GERMANIA TODAY
Insightful information for you | Fall 2025



Debunking common life insurance *myths:* What you *really need* to know

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GERMANIA TODAY

Insightful information for you

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A *message* from OUR PRESIDENT



Brandon Keller
President and Chief Executive Officer

Kids are back in school, football is underway, and the holidays will be here before we know it. It's a busy season for us all, and I want to take a moment to share some encouraging updates with you.

At Germania, our focus remains on protecting what matters most to you and creating long-term value for our policyholders. As we continue that work, I'm excited to share a few positive updates in this issue of Germania Today.

We remain committed to offering flexible options to fit your needs. In our **Summer edition**, we shared several new features designed to help you choose the right coverage for your situation. Your agent can walk you through these options and help find the coverage that best fits your needs.

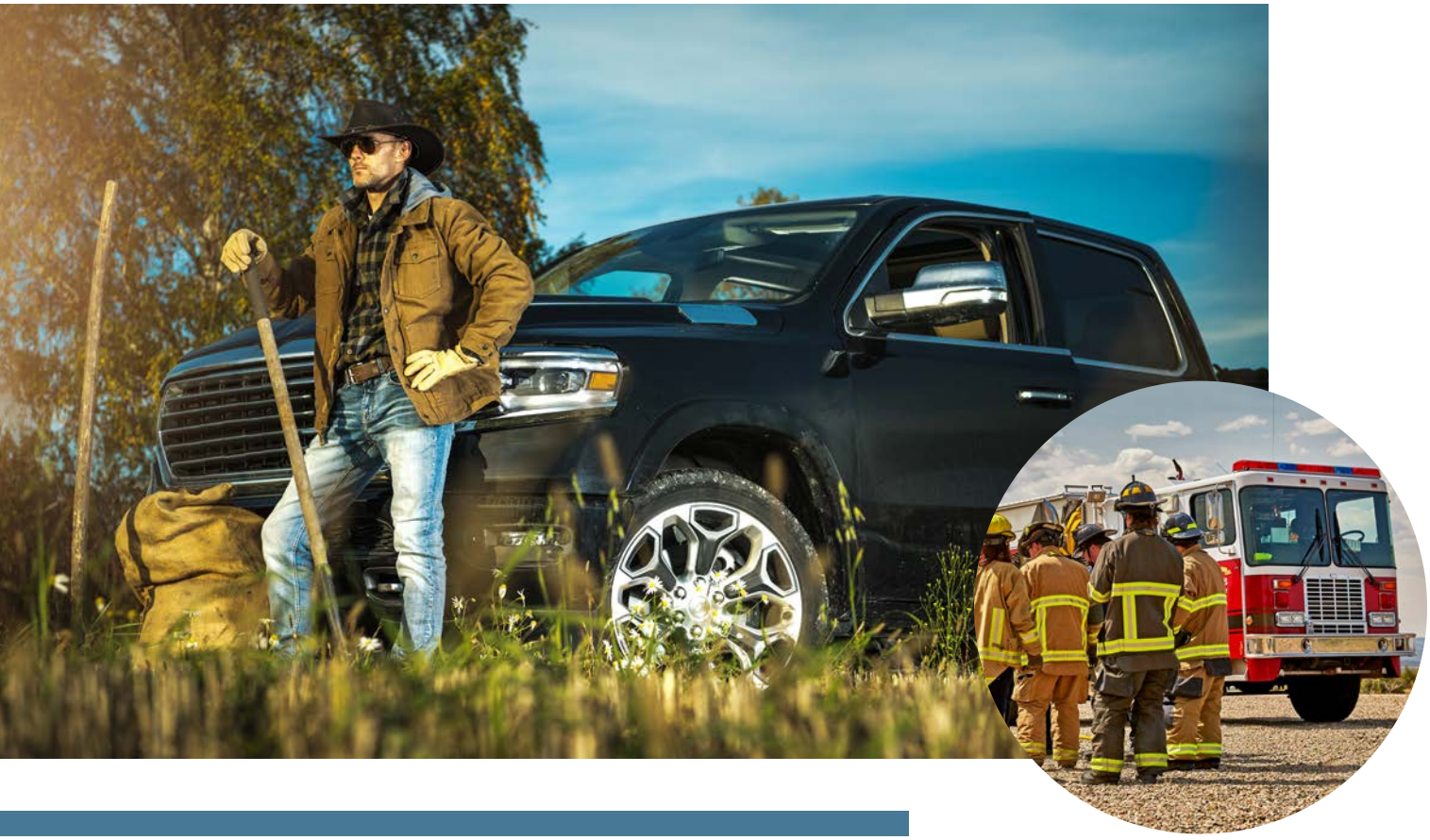
We're also proud to announce our new Affinity Group discounts—special savings for qualifying groups such as rural customers, first responders, and more. You'll find details in this issue. Please talk with your agent before your next policy renewal to see if you qualify.

We've enhanced how you can connect with us, too. Whether you prefer a phone call, text message, or online chat, it's easier than ever to get the support you need. You can now start a conversation right from Germania's website or after logging into your GermaniaConnect account.

Finally, I'm excited to share that we're expanding our Loyalty Program. Through new partnerships, you'll enjoy additional perks and discounts designed to reward your trust in us. Visit the Loyalty page in the **policyholder portal** to learn more.

Thank you for allowing us to protect what matters most to you. It's an honor to serve you today and in the years ahead.

Brandon



Unlocking savings: What are *Affinity Discounts* in *insurance?*

When shopping for insurance, most people know to ask about safe driver discounts, multi-policy bundles, or good student perks. But one powerful, often-overlooked way to lower your premium is through affinity discounts. So, what exactly are affinity discounts—and how do you know if you qualify?

What Are Affinity Discounts?

Affinity discounts are special insurance savings offered to individuals who belong to specific groups or organizations. These discounts recognize shared characteristics or affiliations that are statistically linked to lower risk—or that foster loyalty and trust between insurers and certain communities.

Insurance providers use affinity discounts to reward membership in a qualifying group or profession, offering reduced premiums as a benefit.

Who qualifies for Affinity Discounts?

Affinity discounts are available to a wide range of policyholders based on their occupation, lifestyle, or organizational ties. Qualifying groups vary, but at Germania we provide discounts for the following groups:

Rural customers: People living in rural areas often enjoy lower accident rates and crime, leading to potential insurance savings.

Credit union members: Many insurers partner with credit unions to offer exclusive deals to members.

Insurance agents or agency staff: Those working within the industry often receive discounts as a professional perk.

Military groups: Active-duty service members, veterans, and their families may qualify for discounts in recognition of their service.

First responders: Firefighters, police officers, paramedics, and emergency personnel are frequently eligible for affinity group savings.

Agricultural occupations: Farmers and others working in agriculture-based occupations may receive discounts tailored to their industry's risk profile and lifestyle.

Why do insurers offer these discounts?

From an insurance company's perspective, affinity groups often represent lower risk. For example, military personnel may demonstrate strong discipline and safety awareness. Similarly, rural drivers may face less traffic and fewer accident-prone zones than urban dwellers.

Offering affinity discounts also helps insurers build brand loyalty and tap into networks of trusted customers. It's a win-win: policyholders save money, and insurers attract long-term, lower-risk clients.

How to take advantage of Affinity Discounts

To unlock an affinity discount, follow these steps:

1. **Ask during the quote process**: When getting a quote, ask if the insurer offers discounts based on your job, membership, or location.
2. **Provide proof**: Be prepared to verify your affiliation—such as a pay stub, membership ID, or military service documentation.
3. **Shop around**: Not all insurers offer the same discounts, so it's worth comparing a few to find the best deal.
4. **Bundle your coverage**: Some affinity discounts can stack with other savings, like bundling home and auto insurance.

Final thoughts

If you're a rural resident, a member of a credit union, an active-duty or retired military service member, a first responder, or work in agriculture or the insurance industry—you may already qualify for affinity discounts without even knowing it. These discounts are one of the easiest ways to reduce your insurance premiums without changing coverage.

Before you sign your next policy, ask: "Do I qualify for any affinity discounts?" The answer could save you hundreds each year.

To visit this blog, **click here** or visit the Germania Insurance public **website**.

Member benefits for you

At Germania, we believe that being a policyholder should come with more than just peace of mind—it should come with real, everyday value. That's why we're proud to offer our members exclusive perks and discounts designed to help you save money and make the most of your membership.

Quick Quack car wash

If you like to keep your vehicle squeaky clean, we have good news: Germania has partnered with Quick Quack Car Wash to provide policyholders with exclusive discounts on unlimited car wash memberships! Here are the monthly membership tiers and the associated discount for each:

Ceramic: $27.99 ($10 off)

Lucky Duck: $22.99 ($10 off)

Good: $17.99 ($5 off)

You can sign up or log in to claim your discounted car wash membership **here**. Already have an account? No worries! You can update your account to receive the discount on your next billing statement. Once your account is activated, these discounted membership tiers are recognized at all Quick Quack Car Wash locations, and there's no long-term commitment to continue once you subscribe.

Moen partnership

Through a special partnership with Moen, Germania policyholders can now enjoy significant savings on the purchase of a Moen Flo Smart Water Monitor and Shutoff appliance and qualify for a Germania smart home discount. These professionally installed systems notify you when a change in water pressure is detected, indicating a possible leak, allowing you to shut off the water supply immediately.

Policyholders can purchase this Moen water shutoff device at a significant discount through **this link**. After purchase and installation, the Germania smart home discount can be applied.

Germania Perks

As a valued Germania policyholder, you have access to GermaniaPERKS—your gateway to exclusive discounts on everyday purchases! From dining and travel to entertainment and more, GermaniaPERKS helps you save while enjoying the things you love. It's our way of saying thank you for being part of the Germania family.

To create your account, you can find your code in GermaniaConnect under the News & Information section or on the Loyalty Program page.

Tip for mobile users: Turn your phone sideways for the best view of all the perks GermaniaPERKS has to offer!

At Germania, we're committed to delivering more than just insurance—we're here to add value to your everyday life. Whether it's protecting your home with smart technology, keeping your car clean with convenient services, or enjoying exclusive savings through GermaniaPERKS, your membership is designed to work for you in meaningful ways. These benefits are just one more reason why being a Germania policyholder is about more than coverage—it's about community, care, and connection.

Debunking common life insurance *myths:* What you *really need* to know





As we celebrate Life Insurance Awareness Month, it's the perfect time to reflect on the importance of protecting what matters most—and to enjoy the added value that comes with being covered by a company that puts its members first. Your policy is more than a safeguard for the future—it's a gateway to perks that make life better today. Let's clear up some common myths and explore the benefits that make life insurance a smart financial move.

Myth 1: Life insurance is too expensive

Life insurance can be surprisingly affordable—especially for younger individuals. In fact, when bundled with other coverages, it may cost even less than you think. For example, policyholders can receive a discount up to 8%* on Property Coverage, which could offset the cost of a life insurance policy, particularly when insuring juveniles.

Myth 2: I don't need life insurance because I'm not married, don't own a home, or don't have kids

While life insurance is essential for those with dependents, it's also valuable for individuals without them. If you have student loans, credit card debt, or want to ensure your funeral expenses aren't a burden to loved ones, life insurance can help.

Myth 3: You must get a medical exam to qualify

Not all policies require a medical exam. Many insurers offer simplified or no-exam policies, particularly for younger

applicants seeking modest coverage. This makes it easier than ever to get started.

Myth 4: My employer coverage is enough

Employer-provided life insurance is a great benefit, but it may not be sufficient—and it's not guaranteed to stay with you. If you change jobs or retire, you could lose that coverage. Having a personal policy ensures continuity and control.

Myth 5: Life insurance only covers funeral costs



Funeral expenses are just one part of the picture. Life insurance can help cover mortgage payments, everyday living expenses, college tuition, and outstanding debts—providing financial stability for your loved ones during a difficult time.

Myth 6: I'm young, so I can wait

Waiting can cost you. Premiums typically increase with age, and health changes can affect eligibility. Getting a policy now means locking in lower rates and securing coverage when it's easiest to qualify.

Bundling & discounts: A smart way to save

Life insurance doesn't just protect—it can also help you save:

- Up to 8% CPD* on Property Coverage: This discount could cover the cost of a life insurance policy, especially for juvenile policies.
    - *Eligibility Note: The owner of the life insurance policy must also be the property policyholder to receive the discount.*
- Juvenile Policies: Insuring children or grandchildren can help you qualify for CPD discounts.
- Bundling Benefits: Bundling coverages allows for discounts across multiple lines.

Take action this Life Insurance Awareness Month

Whether you're reviewing your current policy or considering coverage for the first time, now is the perfect time to take action. Life insurance isn't just about preparing for the unexpected—it's about protecting your future and the people you care about most.

**Discounts are not available in all situations. Discounts do not apply to all lines of coverage.*

Explore insurance insights with Germania on YouTube

Looking for trusted insurance insights, helpful tips, and a closer look at the heart of Texas? Germania Insurance's YouTube channel is your go-to destination for engaging content that informs, empowers, and connects.

You'll find videos covering:

- **Insurance education** made simple
- **Preparedness tips** for Texas weather and emergencies
- **Home and auto protection** advice
- **Community stories** and behind-the-scenes looks at Germania's culture

Join us as we celebrate our heritage, share valuable knowledge, and showcase the people who make Germania special. Don't forget to hit the bell icon so you never miss a new video!

Subscribe today:
youtube.com/GermaniaMarketing

See who captured the heart of rural Texas

Germania's 2025 Photo Contest has officially closed, and we're incredibly grateful for the overwhelming response and stunning submissions that captured the spirit and beauty of rural Texas. From wide-open landscapes to quiet country moments, your photos told powerful stories—and now it's time to celebrate the winners!

If you entered the contest and are eager to find out if your photo was selected, you can request a list of winners by emailing **gsocial@germaniainsurance.com**. We'll also be sharing the winning photos and photographer names on our **website**, so be sure to check back soon.

In addition, the winners will be featured across Germania's social media channels, so follow us and stay tuned for the big reveal! Whether you participated or simply appreciate the charm of rural Texas, we invite you to join us in celebrating the talent and creativity of our community.

Thank you again to everyone who submitted a photo—we're proud to showcase your vision of Texas life.



Life insurance for millenials: Why you shouldn't wait

Life insurance is often perceived as a tool for older generations or those with dependents. However, millennials must recognize the significance of life insurance in their financial planning. With increasing student debt, evolving family structures, and a dynamic job market, millennials face unique financial challenges.

Millennials are in a prime position to benefit from life insurance due to their generally lower health risks and longer potential coverage duration. Young and healthy individuals often enjoy lower premiums, making now the ideal time to lock in affordable rates.

Is life insurance beneficial for millennials?

When considering whether life insurance is beneficial for millennials, it is essential to evaluate both immediate and long-term advantages. For immediate benefits, millennials can secure lower premium rates due to their age and health, which can result in cost savings over time.

In the long term, life insurance can be a prudent financial decision, offering benefits such as cash value accumulation or investment opportunities with specific policy types. These features can contribute to wealth building, serving as a financial resource for future needs like buying a home or funding retirement.

Additionally, life insurance can play a pivotal role in protecting against the unexpected. With the rise of gig economy jobs and less traditional employment benefits, millennials may lack employer-provided life insurance, making individual policies an essential component of their financial protection strategy.

Types of life insurance policies suitable for millennials

There are several types of life insurance policies that are particularly suitable for millennials, each catering to different needs and financial goals. Understanding these options can help millennials choose the best policy for their circumstances.

Term Life Insurance: This is often the most affordable option for young individuals. It provides coverage for a specified period, such as 10, 20, or 30 years. Term life insurance is ideal for those seeking temporary protection at a low cost, especially if they anticipate financial responsibilities decreasing over time.

Whole Life Insurance: This policy provides lifetime coverage and includes a cash value component that grows over time. Whole life insurance can be a wise choice for millennials looking to build cash value that can be accessed for future financial needs, such as paying for a child's education or supplementing retirement income.

Factors to consider when choosing life insurance

When selecting a life insurance policy, millennials should consider several key factors to ensure they make an informed decision that best suits their needs.

Coverage amount: Determine an appropriate coverage amount by evaluating current debts, future financial goals, and potential expenses. This ensures that the policy provides adequate financial support for loved ones.

Policy type: Decide between term or whole life insurance, based on financial objectives and the desired level of flexibility. Each policy type offers unique benefits and should align with the policyholder's long-term plans.

Premium affordability: Consider the affordability of premiums, ensuring they fit within the budget without compromising other financial priorities. It is essential to select a policy with sustainable payments over the long term.

How to determine the right coverage amount

Determining the right coverage amount is a crucial step in the life insurance selection process. To ensure adequate protection, millennials should consider several factors when calculating their coverage needs.

Start by evaluating current financial obligations, such as outstanding debts, mortgages, or personal loans. Also, consider future expenses, including potential educational costs for children or retirement needs for a spouse.

Next, assess income replacement needs. Calculate how much income would be necessary to maintain the current standard of living for dependents in the event of an untimely death. This consideration ensures that loved ones can continue to meet financial obligations without undue hardship.

Finally, factor in any additional financial goals, such as leaving a legacy for family members or contributing to charitable causes. These goals can influence the desired coverage amount, ensuring the policy aligns with personal values and aspirations.

Taking charge of your financial future with life insurance

As millennials continue to navigate a complex economic landscape, taking proactive steps to secure their financial future is essential. Investing in life insurance is a powerful way to ensure that they and their loved ones are protected against unforeseen events, allowing them to focus on building a prosperous and fulfilling life.

For millennials ready to take control of their financial future, exploring life insurance options is the first step. Contact a GermaniaLIFE agent to evaluate your needs and find the policy that aligns with your goals. Secure your peace of mind and protect your loved ones by investing in life insurance today.

To read the complete blog and others alike, **click here**.

Recipe

Chicken Spaghetti



Ingredients:

1: ¾ pound chicken
1 small package spaghetti
1 small onion, chopped
1 small bell pepper, chopped
4 tablespoons butter or margarine
2 tablespoons flour
1 ¾ - 2 cups chicken broth
½ teaspoon salt
½ teaspoon pepper
1 can cream of chicken soup
¼ - ½ cup picante sauce
2 cups shredded Cheddar cheese

Directions:

1. Cook chicken and debone, reserving liquid.
2. Cook spaghetti.
3. Put chicken and spaghetti in a big bowl.
4. Sauté onion and bell pepper in butter.
5. Stir in flour then add broth. Stir until it is gravy consistency.
6. Add cream of chicken soup and picante sauce.
7. Simmer for about 10 minutes. Pour this over the chicken and spaghetti. Mix well.
8. Put in greased 9 x 13 baking pan. Top with cheese.
9. Bake at 350 degrees for 20 to 30 minutes or until cheese is melted.

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