

— The Millennial Tsunami —

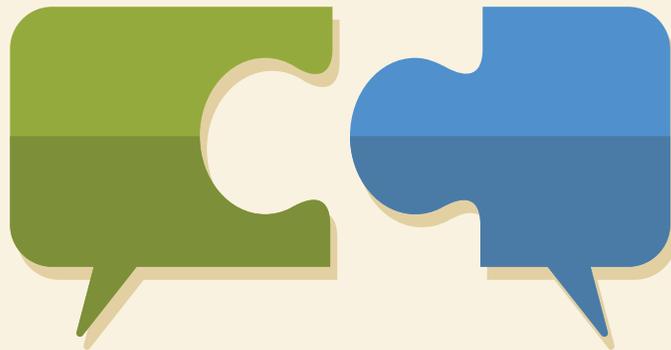
There's a wave of

MILLENNIALS

in the workforce, and they're the

PERFECT FIT

— for Primerica —



Most young people don't know where to start when it comes to saving for retirement, getting the protection they need or getting out of debt.

There's a huge population of young people being left in the dark when it comes to financial matters.

The news is in...

The Millennial market has never been bigger, and the Primerica Opportunity has never been better.

Millennials are entrepreneurial-minded, forward-thinking, and team-oriented. They desire a career that meets all of these needs, and they need Primerica's products and services more than ever. Primerica is perfectly positioned to be the company that fits with what Millennials want and need.

THE MILLENNIAL MARKET IS A TIDAL WAVE...

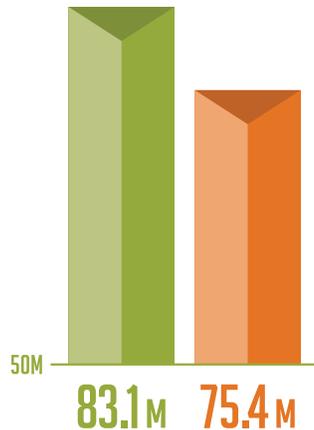
...of Growth

- ▶ **There are 83.1 million Millennials** vs. 75.4 million Baby Boomers

Census.gov, November 2015

- ▶ **There are 12.6 million Millennials** compared to 8.2 million Baby Boomers in Canada.

AGF Investments, March 2015



- ▶ **Millennials represent** more than a quarter of the total U.S. population.

- ▶ **50.2 percent of Millennials** are part of a minority race or ethnic group.

Census.gov, November 2015



- ▶ **Millennials will live longer** than any previous generation.

Forum Magazine, October 2015

...and Purchasing Power!

- ▶ Accenture predicts that **Millennials will inherit over \$30 billion** in the coming years.

Forbes.com, November 2015



- ▶ By 2017, **Millennials will spend over \$200 billion** annually.

Retailleader.com, November 2015



And They're Now the Largest Share of the North American Workforce

► **Millennials account for 35%** of the Canadian workforce – the largest share of any generation.

CanadianBusiness.com, November 2015



► **Today, more than one-in-three American workers are Millennials.** 2015 marks the first year Millennials have surpassed Generation X to become the largest share of the American workforce.

PewResearch.com, November 2015



Entrepreneurial Values

Millennials desire a career that gives them freedom of time and money. They have come of age in an era when landing a cushy corporate job is like winning the lottery. Millennials want to be in charge of their own destiny, and they have just the right attitude to make it happen.

PRIMERICA + MILLENNIALS = PERFECT MATCH

According to a recent study by LinkedIn, **Millennials are:**

Primerica:

Eternal Optimists	Is built on optimism - positivity and pushing up people are cornerstones of our company.
Self Directed	Puts ordinary people in charge of their own business and destiny.
Open-Minded	Is constantly offering innovative new products and services.
Social Centric	Delivers for families knee-to-knee over the Kitchen Table –not through television or national advertising campaigns.
Hungry for Educational Info	Takes an educational approach by educating middle market families on financial concepts like The Rule of 72, the Theory of Decreasing Responsibility and the Power of Compound Interest. We give Main Street families the financial education they didn't get in school.

More than previous generations, Millennials dream big and want to make a difference:

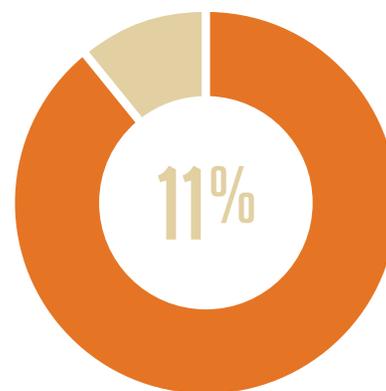
- ▶ **19% of affluent Millennials** want to start a charitable foundation vs. 6% of affluent Gen Xers

- ▶ **27% of affluent Millennials** want to buy a second home vs. 18% of affluent Gen Xers

LinkedIn "2015 United States Affluent Millennial Research Study"



Millennials



Gen Xers

- ▶ **30% of affluent Millennials** want to start a business vs. 11% of affluent Gen Xers

LinkedIn "2015 United States Affluent Millennial Research Study"

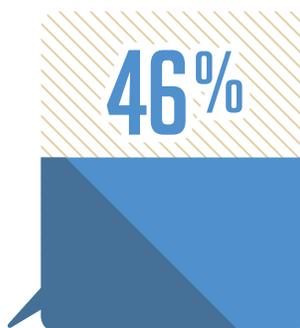
WHAT FINANCIAL EDUCATION?

Millennials are "Generation Lost"

Millennials aren't just a perfect fit for Primerica's business model, they need our products and our services, too. According to a recent study, Millennials are "generation lost" when it comes to financial matters:

- ▶ **Nearly half – 46 percent – of Millennials** aren't getting any information on financial matters, either through the workplace or through the education system.

ThinkAdvisor.com, November 17, 2015



- ▶ **In addition, 51 percent** are calculating what they'll need in retirement via a "blind guess" rather than anything actually resembling calculations.

ThinkAdvisor.com, November 17, 2015

Primerica + Millennials

A Tsunami of Growth

By offering people freedom of time and money, and limitless potential, Primerica's Business Opportunity speaks directly to the Millennial approach to life. Primerica puts ordinary people in charge of their own business, and a new generation of entrepreneurs is looking for a company just like Primerica. Millennials need the financial education we offer. Our business model, our values and our products and services are a perfect match for what Millennials are looking for.

You couldn't dream up a better scenario. It's time to tap into this opportunity and experience growth like never before!

