



Exclusive Agent

Take ownership of your future ...
and your business

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



On average, the compensation when selling one household (two autos, one home and two life policies) is \$3,832.

	Year 1	Year 2	Year 3
New Business			
P&C	32%	26%	22%
Term Life	85%	85%	85%
Whole Life	100%	100%	100%
IUL	100%	100%	100%
Cash Value Term	95%	95%	95%

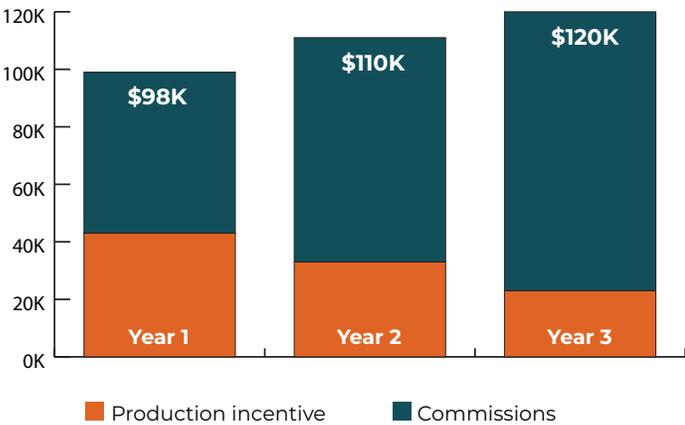
What we're looking for

- An entrepreneurial mindset and drive to build a long-term business
- Passion for helping clients achieve financial confidence and security
- Strong relationship-building and communication skills
- Ability to obtain (or currently hold) Life & Health and Property & Casualty licenses

Compensation & benefits

- Competitive, performance based 1099 compensation
- Industry-leading 48-month incentive package
- Quarterly production incentives with earnings tied directly to results

Estimated revenue - with volume estimate



Yr 1 - 9 units sold per month, Yr 2 - 14 units sold per month, Yr 3 - 18 units sold per month. Based on national average premium product rates, some states will be higher, some will be lower.

Your exclusive opportunity

- Agency ownership with a defined territory and freedom to grow your book of business within a protected market
- Exclusive niche - no overlap with other agents
- A proven marketing system designed to help you reach your earning potential

Are you ready to join the Horace Mann team?

LET'S GO!