taxed until you start taking withdrawals, allowing your investment to grow more quickly.

When you take withdrawals, the earnings portion is taxed as ordinary income, while the principal (the money you originally invested) is not taxed again.

You are not required to take Required Minimum Distributions imposed by the IRS. This can allow your money to continue growing tax-deferred for longer.

You may face an IRS 10% early withdrawal penalty on the earnings if you withdraw before age 59 ½, unless you meet an IRS approved exception.

TRADITIONAL IRA ANNUITY

- I. Income tax treatment in a Traditional IRA is subject to specific IRS code regulations.
 - A. Contributions (deposits) are made with pre-tax funds or after-tax funds, depending on the individual's specific situation.
 - B. Any gain is tax-deferred until withdrawal and taxed at the individual's current tax rate at time of distribution.
 - C. Funds in an IRA can be transferred to another funding vehicle. No tax will be incurred if the special transfer or rollover procedures are followed.
 - D. A 10% IRS penalty is due for early withdrawal (before age 59 1/2), with certain exceptions to this rule.
 - E. Required minimum distributions (RMDs) are per IRS guidelines.
- II. There are limitations to contributions to a Traditional IRA.
 - A. Contributions must derive from earned income only.
 - B. The individual contribution is limited to the greater of \$7,000 (an additional \$1,000 is allowed for people over the age of 50) or 100% of earned income. These amounts can be adjusted annually due to inflation.
 - C. Contributions may or may not be tax deductible depending upon income amount for that year as determined by the AGI (Adjusted Gross Income), or because of participation in another qualified plan.

ROTH IRA

- I. The Roth IRA is funded by after-tax dollars only.
- II. Contribution amounts are determined per IRS guidelines.
- III. Conversion of a Traditional IRA to a Roth IRA is permitted, but is subject to federal taxation.
- IV. Roth IRA distributions are excluded from gross income (and avoid IRS taxation and penalty):
 - A. If the owner is at least 59 1/2,
 - B. And has held a Roth IRA for at least 5 years.
 - C. Other qualifying distributions as defined by federal law apply.

ANNUITIES - 1035 EXCHANGE VS. ROLLOVER VS. TRANSFER

1035 Exchange (Non-Qualified Annuities & Life Insurance)

- **Purpose:**

To switch to a better annuity or life insurance policy with new features or benefits, or to move funds from life insurance to an annuity.

- **Taxation:**

Tax-free transfer of gains between non-qualified (non-IRA) accounts.

- **Mechanism:**

Requires a direct exchange between the new and old insurance companies, without the policyholder ever taking possession of the funds.

- **Rules:**

You must transfer to a “like-kind” policy (annuity to annuity or life insurance to life insurance) and maintain the same owner.

Rollover (From Retirement Plans)

- **Purpose:**

To move money from a qualified retirement plan, like a 401(k), into a new retirement account, such as an IRA or a new annuity.

- **Taxation:**

Generally tax-free if completed within 60 days of receiving the distribution, but a 20% mandatory withholding applies if the check is made out to the individual.

- **Mechanism:**

Involves the plan participant receiving the funds and depositing them into a new qualified account.

- **“Like-to-Like” Principle:**

While not always strictly “like-to-like” (like a 401(k) to an IRA), the goal is to preserve the tax deferred status of the funds within a retirement plan structure.

Direct Transfer (Among Similar Retirement Accounts)

- **Purpose:**

To move funds from one retirement account to another similar retirement account, such as from one IRA to another IRA.

- **Taxation:**

No tax ramifications or 1099-R forms are issued to the account holder, as the funds are transferred directly between custodians.

- **Mechanism:**

A wire transfer from the sending custodian to the receiving custodian.

- **Key Feature:**

This is a “like-to-like” movement of funds, ensuring tax-deferred status is maintained without the owner handling the money.

THE FOLLOWING FLOW CHARTS AND THE SAMPLE TRANSFER FORM ARE TOOLS THAT CAN HELP YOU DETERMINE THE MOST APPROPRIATE ANNUITY BASED ON THE CLIENT'S SITUATION.

Questions for an Annuity Interested Client

Is the money coming from an existing qualified annuity or pension plan?

If no, What is the plan for the money?

If for beneficiary or final expenses,
is the **SAFE Plan** a better choice?

If for retirement,

start discussing annuity options.

If yes, start the application for the most suitable annuity.

Non-qualified Annuity

After-tax dollars
No earned income requirements
Interest taxed at withdrawal
Deposit limits set only by HSL
[See Insert A](#)

Traditional IRA

Generally, the following provisions apply:

- Before-tax dollars
 - Income deduction
 - Earned income required
 - Principle and interest taxed at withdrawal
 - RMD based on current IRS guidelines
 - Deposits allowed as per IRS guidelines
- [See Insert B](#)

ROTH IRA

After-tax dollars
No income deduction
Earned income required
No taxation at withdrawal for qualified distributions.
No RMD
Deposits allowed as per IRS guidelines
[See Insert C](#)

Non-Qualified Annuity

Minimum Deposit

\$5,000 - MYGA

7 Standard Forms Required

Annuity Application

Needs Analysis

Needs and Financial Objectives

Replacement Form

Annuity Best Interest Forms (3 Forms)

Is money being transferred from a non-qualified annuity at another company?

If no,

Submit all of the above with initial deposit.

(Cash not accepted)

Remember to collect one year of dues if the applicant is a new member.

If yes,

2 additional forms are required

1035 Exchange Form

Agent Compliance Letter

Submit all of the above.

(Cash not accepted)

Remember to collect one year of dues if the applicant is a new member.

The Home Office will handle the transfer and contact you if additional requirements are necessary.

Traditional IRA Annuity

Minimum Deposit
\$5,000 - MYGA

7 Standard Forms Required

- Annuity Application
- Needs Analysis
- Needs and Financial Objectives
- Replacement Form
- Annuity Best Interest Forms (3 Forms)

Is money being used to open the Traditional IRA Annuity coming from an account with another company?

If no,

Submit all of the above with initial deposit.
(Cash not accepted)

Remember to collect one year of dues if the applicant is a new member.

If yes,

From what type of account is the money coming from?

If the money is being transferred from a Traditional IRA at another company, is the investment vehicle at the transferring company an Annuity?

If yes, 2 additional forms required:

IRA Transfer Request Form

Agent Compliance Letter

If no, 1 additional form required:

IRA Transfer Request Form

Submit all of the above.

Remember to collect one year of dues if the applicant is a new member.

The Home Office will handle the transfer and contact you if additional requirements are necessary.

If the money is being rolled over from a 401(k), 403(b), 457, or any other employer pension plan, will the company where the funds are currently held accept an HSL Rollover Form?

If yes, 1 additional form required:

Direct Rollover Request Form

If no, have the client obtain the necessary form from the company directly.

Submit all of the above.

Remember to collect one year of dues if the applicant is a new member.

The Home Office will handle the transfer and contact you if additional requirements are necessary.

If the client tells you that the initial deposit is to be handled as an indirect rollover,

1 additional form required:

Traditional IRA Contribution Eligibility Form

Submit all of the above.

Remember to collect one year of dues if the applicant is a new member.

The Home Office will handle the transfer and contact you if additional requirements are necessary.

ROTH IRA Annuity

Minimum Deposit

\$5,000 - MYGA

7 Standard Forms Required

Annuity Application

Replacement Form

Needs Analysis

Annuity Best Interest Forms (3 Forms)

Needs and Financial Objectives

Is money being used to open the Roth IRA Annuity coming from an account with another company?

If no,

Submit all of the above with initial deposit.
(Cash not accepted)

Remember to collect one year of dues if the applicant is a new member.

If yes,

From what type of account is the money coming from?

If the money is being transferred from a ROTH IRA at another company, is the investment vehicle at the transferring company an Annuity?

If yes, 2 additional forms required:
ROTH IRA Transfer Request Form
Agent Compliance Letter

If no, 1 additional form required:
ROTH IRA Transfer Request Form

Submit all of the above.

Remember to collect one year of dues if the applicant is a new member.

The Home Office will handle the transfer and contact you if additional requirements are necessary.

If the client tells you that the initial deposit is to be handled as an indirect rollover,

1 additional form required:
ROTH IRA Contribution Eligibility Form
Submit all of the above.

Remember to collect one year of dues if the applicant is a new member.

The Home Office will handle the transfer and contact you if additional requirements are necessary.

If the money is being converted from a Traditional IRA to a ROTH IRA, 1 additional form required:

Direct Conversion Request Form
Submit all of the above.

Remember to collect one year of dues if the applicant is a new member.

The Home Office will handle the transfer and contact you if additional requirements are necessary.

TRANSFER REQUEST

The term IRA will be used below to mean Traditional IRA and SIMPLE IRA, unless otherwise specified.

PART 1. RECIPIENT

Individual requesting the transfer

Name (First/MI/Last) Customer Name

Date of Birth _____ Phone _____

Email Address _____

Account Number New Account Suffix _____

ACCEPTING ACCOUNT TYPE (Select one)

- ☒ Traditional IRA ☐ SIMPLE IRA
☐ Inherited Traditional IRA ☐ Inherited SIMPLE IRA

PART 2. ACCEPTING IRA TRUSTEE OR CUSTODIAN

To be completed by the IRA trustee or custodian receiving the assets

Name Hermann Sons Life

Address Line 1 PO Box 1941

Address Line 2 _____

City/State/ZIP San Antonio, TX 78297

Phone 800-234-4124 Organization Number _____

Contact Name Samantha Schulmeier Kelley

PART 3. RELATIONSHIP OF RECIPIENT TO CURRENT IRA OWNER

RELATIONSHIP TYPE (Select one)

- ☒ I am the current IRA owner. - *most common answer*
☐ I am the former spouse of the current IRA owner.
☐ I am the spouse beneficiary of the original IRA owner transferring assets to my own IRA.
☐ I am the beneficiary of the original IRA owner transferring assets to an inherited IRA.

PART 4. CURRENT IRA OWNER

Name (First/MI/Last) Customer Name

Social Security Number _____

Account Number Where money is coming from Suffix _____

CURRENT ACCOUNT TYPE (Select one)

- ☐ Traditional IRA ☐ SIMPLE IRA
☐ Inherited Traditional IRA ☐ Inherited SIMPLE IRA

PART 5. CURRENT IRA TRUSTEE OR CUSTODIAN

example - American National
Name Where money is coming from

Address Line 1 _____

Address Line 2 _____

City/State/ZIP _____

Phone _____

fill in address of where transfer paperwork should be sent w/phone and fax # if possible

PART 6. REQUIRED MINIMUM DISTRIBUTION (RMD) OR LIFE EXPECTANCY PAYMENT INSTRUCTIONS

To be completed if the recipient is the current IRA owner and is required to take an RMD this year or is a beneficiary receiving life expectancy payments

IF YOU HAVE NOT YET TAKEN YOUR REQUIRED PAYMENT FOR THIS YEAR, COMPLETE THE FOLLOWING. (Select one)

- ☐ Distribute my RMD or life expectancy payment to me before transferring my IRA assets.
☐ Retain my RMD or life expectancy payment amount. I understand that I am responsible for satisfying my RMD or life expectancy payment.
☐ Include the amount that represents my RMD or life expectancy payment in the transfer. I understand that I am responsible for satisfying my RMD or life expectancy payment.

Need to verify RMD has been satisfied.

Name of Recipient Customer Name, Account Number Where money is coming from

PART 7. TRANSFER INSTRUCTIONS

TRANSFER OPTIONS (Select one)

☒ **One-Time Transfer**
Transfer Amount Full Value Transfer Date Immediately

if moving entire balance to HSL

☐ Entire IRA Balance ☐ This Transfer Will Close the Current IRA

☐ **Recurring Transfer**

Transfer Amount _____ Transfer Start Date _____

Frequency (Select one) ☐ Monthly ☐ Quarterly ☐ Semi-Annually ☐ Annually ☐ Other _____

MAKE PAYABLE TO (If the accepting account type is an inherited IRA, the Name of Recipient must identify both the recipient and the original IRA owner.)

Hermann Sons Life as ☐ Trustee or ☐ Custodian of
Name of Accepting IRA Trustee or Custodian

Name of Recipient IRA

ASSET HANDLING (Investments identified below will be liquidated immediately unless otherwise specified in the Special Instructions section.)

Asset Description	Amount to be Transferred	Special Instructions
<u>Traditional IRA</u>	<u>Approx \$ fill in amount</u>	
_____	_____	_____
_____	_____	_____

PART 8. SIGNATURES

I authorize the transfer of these IRA assets and certify that all information provided by me is true and accurate. I understand that I am responsible for determining that this IRA transfer qualifies under the rules that apply to such transfers and agree to comply with those rules. I understand that special rules apply to SIMPLE IRA to Traditional IRA transfers. I assume responsibility for any consequences that may result from this transfer and I agree that the trustee or custodian is not responsible for any consequences that may arise from executing this transfer request.

The trustee or custodian signing below agrees to accept the assets being transferred.

X _____
Signature of Recipient Date (mm/dd/yyyy)

X -- Not Applicable -- _____
Notary Public/Signature Guarantee (If required by the trustee or custodian) Date (mm/dd/yyyy)

X _____
Authorized Signature of Accepting Trustee or Custodian Date (mm/dd/yyyy)

Does not need to get notarized



HERMANN SONS LIFE

MEDICARE

Hermann Sons Life has partnered with Spark Advisors to offer Medicare.

Can be confusing and it's important to choose the right plan. Our Hermann Sons Life Medicare Agents can help you with enrollment, review existing plans or help make changes to your current plan.

Medicare is the U.S. federal health insurance program for people age 65 or older. Younger individuals may also qualify if they have certain disabilities, End-Stage Renal Disease (ESRD), or Amyotrophic Lateral Sclerosis (ALS).

The program is divided into different parts that cover specific services. You can receive your benefits through Original Medicare (Parts A and B) or a Medicare Advantage Plan (Part C) offered by a private company.

 **DevotedHealth**

 **MOLINA**
HEALTHCARE

 **BlueCross**
BlueShield

 **cigna**
healthcare

Humana

 **scan**
medicare advantage

wellcare[™]

Anthem 

AFFORDABLE CARE ACT

 **aetna**[™]

COMMUNITY FIRST
HEALTH PLANS

 **UnitedHealthcare**

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](https://www.Medicare.gov) or call 1-800-Medicare to get information on all your options.

The Agent-Client Relationship

Steps to Successful Selling

Anyone with the right skill set and motivation can become a successful Hermann Sons Life Insurance and Annuities agent. Life Insurance and Annuities sometimes may be difficult to understand, but with the proper training, agents can earn a lucrative income selling for Hermann Sons Life. Here are some steps to help you become a successful Hermann Sons Life sales agent.

Prospecting

- Are you taking care of and following up with your existing customers?
- Are you asking for leads from customers?
- Are you automatically giving quotes to other members of the family?
- Are you working events or having a table setup?
- Are you talking about Hermann Sons Life and selling yourself?
- Are you working on the orphaned list? Really working the orphaned list?
- Are you tag teaming with another agent?
- Join community professional's group.
- Host bingo at a senior center.
- Do you carry your business cards with you everywhere you go and pass them out?
- Do you email digital brochures to prospective customers?
- Are you having regular conversations with your Regional Sales Manager?
- Are you attending lodge meetings?
- Are you sharing Hermann Sons Life Facebook and/or Instagram posts with your contacts?
- Are you sending Thank You Notes for recently issued policies?
- Are you attending community events?

Meeting With Your Client

The Agent's Role – Life Insurance and Annuities may sometimes be difficult to explain to the client, but with the right skill set and motivation, anyone can become a successful agent.

In most cases, it is the agent who is the initial contact with the client. Maintaining the appropriate training and education requirements are essential in order to be fully prepared to explain and assist the client in understanding the products. It is the Agent's duty to focus on the needs of the client thereby offering the most appropriate product to their client.

Meeting With Your Client

Needs Analysis Selling

Most people are not so financially sound that they could stop working tomorrow and be able to have enough resources to support their family for a long time into the future. However, this is precisely what happens when the primary bread winner of a family dies. For this reason, life insurance is a critical piece of a family's financial profile. But how does a family determine the proper amount of insurance? – The answer is a **Needs Analysis!**

The inherent problems associated with analyzing needs are understood. Needs Analysis can be quite uncomfortable for the client and the agent. What are some of the negative issues associated with obtaining a complete Needs Analysis?

Clients are uncomfortable sharing information.

Clients don't feel it is an important step in purchasing a small Hermann Sons Life product.

They know exactly what they want.

Agents feel uncomfortable asking the questions.

What if the analysis recommends more insurance than they can afford?

It is hopeful that information in this section will help agents feel more comfortable when assisting clients complete the needs analysis process.

Why is Needs Analysis important?

Why do we need to complete a Needs Analysis for our clients?

It's the Law!

Documented Needs Analysis protects the consumer and the agent.

Life insurance sales should be needs based. And when the client knows what they need **it helps them plan for the future**. You may have heard the old joke that "everybody talks about the weather, but nobody does anything about it." Through proper needs analysis we have the opportunity to help our clients not just talk about their future but to understand and plan for their needs.

Needs Analysis is the most reliable approach to determining the proper level of insurance. This type of analysis determines the amount of money needed to support the family and pay down outstanding liabilities, reduced by current asset holdings and future receipts of income. The Needs Analysis helps determine the amount of coverage needed to provide a financial safety net for your loved ones in the event of your death.

When we do this we increase customer satisfaction. When customers are pleased with your service and recognize your planning professionalism they are more inclined to tell others. This will increase client referrals. Even if they do not take the coverage recommended by Needs Analysis, they are at least aware of their needs which may lead to future contacts.

As you prepare for the Needs Analysis process, it is important that you help your client to feel comfortable with you and what you can offer to them.

Today's consumer has more accessibility to information than ever before. Yet when considering a major financial obligation like life insurance or annuities they often don't do any investigation. Maybe it's because of the complexity of the product or the lack of desire to consider their own mortality, but for whatever reason they will rely on the agent to take the first step. Your ability to best serve your client and the promise of a potential sale will essentially depend on your ability to put your clients at ease and teach them about the products you sell.

Remember, you are the professional! Help the client to understand how you can help them. Show confidence and knowledge. Use special words and phrases like needs-based selling, confidentiality and trust to help clients feel more comfortable.

Conducting the Needs Analysis interview

There are four basic steps to needs analysis:

- Fact finding
- Determining client objectives
- Analyzing customer needs and amounts
- Helping with product selection

Following these steps will allow you to identify and discuss:

- Information which will determine your client's potential for life insurance or annuities.
(job, health, other insurance)
- Financial problems that might arise or goals for when your client dies or retires.
(debt)
- Your client's objectives and motivation to purchase.
(children, college, new home, change in job, retirement, desired estate)

The specific form we use to record gathered information is the **Needs Analysis Form**. Plan to carry at least three copies to each appointment. You can start completing the form (or take notes) as you conduct the needs analysis interview. One will be used to complete information, sign and send to the Home Office. Another can be left with the client to use for a spouse or at a future date.

Step #1 – Fact finding

This first step includes the typical data gathering.

- What is their current financial situation?
- Do they have other insurance in force?
- Why are they interested in Hermann Sons Life? (Camp or dance, annuity vs. SAFE, etc.)

During the fact finding phase you often get a strong indication whether your client needs insurance and the first indicators of how much.

Step #2 – Determining Client Objectives

The next step involves discovering what the client's overall objective is for purchasing life insurance or an annuity.

What percentage of income would you like your family to have when you die?

What bills or expenses would you want liquidated?

At what age do you want to retire?

What do you need for retirement income?

Does your family have a history of longevity?

Many clients have never thought of these questions.

You may have to help them with some objectives (e.g., mortgage, college).

Remember, these objectives become the motivation for their purchase today and future purchases.

Step #3 – Analyzing Customer Needs and Amounts

By determining the client's objectives you know where they are and where they want to go. Now it's time to determine how they can get there from here.

To apply **suitability standards** to your Needs Analysis you must analyze the objectives your customer indicated to determine the appropriate amount and type of coverage.

Typically, customers need insurance to cover these six needs:

Income – Most people's main source of income comes from employment. The money they make from work generally meets their needs. Death, however, brings an end to that source of income. A family that loses an income-earner as a result of premature death will face financial hardships unless another source of income has been provided for in advance. Life insurance can meet this need because it is designed to create dollars when an individual dies.

Mortgage – The most important legacy an income-earner should want to leave their family is a roof over their heads, especially when there are children involved. Life insurance can guarantee that survivors will keep their home or have the available funds for rent. At the least, estimate the actual cost for 120 months.

Debt Repayment – Debts create another cash need when a family member dies. Having a lump sum to liquidate these obligations will allow the surviving family to use other income for current living expenses rather than paying for past purchases.

Final Expenses – Cost associated with a funeral, probate and legal fees, possible medical bills and other associated expenses can cause great indebtedness. These costs are traditionally estimated between \$15,000 and \$20,000.

Child Care and Education – Children need to be cared for, especially after the death of a parent. Loss of wages can be a hardship unless covered by insurance. Plan on \$8,000-\$14,000 per year per child for child care and associated needs. (The number of years calculated will depend on the age of the child.) For college, plan on \$20,000 to \$40,000 per year per child. It will be more if it is a private university or if children fail to qualify for grants.

Emergency Funds – The death of a wage-earner doesn't affect the possibility of other emergencies occurring. Major home, auto or health expenses could still occur. Plan to set aside funds equaling one-half of your annual income for emergencies.

Also, look at the funds which will be available at death. This will include other life insurance and annuities (from Hermann Sons Life and others, including employer group), cash on hand, and other income.

Step #4 – Helping Your Client to Choose a Product

Once your client agrees that they have a life insurance or annuity need, you can present product choices and options. Explain to customers how the features of the product will solve their financial needs. By carefully reviewing appropriate amounts and explaining how they solve financial needs, you will meet suitability standards.

Knowing the Certificate Features

It is very important that agents are fully aware of our products and product features. Our clients look to you as the professional. You must have thorough knowledge of the products so you will know which plan(s) will do the best job for the client.

Unfortunately, choosing suitable products for clients is not as easy as drawing numbers out of a hat. It's a precise science, but not a perfect one, and it takes considerable product knowledge and practice. Once you learn about the products, you must then learn to match them to the right customers.

Solid product training, like we provide during CE sessions, will help you to put customers at ease and make them more willing to listen to your ideas about their financial situations.

Putting It All Together

Earning the customers' trust while discovering their needs will make your job of describing a product and presenting the results much easier. Be sure you have analyzed each detail carefully. Not every product may be suitable for a person's needs. Our CE courses, regional workshops, and your professional experience will give you the ability and confidence you need to make good decisions.

Trust is earned through knowledge and professionalism.

Now, let's talk more generally about the needs analysis process and our form.

We all understand the benefits of needs analysis, the importance of completing the form, the hurdles associated with it, and general solutions.

So let's talk specifics!

What if the client is hesitant or doesn't want to complete a needs analysis?

Be prepared to steer them in the right direction. Use phrases that will help them understand the importance of needs analysis.

"Your personalized needs will best be met if I may ask you a few questions."

What are some phrases that have helped you in the past?

"You mentioned ____ tell me more about ____."

"What specific benefits are important to you when selecting a life insurance certificate?"

"What this means to you is (state unique benefit)."

Try using estimates. This will give you usable numbers which can still be helpful in defining need.

Do as much needs analysis as you can (through questions) without completing the form. The client will feel less pressured but you will still gain some knowledge to help with recommendations.

Leave a blank form for them to complete later on their own. Even if you don't have all of the information, at least they will have a better idea of their needs when they complete the form on their own.

Although there are certain "rules of thumb" which may be used in order to estimate the insurance need, they are very simplistic and often do not consider such important factors as the family's current net worth or the ages of the family members. Such rules of thumb can provide a wide disparity of solutions. Without looking at a family's entire financial profile, it is difficult, if not impossible, to accurately determine the proper amount of life insurance. Proper needs analysis is always the best path.

When the needs analysis states they need more coverage than the family is willing to pay or able to afford that is OK – at least they are aware of what their needs are.

Any method used to determine a family's insurance need will be an estimate. Circumstances will change almost on a daily basis. Therefore, it is important to review the insurance need regularly and make any necessary adjustments.

This gives you future opportunities to meet with your clients.

Matching Insurance Products with Customer Needs

Life insurance can be used to meet client needs by helping them to appropriately manage their risk. Insurance agents must learn to design an insurance portfolio that meets the client's needs and those of his/her family and other dependents.

Life brings many changes and surprises because it is a continual process of beginnings and endings. We can offer our customers peace of mind for today and for tomorrow by knowing how to help them adjust their financial needs for the many changes and surprises that come with living life – what we call Life Events.

What is a “Life Event?” A life event occurs when life circumstances change and affect planning for the future.

The Most Common Life Events:

Getting out on your own/entering college	Establishing a career
Getting married	Buying a home
Becoming parents/newborn	Starting a business
Planning for dependents with special needs	Retirement
Divorce	Death

Getting out on your own/entering college – Getting out on your own can be exciting and a little scary. It is the time when young adults begin taking responsibility. It is important that no matter where life takes these young people we are there to support them. It is at this point when they may begin to think about owning their own life insurance plans and we should be available to assist them.

Establishing a career – Pursuing a career can be a rewarding experience. It may be the first time to manage money without the help of their parents. Undoubtedly, they will be full of questions and uncertainties. Taxes, insurance, retirement, it may be more than they can handle alone. We have watched them grow up and now they are beginning their lives and making their own choices. When they are uncomfortable discussing financial issues with their parents, you can be there to help them make wise choices about their employer benefits and possibly a Hermann Sons Life product to supplement their portfolio.

Getting married – Getting married is a big step. When planning a wedding, other decisions and plans may be put on hold. However, as soon as possible after the wedding, you should schedule an appointment with the new couple to update names, addresses and beneficiaries. In addition, this is a perfect time to discuss their life insurance and other insurance planning. Also, discuss their need to change beneficiaries with their employer benefits and supplement with Hermann Sons Life products if necessary.

Buying a home – Because home ownership is a substantial investment and a long-term commitment, most people want to protect this asset for their family. One of the methods is protecting against premature death through life insurance. When discussing coverage always remember to review coverage for all income contributors.

Parenting – Once the first child is born, financial planning for the future becomes even more essential. Should the child have life insurance? Should the life insurance coverage on parents be increased? Knowing what to expect will allow your customers to plan for the future and to increase their chances that they will not fall short of their financial goals. Indeed, this is the time to review and update their goals.

Starting a business – Business owners have the same need for insurance as families or individuals. The principal use of life insurance by business owners is Key Person Insurance. Key person insurance is a type of business insurance designed to help a company recover from the financial loss caused by the death of an owner, partner or essential employee. Key person insurance provides financial protection by giving businesses the time to find and train replacements for key employees.

Retirement – The number of people who are financially unprepared for retirement is staggering. One study revealed that more than half of adults in the U.S. were planning to depend solely on Social Security for retirement income. It's never too late to start or improve a retirement plan. Basically there are three steps to retirement planning:

1. Estimating retirement income
2. Estimating retirement needs
3. Deciding on investments

Planning for dependents with special needs – Some clients may have dependents with special needs, such as a disabled child, spouse or sibling. There may come a time when they can no longer provide the vital physical and financial support that is needed for their special person to remain safe and secure. What happens next depends largely on the quality of their planning for this time. You can help your customers by informing them of life insurance and annuities that are specific to their unique situations.

Divorce – Those who have recently changed their marital status may have important financial and legal decisions to make. These decisions might deal with changes in property ownership and providing for children's welfare. As the family insurance agent your assistance with these matters is crucial. Divorce is sometimes the flip side of marriage and often the bridge between marriage and remarriage so some of the same assistance you offer to married couples may be appropriate at this stage as well.

Death – The death of a spouse or loved one is a difficult time. Yet, during this period, many decisions need to be made and actions must be taken in the first few months after death. You can be a strong shoulder for your customer to lean on during this time. Read up on ways to help your customers handle these details. This may be a great time to suggest an annuity for the death proceeds that are not needed for current living expenses. Some of the decisions that must be made may include: employee/retirement/survivor benefits, veteran benefits, change of ownership, change of beneficiaries, etc.

Matching Products With Needs

Gather Information

Gathering appropriate information is crucial to matching needs. The Needs Analysis form provides the questions you should have answered to make a professional recommendation. However, knowing your customer also includes building a rapport. You will find out more useful information by engaging your customers in casual conversation during the interview.

Analyze Information

Now you must analyze the information you have gathered to see what product(s) may be most suited to your client's needs. Remember, temporary needs are typically covered with Term Life and permanent needs with Whole Life. A temporary need is generally 1-30 years but that really depends on the age of the client. For example: If a client is 50 years old then 30 years would be a permanent need. However, if your client is 20 years old then a 30 year need would be temporary.

Some clients may not be able to afford the premiums for all of the permanent insurance they may need in their portfolios. In these cases you can recommend Term with the understanding that they should convert to Whole Life as soon as they can afford it. You can even set up a strategy where they convert small portions at specific intervals to make it more convenient and affordable. Or maybe the best plan is a combination of Whole and Term Life.

Present Recommendations

There are a couple of approaches you may take.

One-option Recommendation – when you are very secure in your solution for the customer's needs, offer only one option. Always tell the customer why this is the best option.

Two-option Recommendation – if it appears that two different plans of action could be appropriate, then present both. Be sure to explain how each will provide the RESULTS they identified earlier.

Application Specifics

Applicant's Full Name

We know it requests middle initial only, but the Underwriting Department would like the full and complete name.

Premium, Supplemental Contract, Lodge Dues

Check your math. If paying monthly, collect one month of lodge dues; if paying yearly, collect one year of lodge dues, etc.

Life Insurance: The Impact of Ownership

Who is the Owner?

The certificate owner is the person named in the insurance contract who has control of the certificate including all rights stipulated in the contract. Usually, this is the person whose life is insured, but it can be a parent (in the case of a junior member), or a beneficiary, such as the spouse.

The certificate owner has certain important rights to the certificate, including:

- paying the premium;
- naming beneficiaries;
- determining the various options within the life insurance certificate, such as settlement options;
- changing owners of the certificate in the future;
- borrowing from a cash buildup in the certificate; and
- changing any other feature in the insurance certificate.

Why is ownership important?

Many parents, especially those who pay the premiums for the certificate, feel that ownership goes hand in hand. It does not! When the junior holder turns 18 he or she becomes the owner if there is no named owner. Not only does the 18-year-old member have control of all rights of the certificate, but parents cannot seek information from the Home Office because of contract privacy laws.

Ownership has greater impact when major life events, such as divorce, occur.

Medical Information

Our agents are our field underwriters. This section must be completed in its entirety. Have the client follow along as you read the questions. Don't paraphrase the questions. Always put the name of the primary family physician even if no adverse medical details exist.

Designating a Life Insurance Beneficiary

ben'e-fi-ci-ar'y n.

A beneficiary is the person or entity named (designated) to receive the death benefits of a life insurance certificate or annuity.

Choosing a life insurance beneficiary is an important part of enacting a new certificate. While many life insurance shoppers approach designating a beneficiary as an arduous task, general certificates have few rules on who can be a beneficiary, how the beneficiary must file claims and how the claims are paid.

Hermann Sons Life beneficiary rules are covered under Title 11 in the Charter and Laws of Hermann Sons Life.

The designation of a beneficiary is required.

Who may be a beneficiary?

A life insurance beneficiary is someone who receives death benefits when the insurance certificate holder dies. When an individual privately purchases a life insurance plan, he may designate anyone, regardless of relation, as a beneficiary. Some certificate holders elect to designate two or more beneficiaries.

Even though some life insurance owners leave their insurance benefits to a non-profit organization or some small business, owners choose to designate the business as a beneficiary, allowing the business to survive even if the owner passes away, Hermann Sons Life prefers a person be named as beneficiary.

Primary and Secondary Beneficiaries

Our insurance certificates provide for certificate holders to designate not only primary beneficiaries, but also contingent or secondary beneficiaries who may receive benefits if the primary designee is deceased. Life insurance is a long term arrangement, and beneficiaries may change over time. If a certificate holder designates a spouse, for example, the beneficiary may pass away before the certificate holder, leaving the benefits to be dispersed according to Article 80. In such cases, a contingent beneficiary would receive the insurance payout if the primary beneficiary is deceased.

Hermann Sons Life does not offer an Irrevocable Beneficiary option.

An irrevocable beneficiary is one that cannot be changed. Hermann Sons Life does not offer this.

Right to Change Beneficiaries

Every certificate owner has the right to change their beneficiaries according to Hermann Sons Life Laws. Every change must be applied for using the proper application form. The effective date of the change is the date it was signed by the certificate holder provided the application is in compliance with Hermann Sons Life Laws and approved.

Certificate vs. Will

All beneficiaries and changes to such are designated according to the certificate laws and are not affected by stated beneficiaries in a will.

Payment to Beneficiaries and Co-Beneficiaries

In the event two or more beneficiaries are designated and one or more pre-decease the member that portion of the benefit will be paid to the surviving beneficiary or beneficiaries, share and share alike. But should the pre-deceased beneficiary be a child of the member then that portion will be paid to the beneficiaries' surviving child or children, share and share alike. Adopted children share equally with natural children.

This per stirpes-like distribution method is only used when children are beneficiaries.

If all beneficiaries pre-decease the member or if all the designated beneficiaries are unauthorized by Hermann Sons Life Laws, the proceeds of the certificate will be paid in the following manner:

- Surviving spouse

- Children of the member, share and share alike and if one child is deceased, to their children (share and share alike)

- Surviving parents, share and share alike

- Surviving brothers and sisters, share and share alike

- Children of the brothers and sisters, in that portion and share that the brothers and sisters would have received if alive

- Estate of the Insured

Adopted children and half blood children share equally with full blood children.

Divorced Spouse as a Beneficiary

The divorced spouse of a member is not eligible as a beneficiary unless the member has re-designated such after the divorce becomes final. (ie., Jane Doe, ex-wife)

A beneficiary forfeits their interest if they bring about the death of the member.

Spouses must give written consent on provided forms before you can designate anyone else as the beneficiary of a retirement plan.

Common law spouses are not entitled to benefits unless expressly designated as a beneficiary.

Minors as Beneficiaries

If the beneficiary is a minor, then the proceeds will be paid to the legally appointed and qualified guardian of the minor's estate after required proof. When there is no legal guardian, Hermann Sons Life may hold the proceeds in trust until the child's 18th birthday.

We cannot accept children, under the age of 18, as beneficiaries of annuities.

Payment to beneficiaries of unsound mind are similar.

Lack of Proof for Claim

If no proof of claim is made within the required time as stipulated by the State of Texas, the funds will be forwarded to the State of Texas under the applicable laws.

Avoid complications. Always encourage your clients to review and update their beneficiaries periodically.

The APPLICATION is a legal document and one of the most important parts of the insurance transaction. Take sufficient time to verify that all information is accurate and complete. Print legibly to avoid misinterpretations.

New Members and Lodge Assignments

Helping the new member to choose a lodge is an important part in the total sales process. Membership and the feeling of belonging to a group is a big part of who we are. Members who are active or who have a connection to their lodge are more likely to retain membership.

Lodge placement is the choice of the member.

It is the job of the agent to educate each new member about the lodge system and help them to decide which lodge is best for them. Most often new members will end up being placed in the same lodge of the agent but this is not always the case. Most new members will not know or really care about lodge placement. Your job will be to help them decide what lodge is best for them and their family. All agents want to see their lodge grow, but what is best for the member should trump any desire for personal lodge growth.

The following are guidelines that agents should discuss as clients are deciding on a lodge:

Tell your client about the Hermann Sons Lodge system.

Hermann Sons Life operates under a lodge system. When a person joins Hermann Sons Life they also join a local lodge. Lodges have business meetings, social events, and support their members and the community in many ways. Dues charged by local lodges help support the lodge in all they do.

Tell your client specific details about lodges in their area.

Helpful lodge placement criteria.

Lodge placement is the choice of the member.

Often the new member wants to belong to the lodge to which other family members belong(ed). Their personal choices should always be honored.

Traditionally, it is best if members are placed in the lodge closest to them.

We want members to participate in their lodge. There is a better chance this will happen if the lodge is close.

Is the member going to participate in a school of dance?

It is always good if the junior is a member of the lodge that sponsors the dance class; although, if their parents are members of another lodge the child should be placed with the parents. Juniors from any lodge can participate in any school of dance.

A member can always change their lodge membership.

If a member discovers they would like to belong to a different lodge they can transfer their membership at any time.

The Post Sale Relationship

Now that your client has become a member and their policy certificate has been issued, reach out to your client to make sure they understand what they have purchased. Do they have questions about the paperwork they received, do they understand the terms of the policy?

If you wrote this client a junior policy, this is also a good time to send a follow-up email with life insurance quotes for the parents.

Never forget about your clients, keeping in touch shows them your appreciation.

Certificate Provisions

A life insurance certificate is a legal contract between the insurance company and the certificate owner. It sets forth the terms of the agreement between the two parties of the contract:

The certificate owner sends in premium payments and in return the insurance company agrees to pay at certificate maturity as a death benefit or agrees to pay a death benefit at the death of the insured.

Here are some important provisions of Hermann Sons Life certificates and contracts:

Free Look – All Hermann Sons Life certificates or contracts provide a 30-day free look period to the certificate owner. Once the certificate or contract is approved, issued and delivered to the certificate owner, they have 30 days to review their purchase. We must refund all premiums paid to the certificate owner if they decide to exercise this provision.

All Hermann Sons Life certificates and contracts have this provision including the Annuity contracts.

Incontestability – Once a certificate has been in force for two years, Hermann Sons Life can no longer contest a certificate or revoke it. However, if there is a discovery of fraud, Hermann Sons Life can contest any claims and possibly pursue criminal charges.

Grace Period – If the certificate owner fails to make the premium payments, Hermann Sons Life will not cancel the certificate immediately. The certificate holder has a 31-day grace period.

APL (Automatic Premium Loan) – If any premiums are not paid when due or within the grace period, the premium along with lodge dues will be taken from the cash value of the certificate. If this loan balance exceeds the cash surrender value of the certificate the certificate will become null and void. APL balances can be repaid in any amount or frequency that the certificate owner desires.

Reinstatement – A Hermann Sons Life certificate owner can reinstate a certificate within three years of its lapse date provided that they pay all back premiums due plus interest. Other requirements may include providing evidence of insurability and paying any certificate loan balances.

Nonforfeiture Options – These are options in a permanent insurance certificate that must be made available to the certificate owner if they stop paying the premiums. These options are:

Cash surrender value – The certificate owner can receive the full amount of the cash accumulation as cash less any premium and lodge dues, interest and loan balances due.

Reduced Paid Up Insurance – Reduced Paid Up Insurance is a non-forfeiture option that gives the owner the right to a fully paid up, reduced death benefit if the owner decides he no longer wishes to pay premiums.

In order to exercise this option, the owner must contact the home office to receive the most accurate Reduced Paid Up amount. The home office will mail or email documents that the owner must sign and return in order to process the request.

Certificate Loans – When a certificate owner takes out a certificate loan, it is important for the owner to make payments on the loan. If no payments are made and the certificate loan and interest on the loan become greater than the total cash value of the certificate, the certificate will lapse.

In order to avoid cancellation of the certificate, the owner should pay enough of the loan and the interest to reduce the total outstanding loan amount to an amount lower than the total cash value of the certificate or pay off the entire loan plus interest.

Refund Options – An insurance company can declare certificate refunds annually, but these refunds cannot be guaranteed. There are several options available to certificate owners regarding refunds.

Paid Up Additions – The certificate owner can use the refunds to buy additional, paid up insurance at the insured's attained age.

Etiquette & Ethics

The Hermann Sons Life Agent – A Definition

Who are Hermann Sons Life agents and why are they so vital to the success of our company?

This question can be answered very simply by saying:

They are the face of Hermann Sons Life.

They are the voice of Hermann Sons Life.

Their success translates into Hermann Sons Life's success.

Hermann Sons Life agents may vary in age, level of experience, background, sex and area of residence, but two common feelings unite them all – first, the desire, commitment and determination to ensure that Hermann Sons Life remains a vital and thriving part of the fraternal insurance industry, and second, the satisfaction that is gained from delivering products that offer protection and enrichment for the lives of their members.

It is our agents that bring Hermann Sons Life to the families of Texas. For this we are truly indebted.

Duties And Responsibilities

The agent is in most cases the first and most influential contact that our members will have with our company. With this realization comes responsibility.

The Hermann Sons Life Agent...

- works to increase membership and keep Hermann Sons Life strong

- focuses on the needs of the client and member

- abides by the rules of our company and the laws of the Texas Department of Insurance

- protects the confidentiality of their clients

- understands the importance of education

- protects and guards all property entrusted to them

- is always growing and striving to be better

- is supportive of other agents and the Home Office

- is always ethical and conducts all business with the highest standards

The duties of the agent are expanded upon in the Letter of Agreement and this manual. Familiarize yourself with all aspects of the job and represent Hermann Sons Life and its members with respect and pride.

Effective January 1, 2026, every agent is required to sell a minimum of 12 Life Certificates, Annuity Contracts or Medicare Contracts per year. If the annual quota is not met by end of year, the Agent Contract will be terminated.

Fraternal Insurance Counselor Code of Ethics

Preamble: As a fraternal life underwriter, I will maintain the utmost professional standards toward my members and at the same time maintain a position of trust and loyalty to my Society.

I believe it to be my responsibility:

To conduct my fraternal business according to high standards of honesty and fairness and to render that service to my members which, in the same circumstances, I would apply to or demand for myself. I will develop my ability and improve my knowledge through regular continuing education.

To provide competent and member-focused sales and service based on my members' concerns, needs and input. I will present accurately and completely the facts essential to my members' decisions and always place their best interest and welfare above any personal considerations. I will submit complete and accurate applications for membership and insurance on only those persons whom I believe to have the proper requirements that conform with my Society's underwriting rules.

To engage in active and fair competition. I will refuse any person or persons any part of my commissions or earnings as an inducement to purchase an insurance or annuity product. I will follow applicable regulations as well as guidelines developed by my Society whenever a sale involves replacement of insurance.

To only use advertising and sales materials approved by my Society and the applicable regulatory authorities.

To respect my members' confidences and hold in trust personal information.

To fairly and expeditiously handle member complaints or disputes.

To cooperate in a system of supervision and review that is designed to achieve compliance with this Code of Ethics and Principles of Ethical Conduct.

As a Fraternal Insurance Counselor, I pledge myself to uphold and maintain these principles and responsibilities.

Becoming A Fraternal Insurance Counselor (FIC)

All agents are strongly encouraged to enroll in the Fraternal Insurance Counselor (FIC) designation program. Enrolling in the FIC program must be initiated by the Hermann Sons Life Sales Department as Hermann Sons Life must be listed as your sponsor. Hermann Sons Life will contact the training company for you.

The FIC program requires that you complete four main courses:

FIC Basic – Part A - Introduction to Life Insurance

FIC Basic – Part B - Ethics for the Insurance Professional

FIC Intermediate – Needs Analysis

FIC Advanced – Introduction to Advanced Markets

You must complete all four courses within three years of your initial enrollment date. A passing score is 70 or greater. You will receive immediate test results with the online exam.

Contact **Ana Vasquez** at **ext. 235** for further information.

Agent Resources

Agent Training

Hermann Sons Life sales agents receive training on a regular basis. Classroom instruction for agents is held at the time of hire and regional workshops.

New Hire Training

Newly hired agents receive training and orientation. Training consists of reviewing sales techniques, introducing sales agents to forms needed in order to complete a sale, a history of our company and its culture, company mission and company benefits. Orientation consists of company policies and procedures.

Regional Workshops

Designed to educate agents on pertinent sales topics, sales policies and procedures, and requested training topics. Agents are encouraged to share their sales experiences related to the topic of discussion. Workshops are a great training resource for all agents and sessions are typically held two times a year.

Continuing Education Seminars

Continuing education hours will be offered by Zoom. Please keep track of your personal hours in case you need to get your hours online.

Stay tuned and as class dates and times are set, agents will be notified.

Annuity Best Interest Certification

Effective January 1, 2022, the Texas Department of Insurance requires insurance agents who want to sell annuities must take the "Annuity Best Interest 4 hour" certification course offered by approved providers. The course include "Best-Interest" training, which outlines the requirements that agents act in the best interest of the consumer at the time the annuity recommendation is made.

The Annuity Best Interest course is four hours. NOTE: This course does not count towards your required 24-hour CE each license term.

Annuity Continuing Education Requirements

Continuing Education (CE) requirements for annuities have not changed. Agents are required to complete eight hours of annuity-specific CE each license term after certification.

HERMANN SONS LIFE LODGES IN NUMERICAL ORDER

Lodge #	Lodge Name	Lodge #	Lodge Name
001-1	Harmonia (San Antonio)	110-2	Niederwald
002-2	Comfort	111-2	Round Rock
003-2	Taylor	113-2	Coupland
003-3	Louise Schuetze (San Antonio)	117-4	Gruenau
004-2	Waco-Robinson	120-2	Austin
006-2	Brenham	127-2	Spring Branch
007-4	Brunhilde (San Antonio)	130-2	D'Hanis
008-2	La Grange	132-2	McGregor
010-2	Columbus	135-2	Womack (Clifton)
014-2	Schulenburg	136-2	Prinz Solms (Bulverde)
015-3	Vineta (San Antonio)	138-2	Twin Sisters
020-2	Shiner	140-2	Cameron
021-2	New Braunfels	143-2	Stern (Seguin)
022-2	Dallas	147-2	Cibolo
025-2	Boerne	151-2	Round Top
026-2	San Marcos	152-2	Rutersville
028-2	Shelby	153-2	Needville
030-2	Ellinger	154-2	Paige
032-2	Siemering	157-2	Converse
033-2	Fort Worth	160-4	Pershing (San Antonio)
034-2	Corpus Christi	161-3	Hondo Victory
036-2	Yorktown	174-2	Anton Wenzel (San Antonio)
037-2	Seguin	175-2	Gonzales
040-2	Wichita Falls	178-2	Washington
041-2	Fredericksburg	180-2	La Vernia
044-4	Cat Spring	193-2	Gay Hill
046-2	Gulf (Galveston)	198-2	Macdona
047-2	Edelweiss-Magnolia (Houston)	215-2	Karnes City
050-2	Abilene	216-2	Rowena
055-2	Burton	228-2	Old Glory
059-2	Moulton	234-2	Paul Vogt (Van Raub)
060-2	Greater Texas Lodge	236-1	Hondo
064-2	Lockhart	238-2	Plum
066-2	Columbia (Dallas)	239-2	Sealy
071-2	Castroville	241-2	Haskell
074-2	Marion	243-2	Bernardo
076-2	Helotes	244-2	Laubach
077-2	Dogwood Trail (Rusk)	257-2	Roscoe
080-2	Mission-Alamo (San Antonio)	261-2	La Coste
081-2	Bandera County	265-2	Da Costa
082-4	Cuero Family	272-2	Poth
085-2	Rosenberg-Richmond	279-2	Priddy
086-2	Brazosport	283-2	Biry
087-2	El Campo	285-2	Dunlay
088-2	Lone Oak	292-2	Orange Grove
090-2	Hochheim-Prairie	301-2	Deanville
091-2	Piney Woods (Nacogdoches)	305-2	Kirby
096-2	Weesatche	306-2	Bexar (San Antonio)
099-2	Bryan	307-2	Schwertner
100-2	Houston	310-2	Jourdanton
106-2	Kypfer-Salge (Clear Springs)	316-2	Stockdale
107-2	Richland	318-2	Jackson County (Edna)
108-2	Nordheim	320-2	San Patricio County (Sinton)

HERMANN SONS LIFE LODGES IN ALPHABETICAL ORDER

Lodge #	Lodge Name	Lodge #	Lodge Name
050-2	Abilene	008-2	La Grange
174-2	Anton Wenzel (San Antonio)	180-2	La Vernia
120-2	Austin	244-2	Laubach (Seguin)
081-2	Bandera County	064-2	Lockhart
243-2	Bernardo	088-2	Lone Oak (Adkins)
306-2	Bexar (San Antonio)	003-3	Louise Schuetze (San Antonio)
283-2	Biry	198-2	Macdona
025-2	Boerne	074-2	Marion
086-2	Brazosport	132-2	McGregor
006-2	Brenham	080-2	Mission-Alamo
007-4	Brunhilde (San Antonio)	059-2	Moulton
099-2	Bryan	153-2	Needville
055-2	Burton	021-2	New Braunfels
140-2	Cameron	110-2	Niederwald
071-2	Castroville	108-2	Nordheim
044-4	Cat Spring	228-2	Old Glory
147-2	Cibolo	292-2	Orange Grove
066-2	Columbia (Dallas)	154-2	Paige
010-2	Columbus	234-2	Paul Vogt (Van Raub)
002-2	Comfort	160-4	Pershing (San Antonio)
157-2	Converse	091-2	Piney Woods (Nacogdoches)
034-2	Corpus Christi	238-2	Plum
113-2	Coupland	272-2	Poth
082-4	Cuero Family	279-2	Priddy
130-2	D'Hanis	136-2	Prinz Solms (Bulverde)
265-2	Da Costa	107-2	Richland
022-2	Dallas	257-2	Roscoe
301-2	Deanville	085-2	Rosenberg-Richmond
077-2	Dogwood Trail (Rusk)	111-2	Round Rock
285-2	Dunlay	151-2	Round Top
047-2	Edelweiss-Magnolia (Houston)	216-2	Rowena
087-2	El Campo	152-2	Rutersville
030-2	Ellinger	026-2	San Marcos
033-2	Fort Worth	320-2	San Patricio County (Sinton)
041-2	Fredericksburg	014-2	Schulenburg
193-2	Gay Hill	307-2	Schwertner
175-2	Gonzales	239-2	Sealy
060-2	Greater Texas Lodge	037-2	Seguin
117-4	Gruenau	028-2	Shelby
046-2	Gulf (Galveston)	020-2	Shiner
001-4	Harmonia (San Antonio)	032-2	Siemering (San Antonio)
241-2	Haskell	127-2	Spring Branch
076-2	Helotes	143-2	Stern (Seguin)
090-2	Hochheim-Prairie	316-2	Stockdale
236-1	Hondo	003-2	Taylor
161-3	Hondo Victory	138-2	Twin Sisters
100-2	Houston	015-3	Vineta (San Antonio)
318-2	Jackson County (Edna)	004-2	Waco-Robinson
310-2	Jourdanton	178-2	Washington
215-2	Karnes City	096-2	Weesatche
305-2	Kirby	040-2	Wichita Falls
106-2	Kypfer-Salge (Clear Springs)	135-2	Womack (Clifton)
261-2	La Coste	036-2	Yorktown

HERMANN SONS LIFE MEDICAL UNDERWRITING REQUIREMENTS

Age/Amount	0-17	18-30	31-50	51-64	65+
\$0 - \$10,000	A	A	A	B	B
\$10,001 - \$25,000	A	A	A	B	B
\$25,001 - \$50,000	A	A	A	B	B
\$50,001 - \$99,999	A	A	A	C	C
\$100,000 - \$250,000	B	B (**C)	B (**C)	C	C (*)
\$250,001 - \$500,000	B	C	C	C (*)	D (*)
\$500,001 - \$999,999	B	C	C	D (*)	E (*)
\$1,000,000 & ABOVE	E (*)	E (*)	E (*)	E (*)	E (*)

KEY:

A: Prescription Check

B: Prescription Check & Attending Physician Statement

C: Prescription Check, APS, Paramedical Exam, Urine & Blood

D: Prescription Check, APS, Paramedical Exam, Urine, Blood & Telephone Interview

E: Prescription Check, APS, Paramedical Exam, Urine, Blood, Telephone Interview, EKG & MVR

(*): NT-proBNP included in Blood

(**C): Required if PREFERRED RATES are requested -- Prescription Check, APS, Paramedical Exam, Urine & Blood

IMPORTANT NOTES:

UNDERWRITER MAY REQUEST ANY REQUIREMENTS DEEMED NECESSARY REGARDLESS OF AGE OR FACE AMOUNT. REQUIREMENTS ARE BASED ON THE TOTAL AMOUNT OF INSURANCE IN FORCE PLUS AMOUNTS APPLIED FOR.

Underwriting Preferred Criteria

- Minimum Face Amount: \$100,000
- Applicant must be approved Standard

Personal History

- Cancer or Heart Disease: No History
- Blood Profile: Normal

	BUILD	
HEIGHT	MINIMUM WEIGHT IN POUNDS	MAXIMUM WEIGHT IN POUNDS
4'10"-4'11"	90	138
5'0"-5'1"	98	150
5'2"-5'3"	107	165
5'4"-5'5"	112	172
5'6"-5'7"	121	186
5'8"-5'9"	124	191
5'10"-5'11"	135	207
6'0"-6'1"	141	217
6'2"-6'3"	148	228
6'4"-6'5"	155	239

BLOOD PRESSURE		
Current untreated no more than		
AGE	SYSTOLIC	DIASTOLIC
18-39	135	90
40-49	140	90
50+	145	90

Family History (Parents & Siblings)

Cancer, Heart, Diabetes: No diagnosis before age 60 or death before 65

Lifestyle

Tobacco Definition: No tobacco for 5 years

Driving: No DUI or reckless driving or moving violations in last 5 years

Alcohol/drug abuse: None in past 10 years

Aviation: No piloting in last 2 years

Hazardous sports/avocation/occupation: Not ratable

Residency: U.S. resident

Foreign travel: Only for short vacations

Products Available For Conversion

Convertible Prior To Anniversary Age **

TR	5-Year Term, Renewable To Age 65..... (Provided the renewal term will not exceed past age 70)	60
T	Level Term, Expires At Age 70	60
AR	Annually Renewable Term, Expires At Age 95	60
YES	Youth Estate Starter Term, Expires At Age 30	30
CT-1	Renewable Term To Age 90	70
CT-5	Renewable Term To Age 90	70
CT-10	Renewable Term To Age 90.....	70
CT-20	Level Term, Expires After 20 Years	70
CT-70	Level Term, Expires At Anniversary, Age 70	68

Products Not Available For Conversion

RT-99 Renewable Term To Age 99 (*Premium goes up every 4 years. At age 83 premium goes up every year. Coverage ends at age 99.*)

RT-120..... Renewable Term To Age 120 (*Premium goes up every 4 years. At age 80 premium goes up every year. Coverage ends at age 120.*)

The reason these products do not have the term conversion privilege is because of the length of their term, which provides coverage throughout the life of the insured. Conversion to Whole Life therefore may not be necessary.

****** Can convert to Whole Life until the Anniversary Date of the certificate **before** the insured turns age _____. ******

Forms Required for a Conversion

- 1) **New Term Conversion Application** – Form # TRMCONV (REV 6/17).
- 2) **A Needs Analysis**
- 3) **Certificate Illustration Routing Sheet and the Illustration**
- 4) **Bank Draft Authorization (if required)** and a copy of a voided check only if a check was not submitted, **unless** you complete the routing and account numbers on the bank draft authorization.
- 5) **Decrease Coverage Form** – only used if member is doing partial decrease and keeping a minimum of \$50,000.

****PLEASE NOTE****

HEALTH INSURANCE PORTABILITY & ACCOUNTABILITY ACT (HIPAA) form is not required.

SEND THE OLD CERTIFICATE if the member still has it.

AN APPLICATION FOR DECREASE OF INSURANCE is also required if you are doing a partial conversion.

Do not collect a premium until the conversion has been approved by underwriting. At that time underwriting will let you know what the correct premium is to collect.

HSL Agent-Staff Website

Agent-Staff Website link

<https://www.hermannsonslife.org/agent-staff>

Agent Manual and Forms link

<https://www.hermannsonslife.org/agent-manual-and-forms>

Agent Resource Manual link

<https://www.hermannsonslife.org/agent-resource-manual>

*To download, click on at the bottom, right-hand side to download a section.

Sales Department Staff

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210-226-9261

800-234-4124

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Sales Agent's Commission Schedule

Life Insurance	First Year	Years 2-5
Traditional Life		
H and J Plans	70%	10%
SPL & JSPL Plans	7%	0%
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.		
Term Insurance *		
Before 6/1/23 10 Year Renewable, CT-10, 20 YR LEVEL CLT 20	50%	10%
Effective 6/1/23 10 Year Renewable, CT-10, 20 YR LEVEL CLT 20	75%	20%
* Annual \$60 certificate fee will not apply towards commissions.		
Riders		
Accidental Death Benefit ADB	70%	10%
Insurability Protection Rider IPR	70%	10%
Waiver of Premium WP	70%	10%
Please refer to the Agent Contract Agreement or the Glossary of Terms for commission specifics including Rollovers, Conversions, Chargebacks, Premium Deduction Options, and other commission information.		
Annuity Plans		
Effective Jan. 1, 2026 all FPDA sales are SUSPENDED		
FPDAs issued between 6-1-2023 and 12-31-2025 earn commission on additional deposits.		Year 2, 2%; Year 3, 1%; Year 4, .5% Years 5 and beyond, 0%

MYGA (Multi-Year Guaranteed Annuity) Single Premium	5-Year Guarantee	5-Year Guarantee	3-Year Guarantee	3-Year Guarantee
Ages	18-85	86-95	18-85	86-95
Writing Agent	2.50%	1.25%	1.50%	0.75%
Internal HSL Annuity Transfers	0.5%			

*Commission is paid on rated premiums

Cash Bonuses and Awards

In addition to insurance and annuity sales commissions, Hermann Sons Life sales agents are eligible for the following Cash Bonuses and Awards:

Quarterly Sales Bonus

Special Campaigns

Grand Presidents Club

NAFIC Awards

Other Production Awards and Bonuses

Please review the following pages for details of each program

All Agents 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 (annuity applications do not count towards the application bonus) if they meet either the Applications minimum OR the Premium Income minimums.

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

Special Campaigns

Throughout the year, the Vice President of Sales will announce campaigns that focus on sales of a specific product or a specific sales goal.

Cash bonuses and/or awards are announced at the beginning of each campaign.

Agents are encouraged to participate throughout the year in these campaigns. Participation helps to supplement their commission income, and shows interest in helping the Hermann Sons Life message reach as many new and current members as possible.

Grand President's Club



Level 1

Cruise for 2 out of Galveston / Interior Room / 5 Day
30 Applications / can be a combination of life insurance and/or annuities
\$80,000 Premium Income

Level 2

Cruise for 2 out of Galveston / Balcony Room / 5 Day
40 Applications / can be a combination of life insurance and/or annuities
\$90,000 Premium Income

Level 3

Cruise for 2 out of Galveston / Balcony Room / 5 Day / Parking /
\$600 credit toward drink package or spa treatments
50 Applications / can be a combination of life insurance and/or annuities
\$100,000 Premium Income

Agent's Award and Bonuses

Category	Qualifications	Award	Cash Bonus
Grand Presidents Club *	\$3,000,000 in Annuity Sales Level 1 \$80,000 Premium Income 30 Applications minimum (can be a combination of life insurance and/or annuities) 70% Persistency Level 2 \$90,000 Premium Income 40 Applications minimum (can be a combination of life insurance and/or annuities) 70% Persistency Level 3 \$100,000 Premium Income 50 Applications minimum (can be a combination of life insurance and/or annuities) 70% Persistency	Cruise for 2 out of Galveston, Interior Room, 5 Day Cruise for 2 out of Galveston, Balcony Room, 5 Day Cruise for 2 out of Galveston, Balcony Room, 5 Day / Parking, \$600 credit toward drink package or spa treatments	
President's Club* Past PC Winners Additional bonus for additional Premium Income	Entry Level - \$30,000 1st Year Premium Income 30 applications minimum 70% Persistency \$2,000,000 in Annuity Sales \$30,000 Premium Income Bronze Level - \$60,000 Premium Income Silver Level - \$90,000 Premium Income Gold Level - \$120,000 Premium Income Platinum Level - \$150,000 Premium Income Emerald Level - \$180,000 Premium Income Diamond Level - \$200,000 Premium Income	Jacket or Tote Bag	\$400 cash \$400 cash \$500 cash \$600 cash \$700 cash \$800 cash \$900 cash \$1,000 cash
Executive Club* Past EC Winners	\$12,000 1st Year Premium Income 15 applications minimum 70% Persistency \$1,500,000 in Annuity Sales		\$300 cash \$300 cash
Million Dollar Club * Past MDC Winners	\$1,000,000 Face Amount 12 applications minimum 70% Persistency \$1,000,000 in Annuity Sales		\$100 cash \$100 cash

All clubs awards are based on new business issued for one (1) contest year from January 1 through December 31 (the first and last business day of the year will determine the actual contest year).

Awards can be based on a combination of life and annuity sales.

*Annuity internal transfers and matured annuity applications do not count towards these awards.

AGENT CLUB GIFTS

First-time President's Club qualifiers may choose one of 2 gifts



Jacket



Tote Bag
with initials
embossed on tag

NAFIC Awards (Annual)

All Hermann Sons Life agents who have earned the FIC designation are eligible for National Association of Fraternal Insurance Counselor (NAFIC) awards. The qualifications for each award are listed below. Award period is January 1 through December 31.

FIC Service Award

Qualifications	• \$2,000,000 in Sales Production • 30 applications minimum • 90% persistency
Award	• Certificate of recognition from NAFIC • FIC dues paid for 1 year • Plaque for 10, 20, 25 or 30 years of award eligibility

FIC Production Award

Qualifications	• Bronze - \$30,000 First Year Commissions and 30 Applications • Silver - \$40,000 First Year Commissions and 30 Applications • Gold - \$50,000 First Year Commissions and 30 Applications • Platinum - \$65,000 First Year Commissions and 30 Applications
Award	• Certificate of recognition from NAFIC for each category

NAFIC President's Award

Qualifications	• \$90,000 First Year Commissions and 30 Applications
Award	• NAFIC Plaque

NAFIC Chairman's Council

Members earn a seat on the Chairman's Council for achieving \$125,000 or more in earned first-year commissions.

Rising Star Award

Awarded to those agents who in their first four years of having their FIC designation meet the following:

- i. 50 new life applications OR
- ii. 75 total new applications OR
- iii. 25 new insurance members

Other Production Awards and Bonuses

E & O Premium Payment (Annual)

A \$20 bonus will be credited to an agent's E&O premium for each approved and issued application (up to 12 applications). This credit will be given to each agent between January 1 and December 31 of the current year. Matured annuity applications will not be credited toward your E&O.

Note: This is a credit towards your E & O insurance payment of \$240 and is not reflected as a cash award. All agents are required to sell at least 12 Life Certificates or Annuity contracts in order to cover the cost of the E & O policy provided by Hermann Sons Life. Matured Annuity sales do not count towards the 12 required sales.

If an agent has purchased their own E&O coverage, the policy must list Hermann Sons Life as the Certificate Holder on the Accord Form.

Most New Adult Members (Annual)

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. Minimum of five approved adult certificates or contracts required.

Most 100% Families Bonus (Annual)

A cash bonus of \$300 is awarded to the agent with the most submitted and approved 100% Family life certificates or annuity contracts (a minimum of six is required). A family can only be awarded a 100% Family Pin once. 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. Minimum of five 100% families submitted.

Request Form must be submitted to the Sales Department for payment of the bonus.

100% Family Bonus (Monthly)

A bonus of \$25 will be paid to an agent who sells a policy to all members of a household, thereby the family becoming a 100% Hermann Sons Family. An agent can only receive this bonus one time per household. If the family grows with more members, there is no more opportunity for an agent to receive this bonus again. **Request Form must be submitted to the Sales Department for payment of the bonus.**

Last Agent Standing (Annual)

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. **Request Form must be submitted to the Sales Department for payment of the bonus.**

Adult Coverage (Monthly)

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. **Request Form must be submitted to the Sales Department for payment of the bonus.**

Multi Product Bonus Program (Monthly)

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. Roll overs do not apply. **Request Form must be submitted to the Sales Department for payment of the bonus.**

The Illustration Program

The illustration program is located online in the Agent Only section of the Hermann Sons Life website.

If you have installation problems, please contact the Sales Department. If we cannot help with your installation problems, we will refer your call to the Information Technology Department.

Agents are reminded that they may access the illustration software via the Internet from any mobile device. This capability empowers the agent to provide insurance plan quotes whenever they have mobile connectivity. Quotes can be sent to the client from the mobile device via email.

Website: viscalc.com/app/invite/5s22xj

Sign in and create your own username and password.

Setting up the Illustration System on Your Phone

Agents can get premium quotes on the web form here: <https://viscalc.com/app/invite/ghf44f>

After they have created an account with the link above, they can then sign in at <https://viscalc.com/app>

Forms and Brochures

HERMANN SONS LIFE FORMS & BROCHURES

FORM	FORM #	REVISION DATE
LIFE INSURANCE APPLICATION		
Application for Life Insurance & Membership	APP	Feb-25
Certificate Illustration Routing Cover		Nov-16
Needs Analysis		Jan-24
Bank Draft Authorization Request Form		Nov-16
Health Insurance Portability and Accountability Act Form		Feb-25
Insurance and Annuity Replacement Form		Nov-16
Life Insurance Buyer's Guide		March-20
Underwriting Brochure		July-20
AGENT LIFE INSURANCE FORMS		
Alcohol Usage Questionnaire		Nov-16
Application for Accidental Death Benefit Rider		Nov-16
Attention Deficit/Hyperactivity Questionnaire		Oct-15
Aviation Questionnaire		Nov-16
Crop Dusting Questionnaire		Nov-16
Diabetes Questionnaire		Nov-16
Drug Usage Questionnaire		Nov. 16
Life Insurance 1035 Exchange Request		Nov-16
Notice & Consent Form for AIDS Virus (HIV) Testing		Nov-16
Respiratory Questionnaire		Nov-16
Sport, Amusement, Avocation Questionnaire		Nov-16
Term Conversion Application	TRM CONV	June-17
Tobacco Usage Questionnaire		Aug-17
Waiver of Premium Rider Payor Information		Jun-21
MEMBER SERVICES FORMS		
Address Change Request Form		Nov-16
Agent Replacement Compliance Letter		Nov-16
Application for Decrease Certificate		Nov-16
Application for Reinstatement		Nov-16
Bank Draft Authorization Request Form		Nov-16
Beneficiary Change Request Form		April-23
Change of Agent Notification		Nov-16
Death Notice		Nov-16
Lodge Transfer Request Form		April-23
Lost Certificate Request Form		April-23
Name Change Request Form		April-23
Ownership Change Request Form		Nov-16

AGENT ANNUITY FORMS		
Annuity Application	ANNAPP GR1.5	Jan-24
Needs and Financial Objectives for Annuity		Nov-16
Annuity Buyer's Guide		Jan-20
Needs Analysis/ Best Interest		Jan-24
What You Should Know about the Annuity I can Sell and How I am Paid	FIN194	Jan -24
Information Needed In Order to Make an Informed Annuity Purchase	FIN195	Jan-24
Agent Recommendation or Independent Decision	FIN196	Jan-24
Replacement of Life Insurance or Annuity		Nov-16
Annuity Contribution and Withdrawal Form		Nov-16
Traditional IRA Transfer Request	302/2325	Jan-20
ROTH IRA Transfer Request	6302/2425	Oct-17
Annuity Full 1035 Exchange Form		Nov-16
Annuity Partial 1035 Exchange Form		Nov-16
Traditional IRA Contribution Eligibility	109	Nov-23
ROTH IRA Contribution Eligibility	6109	Nov-23
Direct Conversion Request - Traditional to ROTH	6305	March-22
Direct Rollover Request Form	487	March-16
Matured Annuity Application		Jun-17
BROCHURES		
General Information		May-23
Outline of products offered		May-23
Annuity brochure		March-24
SAFE brochure		March-24
Hermann Sons Life Camp flyer		May-23
Hermann Sons Life Dance flyer		May-23
Hermann Sons Life Retirement Home flyer		May-23
Agent to Client postcard		Dec-19
Perk Spot flyer		Sept-19
Sales Marketing Order Form		

All forms available online

BROCHURES



HERMANN SONS LIFE

SENIOR ADULT FINAL EXPENSE PLAN



It's a subject no one wants to discuss, but for those of us age 50 or older, planning for final expenses is a smart thing to do.

You don't want your loved ones to be burdened with the financial responsibility of paying for your final expenses.

You may want to buy more life insurance but worry that you may not qualify.

Or maybe you want to leave money from your estate to your loved ones without them worrying about paying taxes on the death benefit.

PLAN FEATURES

- The face amount of the death benefit increases at 2% annually. For example, a \$10,000 plan grows by \$200 per year.
- You pay once and then your premium commitment is complete.*
- Although not a guaranteed issue plan, the SAFE Plan features modified underwriting requirements which can accommodate some medical issues.
- Available in amounts ranging from \$5,000 to \$50,000.
- Available to anyone 50 through 90 years of age.

*Membership dues are paid annually.

WHY BUY FROM US?

- Many companies offer pre-need burial plans that are designed to cover final expenses but most of these plans don't cover all of the costs associated with a funeral.
- There are no restrictions on how the proceeds from your SAFE Plan can be used. This money can help cover the cost of incidentals such as the fees for the church and clergy, police escorts, the burial plot and monument, etc. But the SAFE Plan can also be used to pay off debt, like medical bills, credit card bills and a mortgage.
- Or if you don't need the money for final expenses, you can leave the proceeds in your SAFE Plan to your children and grandchildren or to a trust or foundation.
- You decide how the money is spent and who gets to spend it!
- **And remember, life insurance proceeds pass tax-free to your beneficiary or beneficiaries.**

515 S. St. Mary's St. • San Antonio, TX 78205
210-527-9113 or 877-437-6266
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 not-for-profit 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. An annuity is designed to help you accumulate assets to provide income for retirement. When evaluating the purchase of an annuity, you should remember that annuities are long term investment vehicles. Licensed to sell life insurance and annuities in the State of Texas as Hermann Sons Life.
FORM HSL-SAFE-2017



HERMANN SONS LIFE

MULTI-YEAR GUARANTEED ANNUITY

Non-Qualified • IRAs



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

Multi-Year Guaranteed Annuity (MYGA)

- Fixed 3-Year and 5-Year Options
- Tax Deferred Growth
- Guaranteed Interest Rate
- Minimum \$5,000 Opening Deposit
- Maximum \$1,000,000 Opening Deposit
- Withdrawals up to 10% Annually after First Year
- Transfers from 401K or Other Qualified Plans Accepted

Rates effective 5/25. Call for current interest rates.

210-527-9113 or 1-877-437-6266
Hermann Sons Life Home Office
515 S. St. Mary's St., San Antonio, TX 78205
hermannsonslife.org
Facebook • Instagram • LinkedIn

NOTICE
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FORM HSL-MYGA-2025-3YR; HSL-MYGA-2025-5YR

SAFE Plan

Size: 5.5" x 7"

Offers a detailed look at our annuity products and how they work.

Can be personalized with agent's name and contact information.

(Two sided with MYGA and SAFE)

MYGA

Size: 5.5" x 7"

Offers a detailed look at our MYGA products and how they work.

Can be personalized with agent's name and contact information.

(Two sided with MYGA and SAFE)

Updated brochures available online

PRODUCT BROCHURES



HERMANN SONS LIFE

LIFE INSURANCE ANNUITIES MEDICARE YOUTH PROGRAMS



Peace of Mind • Financial Security Protection for All Stages of Life

WHOLE LIFE INSURANCE

- Permanent insurance
- Premiums locked in based on age
- Builds cash value
- Available ages 0-70
- Single premium, monthly or annual payment options

SAFE PLAN

- Senior Adult Final Expense Plan (SAFE)
- Whole life product with relaxed underwriting and no physical exam.
- The SAFE Plan is available from ages 50-90

Multi Year Guaranteed Annuity (MYGA)

- Fixed 3-Year and 5-Year Options
- Tax Deferred Growth
- Guaranteed Interest Rate
- Minimum \$5,000 Maximum \$1,000,000 Opening Deposit
- Transfers from 401K or Other Qualified Plans Accepted
- Exceptional fixed rates

TERMINAL ILLNESS

Hermann Sons Life, a not-for-profit fraternal organization, strengthens communities through financial protection and service. In addition to a variety of financial products, Hermann Sons Life offers exclusive living benefits. Including youth camp and dance programs through the HSL Youth Foundation, Inc., membership in social groups called lodges and community service opportunities.

YOUTH CAMP

HSL Youth Foundation, Inc. Camp is available to members and non-members. It is a sleep-away camp for children ages 7-14. Located in Comfort, it is a 40-acre camp on the Hill Country. Campers participate in a variety of fun and challenging activities ranging from crafts to sports under the caring guidance of our trained staff.

DANCE SCHOOLS

The HSL Youth Foundation Inc. Schools of Dance program is offered in several communities to members and non-members. Classes are available to children who will be 3 to 17 years of age as of Sept. 1. Members pay a low monthly tuition. The dance program is designed to teach the art of dance to both girls and boys in a wholesome atmosphere of fun, physical exercise and fellowship.

MEDICARE

Medicare can be confusing and it's important to choose the right plan. Hermann Sons Life Medicare Agents can help you with enrollment and make changes to your current plan.

Aetna
Affordable Care Act
Anthem
Blue Cross Blue Shield

Cigna
Community First
Devoted Health
Humana

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.

FORM HSL-SAFE-2017; FORM HSL-MYGA-2025-3YR; FORM HSL-MYGA-2025-5YR

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

Hermann Sons Life Home Office
515 S. St. Mary's St., San Antonio, TX 78205

hermannsonslife.org

Facebook • Instagram • LinkedIn

General Information Brochure

Size: 5.5" x 7"

Offers a condensed look at Hermann Sons Life including our three major benefits - Retirement Home, Camp and Schools of Dance - as well as general information about our products.

Can be personalized with agent's name and contact information.



HERMANN SONS LIFE

COMMITTED TO

- Members' Peace of Mind
- Financial Security
- Needs-based Protection



5-YEAR FLEXIBLE PREMIUM DEFERRED ANNUITY A First-Choice Investment

Qualified and Non-Qualified Annuity Plans

Traditional IRA • Roth IRA
\$2,500 minimum • \$300,000 Maximum
Transfers and rollovers accepted

MULTI-YEAR GUARANTEED ANNUITY Guaranteed Interest Rates

3-YEAR OPTION

Tax Deferred Growth • Qualified and Non-Qualified Plans
Minimum \$5,000 Opening Deposit • Maximum \$1,000,000
Transfers from 401K or Other Qualified Plans Accepted

5-YEAR OPTION

Tax Deferred Growth • Qualified and Non-Qualified Plans
Minimum \$5,000 Opening Deposit • Maximum \$1,000,000
Transfers from 401K or Other Qualified Plans Accepted

MEDICARE Retirement Around The Corner?

AETNA • AFFORDABLE CARE ACT
ANHEIM
BLUE CROSS BLUE SHIELD
CIGNA
COMMUNITY FIRST

DEVOTED HEALTH
HUMANA
MOLINA HEALTHCARE
SCAN
UNITED HEALTHCARE
WELLCARE

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.



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

Hermann Sons Life Home Office
515 S. St. Mary's St., San Antonio, TX 78205

hermannsonslife.org

Facebook • Instagram • LinkedIn

Product Information Brochure

Size: 5.5" x 7"

Offers a more detailed description of each life insurance and annuity product.

Can be personalized with agent's name and contact information.

Updated brochures available online

FLYERS

There is a flyer available for Camp and Dance. On the back of each flyer is information on the benefit including eligibility requirements and other details.

Each one is 8.5" x 11" flat.

Each one can be personalized with the agent's name and contact information.



HSL Youth Foundation, Inc. Camp

Coed sleepaway camp for children ages 7-14
in Comfort, Texas

HSL Youth Foundation Inc. Camp provides children the opportunity to create unforgettable memories, make lifelong friends, and enjoy fun activities in a safe nurturing environment.

HSL Youth Foundation Inc. Camp is available to members and non-members. As a member benefit for junior Hermann Sons Life policy holders, the camp program is offered at a considerably reduced price with an exclusive early registration opportunity.



Campers participate in a variety of fun and challenging activities ranging from crafts to sports under the caring guidance of our trained staff. Campers must be in good health and be both physically and mentally able to participate in all Camp functions.

For more details, visit hermannsonslife.org



HSL Youth Foundation, Inc. Schools of Dance

HSL Youth Foundation Inc. Dance is offered in several communities throughout Central and South Texas. Our dance schools are designed to teach the art of dance in a wholesome atmosphere of fun, work, physical exercise and fellowship.



This program is open to members and non-members ages 3 to 17 as of September 1 of the current dance year. Participants pay a registration fee and monthly tuition fees for nine months. Registration fees are waived for members (policy holders). Classes begin in early September, registration is open from July to October 1st and typically follow the school-year calendar. All classes end with a spring dance recital with fun themes and festive costumes.

For more details, visit hermannsonslife.org

PERK SPOT FLYER

This is an 8.5" x 11" flyer that promotes the Perk Spot member benefit. It is included in each new certificate or agents can request some to carry with them when calling on clients.



**Hermann Sons Life and Perkspot
have teamed up to offer our
members a discount program that
will save you money on a wide range
of products and services.**

- Travel
- Entertainment
- Food
- Electronics
- Fashion
- Health & wellness
- And much more!

.....

To sign up, visit hermannsonslife.org
go to Member Benefits, click Member Discounts

POSTCARD

This is a 8.5" x 5.5" postcard that will be personalized with the agent's photo and contact information. It can be used by new agents to introduce themselves to potential clients. Other agents can use it to contact existing clients about a possible update on their life insurance needs.

We Strengthen Community Through Financial Protection and Service.

Whether you are single, married, have started a business or just bought a home to accommodate a growing family, our Hermann Sons Life agents can help you cover the financial risks you face. Our agents are life insurance professionals who believe in our products and services and want to help others realize the benefits of Hermann Sons Life membership.

- **Permanent Whole Life Plans** can be used for estate preservation and final expenses. We offer youth and adult products for lifetime protection with level premiums that do not increase with age.
- **Term Life Plans** can be used to provide individual, mortgage and business protection and young family protection. Our plans are affordable and convertible to whole life at the appropriate time.
- **Annuities** and other retirement plans like IRAs also are offered.

Call or contact your area agent today for help analyzing your needs and putting together a plan that protects your family's financial future.

Agent Name
Agent's Phone Number & Email
hermannsonslife.org

HERMANN SONS LIFE

Agent Photo Here

Agent's Name
Agent
Address
City, TX
Phone Number

Client Mailing Information



ORDER FORM

The order form for brochures, flyers and stationery can be found on the Agent Only part of the website. Send the order form to the Sales Department at the Home Office or email to sales@hermannsonslife.org

SALES MATERIALS ORDER FORM

GENERAL INFORMATION (HALF-SHEET CARDS)

General Information	Insurance Plans Overview	Annuities	SAFE Plan
Quantity	Quantity	Quantity	Quantity

MEMBER CONTACT POSTCARD

This is a half-sheet postcard.

Quantity

MEMBER BENEFITS FLYERS

Camp	Dance	PerkSpot
Quantity	Quantity	Quantity

These cards and flyers can be personalized with the agent's contact information. The agent's HSL email address will be used. List your name and phone numbers exactly as you wish them to be printed on the materials. You may also request your photo HSL has on file to be added.

Name: _____

Phone number(s): _____

Add photo: ☐ Yes ☐ No

SALES MATERIALS ORDER FORM

Agents may also request Letterhead, Address Labels, and Notecards personalized with their name and contact information. Samples of these products are shown below.

LETTERHEAD

Quantity

NOTECARDS

This is a foldover card that is printed on card stock. The folded size is 5.5 inches wide and 4.25 inches deep. It is blank on the inside. Envelopes are provided.

Quantity

The agent's HSL email address will be used. List your name and phone numbers exactly as you wish them to be printed on the materials. You may also request your photo HSL has on file to be added.

Name: _____

Phone number(s): _____

Add photo: ☐ Yes ☐ No

ADDRESS LABELS

Quantity

Labels are printed 30 per sheet. Indicate below how many sheets you would like.

BUSINESS CARDS

The order form for brochures, flyers and stationery can be found on the Agent Only part of the website. Send the order form to the Sales Department at the Home Office or email to sales@hermannsonslife.org

All forms available online

LIVING BENEFITS

HERMANN SONS LIFE LIVING BENEFITS

Adult Benefits

- Lodge Membership
- Member Discounts
- Community Service

Junior Benefits

- Scholarships
- HSL Dance
- HSL Camp
- HSL Camp Grief Support Session

LODGE MEMBERSHIP

When someone purchases a Hermann Sons Life insurance policy or annuity, they become a part of the Hermann Sons Life family. There are currently more than 107 lodges located all across the state of Texas and each junior and adult policyholder becomes a member of one of these lodges.

Lodges meet on a regular basis - some meet monthly while others meet quarterly. Each lodge has officers that include a president, vice president, financial and corresponding secretaries and financial trustees. Lodges also are encouraged to appoint coordinators - one each for Community, Membership, Communications and Youth.

Lodge meetings offer an opportunity for members to do what Hermann Sons Life members have been doing since the beginning of the organization in 1840 - spend time with people with whom they share a common bond. A meal is usually included in each gathering. Hermann Sons Life members love to share fellowship over food.

And it is through the lodge system that Hermann Sons Life conducts one of its most vital roles - service to the community. By becoming an active part of their lodge, members have the opportunity to be a part of that service effort.

Hermann Sons Life has been a way of life for generations of members. Some of our members can trace their Hermann Sons Life history back five and six generations. We honor our longtime members in the years during which they attain 50, 60, 70 and even 80 years of membership. These pioneer members often share stories of attending meetings since they were children.

Hermann Sons Life is not like any other life insurance company. Policyholders are encouraged to be an active part of what makes us unique - an organization that takes its place in the community seriously and strives to improve that community in all that it does.



MEMBER DISCOUNTS

Members have access to valuable discounts through our PerkSpot program. All you need to do is go to our website and log into the member discounts section to receive amazing discounts on travel, shopping and so much more.

COMMUNITY SERVICE



COMMUNITY SERVICE

Our mission is to strengthen community through financial protection and service. We take the financial protection part of that mission statement very seriously. Which is why we offer life insurance and annuity products designed to help families be prepared no matter what the future holds. But we take the community service part of that statement just as seriously. It is the principle upon which the organization was founded.

While lodges are encouraged to serve their communities throughout the year, there are two days set aside each year for taking on community service projects in an organization-wide way.

The first is Join Hands Day. It is held the first Saturday in May. This is a national day of volunteering sponsored by the American Fraternal Alliance that unites youth and adults in community service efforts in their communities.

The second is Make a Difference Day. It is held the fourth Saturday in October. Created in 1992 by USA WEEKEND Magazine in partnership with the Points of Light Foundation, Make A Difference Day challenges all of us to spend one Saturday "making a difference" in our communities and in the lives of others by participating in a community service project.

Hermann Sons Life is also known for its disaster relief response. In the past, money has been raised in the aftermath of hurricanes, floods and fires. The Home Office sets money aside each year for this specific purpose and lodges and individuals are asked to respond with donations of their own.

SCHOLARSHIPS

We recognize the importance of education. Junior members of Hermann Sons Life have the opportunity to apply for local and statewide scholarships.

- **The Hermann Sons Life Retirement Home Scholarship** is offered to graduating high school seniors who are members of Hermann Sons Life. Each year four \$1,500 scholarships are awarded. Each applicant must be a member of Hermann Sons Life for a minimum of five years and have a certificate of insurance in force. Premiums and local lodge dues must be paid up on the filing date of the application.

High school grades will have no bearing on who receives these scholarships, only the student's desire to better himself/herself. As part of the application, students must write an essay of 300 words or less on what Hermann Sons Life means to them.

Scholarships will be awarded to first-year college students only and may be used at any four-year university, two-year community college or trade school of the student's choosing.

- **The Hermann Sons Youth Camp-Shannon Leigh Gaffney Scholarship** provides college scholarships to graduating high school seniors who are current Hermann Sons Life members and past Hermann Sons Life campers. Applicants are required to submit their application online.

The scholarship is worth \$1,000 for the fall semester immediately following high school graduation.

The scholarship is named in memory of Shannon Leigh Gaffney, a former camper who passed away in 1998 at the age of 21 after losing her battle with leukemia. As a camper and later as a counselor, Shannon exemplified the spirit of Camp. That spirit lives on at Camp and in the many campers whose lives she influenced.

- Numerous local lodges also offer scholarships to college students who are members of those lodges. Check with an officer of your lodge to find out if your lodge is among those that sponsor a scholarship program.



HERMANN SONS LIFE

SCHOOLS OF DANCE

The Hermann Sons Life Schools of Dance provide a wholesome atmosphere in which junior members and non-members can learn the art of dance. Students receive instruction at various levels in tap, ballet, jazz and tumbling by a qualified instructor for an affordable fee. The initial registration fee is waived for members. Classes are currently offered in 15 communities in South and Southeast Texas.



Participation Information:

- Youth ages 3-17 as of September 1 of the current year are eligible.
- If your client is a new member, the life insurance application must be issued by the underwriting team before your members can register for dance class. The Member Benefits Department will mail instructions for online registration as soon as the certificate is issued.
- Registration starts in June and members interested must be registered online and fees paid by October 1.
- Members are charged a low monthly fee. Non-members will pay the same monthly fee; however, they will also be charged a registration fee. Tuition fees will be charged to the accounts provided during registration on the first Friday of each month to help each dance class pay for expenses during the year and the Home Office cost for teacher salaries and any other expenses that are incurred.
- Dance classes start after the first of September and may run into June. The length of the dance year may depend on dates available for the recital venue.
- As soon as classes are set, the dance instructor and/or parent liaisons will notify parents of class day and time.
- Each school is required to have a recital at the end of the year.

School of Dance Locations (as of June 2024):

Castroville	Hill Country	New Braunfels
Cibolo	Hondo	North West Bexar (San Antonio by Marshall High School)
Corpus Christi	Karnes City	San Antonio (Downtown)
Da Costa	La Vernia	Seguin
Devine	Lone Oak	Stockdale

Student Conduct:

Parents are responsible for the conduct of students. The School of Dance instructors and parent liaisons have the authority to deny a child's participation for any of the following reasons: bad or disruptive conduct, if notified by the Home Office that a student has become ineligible to dance due to delinquency of premiums and dues, excessive absences, medical reasons.



HERMANN SONS LIFE

CAMP

Our Camp is located near Comfort in the Texas Hill Country.

Participation Information

- Members ages 9-14 as of September 1 of the current year, with life insurance premiums and dues paid current, are eligible to attend the week-long sessions. Mini-camp is offered to members who will be 8 or 9 years of age as of September 1 of the current year.
- If your client is a new member, the insurance application must be issued by the underwriting team before he/she can register to attend Camp. The Member Benefits Department will mail the instructions on how to register so the camper can register online as soon as the certificate is issued.
- Registration starts no later than March (in February when possible) and campers are accepted on a first come first serve basis. After May 15, campers are allowed to register for a second full-week session in weeks where space is still available. Members interested must be registered online and fees paid no later than two weeks before their desired week at Camp.
- There is no guarantee that there will be an available spot in the week any camper wishes to go and there is no waiting list. Registration is running 24/7 on a first come first serve basis. If you have a client tell you they will wait until next year, we encourage you to sell their insurance certificate now so they will receive their registration information in February/March of the next year and can register right away.
- The fees are listed in the registration brochure.
- One way e-mails and a water bottle are included in the fees.

Registration

Packets are mailed to the payor of the certificate in February/March and include instructions on how to register and pay online. A list of activities can be found on our website. Go to hermannsonslife.org, click on Member Benefits and then Camp.

Physical Condition

In order to attend Hermann Sons Life Camp, junior members must be in good health and be both physically and mentally able to participate in activities. Camp has a health management staff. Camp cannot care for all specialized medical needs. To verify a child's ability to attend Camp, contact the Executive Camp Director at 830-995-3223. If a child arrives for a session and the Camp administrative staff determines that Hermann Sons Life Camp cannot accommodate the child's health needs at a high level or that a child poses a risk to other children, then he/she will not be permitted to stay at Camp.

Staff

The Hermann Sons Life Camp Staff is a dedicated group of individuals who care about enriching children's lives through the delivery of the camp experience in a safe environment. The Executive Camp Director hires and prepares an intensive training program so staff can meet the responsibility of caring for children. The counselors are high school graduates and college students. Several are teachers during the school year. Junior counselors are staff members who recently graduated from our Counselor-in-Training program. Reference and background checks are conducted.

Hermann Sons Life Camp is licensed through the Texas Department of State Health Services and the American Camp Association (ACA).



GRIEF SUPPORT SESSION



HERMANN SONS LIFE CAMP GRIEF SUPPORT SESSION

As a life insurance organization that cares about the financial protection of families when life is lost, we also care about the deeper emotional strain and supporting individuals through grief. For children, losing someone close, especially a sibling or a parent, can be traumatic.

The Grief Support Camp at Hermann Sons Life was created in 2017 to help children on their healing journey.

The Grief Support Camp is a special half-week session held each summer and is focused exclusively on children ages 8-17 who are grieving the loss of a loved one. During the session, the campers will work with licensed therapists in groups and individually.

The children get to experience all the fun of summer camp with other children who have suffered a similar loss. They participate in traditional camp activities like swimming and making s'mores around a campfire.

Children attend the session free of charge. Donations from lodges and individuals as well as fundraisers make the session possible.