



**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>Fast Pay Plan 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>Saved over \$56,000 in interest and over 4 years of mortgage payments with \$0 extra payment!</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 – \$218/mo.*</b>	<b>30-year level term life insurance: \$108/mo.</b>
<b>\$52,000</b> cash value at age 65	<b>\$218 - \$108 = \$110/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 \$25/mo. <small>*Pre-Paid Legal Services Program</small>
<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 \$210</b> (\$100 + \$110 savings from cash value life insurance.) <b>6% rate of return: \$463,000 at age 65</b> <b>9% rate of return: \$1,083,000 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?**

\*Term insurance provides a death benefit and its premiums can increase at certain ages. 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 premiums increase after initial premium periods.

**1** This is a hypothetical family of four consisting of a 30-year-old non-smoking male, his non-smoking wife and their two minor children. This family is used to illustrate our products and is not intended to reflect any real people or family. **2** 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. **3** Using Primerica Custom Advantage 30 (form C530); Primary: male, age 30, non-tobacco user, Spouse: female, age 30, non-tobacco user. **4** \$25 per month in most areas. **5** Primerica Secure™ not available in Canada or Puerto Rico. **6** Hypothetical 6% and 9% rates of return, compounded monthly, and tax deferred accumulation for IRA/RRSP 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. In Canada, withdrawal fees and withholding taxes may apply from registered plans such as RRSPs, RRFs, LIRAs and LIFs.

# Primerica, One of the Greatest Opportunities in North America

## The Part-Time Answer

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:

## District Leader (part-time)

**Personal:**  
 4 clients in one month (one per week)  
 4 life sales  
 2 IRA rollovers  
 1 Primerica DebtWatchers  
 1 A&H  
 1 PLPP

**Total monthly cash flow** **\$3,291**

## Build a Team

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:

## Regional Leader (optional part-time)

**Personal:**  
 4 clients in one month (one per week)  
 4 life sales  
 2 IRA rollovers  
 1 Primerica DebtWatchers  
 1 A&H  
 1 PLPP  
**Equals: \$4,439**

**Team Overrides:**  
 2 District Leaders  
 6 clients in one month  
 6 life sales  
 2 IRA rollovers  
 2 Primerica DebtWatchers  
 2 A&H  
 2 PLPP  
**Equals: \$1,665**

**Total monthly cash flow** **\$6,103**

## Transition to Full-Time Regional Vice President

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:

## RVP (full-time)

**Personal:**  
 4 clients in one month  
 4 life sales  
 2 IRA rollovers  
 1 Primerica DebtWatchers  
 1 A&H  
 1 PLPP  
**Equals: \$6,825**

**Team Overrides:**  
 2 Regional Leaders  
 10 life sales  
 4 IRA rollovers  
 2 Primerica DebtWatchers  
 2 A&H  
 2 PLPP  
**Equals: \$5,743**  
**Bonus: \$1,256**

**Total monthly cash flow** **\$13,824**

## Build a Business and Develop RVPs

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:

## SVP (you've developed 3 RVPs)

**Personal:**  
 4 clients in one month  
 4 life sales  
 2 IRA rollovers  
 1 Primerica DebtWatchers  
 1 A&H  
 1 PLPP  
**Equals: \$6,825**

**Team Overrides:**  
 3 RVPs + 2 Regional Leaders  
 50 clients combined  
 50 life sales  
 22 IRA rollovers  
 11 Primerica DebtWatchers  
 11 A&H  
 11 PLPP  
**Equals: \$14,271**  
**Base Bonus: \$1,256**  
**RVP & SVP Bonuses: \$6,098**

**Total monthly cash flow** **\$28,450**

**? If you could earn \$20,000 to \$40,000 part-time, would that interest you?**

\* 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.

Representatives of Primerica are independent contractors and are paid commissions on sale of products. Assumes all products remain in force for one year. Life bonus is based on 69% QBI and 10% bonus rate, assuming premium per policy of \$1,300. Assumes IRA rollovers of \$20,000 and additional investments of \$210/mo. per client for 12 months. Compensation examples are based on 2-year advances in full-benefit states for the PLPP product.

Life insurance is 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. Securities offered by PFS Investments Inc.

From January 1 through December 31, 2014, Primerica paid a total of \$593,056,197 in compensation to its sales force, at an average of \$6,030 per life-licensed representative.

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## Our Mission:

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

## What We Do:

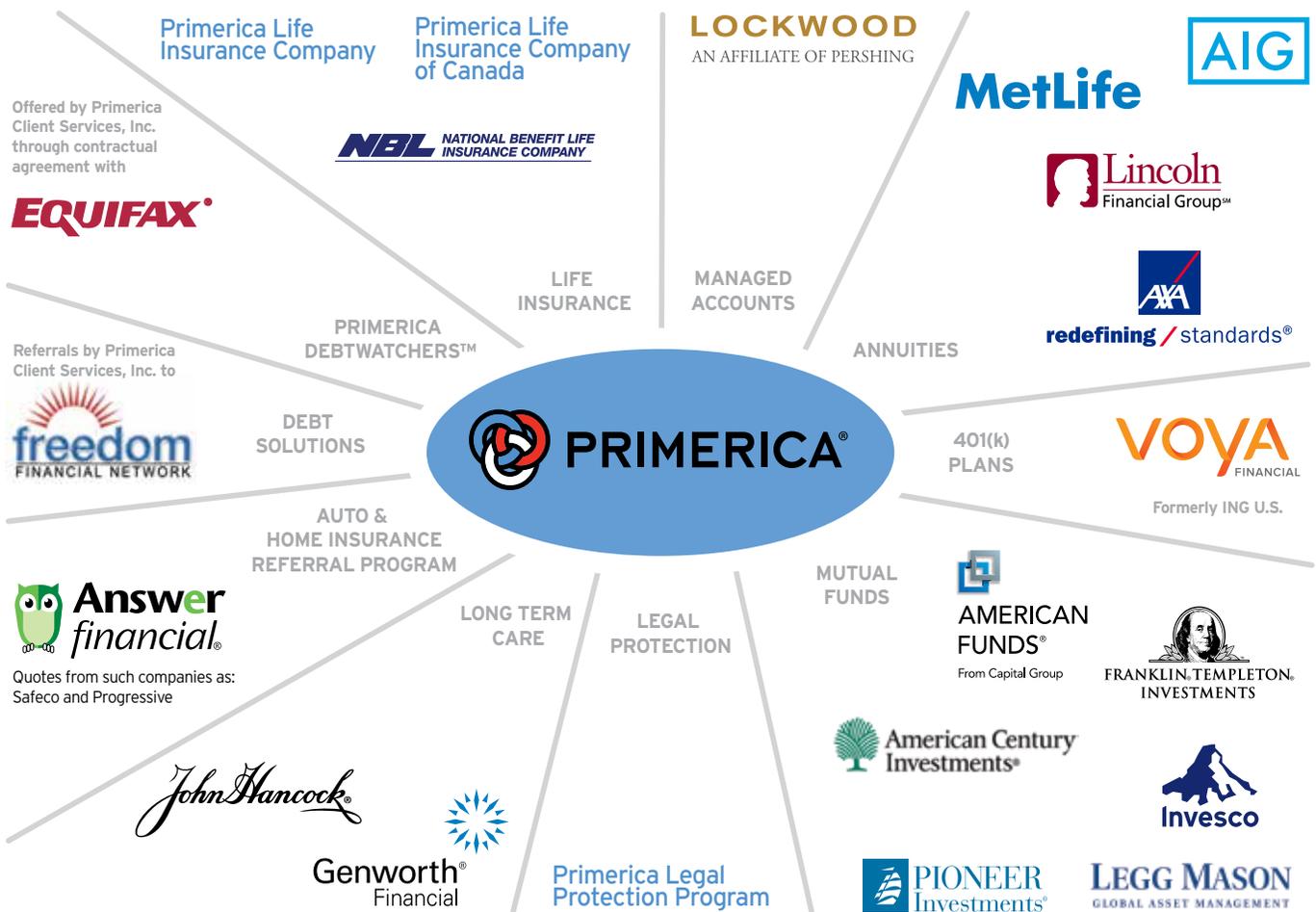
We teach people how money works so they can make informed decisions about how to take control of their finances.

## 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.



**More than \$48 billion in assets under management; greater than 2 million client investment accounts**  
**Approximately \$682 billion of life insurance in force; over 4 million lives insured through our life companies**

Not all products/services available in all states or provinces. A representative's ability to market products from the companies listed is subject to state and federal licensing and/or certification requirements. **Debt Solutions:** Neither PCS nor its representatives offer or provide services such as credit repair or improvement, debt or credit counseling, debt settlement or other similar services. **Managed Accounts:** PFS Investments Inc. (PFSI) is an SEC Registered Investment Adviser doing business as Primerica Advisors. PFSI is a member of FINRA and SIPC. Lockwood Advisors, Inc. (Lockwood) is an SEC Registered Investment Adviser and an affiliate of Pershing LLC, each subsidiaries of The Bank of New York Mellon Corporation (BNY Mellon). Pershing LLC, member FINRA, NYSE, SIPC. SEC registration neither implies nor asserts the SEC or any state securities authority has approved or endorsed PFSI or Lockwood or the contents of this disclosure. In addition, SEC registration does not carry any official imprimatur or indication PFSI or Lockwood have attained a particular level of skill or ability. Neither Lockwood or BNY Mellon is affiliated with Primerica. **Primerica DebtWatchers™:** Not available to residents of Washington, D.C. **Securities:** In the United States, securities are offered by PFS Investments Inc. (PFSI), 1 Primerica Parkway, Duluth, Georgia 30099 -0001.

## Today's Financial Challenges

The average America household with at least one credit card has nearly \$15,950 in credit card debt.

CNNMoney.com, viewed July 11, 2014

95 million U.S. adults have no life insurance.

Lifehealthpro.com, July 8, 2013

More than two-thirds in U.S. live paycheck to paycheck.

Reuters.com, January 23, 2013

More than half of workers have less than \$25,000 saved for retirement.

2014 Retirement Confidence Survey

**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...

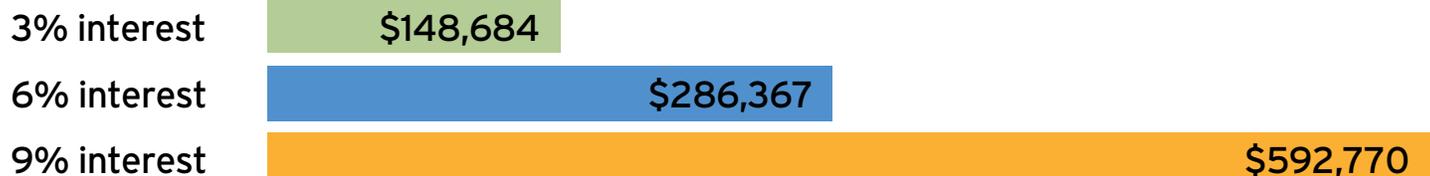


**? How many doubling periods do you have in your life?**

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, given current market conditions.

## The Power of Compound Interest

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

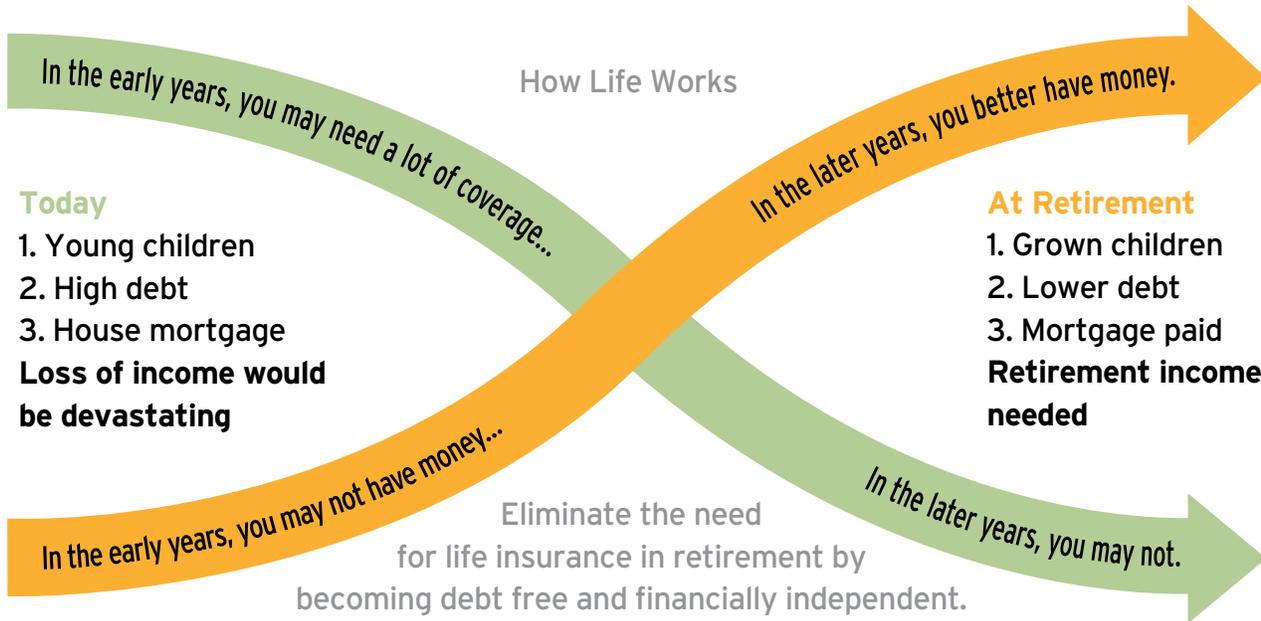


Rates of return are constant and are nominal rates, compounded monthly. Contributions are assumed to be made at the beginning of the month. The chart above is not intended to represent any particular investment or savings vehicle, actual investments will fluctuate in value. It does not take into consideration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