

EXCLUSIVE AGENT

What is your earnings potential?



Exclusive Agents are independent contractors and not employees of Horace Mann.

INCENTIVES

Year 1: Point & Production Bonus of up to \$42,500

Year 2: Point and Production Bonus of up to \$33,000

Year 3: Point and Production Bonus of up to \$24,000

Year 4: Point and Production Bonus of up to \$20,000

HOW GOOD ARE YOU?

Our “average” Exclusive Agent earned \$96,606 in 2020*

Our top 10% of Agents earned over \$495,000 in 2020

How many policies do you think you could sell per year?

What if you had a mentor to help you?

Do you think you have what it takes to be a top 10% agent?

* Average is defined as in the 50th percentile nationwide

COMMISSIONS

	Year 1	Year 2	Year 3	Year 4
New Business				
P&C	32%	26%	22%	17%
Term Life	85%	85%	85%	85%
Whole Life	100%	100%	100%	100%
Renewals				
P&C	0%	5%	5%	5%
Life	3%	3%	3%	3%

RVP - RENEWAL VALUE PAYMENT

When retiring from, or otherwise leaving Horace Mann, you may qualify for our Renewal Value Payment, which could be up to **350%** of the renewal commissions earned during the previous 12 months. If your trailing 12 months renewals were **\$80,000**, you could potentially receive a payout of up to **\$280,000**.

ARE YOU READY TO JOIN THE HORACE MANN TEAM? LET'S GO!

Confidential and Proprietary
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