

INSURANCE PRODUCER

What is your earnings potential?

Insurance Producers are independent contractors and not employees of Horace Mann.

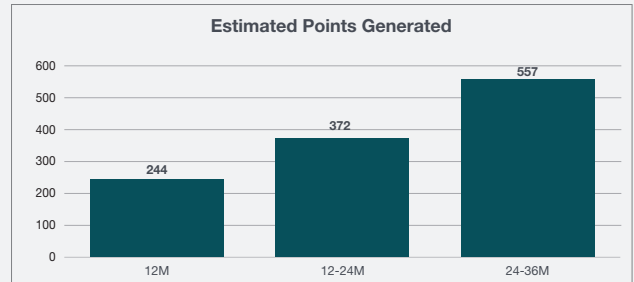
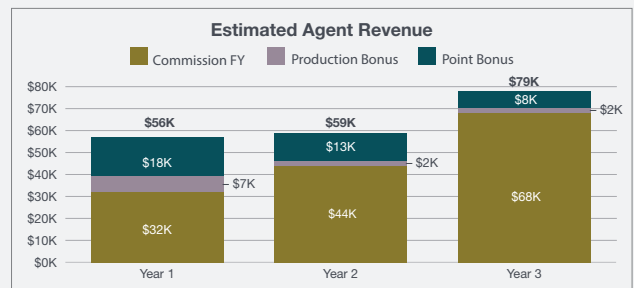


INCENTIVES

- Year 1:** Point & Production Bonus of up to \$31,500
- Year 2:** Point and Production Bonus of up to \$19,000
- Year 3:** Point and Production Bonus of up to \$12,000

COMMISSIONS

	Percentage
New Business	
P&C	15%
Term Life	78%
Whole Life	93%



Assumptions based on 10 appointments per week, 60%/40% P&C/Life product mix, close ratio of 19% P&C and 35% Life, 2.0 sales per week in year 1, 2.4 in year 2, 2.2 in year 3. Based on national average premium product rates, some states will be higher, some will be lower

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

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

Confidential and Proprietary
RCA-00217 (2-23)

