

WOMEN IN PRIMERICA
A BETTER WAY





“Primerica offers a different opportunity for women because gender is irrelevant. All that matters is your determination and work ethic. I have been coached and mentored by some of Primerica’s most powerful leaders, which has turned me into the most powerful woman I can be. At Primerica you can achieve ultimate success because the focus is on your talents and abilities, not anything else.”

TONIA POE

Irwindale, CA
Former Probation Officer
Former Income: \$60,000
Primerica Income: \$627,473⁶

“Women are tired of working so hard and having no place to go. We’re tired of struggling to keep our family priorities in order. You can do both at Primerica. You can create a business that will generate recurring income for you, and allow you the freedom to manage your time. I did it – you can, too!”

FRANCES AVRETT

Hoschton, GA
Former Greenhouse Owner
Former Income: \$18,000
Primerica Income: \$1,170,462⁶



“Family is very important to my husband, Art, and me. Before we joined Primerica, Art worked long hours in an ice cream factory, and I worked part-time while taking care of our three girls. We did what we needed to do in order to provide for our family, but we had to miss out on so many important moments because of our jobs. Finding Primerica truly changed our future and gave us our lives back. Now, we get to travel and share amazing experiences with our loved ones while we earn a great income!”

SUSAN CARREON

Riverside, CA
Former Sales Representative
Former Income: \$16,000
Primerica Income: \$1,050,716⁶

If you followed traditional wisdom, you went to college or university, got a degree and entered the workforce, hoping to climb the ladder to success. If the reality of the nine-to-five grind isn't what you expected, or if you find yourself wishing your income matched your talents, **it may be time to consider other alternatives.**

WHAT ARE YOUR OPTIONS?

- 1 Get a Different Job.** The dirty little secret of working for someone else is that it really doesn't matter what job you have, the inherent issues remain the same. Your **time** and **income** will always be controlled by your **employer**.
- 2 Go the Self-Employed Route.** Have a hobby or skill you can turn into cash generation? Parlaying your passions into a business is a great way to potentially earn extra cash or make a career change. But being self-employed means if you don't or can't work (or if your market/product dries up), your income stream stops. Your **time** and **income** are completely dependent on your **personal involvement**.
- 3 Become a Business Owner.** Owning a business – like Primerica – means you own a system, which has people who are working with you toward the same goals, and you have the potential for unlimited income. Business ownership gives you complete **freedom** of **time** and **money**.

Ownership is available only upon meeting all qualification and eligibility requirements, and remaining in compliance with all terms and conditions, as set forth in the Ownership Program Document and various operating policies and procedures issued by Primerica from time to time. Please refer to POL for the Ownership Program documents and policies, which control in all respects.



“Primerica is the perfect place for women who want a chance to excel. We are a gender-blind company in terms of pay and there is no discrimination when it comes to advancements. Primerica offers all of us, regardless of sex, color, education, religion, etc., the very same opportunity to succeed!”

MARY WALKER

Carrollton, GA
Former Teacher
Former Income: \$14,000
Primerica Income: \$1,221,665⁶

“Primerica has worked for decades to help Main Street families – the backbone of this country – to earn more income and become properly protected, debt free and financially independent. I get to wake up every day and do something that’s so important, that makes such a difference. I am so grateful for that!”

CHERYL BARTLETT

San Jose, CA
Former Program Director for Developmentally Disabled Children
Former Income: \$36,000
Primerica Income: \$1,054,731⁶



WHY PRIMERICA?

As women, we often have a lot of demands on our time. We juggle our work schedule with shuttling our kids to soccer practice and ballet lessons. We are also typically the caregivers for our aging parents, along with a host of other responsibilities. We **want** to have it all – a great home life and a fulfilling career. What we **need** is flexibility and the **right opportunity**. With Primerica, you can have both.

WHO WE ARE

As the largest independent financial services marketing organization in North America, we’ve been in business for four decades. Our track record of success includes thousands of women (and men) like the ones in this brochure who have **changed their families’ lives** through our business opportunity. But for us, it’s not really about the money. Our heart lies in what we DO to help **improve** the lives of everyday people in the communities we serve.

Listed on the New York Stock Exchange (PRI)
More than 5 million lives insured through our life companies ¹
More than 2 million client investment accounts
More than \$728 billion of life insurance in force ¹
An average of \$3.5 million in benefit claims paid every day
Investment clients have more than \$52 billion in asset values in their Primerica investment accounts.

(As of, or for the year ended, December 31, 2016. Primerica refers to Primerica and its affiliated companies.)

YOU, THE ENTREPRENEUR?

Primerica offers a better way of pursuing your dream life through our independent business opportunity.² When you’re in business for yourself, YOU are in control. And, unlike franchise or other entrepreneurial opportunities, there are no huge fees or large startup costs. Starting a Primerica business costs just \$99 – which covers your licensing fees – and \$25 per month for our comprehensive online business support system!⁵

Best of all, you can start building your Primerica business part-time or full-time – whatever works for you and your schedule!⁴

WHY NOT YOU?

If you’re ready to earn what you’re worth and find a true work/life balance – one where YOU are in control, and your efforts make money for your family, not your employer – consider Primerica!⁵ Here, you can feel good about what you’re doing. Your efforts will mean something to the families whose lives you’ll impact.

You’ll be doing something important. And, most of all, you’ll have the chance to have the quality of life with your family that you just can’t get when you’re working for someone else.

You’ll also have access to comprehensive support and training as you’re building your business. Here, you’re in business FOR yourself, but not BY yourself.

"When I saw the Primerica system, I knew I could make it work. It's all about duplication. By teaching others how to build their businesses, I'm building mine. It's totally opposite from corporate America. Here, you can be a mom, a spouse and a business leader. It's an equal opportunity that allows you to create a legacy for your family. As a business woman, that's very important to me."



Sandra Dorado
Orlando, FL
Former Salesperson
Former Income: \$60,000
Primerica Income: \$161,065⁶

"This business is the perfect place for women because here we have the flexibility to create our own schedule. It's difficult, when you're working for someone else, to juggle the various roles we have - mom, wife, businesswoman. I love that I get to share my story of overcoming challenges and creating a successful business with the women I meet."



Noemy Rubio
Fontana, CA
Former Cosmetics Manager
Former Income: \$3,000
Primerica Income: \$708,605⁶

"The difference between Primerica and other companies is what we're able to build. In a typical business setting, you help build the corporation. At Primerica, we get to build for our future, our family and ourselves. Here, family is not seen as a distraction but rather a reason to work even harder. All women can thrive in this system - it's up to them to decide how high they want to climb."



Gurpreet Singh
Valley Stream, NY
Former Programmer
Former Income: \$45,000
Primerica Income: \$746,725⁶

"Primerica is special because we have an organization that is dedicated to women helping women. We have real conversations every female can relate to and discuss realistic situations and solutions. Being a part of this company has changed my life by validating my beliefs and giving me the opportunity to be a mentor and example for other women."



Angie Reed
Atlanta, GA
Former Real Estate Agent
Former Income: \$65,000
Primerica Income: \$460,503⁶

"When I found Primerica, for once in my life I saw you could have everything: a great family life, a great spiritual life and a great opportunity helping families. It's your business and you're running it, but you also have the Home Office and field support that you can call anytime. Everything has been figured out, the system is in place. All you have to do is work. It doesn't get any better than that."



Whitney Cooper
Ft. Worth, TX
Former Student
Former Income: \$0
Primerica Income: \$416,397⁶

"At Primerica, they want to help you grow, not pull you down. Some of my team members have started a group called M-O-M, 'Moms on a Mission.' They get together and help each other with childcare. I don't think this is a great opportunity - I think it's the ONLY opportunity. We're the best thing out there."



Peggy Hightower
Lanham, MD
Former Registered Nurse
Former Income: \$32,000
Primerica Income: \$656,329⁶

"When you look at the top leaders in a typical corporation, the majority are usually men. When you look at the top leaders in Primerica, there's an even mixture of men and women! The Primerica opportunity is unlike any other business. It gives me the ability to be a full-time mom and run a full-time business. As women, we are able to be wives, moms, and leaders at work so why not work in a business where you can be great and maximize each area!"



Mika Saunders
Chicago, IL
Former Registered Nurse
Former Income: \$70,000
Primerica Income: \$231,020⁶

"I love the flexibility and freedom Primerica offers a woman. Those with families have the ability to work around their children and spouse's schedule, but single women can excel here, too! Just as a woman's role in life may change, so can her priorities and goals with Primerica. It's unlike any other career because YOU control every aspect of it, from how much you work to how much money you make."



Susanne Rogan
Edmonton, Alberta
Former Registered Nurse
Former Income: \$30,000
Primerica Income: \$269,719⁶

Does this sound like an organization you'd like to become a part of?

Contact the Primerica Representative who gave you this brochure or log onto www.primerica.com/locations to learn more!



www.primerica.com
www.primerica.ca

On the cover:

Ree Perez
Phoenix, AZ
Former Human Resources Supervisor
Former Income: \$48,000
Primerica Income: \$140,518⁶

1. Term life insurance is underwritten by National Benefit Life Insurance Company, Home Office: Long Island City, NY, in New York State; Primerica Life Insurance Company, Executive Offices: Duluth, GA, in all other U.S. jurisdictions; Primerica Life Insurance Company of Canada, Head Office: Mississauga, Ontario, in Canada. **2.** Primerica Representatives are independent contractors and are not employees of Primerica. **3.** In Canada, fees are \$103.95 for the IBA (includes applicable sales tax) plus \$28.00 per month for POL. **4.** In Canada, the part-time opportunity may be subject to certain restrictions, depending on your occupation. **5.** The Primerica business opportunity involves the sale of term life insurance and mutual funds, as well as offering other financial services products and services such as debt consolidation loan referrals. Primerica Representatives are individuals who have signed an Independent Business Application ("IBA") and who have been approved to become a member of Primerica's sale force. Primerica Representatives are independent contractors, and are not employees of Primerica Companies, or its parent company Primerica, Inc. **6.** As of February 2017. From January 1 through December 31, 2016, Primerica paid cash flow to its North American sales force at an average of \$6,088 per life licensed representative. Average cash flow includes commissions paid on all lines of business, and reflects combined U. S. and Canadian dollars remaining in the local currency earned by the representative. Exchange rates fluctuate daily and could impact the average.