



Agent Advantage

Strategies, Solutions, Success

NOVEMBER 2023



Last Agent Standing

Congratulations to the agents who remain on the Last Agent Standing list through the month of September. They are: Chris Naughton and Gladys Rowley. Only three more months to go!

Annuities earning 5%

Annuities are now earning 5%! This is a very competitive and appealing interest rate! Let all of your clients know about our annuities. Minimum guarantee is 2%.

Contest winner!

Congratulations to 3rd Quarter Contest winner Gladys Rowley! She won the two-night stay in Fredericksburg, a wine tasting visit at a local vineyard and dinner for two! Total value of this prize was \$1,000! Great job Gladys!

4th Quarter Contest

Reminder – You could win \$1,250 in gift cards! The 4th quarter contest began on Oct. 1 and runs through Dec. 20, 2023. There will be one winner – the agent with the most approved adult applications and the most premium income will win! There is a minimum of six approved adult applications and \$6,000 in premium income to qualify!

4th Quarter Flash SAFE Bonus

For every approved SAFE Plan (minimum \$10,000) that comes in during the 4th quarter, you will receive a \$100 gift card to the restaurant of your choice.

Any agent that turns in an approved \$50,000 SAFE Plan, will receive a \$300 gift card!

Earn a HSL Fleece Jacket

Earn a HSL Fleece Jacket in 2024! Sell at least 12 applications in 2024 and earn a fleece jacket. Male and female sizes available.

Illustration Update

There was an update to the Viscalc illustration program in October. The program prompted you to complete the update before you could continue using the program.

EARN HIGHER COMMISSIONS ON ANNUITIES!

For all annuities combined submitted from 11/1/2023-3/31/2024 commissions will be retroactive when you hit the applicable tier.



Tier 1 – 0-300k – 3%

Tier 2 – 301k-400k – 4%

Tier 3 – 401k-500k – 4.5%

Tier 4 – 501k-600k – 5%

Tier 5 – 601k-750k – 5.5%

Tier 6 – 751k & above – 6%



***Higher commission rates apply to initial premium deposit only. Commission rates apply to new money only. (Internal transfers do not qualify.) 3% commissions on all additional deposits through year 7.**

CE Weekend was a Success!

We had a great Thursday evening during the CE weekend where agents were able to ask general questions on policies, procedures and sales techniques. Vice President of Sales Teresa Saathoff gave a thorough review of how agents should be able to explain all of the numbers on the illustrations and how illustrations are a helpful selling tool. Being able to explain the illustration to a client helps the client decide which product is the most suitable for them.

During Friday and Saturday, agents earned 12 hours of CE credits. This year the classes were taught by three different instructors.

One of the great advantages of earning CE credits in the classroom setting is that agents can ask questions or learn from other agent's experiences.

And even though our CE Weekend has been a great learning forum for our agents, CE Weekend may be going away. As more agents prefer to earn CE credits online, there are less agents attending our classes every year.

We need to make a decision as soon as possible for 2024, so as you read this, please reach out to the sales team and let us know if you would attend CE at the Camp in 2024. We need to hear from you!

Agent Requirements

Remember the mandatory six applications for 2023 in order to keep your appointment with Hermann Sons Life.

Please be on the lookout for the new Agent/Agency contracts that we will be sending out by January 2024. All agents will be required to sign a contract.

Let's finish the year strong!



Send in those applications; remind your clients that purchasing a Life Insurance policy as a Christmas gift is a gift that lasts for a lifetime!

3rd Quarter Production Winners

Congratulations to the following 3rd Quarter production winners in the Applications and the Premium Income categories. The winners are:

APPS	AGENT NAME	AGENT NUMBER	DISTRICT	NUMBER OF APPS	AMT OF BONUS
	Chris Naughton	1085	1	14	\$100
	Gladys Rowley	1106	1	12	\$100
	Roxy Pruski	821	1	10	\$100
	Debbie Allen	1107	1	10	\$100
	Get More Ins Svcs	301000	1	9	\$100
	Krystal Wilson	1116	1	9	\$100
	Elsa Del Bosque	1100	1	9	\$100
	Marlin Tanneberger	963	1	8	\$100

PI	AGENT NAME	AGENT NUMBER	DISTRICT	PI AMT	AMT OF BONUS
	Gladys Rowley	1106	1	17,205.30	\$400
	Chris Naughton	1085	1	9,164.85	\$200
	Laurie Steele	1101	1	8,648.35	\$200
	Shirley Huebinger	630	1	8,209.40	\$200
	Janice Kuhen	439	2	7,826.20	\$200
	Marlin Tanneberger	963	1	6,471.50	\$200
	Annette Roecker	945	1	6,328.90	\$200
	Roxy Pruski	821	1	5,239.25	\$100
	Reagan Rogiers	1091	1	4,187.55	\$100

Texas Department of Insurance Certifies Our Illustrations

The Statutory Illustration Law of the State of Texas requires that our agents be informed that our Viscalc Illustrations meet all of the tests associated with this law.

Our actuary, Glenn Tobleman of Lewis and Ellis, affirms that the life insurance certificates which are illustrated showing non-guaranteed elements such as excess interest, premium refunds and current premiums lower than the current premiums (Term plans), are profitable and pass all tests set out under the Statutory Illustration Law of the State of Texas.

The non-guaranteed elements for new certificates issued are consistent with those illustrated for similar in-force certificates.

Assumptions used to satisfy the tests under the illustration law meet all requirements set out in the law. Interest, mortality and persistency assumptions follow recent historical experience. Direct marketing expenses are allocated by type of sale. Other expenses are fully allocated to the type of certificate block. Commissions are actual rates by certificate plan.

Be Sure to Use Updated Brochures

Brochures for all products were updated in 2023.

Have you disposed of the old, outdated brochures?

The materials order form is available in the agent-only section of the HSL website. Digital brochures are also available by request. Contact Kathryn at 210-226-9261, ext. 242.

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