



**Primerica is the largest independent financial services marketing organization in North America.**

Founded in 1977  
Listed on the New York Stock Exchange (PRI)



# How Primerica Helps Families<sup>1</sup>

## JOHN & MARY, AGE 30, WITH TWO CHILDREN

BEFORE FNA	AFTER FNA
<b>Debt:</b>	<b>Debt:<sup>2</sup></b>
<b>\$165,000</b> 1st mortgage balance; <b>24 years remaining.</b>	Primerica DebtWatchers™: <b>Using debt stacking paid off mortgage and all credit cards in 20 years (age 50).</b>
<b>\$13,000</b> on three credit cards; payoff in <b>58 years</b> (making minimum payments). In debt until <b>age 88.</b>	<b>Potentially saving over \$56,000 in interest costs and over 4 years of mortgage payments with \$0 extra payment by using debt stacking.</b>
<b>Life Insurance:</b>	<b>Life Insurance/Income Protection:<sup>3</sup></b>
<b>\$150,000</b> coverage on John <b>\$150,000</b> coverage on Mary No protection on the children	<b>\$400,000</b> coverage on John <b>\$400,000</b> coverage on Mary <b>\$10,000</b> on each of the children
<b>Cash value policy – \$295/mo.*</b>	<b>35-year level term life insurance: \$126/mo.</b>
<b>\$124,000</b> cash value at age 65	<b>\$295 - \$126 = \$169/month savings to INVEST</b>
<b>Legal Protection:</b>	<b>Legal Protection:<sup>4</sup></b>
<b>No will</b> and no access to a respected, full-service law firm.	<b>Set up a will through the Primerica Legal Protection Program</b> and access to a full-service law firm <b>\$25/mo.</b>
<b>Auto &amp; Homeowner's Insurance:</b>	<b>Auto &amp; Homeowner's Insurance:<sup>5</sup></b>
John and Mary were paying <b>\$243 per month</b> for auto & home insurance.	<b>Saved: \$65 per month on their auto and home insurance.</b> (\$65 per month for 20 years at 9% = \$43,000 college fund)
<b>Retirement Plan:</b>	<b>Retirement Plan:<sup>6</sup></b>
John & Mary had <b>\$20,000 in an IRA</b> at their bank earning <b>1.5%</b> , with <b>\$100</b> per month contributions.  Accumulated savings at age <b>65 = \$89,000</b>	<b>Rolled over \$20,000 IRA into mutual funds.</b> <b>Monthly contributions increased to \$269</b> (\$100 + \$169 savings from cash value life insurance.) <b>6% rate of return: \$547,600 at age 65</b> <b>9% rate of return: \$1,258,500 at age 65</b>

**A**

**or**

**B**

**If you showed the A and B example to 10 families, how many of the 10 would switch from A to B?**

\* Monthly premium and accumulated cash value for cash value policies is an average of whole life policies from three major North American life insurance companies for male and female, both age 30 and standard risk. Cash value life insurance can be universal life, whole life, etc., and may contain features in addition to death protection, such as dividends, interest, or cash value available for a loan or upon surrender of the policy. Cash value insurance usually has level premiums for the life of the policy. Term insurance provides a death benefit and its premiums increase after initial premium periods and at certain ages.

<sup>1</sup> This is a hypothetical family of four consisting of a husband and wife, both age 30 and non-smoking and their two minor children. This family is used to illustrate our products and is not intended to reflect any real people or family. <sup>2</sup> Based on the assumption that the consumer makes minimum monthly payments, the APR/COB for the mortgage is 6.0% and the APR/COB on each of the three credit cards is 19.8%. Assumes no additional debt is incurred. The debt stacking concept assumes that when the first target debt is paid off, John and Mary apply the payment being made on the first target debt to the next target debt and continue the process until all debts are paid off. <sup>3</sup> Using Primerica Custom Advantage 35 policy: primary (15CA0(35)) and spouse rider (15CB0(35)), both age 30 and non-tobacco use. Premium is guaranteed for 20 years. <sup>4</sup> \$25 per month in most areas. Primerica Legal Protection Program legal protection services are offered by Pre-Paid Legal Services, Inc. dba LegalShield or applicable subsidiary. Neither Primerica nor its representatives provide legal services, representation or advice. Services and benefit availability may vary state to state. <sup>5</sup> Primerica Secure™ not available in Puerto Rico. Auto and home insurance is offered through Primerica Secure, a personal lines insurance referral program in which representatives may refer individuals to Answer Financial Inc. which offers insurance products and services through its licensed affiliates. Not all insurance products and services are available in all states. Primerica, its representatives and the Secure Program™ do not represent any of the insurers in the program. <sup>6</sup> Hypothetical 6% and 9% rates of return, compounded monthly, and tax deferred accumulation for IRA is not guaranteed or intended to demonstrate the performance of an actual investment. Unlike actual investments, these hypothetical accounts grow at a constant rate of return without any fees or charges. Actual investments will fluctuate in value. If fees and taxes were included, results would be lower. Any tax deductible contributions are taxed and tax deferred growth may be taxed upon withdrawal. Withdrawals prior to age 59 1/2 may be subject to a tax penalty.

## Our Mission:

To help families earn more income and become properly protected, debt free and financially independent.

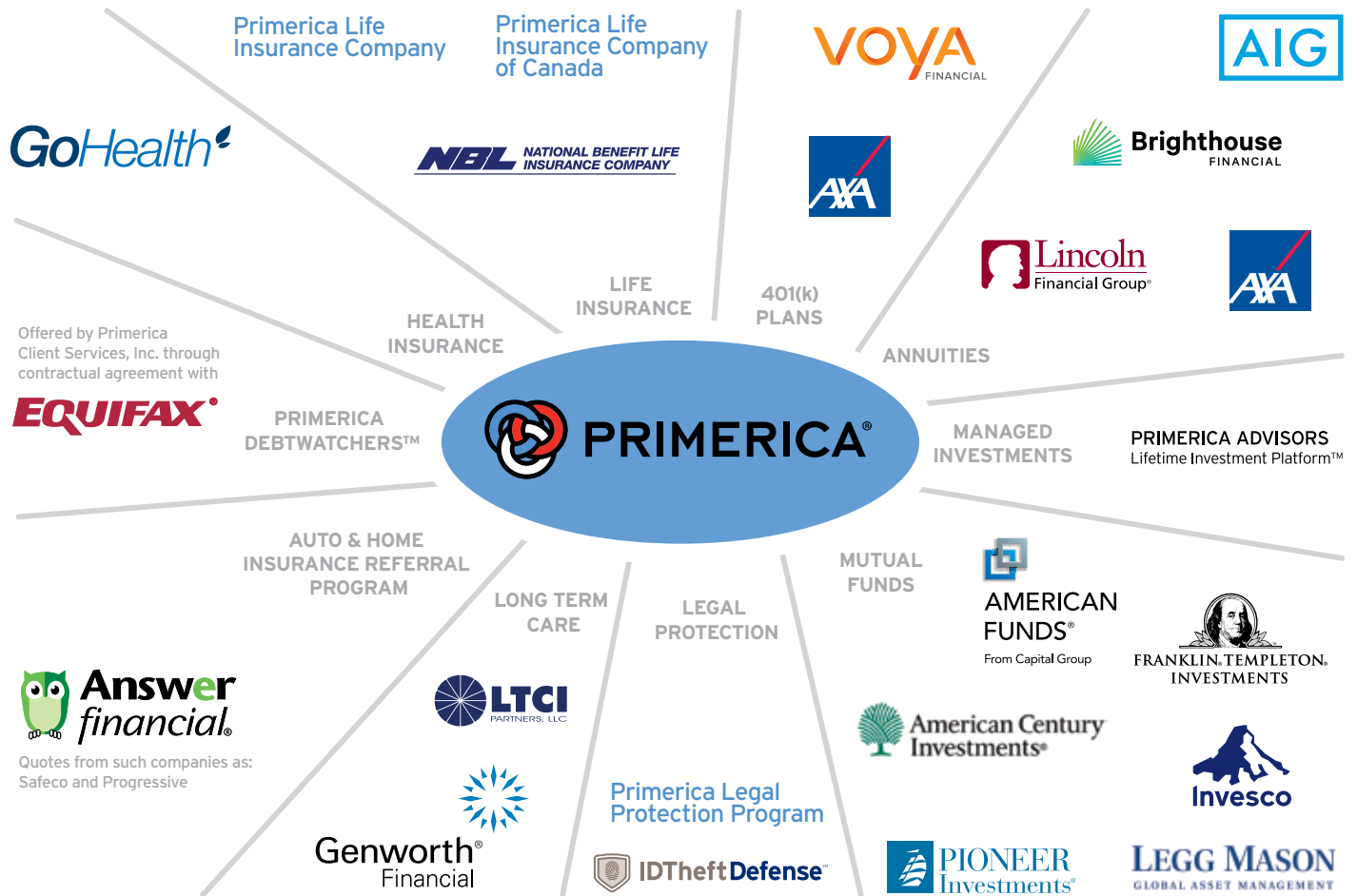
## What We Do:

We teach people how money works so they can make informed decisions about how to take control of their finances.

## We Offer:

We offer a variety of products and services designed to help people achieve their financial goals.

Primerica's Strategic Partners: Some of the most respected companies in the financial services industry.



Not all products and services are available in all states, territories, or the District of Columbia. A representative's ability to offer products from the companies listed is subject to state and federal licensing and certification requirements. **Auto and Home Insurance:** In the U.S., offered through Primerica Secure™, a personal lines insurance referral program in which representatives may refer individuals to Answer Financial Inc., which offers insurance products and services through its licensed affiliates. Primerica, its representatives and the Primerica Secure program do not represent any of the insurers in the program. **Health Insurance:** In the U.S., health insurance is offered through Primerica Financial Services, Inc. by contractual arrangement with GoHealth, LLC. GoHealth, LLC provides a private online health insurance marketplace and a network of health insurance carriers offering health insurance products. **Legal Protection:** In the U.S., ID Theft Defense is offered by contractual agreement between Primerica Client Services, Inc. and Prepaid Legal Services, Inc. d/b/a Legal Shield ("LegalShield"). ID Theft Defense is a product of LegalShield, and provides access to identity theft protection and restoration services through an exclusive relationship with Kroll, Inc. In the U.S., Primerica Legal Protection Program legal protection services are offered by LegalShield or applicable subsidiary, through contractual agreement between Primerica Client Services, Inc. and LegalShield. LegalShield provides access to legal services offered by a network of provider law firms to LegalShield members through membership-based participation. **Life Insurance:** Primerica representatives market term life insurance underwritten by National Benefit Life Insurance Company (Home Office: Long Island City, NY) in New York and Primerica Life Insurance Company (Executive Offices: Duluth, GA) in all other U.S. jurisdictions. **Long Term Care:** In the U.S., representatives may offer long term care insurance from Genworth Financial by contractual agreement among Primerica Financial Services, Inc., Genworth Life Insurance Company and Genworth Life Insurance Company of New York. A referral program in which representatives may refer individuals to LTCI Partners, LLC provides long term care insurance from these Genworth companies and other companies unaffiliated with Primerica. **Managed Investments:** PFS Investments Inc. is a SEC Registered Investment Adviser doing business as Primerica Advisors. For additional information about managed investments, please ask your Primerica representative for a copy of the Form ADV Part 2A wrap fee program brochure for each of the Freedom Portfolios and the Lifetime Investment Platform. **Mutual Funds, Variable Annuities and 401(k) Plans:** In the U.S., securities are offered through PFS Investments Inc., 1 Primerica Parkway, Duluth, Georgia 30099-0001. PFS Investments Inc. is a member of FINRA and SIPC. **Primerica DebtWatchers™:** References to Equifax refer to Equifax Consumer Services LLC, a wholly owned subsidiary of Equifax Inc.

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## Today's Financial Challenges

**Nearly half of America lives paycheck to paycheck.**

Time.com, "Nearly Half of America Lives Paycheck to Paycheck,"  
March 14, 2016

**The average U.S. household carries more than  
\$16,748 in credit card debt.**

Nerdwallet.com, "2016 American Household Credit Card Debt Statistics,"  
December 2016

**One in four people feel they need more  
life insurance protection.**

LIMRA.com, "2016 Insurance Barometer Study," February 1, 2017

**Nearly half of all workers have less than \$25,000 in  
savings and investments for retirement.**

EBRI.org, "Employee Benefit Research Institute 2017  
Retirement Confidence Survey," March 21, 2017

**Primerica provides financial education to solve these challenges.**

## How Money Works

The Rule of 72 approximates the number of years it may take to double your money.

You could **DOUBLE** your money in approximately...

72 ÷ 3% interest	24 Years
72 ÷ 6% interest	12 Years
72 ÷ 12% interest	6 Years

**? How many doubling periods do you have in your life?**

This table serves as a demonstration of how the Rule of 72 concept works from a mathematical standpoint. It is not intended to represent an investment. The chart uses constant rates of return, unlike actual investments which will fluctuate in value. It does not include fees or taxes, which would lower performance. It is unlikely that an investment would grow 10% or more on a consistent basis.

## The Power of Compound Interest

\$200 Monthly Savings for 35 Years (Age 30-65)

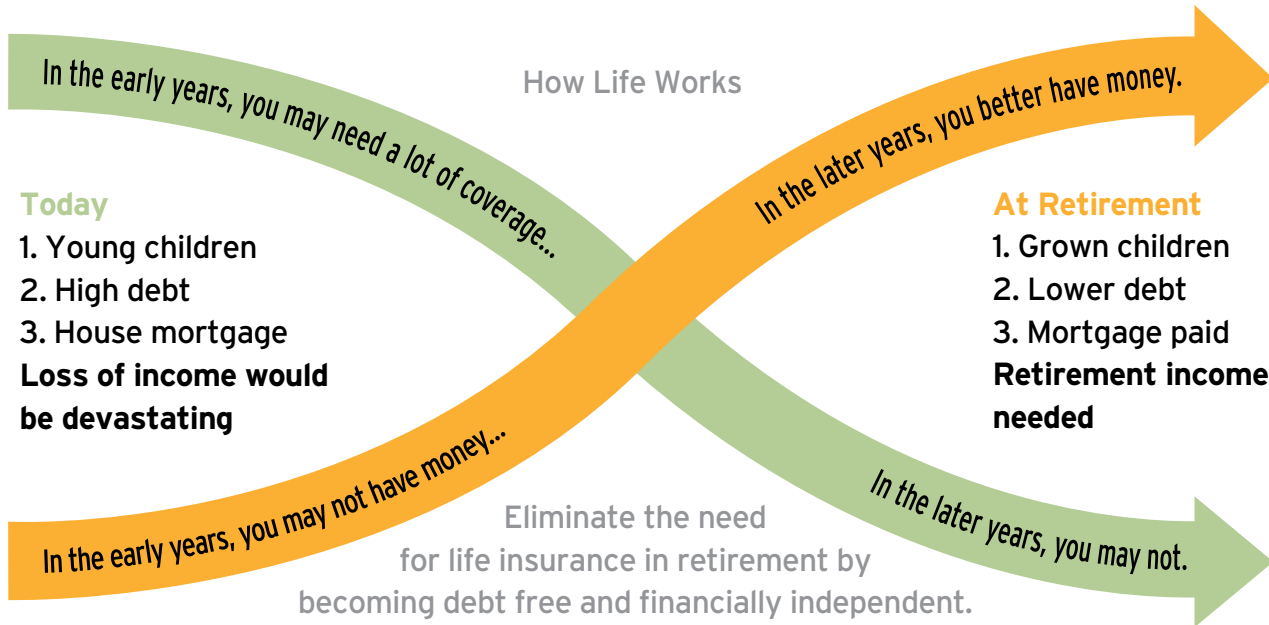
3% interest	\$148,684
6% interest	\$286,367
9% interest	\$592,770

Rates of return are constant and are nominal rates, compounded monthly. Contributions are assumed to be made at the beginning of the month. The chart above is not intended to represent any particular investment or savings vehicle, actual investments will fluctuate in value. It does not take into consideration taxes or other applicable deductions.

**"Compound interest is the most powerful force in the universe."**

Albert Einstein, as quoted in *Dow 40,000*, David Elias (1999)

# Our Philosophy: The Theory of Decreasing Responsibility



## Most People Don't Plan to Fail, They Fail to Plan

### The Problem:

Traditional financial institutions sell products; they don't provide a **financial game plan**.

### The Solution:

**A Financial Needs Analysis (FNA)**  
A complimentary, confidential and customized program that helps you achieve your goals and dreams.



The FNA provides solutions in these areas:

- Savings
- Debt Reduction
- Income Protection
- Income Management

**?** On a scale of 1-10, **10 being the highest**, how would you rate your desire to become properly protected, debt free and financially independent? \_\_\_\_\_

# Primerica, One of the Greatest Opportunities in North America

<p><b>The Part-Time Answer</b></p> <p>At Primerica, you can keep your full-time job while starting your business part-time. Maybe you're looking for extra income - or just want to see if Primerica is the right opportunity for you. Take a look at how starting part-time can help you earn extra money each month:</p>	<p><b>District Leader (part-time)</b></p> <p><b>Personal:</b>                      4 clients in one month (one per week)                      4 life sales                      2 IRA rollovers                      1 Primerica DebtWatchers                      1 A&amp;H                      1 PLPP</p> <p><b>Cash flow</b> from month's sales <b>\$3,732</b></p>
<p><b>Build a Team</b></p> <p>As you build your Primerica business, you also have the opportunity to build your team and earn overrides. Overrides offer the opportunity to earn additional income based on the business your team, or "downlines," produce. Take a look at how you can build your business even further as a part-timer:</p>	<p><b>Regional Leader (optional part-time)</b></p> <p><b>Personal:</b>                      4 clients in one month (one per week)                      4 life sales                      2 IRA rollovers                      1 Primerica DebtWatchers                      1 A&amp;H                      1 PLPP  <b>Equals: \$5,052</b></p> <p><b>Team Overrides:</b>                      2 District Leaders                      6 clients in one month                      6 life sales                      2 IRA rollovers                      2 Primerica DebtWatchers                      2 A&amp;H                      2 PLPP  <b>Equals: \$1,921</b></p> <p><b>Cash flow</b> from month's sales <b>\$6,973</b></p>
<p><b>Transition to Full-Time Regional Vice President</b></p> <p>As you continue to build a team and expand your Primerica business, you may decide to quit your regular job and become a full-time Primerica representative. When you advance to the RVP level, you also have the opportunity to earn bonuses:</p>	<p><b>RVP (full-time)</b></p> <p><b>Personal:</b>                      4 clients in one month                      4 life sales                      2 IRA rollovers                      1 Primerica DebtWatchers                      1 A&amp;H                      1 PLPP  <b>Equals: \$7,786</b></p> <p><b>Team Overrides:</b>                      2 Regional Leaders                      10 life sales                      4 IRA rollovers                      2 Primerica DebtWatchers                      2 A&amp;H                      2 PLPP  <b>Equals: \$6,606</b>  <b>Bonus: \$2,898</b></p> <p><b>Cash flow</b> from month's sales <b>\$17,290</b></p>
<p><b>Build a Business and Develop RVPs</b></p> <p>With Primerica, you have the opportunity to own your own business. As you continue to advance, your opportunity to grow is unlimited! See how much you can earn as you build a business and work toward Ownership:</p>	<p><b>SVP (you've developed 3 RVPs)</b></p> <p><b>Personal:</b>                      4 clients in one month                      4 life sales                      2 IRA rollovers                      1 Primerica DebtWatchers                      1 A&amp;H                      1 PLPP  <b>Equals: \$7,786</b></p> <p><b>Team Overrides:</b>                      3 RVPs + 2 Regional Leaders                      50 clients combined                      50 life sales                      22 IRA rollovers                      11 Primerica DebtWatchers                      11 A&amp;H                      11 PLPP  <b>Equals: \$16,426</b>  <b>Base Bonus: \$2,898</b>  <b>RVP &amp; SVP Bonuses: \$7,038</b></p> <p><b>Cash flow</b> from month's sales <b>\$34,148</b></p>

## Can you think of any logical reason not to get started, at least part-time?

Representatives of Primerica are independent contractors and are paid commissions only on sale of products. Assumes all products remain in force for 12 months. Life commissions cash flow includes 75% advance of 1st year commission and subject to deferred compensation account withholding. Assumes \$20,000 rollover plus additional investments of \$269/mo. in an IRA per client for 12 months. Commissions include cash flow that is received over 12 months. Compensation examples are based on 2-year advances in full-benefit states for the PLPP product. For RVP example, bonus based on a 20% Base Shop Bonus. For SVP example, bonuses include a 20% Base Shop Bonus and combined RVP and SVP Bonuses (17% total) on direct RVPs. All bonus calculations assume 69% QBI and \$1500 in submitted premium per policy. The Ownership Program is subject to terms, conditions and applicable regulatory requirements. Please see POL for the Ownership Program documents and policies, which control in all respects. Life insurance is underwritten by Primerica Life Insurance Company. Securities offered by PFS Investments Inc., 1 Primerica Parkway, Duluth, Georgia 30099.

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.

Primerica DebtWatchers™: Primerica, representatives of Primerica, and Primerica DebtWatchers will not act as an intermediary between Primerica DebtWatchers customers and their creditors and do not imply, promise or guarantee that credit files or credit scores will or may be improved, repaired, boosted, enhanced, corrected, or increased by use of the Primerica DebtWatchers product.