



Financial Needs Analysis

Proper Protection, Debt Freedom, Financial Independence

Prepared for:

Joe and Mary Sample
12345 Somewhere Avenue
Anywhere, CA 000000

Children: Lil Joe and Lil Mary

Your Representative:

Michael Kan
706 W Broadway
Ste 202
Glendale, CA 912041032
Office: (818) 545-9512
Mobile: (310) 344-0906
Email: michael.kan@primerica.com

Blueprint For Your Financial Program

Our Commitment To You

- ◆ Identify areas where you can free up money for future goals and dreams
- ◆ Help you establish the priorities of your wealth building objectives
- ◆ Help you transform the Blueprint For your Financial Security into a reality

Your Financial House



4. Income Management

- Fund your "Shortfalls" in your financial goals and improve the quality of your life



3. Savings Management

- Save enough for a secure and comfortable retirement
- Plan now for your children's future education expenses
- Begin saving for other future goals and dreams



2. Debt Management

- Establish a game plan to become debt free as soon as possible



1. Protection Management – The Foundation of Your Financial Independence

- Provide for immediate cash needs and long-term income protection in the event of Joe's or Mary's untimely death
- Provide for other protection such as an emergency fund, legal protection and Auto and Homeowners insurance

- ◆ If we can establish wealth building strategies for you, is there any reason you would not implement or follow them?

Budget Worksheet

Use this worksheet to identify areas where you could cut costs in order to reduce your overall expenses.

Housing	Current	Future	Leisure	Current	Future
Rent	\$	\$	Vacations	\$	\$
Home Phone	\$	\$	Hobbies	\$	\$
Mobile Phone	\$	\$	Club Memberships	\$	\$
Cable / Satellite	\$	\$	Restaurants	\$	\$
Electricity / Gas	\$	\$	Movie Theaters / Rentals	\$	\$
Water / Waste Mgmt.	\$	\$	Entertainment	\$	\$
Maintenance & Repair	\$	\$	Books & Magazines	\$	\$
Home Improvements	\$	\$	Other	\$	\$
Household Help	\$	\$	Other	\$	\$
Lawn Service	\$	\$	Subtotal (e)	\$	\$
Association Dues	\$	\$	Debt Payments		
Other	\$	\$	Mortgage	\$ 1,562	\$
Other	\$	\$	Consumer Debt	\$ 875	\$
Other	\$	\$	Subtotal (f)	\$ 2,437	\$
Subtotal (a)	\$	\$	Insurance Premiums		
Family			Life Insurance	\$	\$
Food & Grocery	\$		Auto Insurance	\$	\$
Clothing	\$		Homeowners Insurance <i>(includes PMI)</i>	\$	\$
Medical / Dental / Prescriptions <i>(not covered by insurance)</i>	\$		Health Insurance	\$	\$
Laundry & Dry Cleaning	\$	\$	Long Term Care / Disability	\$	\$
Child Care	\$	\$	Legal Protection	\$	\$
Educational Expenses	\$	\$	Other	\$	\$
Alimony / Child Support	\$	\$	Subtotal (g)	\$	\$
Baby Sitters	\$	\$	Savings		
Other	\$	\$	Retirement	\$ 900	\$
Other	\$	\$	Non-Retirement	\$	\$
Other	\$	\$	Education	\$	\$
Subtotal (b)	\$	\$	Other Goals & Dreams	\$	\$
Giving			Emergency Fund	\$	\$
Charitable	\$	\$	Subtotal (h)	\$ 900	\$
Non-Charitable	\$	\$	Taxes		
Gifts (birthday, holiday, etc.)	\$	\$	Income Taxes	\$	\$
Other	\$	\$	Property Taxes	\$	\$
Other	\$	\$	Subtotal (i)	\$	\$
Subtotal (c)	\$	\$	Worksheet Totals		
Transportation			Monthly Income	\$ 10,750	\$
Gas & Oil	\$	\$	Living Expenses – <i>(a + b + c + d + e)</i>	\$	\$
Maintenance & Repairs	\$	\$	Other Expenses – <i>(f + g + h + i)</i>	\$ 3,337	\$
Other	\$	\$	Surplus / (Shortfall) =		
Other	\$	\$		\$ 7,413	
Subtotal (d)	\$	\$			

Financial Position

Cash Flow

The first step in managing your finances is to understand where you are spending your money.

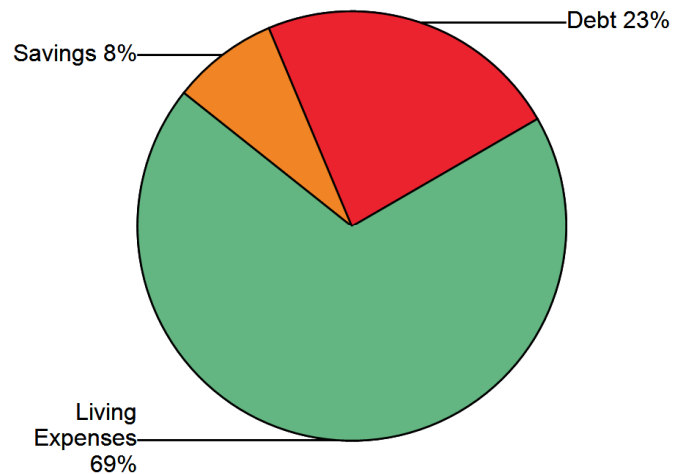
Monthly Income

	Joe	Mary	Total	
Employment	\$6,500	\$4,250	\$10,750	100%
Other	\$0	\$0	\$0	0%
Total	\$6,500	\$4,250	\$10,750	

Total Expenses as Percent of Income

Monthly Expenses

Insurance Premiums	\$0	0%
Savings	\$900	8%
Debt Payments	\$2,437	23%
Taxes	\$0	0%
Living Expenses	\$7,413	69%
Total	\$10,750	



Budget Surplus / (Shortfall) \$0

Net Worth

To make progress toward your goals, your net worth must increase over time. Your net worth is the amount of money you would have if you were to sell everything you own and pay off all your debts.

Assets		Liabilities		Net Worth	
Retirement Assets	\$117,500	Mortgage Balance	\$275,000	Total Assets	\$117,500
Education Assets	\$0	Other Debt Balances	\$69,600	Total Liabilities	\$344,600
Goals & Dreams Assets	\$0				
Emergency Fund Assets	\$0				
Non-Retirement Assets	\$0				
Life Insurance Cash Values	\$0				
Home Market Value	\$0				
Total	\$117,500	Total	\$344,600	Net Worth	(\$227,100)

Saving for Retirement Needs

Your Goal: Find out how much you may need to save for retirement.

Needs Analysis

Monthly Income Goal & Benefits

Current Income	\$10,750
Income Goal	70 %
Income Goal in today's \$	\$7,525
Income Goal in future \$	\$14,000
Social Security benefits	Excluded

Assumptions

Retirement Age	67/67 (25/27 yrs)
Life Expectancy	84/86 (17/19 yrs)
Current Retirement Savings	\$117,500
Current Monthly Savings	\$1,350
Inflation Rate	2.50 %
ROR before/during retirement	8% / 4%

Warning!

- ◆ **Where You Stand:** Based on the information you provided and the assumptions used in this analysis, you will not achieve your retirement income goal of \$7,525 per month. Due to inflation, your projected income need will be \$14,000 per month the first year of your retirement.
- ◆ **To Meet Your Goal:** To provide your retirement income goal for life, you will need to accumulate \$2,775,803 by Joe's retirement age of 67. This is your Financial Independence Number.
- ◆ One way to accomplish this is to save \$1,999 per month, which is \$649 more than you are currently saving and 18.6% of your income. If your savings earn lower rates of return, you may need to save more to reach your goal.
- ◆ **Don't be discouraged.** A shortfall is not uncommon. In addition to saving more, you can change your retirement age, income goal, Social Security or rate of return.

Your Financial Independence Number is \$2,775,803

	Retire at Age 62 / 62	Retire at Age 67 / 67	Retire at Age 72 / 72
Savings needed at retirement	\$3,796,793	\$3,413,474	\$2,868,835
Monthly savings needed	\$9,608	\$6,000	\$3,561
<i>ROR: 4.00 % before - 2.00 % during</i>			
Savings needed at retirement	\$3,336,859	\$3,074,203	\$2,647,839
Monthly savings needed	\$6,349	\$3,661	\$1,922
<i>ROR: 6.00 % before - 3.00 % during</i>			
Savings needed at retirement	\$2,946,163	\$2,775,803	\$2,446,388
Monthly savings needed	\$3,993	\$1,999	\$775
<i>ROR: 8.00 % before - 4.00 % during</i>			

This illustration is a hypothetical and does not represent an actual investment. The illustration uses constant rates of return compounded on a monthly basis, unlike actual investments which will fluctuate in value and could be significantly impacted by periods of negative returns. It does not include fees, taxes, expenses, or withdrawals, which if included, would lower results. There is no guarantee you will achieve these results.

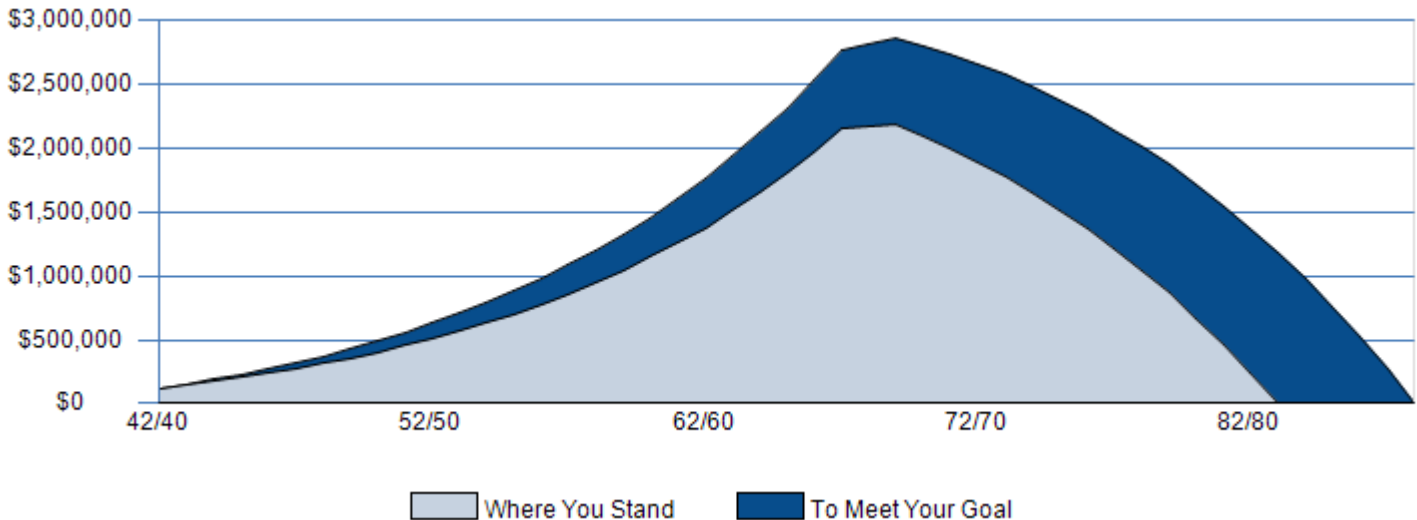
All retirement calculations assume \$117,500 current retirement savings, \$450 company match (as part of monthly contributions), 2.50% inflation rate, 2.50% annual increase in current gross income, 8.00% rate of return before retirement and 4.00% rate of return during retirement.

Saving for Retirement Results

Your Financial Independence Number is \$2,775,803

Compare	Where You Stand	To Meet Your Goal
Monthly Savings	\$1,350	\$1,999
Monthly Savings as Percentage of Income	12.6 %	18.6 %
Total Retirement Fund Accumulated	\$2,154,916	\$2,775,803
Shortfall?	\$620,888	None
Monthly Retirement Income Goal	\$7,525	\$7,525
How long are your savings projected to last?	15 years (Age 82/80)	21 years (Age 84/86)
Selected as Proposed Solution		✓

How long are your retirement savings projected to last?



- ◆ Everyone looks forward to retirement with their health intact and the financial resources to enjoy their retirement years. But retirement must be planned for! Planning sooner rather than later will improve your chances of attaining your retirement goals.
- ◆ **Delay saving just 5 years**, and your monthly savings required would be \$2,393 a month instead of \$1,999.
- ◆ In addition, take steps to help protect your retirement assets. An unforeseen accident or illness leading to the need for long term care could dramatically impact your ability to reach your retirement goals.

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Education Details

Where You Stand

	Lil Joe	Lil Mary			Total
School Costs					
Age When School Starts	18	18			
Years Until School Starts	1	7			
Years in School	4	4			
School Name	4 Year Public	4 Year Public			
Annual Cost (Today's \$)	\$20,000	\$20,000			
% You Intend to Pay	100 %	100 %			
Your Annual Cost (Today's \$)	\$20,000	\$20,000			
Your Annual Cost 1 st year of school ²	\$22,000	\$39,000			
Your Total Cost all years in school ²	\$102,200	\$180,900			
Educational Savings					
Current Savings Balance	\$0	\$0			\$0
Current Monthly Contributions	\$0	\$0			\$0
Your Total Savings when school starts ¹	\$0	\$0			\$0
Total Savings Needed when school starts ¹	\$95,900	\$169,800			\$265,700
SURPLUS / SHORTFALL	(\$95,900)	(\$169,800)			(\$265,700)

To Meet Your Goal

Total Savings Needed when school starts ¹	\$95,900	\$169,800			\$265,700
Monthly Contributions Needed ¹	\$7,813	\$1,623			\$9,436
Additional Lump Sum Needed Today ¹	\$92,100	\$111,700			\$203,800
Monthly Payment to Finance Shortfall ³	\$1,164	\$2,061			\$3,225

1. Assumes the following RORs:

- (a) For goals less than 5 years: 4.00 % before school and 4.00 % during school,
- (b) For goals between 5 and 10 years: 6.00 % before school and 4.00 % during school,
- (c) For goals greater than 10 years 8.00 % before school and 4.00 % during school.

2. Assumes 10.00 % education inflation rate for all years before and during school.

3. Assumes taking a loan at 8% for 10 years when student starts school.

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Education Results

Your Goal: Plan now for your children's education expenses.

Your Total Education Savings Needed: \$265,700

Warning!

- ◆ **Where You Stand.** Based on the information you provided and the assumptions used in this analysis, you have an education shortfall for Lil Joe and Lil Mary.
- ◆ You will not achieve your total education savings goal of \$265,700. This is \$265,700 short of your total Education Savings Needed.
- ◆ **To Meet Your Goal.** To overcome your shortfall and fully fund your children's education, begin saving \$9,436 per month now. This is \$9,436 more than you are currently saving.

Compare	Where You Stand	To Meet Your Goal
Total Savings when school starts	\$0	\$265,700
Total Savings Needed when school starts	\$265,700	\$265,700
Surplus / (Shortfall)	(\$265,700)	None
Monthly Savings	\$0	\$9,436
How many children are fully funded?	0 of 2	2 of 2
Selected as Proposed Solution		✓

Education Savings Balance



Assumes the following RORs:

- (a) For goals less than 5 years: 4.00 % before school and 4.00 % during school,
- (b) For goals between 5 and 10 years: 6.00 % before school and 4.00 % during school,
- (c) For goals greater than 10 years: 8.00 % before school and 4.00 % during school.

Assumes 10.00 % education inflation rate for all years before and during school.

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Debt Resolution Summary

Where You Stand*

- ◆ If you add no additional debt and continue your current payment plan, you will pay off your debt at age 79/77 (Oct 2054) and pay a total of \$403,051.18 in interest costs.

	Debt Name	Current Balance	Interest Rate	Minimum Payment	Additional Payment	Total Monthly Payment	Projected Pay Off	Projected Interest Paid		
1	DEPARTMENT STORE 1	\$800	21.99%	\$25.00	+	\$25.00 =	\$50.00	Jun 2019	\$170.84	
2	MASTER CARD ¹	\$1,200	9.90%	\$25.00	+	\$25.00 =	\$50.00	Feb 2020	\$156.26	
3	DEPARTMENT STORE 2	\$1,100	22.99%	\$27.00	+	\$23.00 =	\$50.00	Jun 2020	\$394.99	
4	CAR 2	\$7,000	3.90%	\$175.00	+	\$0.00 =	\$175.00	Mar 2021	\$510.93	
5	VISA ¹	\$2,500	12.90%	\$30.00	+	\$20.00 =	\$50.00	May 2025	\$1,384.17	
6	CAR 1	\$12,000	4.90%	\$150.00	+	\$0.00 =	\$150.00	Oct 2025	\$2,558.77	
7	HOME MORTGAGE ²	\$275,000	5.50%	\$1,562.00	+	\$0.00 =	\$1,562.00	Aug 2047	\$286,789.88	
8	SECOND MORTGAGE	\$45,000	9.00%	\$350.00	+	\$0.00 =	\$350.00	Oct 2054	\$111,085.34	
	Total	\$344,600	6.07%³	\$2,344.00			\$93.00	\$2,437.00	Oct 2054	\$403,051.18

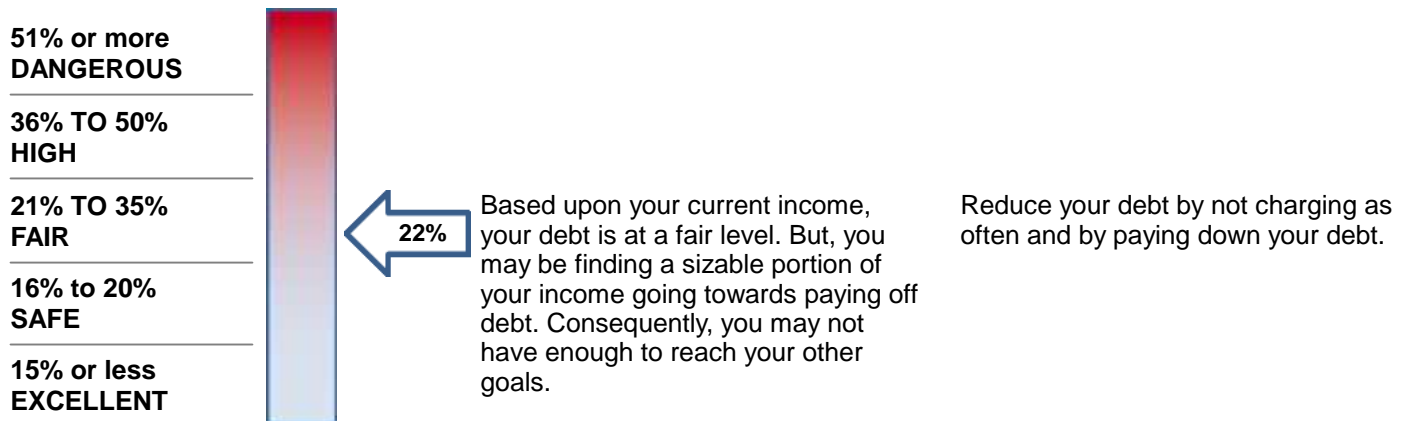
Your Debt-to-Income Ratio

- ◆ Your debt-to-income ratio - the percentage of your gross income that is consumed by your minimum required debt payments - provides a good indication of how strong your financial condition is day-to-day.
- ◆ Based on your monthly gross income of \$10,750 and your minimum required payments of \$2,344.00 for all entered debts, your current debt-to-income ratio is 22%. That is, for every \$100 of monthly income, \$22 is going toward paying off your debt.

Debt-to-Income Ratio

Primerica Analysis

Suggested Client Action



*The Where You Stand result assumes you do not increase your balance on debts included in your analysis, you make only the minimum required payment on the outstanding balance on revolving debts (such as credit cards), you pay fixed installment payments on your other debt, and all debts are paid on time each month until all debts pay off. If an additional payment is currently made on a debt, the additional payment will remain constant until the debt pays off. This example also assumes that if you pay off one account, you do not apply the funds used to pay the first account to the next account.

1. Revolving debt. With a revolving debt your minimum required payment is calculated as a percentage of your outstanding balance. This means that as your outstanding balance declines, your minimum required payments decrease. This could extend your payment schedule out for many years into the future. A minimum required payment of \$20 is assumed for all revolving debts.
2. Assumes mortgage does not have an adjustable rate and/or balloon payment.
3. Weighted Average Interest Rate/APR.

Debt Resolution Debt Stacking Details - Your Goal

- ◆ If you add no additional debt and make the same monthly payment of \$2,437 each month using the Debt Stacking method, your debts could be paid off at age 62 / 60 (Oct 2037) and you could avoid paying \$160,944 in interest costs. This is 17 years 0 months sooner than your current projected payoff.*

Debt Stacking Steps

1. Commit to adding no additional debt AND to making the same monthly payment of \$2,437 until all debts are paid off.
2. Consistently make the plan payments (or minimum required payments whichever are greater) on all your debts.
3. When you pay off the first debt in your plan, apply the payment you were making toward that first debt to the existing payment on the next debt in your plan, thus making the same total monthly payment each month until all debts are paid off.
4. Continue this process in the order listed below until all included debts are paid off.



Debt Payoff Plan

	Debt Name	Pay Off Date Accelerated	Minimum Payment	Acceleration Amount		New Monthly Payment	Projected Debt Pay Off Date	Projected Interest Avoided	
1	DEPARTMENT STORE 1	Sep 2017	\$25.00	+	\$93.00	=	\$118.00	Apr 2018	\$108.57
2	MASTER CARD	May 2018	\$25.00	+	\$118.00	=	\$143.00	Dec 2018	\$41.12
3	DEPARTMENT STORE 2	Jan 2019	\$27.00	+	\$143.00	=	\$170.00	Jul 2019	\$2.66
4	CAR 2	Aug 2019	\$175.00	+	\$170.00	=	\$345.00	May 2020	\$55.51
5	VISA	Jun 2020	\$30.00	+	\$345.00	=	\$375.00	Dec 2020	\$418.62
6	CAR 1	Jan 2021	\$150.00	+	\$375.00	=	\$525.00	Mar 2022	\$686.50
7	SECOND MORTGAGE	Apr 2022	\$350.00	+	\$525.00	=	\$875.00	Jul 2027	\$81,146.63
8	HOME MORTGAGE	Aug 2027	\$1,562.00	+	\$875.00	=	\$2,437.00	Oct 2037	\$78,484.52
		Totals	\$2,344.00		\$93.00		\$2,437.00	Oct 2037	\$160,944.13






Don't stop there... Once you become debt-free at age 62/60, consider saving the \$2,437 that was spent toward paying debt each month. This could provide an additional \$179,063 by Joe's retirement age 67**.

*This proposed debt pay off solution is an illustration regarding paying off the debts listed above. Results of actual debt optimization pay off programs depend solely on your commitment and adherence to the proposed optimization payment schedule. Anything you attempt to do toward the optimization and pay off of any loan must be permitted by the loan legal documents. Revolving debt payments are calculated the same as fixed debt payments in the Debt Stacking method so that the monthly payment remains the same.

**Assumes 8.00 % rate of return. This illustration is a hypothetical and does not represent an actual investment. The illustration uses constant rates of return compounded on a monthly basis, unlike actual investments which will fluctuate in value and could be significantly impacted by periods of negative returns. It does not include fees, taxes, expenses, or withdrawals, which if included, would lower results. There is no guarantee you will achieve these results.

Debt Resolution Results - Debt Stacking

Your Goal: Get out of debt sooner – one step at a time.

Compare	Where You Stand	To Meet Your Goal
<p>When will your debt pay off?</p> <p>Interest Paid</p> <p>Interest Cost Avoided</p> <p>Projected Payoff</p>	<p>Current Payments</p>  <p>\$403,052</p> <p>\$0</p> <p>37 years 2 months</p>	<p>Debt Stacking</p>  <p>\$242,108</p> <p>\$160,945</p> <p>20 years 2 months</p> <p>17 years 0 months SOONER!</p>
<p>Minimum Payment</p> <p>Additional Payment</p> <p>Total Monthly Payment</p>	<p>\$2,344</p> <p>+ \$93</p> <hr/> <p>\$2,437</p>	<p>\$2,344</p> <p>+ \$93</p> <hr/> <p>\$2,437</p>
<p>Selected as Proposed Solution</p>		



Don't stop there... Once you become debt-free at age 62/60, consider saving the \$2,437 that was spent toward paying debt each month. This could provide an additional \$179,063 by Joe's retirement age 67**.

- ◆ **Debt Stacking.** If you add no additional debt and make the same monthly payment each month using the Debt Stacking method, your debts could be paid off at age 62/60 and you could avoid paying \$160,944 in interest costs. Debt Stacking assumes that when you pay off the first target account in your plan, you apply the amount of money you were paying toward the first target account to the next target account and continue with this process until you have paid off all the debts included in your analysis.

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Auto & Home

Your Goal: Get the right insurance coverage at the right price.

	Where You Stand	Your Quote	Savings
Auto Insurance	\$0 /month	_____	_____
Homeowners Insurance	\$0 /month	_____	_____

Primerica Secure

You've got plenty of things to occupy your time. Shopping for auto and homeowner's insurance shouldn't be one of them. Take the hassle out of protecting your assets through Primerica Secure™ and Insurance Answer Center.^{1,2}

- Get competitive rate quotes in 10 minutes or less
- The average annual savings on auto insurance is as much as **\$451!***
- Top rated insurance providers help you get the best coverage for your money
- Most clients will qualify for coverage

Call Now!



English: (877) 855-8111

Spanish: (877) 788-8111

Call Center Hours of Operation:

Monday - Friday, 8:00 a.m. to Midnight EST

Saturday, 9:00 a.m. to 11:00 p.m. EST

Sunday, 11:00 a.m. to 10:00 p.m. EST

When we talk, you will need the following:

Representative Information: Name: **Michael Kan**
Code/PIN Number: **WM251**

Auto Insurance Quotes

- All drivers' Social Security numbers
- All Vehicle Identification Numbers (VINs)
- Drivers Licenses for each insured driver
- Declarations page of your existing policy

Homeowner's Insurance Quotes

- The year your home was built
- Square footage of your home
- Type of security devices in your home
- Declarations page of your existing policy

Refer to Important Notes for disclosure information.

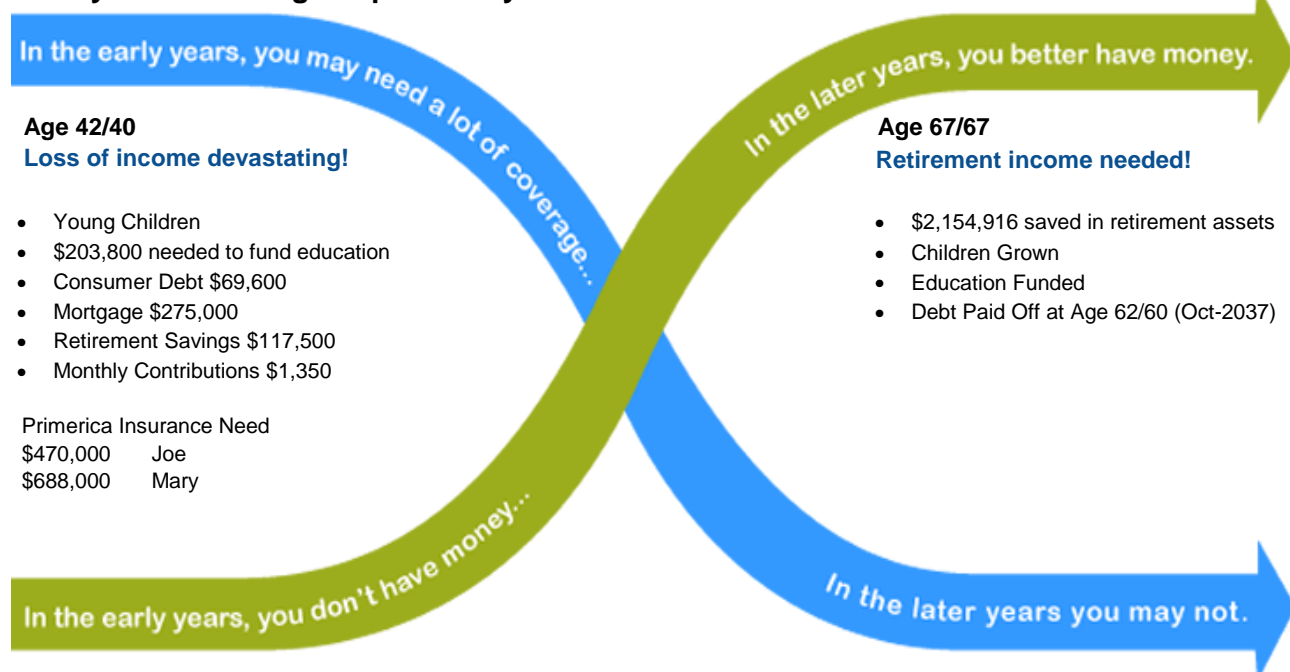
Life Insurance Needs

- ◆ **Your Goal:** Ensure your family's financial security in the event of your untimely death.
- ◆ **Where You Stand - Warning!** Based on the assumptions used in this analysis, you do not have enough life insurance to meet your survivor's needs.

Life Insurance Analysis		If Joe Dies	If Mary Dies
Monthly Income Goal		\$0	\$0
Number of Years		10 years	10 years
Funds Needed to Provide Income Goal		\$251,000¹	\$469,000¹
Payoff Mortgage (30 yrs)		\$0	\$0
Payoff Consumer Debt (37 yrs)		\$0	\$0
Fund Children's Education (7 yrs)		\$203,800	\$203,800
Funeral Expenses		\$15,000	\$15,000
Immediate Cash Needs	+	\$218,800	\$218,800
Available Retirement Assets		\$0	\$0
Available Non-Retirement Assets		\$0	\$0
Total Available Assets	-	\$0	\$0
Existing Insurance (not replaced)	-	\$0	\$0
Total Life Insurance Needed	=	\$470,000	\$687,000
Surplus / (Shortfall)	=	(\$470,000)	(\$687,000)

- ◆ Don't be discouraged. A shortfall is not uncommon. While the emotional aspects of death can be difficult to deal with, the financial aspects need not be.
- ◆ Adequate life insurance is a vital component of a family's financial objectives. Regrettably, many people have only a fraction of the amount they need to provide for their family.
- ◆ By adequately insuring your life, you can sleep comfortably, confident that your family and loved ones will be in a position to carry on financially in your absence.

Theory of Decreasing Responsibility



1. Present value of monthly survivor income goal assuming 4.00 % ROR. Tax impact is not included. This is not an illustration. Before you purchase insurance, you may request and read a sales illustration available from your Representative for more details about premiums.
2. Assumes current retirement savings of \$117,500, monthly contributions of \$1,350 (includes \$450 company match), and 8% ROR. This illustration is a hypothetical and does not represent an actual investment. The illustration uses constant rates of return compounded on a monthly basis, unlike actual investments which will fluctuate in value and could be significantly impacted by periods of negative returns. It does not include fees, taxes, expenses, or withdrawals, which if included, would lower results. There is no guarantee you will achieve these results.

Primerica Legal Protection Program

Your Goal: Have a current will and protect yourself from unforeseen legal issues.

Where You Stand

\$0/month - No Protection

Your Quote

\$25/month
Add Legal Shield \$1/month

Ask yourself the following:

Have you ever...

- Purchased a defective product?
- Paid a bill you thought was unfair?
- Signed a legally binding document?
- Received an unjustified traffic ticket?



Do you ever plan to...

- Write or revise a will?
 - Purchase a new home?
 - Purchase a new or used car?
-

If you answered yes to any of the questions above, the Primerica Legal Protection Program gives families access to top quality law firms for \$25 a month.

- PLPP allows you to have a lawyer a phone call away when legal challenges arise.

Powerful features to help you in your time of need:

- Unlimited Phone Consultation and Assistance¹
 - Complimentary Will, Living Will and Durable Power of Attorney
 - Probate Benefits
 - Motor Vehicle-Related Benefits²
 - Trial Defense Benefits³
 - IRS Audit Legal Services⁴
 - Contingency Fee Matters
 - Discounted Legal Work⁵
-

Protect Yourself With Legal Shield

The Primerica Legal Protection Program has an optional benefit – Legal Shield. For just \$1.00 per month added to new or existing PLPP coverage, members will receive round-the-clock, toll-free access to a PLPP attorney. Just \$1.00 provides the peace-of-mind that an attorney – from the same top legal teams PLPP always provides – is only a phone call away.



Refer to Important Notes page for disclosure information.

Primerica Legal Protection Program

Remit application to: Pre-Paid Legal Services®, Inc., and subsidiaries (see list)
 Corporate Offices: P.O. Box 145 • One Pre-Paid Way • Ada, OK 74821-0145

UNIVERSAL membership application

A \$10 non-refundable fee is required for individual enrollments.
 Remit \$10 enrollment fee plus first month's membership fee for processing.

member information

Print only

Today's Date / / If you choose the bank draft option, your account will be drafted on or about this date each month.

Time of day a.m. / p.m. State of Sale

SSN # - - For internal use only by PPLSI. Our privacy policy is available upon request.

Name Last Sample First Joe MI

Mailing Address Apt./ Ste. #
 Street Address 12345 Somewhere Avenue
 City Anywhere
 State CA Zip + 4 000000

Member's Date of Birth 6/1/1975

Spouse Last Sample First Mary MI

Work Phone Ext.
 Home Phone

payment information

Select the payment method you prefer.

Your credit card charge or your check is your receipt.

Monthly or Annual Bank Draft

Authorization for Electronic Transfers Drawn by and Payable for Premium: I hereby authorize Pre-Paid Legal Services®, Inc. or applicable subsidiary, to charge/draft my checking/savings account from the Financial Institution listed below. **This authority is to remain in effect until Pre-Paid Legal Services®, Inc., or applicable subsidiary, receives written notification from me revoking the authorization. Your account will be drafted each month on or about the effective date of your membership.**

Name of Bank Acct. #
 Bank Address Institution Transit #
 Signature of Account Holder X
 Checking Account **Savings Account**
(Attach check from account to be drafted.) (Attach account verification.)

BANK DRAFT OR CREDIT CARD

Monthly/Annual draft/ Charge amount \$

One-time enrollment fee \$

Total enclosed by check, money order, or charged to credit card \$

(If paying by credit card, I realize my first charge will include a one-time enrollment fee where applicable.)

Monthly or Annual Payment by Credit Card (Your account will be charged on or about the 15th, 20th, or 25th of the month)

I wish to pay by credit card until I revoke this authorization in writing.

Card #: Exp. Date: (Mo./Yr.)

Cardholder Signature: X MasterCard Visa Discover AMEX

Annual Direct Bill

I wish to pay annually by check. Checks should be made payable to Pre-Paid Legal Services, Inc.

Amount enclosed:
 * Must include first year payment.

Payroll Deduction Authorization (For employee benefit sales only, \$10 enrollment waived.)

I hereby authorize my employer City State to deduct \$ from my earnings for my Pre-Paid Legal Services®, Inc., or applicable subsidiary, membership.

Print name SSN

Date Applicant signature: X

Subsidiary list:

- Check One** Pre-Paid Legal Services®, Inc.
 Pre-Paid Legal Casualty™, Inc.
 Pre-Paid Legal Services of Tennessee, Inc.
 Pre-Paid Legal Services, Inc. of Florida
 National Pre-Paid Legal Services of Mississippi, Inc.
 Legal Service Plans of Virginia, Inc.
 Ohio Access to Justice, Inc.
administered by Pre-Paid Legal Services®, Inc.

Office Use Only	
CWA	<input type="text"/>
FOB	<input type="text"/>
MODE	<input type="text"/>
PLAN	<input type="text"/>
FRAN	<input type="text"/>
GR#	<input type="text"/>

For Representative Use Only

By signing below, I acknowledge that I have given the applicant a copy of Primerica's privacy policy, "Your Privacy is Important to Us." **900000008**

Representative Solution Number WM251

Representative Name Michael Kan

Signature of Representative X

Representative License Number (FL only)

Field Trainer Solution Number

Field Trainer Name

Signature of Field Trainer X

Applicant: I understand that the written contract sets forth the terms of my membership, including any exclusions or limitations, and agree to be bound by the same. I further understand that the company will mail the written contract to me at the address noted herein within the next fourteen days. If I have not received my contract within that time frame, I understand that it is my responsibility to call the Pre-Paid Legal Home Office at 1-800-654-7757 to obtain a copy. The written contract, together with this application, constitutes the entire agreement between the company and the member with respect to the membership, and there are no agreements, understandings, warranties or representations other than as set forth herein and in the membership contract.

In Florida, any person who knowingly and with intent to injure, defraud, or deceive any insurer files a statement of claim or an application containing any materially false, incomplete, or misleading information concerning a material fact is guilty of a felony of the 3rd degree.

By signing this application I certify I am legally residing in the United States of America. I have received Primerica's privacy policy, "Your Privacy is Important to Us."

Signature of Applicant X

Dependents	<u>Sample, Lil Joe</u>	<u>6/1/2000</u>
	Last / First / MI	Date of Birth
	<u>Sample, Lil Mary</u>	<u>1/7/2006</u>
	Last / First / MI	Date of Birth
	<u> </u>	<u> </u>
	Last / First / MI	Date of Birth

Primerica Legal Protection Program

10 Powerful PLPP Features

1. Legal Consultation and Legal Assistance Services¹

- Toll-free telephone consultations on an unlimited number of personal and business matters.
- One personal letter or phone call, per subject-related matter, plus two business-related letters and/or calls.
- Unlimited review of personal legal documents of 10 pages or less, plus one business-related document of 10 pages or less.

2. Will Benefits

- Will preparation and annual updates for named members (\$20 per document for covered family members).
- Preparation of trusts at a 25 percent discount off the Provider Law Firm's standard hourly rate.

3. Directive to Physician/Living Will

- Living will preparation and annual reviews for named members and covered family members.

4. Durable Power of Attorney

- A durable power of attorney, plus annual reviews, available to named members (\$20 per document for covered family members).

5. Probate Benefits

- Up to 25 hours of attorney time per membership year for covered contested probate, available to the PLPP member or member's spouse. Other benefits for uncontested probate may apply. See specific plan details for covered probate services and exclusions.

6. Motor Vehicle-Related Benefits²

- Moving traffic violation assistance and defense of criminal charges resulting from operation of a moving vehicle.
- Up to 2.5 hours of help with license suspensions and personal injury/property damage collection of \$2,000 or less.

7. Trial Defense Benefits³

- Defense of civil and covered work-related criminal charges, including up to 60 hours of legal assistance for the first membership year (including 57.5 hours of trial time and 2.5 hours of pre-trial time).
- Up to 300 hours of legal assistance by the fifth year of membership (including 295.5 hours of trial time and 4.5 hours of pre-trial time).

8. IRS Audit Legal Service⁵

- Up to 50 hours of legal consultation, advice and/or representation per membership year when the tax return of a member or covered family member is audited by the IRS (including tax returns filed in the first year of membership). See specific plan details for coverage and exclusions.

9. Contingency Fee Matters

- A 5 percent discount from the Provider Law Firm's standard contingency fee scale, available to both members and covered family members.

10. All Other Legal Work⁵

- A 25 percent discount from the Provider Law Firm's hourly rate of representation for legal services not specifically covered by the membership or in excess of the benefits provided through PLPP.

Building Your Financial Program










Current Spending \$2,437

Available Funds \$2,437

\$2,437Current Spending
 \$0Monthly Commitment
 \$0Savings from adjusted tax withholding
 \$0Living expense savings from budget worksheet

Your Financial House

Where You Stand To Meet Your Goal Proposed Solution

	Saving for Retirement Complete the Saving for Retirement module	-	-	-
	Education Begin saving \$9,436 a month toward your children's education.	\$0	\$9,436	\$9,436
	Goals & Dreams Complete the Goals & Dreams module	-	-	-
	Emergency Fund Begin saving \$83 a month toward your emergency fund.	\$0	\$83	\$83
	Debt Resolution Enroll in Primerica DebtWatchers™ and potentially accelerate your debt payoff by 17 years 0 months sooner making a total monthly payment of \$2,437.	\$2,437	\$2,437	\$2,437
	Auto Insurance Complete the Auto Insurance module	-	-	-
	Homeowners Insurance Complete the Homeowners Insurance module	-	-	-
	Legal Protection Complete the Legal Protection module	-	-	-
	Life Insurance Complete the Life Insurance module	-	-	-

	Totals	\$2,437	\$11,956	\$11,956
-	Available Funds	\$2,437	\$2,437	\$2,437
=	(Shortfall) / Surplus		(\$9,519)	(\$9,519)



Your Financial Needs Analysis has identified a monthly shortfall of \$9,519 between your current income and your family's goals and dreams. Consider the Primerica Opportunity as a way of making up the difference.

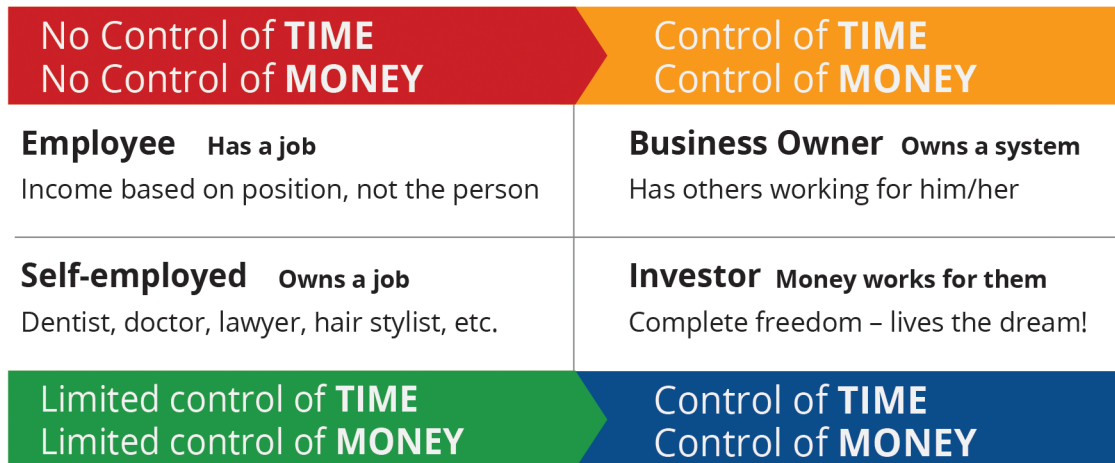
Income Opportunity

Where You Stand

Your Financial Needs Analysis has identified a monthly shortfall of \$9,519 between your current income and your family's goals and dreams. Will you give up your goals & dreams, or find a way to make more money?

Four Ways to Earn Income

Take a look at how most people make their money. Where do you fall on this chart? Which two ways to earn income appeal to you the most?



The Cash Flow Quadrant, CASH FLOW Technologies, used with permission. The Cash Flow Quadrant and ESBI are trademarks of CASH FLOW Technologies Inc. For information purposes only. Not for any product solicitation.

How to Meet Your Goals & Fund Your Dreams

At Primerica, our mission is to help families earn more income and become properly protected, debt free and financially independent. If I could help you become financially independent more quickly, would you join me in my business?

- **No Major Investment** - In the U.S. you pay only \$99 to join, plus \$25/month for the Primerica Online support system. In Canada, you pay only \$103.95, plus \$28/month for Primerica Online.*
- **Training Program** - our time-tested training system will guide you every step of the way. No degree or background in financial services is necessary.
- **Unlimited Opportunity** - you have no restrictions on earnings potential or territory.
- **Tremendous Flexibility** - you decide how many hours you want to work and when.
- **Powerful Resources** - you receive access to our vast entrepreneurial support system, which includes everything you need to start building your business.
- **No Overhead** - you can start by working in your RVP's office, eliminating many traditional start-up business expenses.
- **Learn How Money Works** - you learn key financial concepts that enable you to help other families with their financial needs - all while getting paid on the business you produce.

*A Full-Service subscription to Primerica Online is required to access the full range of information and functionality of Primerica Online. Initially, it costs \$25/mo. for reps in the U.S. and \$28/mo. for reps in Canada. Primerica Online can be accessed without charge to see limited information, e.g., compensation and compliance information.

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.

Income What If

Earn More to Achieve Your Dreams!



Pay Off Debt Sooner

How much sooner could you be debt free?

With Debt Stacking¹

- Minimum monthly payment of \$2,437 + \$1,000
- Debt Free at age 53/51 (Apr 2029)
- 25 years, 6 months sooner
- \$273,184 avoided in interest costs



Save More for Retirement

How much more could you accumulate at retirement?

- \$1,000 a month at 8.0 % ROR
- \$958,000 more accumulated²



Save More for Other Goals

How much could you save in 5 years for other goals (emergency fund, education, vacation)?

- \$1,000 a month at 2.0 % ROR
- \$63,152 accumulated in 5 years³



Enjoy Other Benefits

- Do something you love
- Support your favorite charities
- Change lives in your community

Whether you want to earn a little extra money part-time or start a business, Primerica offers you the freedom to make your own decisions:

- Freedom from a job
- Freedom from a boss
- Freedom to be in business for yourself
- Freedom to dream big
- Freedom to live life on your terms

With no restrictions on your earning potential or ability to expand your business, the Primerica Business Opportunity encourages you to DREAM BIG and watch YOUR DREAMS come true!*

Talk to your Primerica Rep today on how to get started!

*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.

1. Assumes new payment of \$3,437 (\$2,437 + additional \$1,000) is constant until the debt is paid off. This proposed debt pay off solution is an illustration regarding paying the debts included in your FNA. Results of actual debt optimization programs depend solely on your commitment and adherence to the proposed optimization payment schedule. Anything you attempt to do toward the optimization and pay off of any loan must be permitted by the loan legal documents. Please see the Debt Resolution Debt Stacking Details Section for more information.

2. Assumes monthly contributions of \$1,000, 8.00 % ROR and Joe's retirement age 67.

3. Assumes 2.00 % ROR

All savings illustrations are hypothetical and do not represent an actual investment. The savings illustrations use constant rates of return compounded on a monthly basis, unlike actual investments which will fluctuate in value and could be significantly impacted by periods of negative returns. It does not include fees, taxes, expenses, or withdrawals, which if included, would lower results. There is no guarantee you will achieve these results.

Data You Entered

Benefits

Include Social Security benefits?

Client

Spouse

Pensions

If you have a pension, what will the monthly benefit be in today's \$?

\$ 0 \$ 0

Selected as Proposed Solution

Where You Stand

To Meet Your Goal

Other Amount

\$ 0

Assets

Retirement Assets

How much have you currently saved for retirement?

	Client	Spouse	Joint
	\$ 61,200	\$ 56,300	\$ 0

Are any of these savings from a previous employer?

Yes No Yes No

Have you rolled them into a personal account yet?

Yes No Yes No

How much do you contribute monthly?

	\$ 550.00	\$ 350.00	\$
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How much does your employer contribute monthly?

	\$ 275.00	\$ 175.00
--	-----------	-----------

Other assets available at retirement age (Future \$).

	\$ 0.00	\$ 0.00
--	---------	---------

Debt Resolution

Debts

1st Mortgage

Paid Off?	Debt Name	Current Balance	Principal & Interest	Additional Payment	Interest Rate	Payment Type	Include in Analysis?	Accelerate Debt?
<input type="checkbox"/>	HOME MORTGAGE	\$ 275,000	\$ 1,562.00	\$ 0.00	5.50%	Fixed	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>

Home Value \$0 Monthly Expenses: Property Taxes \$0.00 Homeowners Ins \$0.00 PMI \$0.00

2nd Mortgage and Consumer Debt

Debt Name	Current Balance	Minimum Payment	Additional Payment	Interest Rate	Payment Type	Include in Analysis?	Accelerate Debt?
SECOND MORTGAGE	\$ 45,000	\$ 350.00	\$ 0.00	9.00%	Fixed	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
CAR 1	\$ 12,000	\$ 150.00	\$ 0.00	4.90%	Fixed	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
CAR 2	\$ 7,000	\$ 175.00	\$ 0.00	3.90%	Fixed	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
MASTER CARD	\$ 1,200	\$ 25.00	\$ 25.00	9.90%	Revolving	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
VISA	\$ 2,500	\$ 30.00	\$ 20.00	12.90%	Revolving	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
DEPARTMENT STORE 1	\$ 800	\$ 25.00	\$ 25.00	21.99%	Revolving	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
DEPARTMENT STORE 2	\$ 1,100	\$ 27.00	\$ 23.00	22.99%	Revolving	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>

Consumer Debt Totals \$ 69,600 \$ 782.00 \$ 93.00

All Debts \$ 344,600 \$ 2,344.00 \$ 93.00

Included in Debt Analysis \$ 344,600 \$ 2,344.00 \$ 93.00

Primerica DebtWatchers Included

Selected as Proposed Solution

Where You Stand

To Meet Your Goal

Other Amount

\$1,093

Data You Entered

Life Insurance

Existing

	Client	Spouse	Children
What is your total life insurance coverage (personal and group)?	\$ <u>0</u>	\$ <u>0</u>	\$ <u>0</u>
What are your current monthly premiums?	\$ <u>0.00</u>	\$ <u>0.00</u>	\$ <u>0.00</u>
Is the agent that sold you your policy a close friend or relative?	<input type="radio"/> Yes <input type="radio"/> No		

Needs

	If Client Dies	If Spouse Dies	Immediate Cash Needs	If Client Dies	If Spouse Dies
Gross income (pre-tax)	\$ <u>6,500</u> Monthly	\$ <u>4,250</u> Monthly			
	<input type="checkbox"/> No Income	<input type="checkbox"/> No Income			
Income Replacement Goal	<u>35</u> % Income	<u>100</u> % Income	Payoff Mortgage	<input checked="" type="checkbox"/> \$ <u>0</u>	<input checked="" type="checkbox"/> \$ <u>0</u>
Years to Provide	<u>10</u> Years	<u>10</u> Years	Payoff Consumer Debt	<input checked="" type="checkbox"/> \$ <u>0</u>	<input checked="" type="checkbox"/> \$ <u>0</u>
			Fund Children's Education	<input checked="" type="checkbox"/> \$ <u>203,800</u>	<input checked="" type="checkbox"/> \$ <u>203,800</u>
			Funeral Expenses	<input checked="" type="checkbox"/> \$ <u>15,000</u>	<input checked="" type="checkbox"/> \$ <u>15,000</u>

	Client	Spouse
Have you used tobacco or nicotine in any form in the last twelve months?	<input type="radio"/> Yes <input type="radio"/> No	<input type="radio"/> Yes <input type="radio"/> No
Have you ever had an issue qualifying for life insurance coverage in the past or had any major health issues in the past ten years?	<input type="radio"/> Yes <input type="radio"/> No	<input type="radio"/> Yes <input type="radio"/> No
Has any person named in this application had a parent who died prior to age 65 as a result of cardiovascular illness or cancer?	<input type="radio"/> Yes <input type="radio"/> No	<input type="radio"/> Yes <input type="radio"/> No
	Height <u> </u>	Height <u> </u>
	Weight <u> </u>	Weight <u> </u>

Selected as Proposed Solution Where You Stand To Meet Your Goal Other Amount \$ 172.79

Education

Needs

Include?	Name	Age	Age When School Starts	Years in School	School Name	Annual Cost	% You Intend to Pay	Current Savings	Monthly Contributions	Other Amount
<input checked="" type="checkbox"/>	Lil Joe	17	18	4	Average 4-Year Public	\$ 20,000	100%	\$ 0	\$ 0	\$ 0
<input checked="" type="checkbox"/>	Lil Mary	11	18	4	Average 4-Year Public	\$ 20,000	100%	\$ 0	\$ 0	\$ 0
Total All Children						<u>\$ 40,000</u>		<u>\$ 0</u>	<u>\$ 0</u>	<u>\$ 0</u>

Selected as Proposed Solution Where You Stand To Meet Your Goal Other Amount

Data You Entered

Auto & Home

	Auto Insurance	Homeowners Insurance
Current Premium	\$ 0.00	\$ 0.00
Primerica Secure Insurance Quote	\$ 0.00	\$ 0.00
Selected as Proposed Solution	<input type="radio"/> Where You Stand <input type="radio"/> To Meet Your Goal	<input type="radio"/> Where You Stand <input type="radio"/> To Meet Your Goal

Legal Protection

Current Premium	\$ 0.00	
Primerica Legal	\$ 0.00	<input checked="" type="checkbox"/> Include Legal Shield for \$1 per month?
Selected as Proposed Solution	<input type="radio"/> Where You Stand <input type="radio"/> To Meet Your Goal	

Income Opportunity

Additional Income \$ 1,000.00

Assumptions

Life Insurance

Goal Product Information

	Client	Spouse
Product	Custom Advantage	Custom Advantage
Duration	35 years	35 years
Insurance Class	Preferred	Preferred
Waiver of Premium	<input type="checkbox"/>	<input type="checkbox"/>
Child Rider	\$ 0	
Premium Mode	Monthly	
<input type="radio"/> Standard Term <input checked="" type="radio"/> Custom Term (if using DIME Method)		

Other Assumptions

	Client	Spouse
Include Retirement Assets for Income Protection	<input type="checkbox"/>	<input type="checkbox"/>
Include Non-Retirement Assets for Income Protection	<input type="checkbox"/>	<input type="checkbox"/>
Rate		
Rate of Return (Income Replacement)	<u>4.00 %</u>	
Inflation Rate	<u>2.50 %</u>	
Increase Income Replacement Goal by Inflation	<input checked="" type="checkbox"/>	

Data You Entered

Saving for Retirement

Inflation Rate	<u>2.50 %</u>		
	Client	Spouse	
Annual Income Increase	<u>2.50 %</u>	<u>2.50 %</u>	
Rate of Return	Con	Mod	Agg
During Accumulation	<u>4.00 %</u>	<u>6.00 %</u>	<u>8.00 %</u>
During Retirement	<u>2.00 %</u>	<u>3.00 %</u>	<u>4.00 %</u>
	Years Sooner	Goal Age	Years Later
Different Retirement Ages	<u>5</u>	<u>67 / 67</u>	<u>5</u>
Increase Monthly Savings by Annual Income Increase	<input type="checkbox"/>		

Education

<u>Rates Of Return</u>	Before School	During School
Less than 5 years	<u>4.00 %</u>	<u>4.00 %</u>
5 - 10 years	<u>6.00 %</u>	<u>4.00 %</u>
More than 10 years	<u>8.00 %</u>	<u>4.00 %</u>
<u>Education Inflation Rate</u>	<u>10.00 %</u>	

Important Notes

IMPORTANT:

The projections or other information generated by this Financial Needs Analysis regarding the likelihood of various savings outcomes are hypothetical in nature, do not represent an actual investment or guarantee results.

GENERAL:

This Financial Needs Analysis (FNA) is designed to assist you in identifying your financial needs and goals so that you can make better informed decisions in managing your money. It is provided to you as a complimentary, no obligation service by Primerica. It has been developed based on the information you provided, as summarized on the data input pages, and on certain generally accepted assumptions and reasonable estimates. If you own investments, or have other data that you did not tell us about, we did not include that information in the FNA.

The Financial Needs Analysis is not a financial or retirement plan and is not intended to offer tax, legal, financial, or investment advice. This analysis of your financial needs is for educational purposes only and should be considered a guide for you to use in deciding how best to attain your financial goals.

The calculations and assumptions are based on your current financial situation and today's economic and market environment, which are subject to change. We recommend that you review your goals and plans periodically, especially when there is a change in jobs, a change in marital status, or an addition to the family. As time passes and your financial situation changes, you should submit a new Questionnaire to see how the FNA's suggestions change.

LIFE INSURANCE:

Premiums provided to you in this FNA are solely an example of what you might expect to pay for the coverage you desire assuming you qualify for coverage, based on your current age and tobacco status. Rates vary depending on age of issue and underwriting information. These premiums are based on the following: Custom Advantage 10 Policy (CA10) term life insurance to age 95, Custom Advantage 10 Policy (CA10) term life insurance to age 95, Custom Advantage 35 Policy (CA35) term life insurance to age 95, Custom Advantage 35 Policy (CA35) term life insurance to age 95.

Minimum Premium. The required minimum premium to issue a life insurance policy is \$15.00 a month.

Minimum Coverage. The required minimum coverage needed to issue a life insurance policy is \$15,000 for TermNow products, \$150,000 for ages 18 to 45, \$100,000 for ages 46-50, and \$50,000 for ages 51-70 for Custom Advantage products. The required minimum coverage needed for Preferred, Preferred plus and Select rates is \$150,000.

Inflation rate. Inflation rate of 2.50 % per year is used.

Rate of Return (ROR). Rate of Return used is a nominal interest rate compounded on a monthly basis. All illustrations show constant rates of return, unlike actual investments which will fluctuate in value, especially over the long term. Assumes rate of return for the life insurance income replacement is 4.00 %.

Important Notes

DEBT RESOLUTION:

Debt Assumptions. All payments are assumed to be made on time each month, interest rates remain constant, balances do not increase, and additional fees are not charged by the lender.

Revolving Debt. With a revolving debt your minimum required payment is calculated as a percentage of your outstanding balance. This means that as your outstanding balance declines, your minimum required payments decrease. This could extend your payment schedule out for many years into the future. A minimum required payment of \$20 is assumed for all revolving debts.

Debt Stacking. Debt stacking optimizes your total monthly payment by focusing on paying off each debt in a quick manner. As each debt is paid off, that payment is applied to the next debt in the plan until all debts are paid off (as described below).

1. The same total monthly payment is made each month until all debts are paid off.
2. Consistently make the plan payments (or minimum required payments whichever are greater) on all your debts.
3. When you pay off the first target debt in your plan, apply the payment you were making toward that target debt to the existing payment on the next target debt in your plan, thus making the same total monthly payment each month until all included debts are paid off.
4. Steps 2 and 3 continue until all included debts pay off.

Primerica and representatives of Primerica do not act as an intermediary between you and your creditors, and do not imply, promote or guarantee that credit files or credit scores will or may be improved, repaired, boosted, enhanced, corrected or increased by use of the FNA. Neither Primerica nor its representatives are certified or registered financial planners or tax advisors and do not offer or provide services such as credit repair or improvement, budget planning, debt or credit counseling, debt management or settlement, or other similar services.

Primerica DebtWatchers™

Services not offered or performed as part of this Financial Needs Analysis include but are not limited to: offering (or implying to offer) a service to improve a consumer's credit record, credit history, or credit rating; obtaining an extension of credit on behalf of a consumer in connection with Primerica DebtWatchers™; repaying debts on behalf of consumers; negotiating with consumers' creditors; repairing credit report entries; credit counseling; debt settlement; or budget counseling or planning.

RETIREMENT:

Timing of deposits and withdrawals. All deposits and withdrawals are assumed to be made at the beginning of the month.

Income Goal in Retirement. Many financial experts estimate that you will need to replace about 80% of your annual after-tax, pre-retirement income each year after you stop working to live comfortably in retirement.

Life Expectancy. Life expectancy is an important variable in determining whether you are saving enough for retirement. We use the Actuarial Life Table, published by the United States Social Security Administration in determining the default life expectancy. Actual life expectancy could be significantly longer or shorter than the assumptions.

Inflation rate. Inflation rate of 2.50 % per year is used.

Rate of Return (ROR). Rate of Return used is a nominal interest rate compounded on a monthly basis. All illustrations are mathematical hypotheticals and show constant rates of return, unlike actual investments which will fluctuate in value. The default rates of return used to derive the amount saved at retirement and investment earnings during retirement are 8.00% and 4.00%, respectively.

Hypothetical Retirement Savings. The default rates of return used to derive the amount saved at retirement are 8.00% before retirement and 4.00% during retirement. Your social security benefit is assumed to grow at a default cost of living adjustment of 2.50% per year. The hypothetical retirement savings examples and values presented in these materials are not guaranteed and do not account for any expenses, sales charges or tax consequences which would lower results. They are intended to demonstrate compounding at various rates of return and do not illustrate the performance of investment or market conditions. If you have any questions concerning tax-related issues, you should contact a qualified tax advisor.

Financial Independence Number. The Financial Independence Number is an estimate based on your stated total accumulated retirement savings and stated income needs during retirement. This number is based upon the data you provided and the assumptions described herein. This number is for illustrative purposes and cannot be guaranteed.

Social Security Benefits. The default social security benefit estimates, if included, are based on your current income, birth date, and benefit start age. The benefit amount is only an estimate and is not guaranteed. Actual benefit may be impacted by changes in income or legislation or other factors over time. (Source: imercer.com/socialsecurity). To determine your actual benefit amount, please visit www.ssa.gov.

Important Notes

PLPP Disclosures and Exclusions:

1. NV residents are limited to 50 hours of consultation per year and five document reviews per membership year.

A letter or phone call per subject matter is available if advisable at your Provider Law Firm's sole discretion. You must be a contracting party on the document for document review benefits.

2. Motor vehicle-related benefits are available 15 days after your effective date. If you have received any traffic tickets before your 15-day waiting period has passed, your Provider Law Firm will provide services at your preferred PLPP member discount rate.

Exclusions on charges where the covered member is driving without a valid operator's license as well as charges of DUI/DWI, drug-related charges (whether prescribed or not), hit-and-run, leaving the scene of an accident, unmeritorious cases or similar charges are covered with your preferred member discount.

Under the family membership plan, commercial vehicles with more than two axles are not covered.

3. This coverage applies only to the named member and spouse - dependents are not included. Divorce, separation, annulment, child custody or other divorce-related matters, bankruptcy, charges of DUI/DWI, drug-related charges (whether prescribed or not), hit-and-run, leaving the scene of an accident, unmeritorious cases or similar charges are covered with your preferred member discount.

Additional exclusions: Being named in a civil lawsuit or having criminal charges filed against you because you are listed as an owner, management or associate of the business and you had no direct involvement with the act or matter that gave rise to the lawsuit or criminal charge. Those charges are covered with your preferred member discount.

If the lawsuit was filed because of something that was alleged to have occurred prior to your membership or because of conditions that were reasonably anticipated or foreseeable prior to your enrollment, then the lawsuit is excluded from your Trial Defense benefit. This exclusion applies even if the lawsuit is filed after you become a member. These lawsuits are covered with your preferred member discount.

Class actions, interventions or amicus curiae filings in which the covered member is the party (or potential party) are excluded. Also, this coverage does not include garnishment, attachment or any other appeal.

Always consult with your Provider Law Firm to determine the extent of your coverage under the family membership plan.

Your Provider Law Firm has the right to determine whether or not your claim or defense to a matter will prevail in court or is frivolous or without merit. This includes deciding whether or not to appeal any judgment or decision. Your Provider Law Firm also has the right to present your claim or defense according to their professional judgment. The Company will not influence or attempt to modify how your Provider Law Firm provides their professional services.

Any legal services not covered by your family membership plan will require you to pay a retainer to your Provider Law Firm. Your Provider Law Firm will determine how much of a retainer is required and services will not be provided until payment is made to the Provider Law Firm.

4. Exclusions:

- Garnishment, attachment or any other post-judgment relief;
- Class actions, interventions or amicus curiae filings;
- Charges of tax fraud or income tax evasions;
- Trust returns, business and/or corporate tax returns (schedule C), payroll and information returns, partnerships, corporation returns or portions thereof that are included in the member's tax returns;
- Pre-existing conditions - where member has been notified by the IRS prior to the effective date of the membership contract;
- Services rendered by an enrolled agent.

5. Depending on your legal needs, a retainer may be required by your Provider Law Firm prior to services being rendered under this discount. Your Provider Law Firm is responsible for determining the amount of the retainer and any other anticipated costs. Other costs you may incur include fines, court costs, penalties, expert witness fees, bonds, bail bonds, and any out-of-pocket expenses. These costs are your responsibility and are not included as part of membership benefits. Your Provider Law Firm cannot provide any legal services until payment of the retainer and other costs have been made. You have the right to ask for a detailed invoice. If you need to, you can ask your Provider Law Firm if they will consider a payment plan.

Legal protection services underwritten by Pre-Paid Legal Service®, Inc. or applicable subsidiary: Pre-Paid Legal Casualty TM, Inc., Pre-Paid Legal Services of Tennessee, Inc., LS, Inc., National Pre-Paid Legal Services of Mississippi, Inc., Legal Service Plans of Virginia, Inc., Ohio Access to Justice, Inc. administered by Pre-Paid Legal Services®, Inc.

Limited benefits available in NJ and NY.

Important Notes

LEGAL SHIELD:

Not available in MA.

Legal Shield Limitations and Exclusions: The Legal Shield Service will not apply if:

- The member is alleged to be under the influence of or impaired by alcohol, intoxicants, controlled substances, chemicals or medicines, whether prescribed or not.
- The member is alleged to be involved with domestic violence or alleged stalking.
- The member needs assistance in making, posting or obtaining bond, bail or other security required for release.

Your Legal Shield benefits are subject to conditions imposed by the detaining or questioning authority, which may or may not allow for your Provider Law Firm to communicate with you on an immediate basis.

Legal Shield benefit included in membership for NJ and NY

This document contains highlights of the Primerica Legal Protection Program. Consult your membership contract for a complete description of your legal protection benefits, provisions, limitations, and exclusions.

AUTO AND HOME INSURANCE:

*Average savings are the results of a national survey of new Answer Financial customers reporting auto insurance savings in 2016.

1. Primerica (Primerica Financial Services Inc. and Primerica Financial Services Insurance Marketing Inc., CA License Number 0612256), its representatives and the Secure Program do not represent any of the insurers in the program. Primerica, its affiliates and representatives offer other products and services. You are not required to apply for or purchase any other product or service in order to be considered for the Secure Program. Each product may be applied for and purchased separately.

2. Answer Financial® Inc. offers insurance products and services through its insurance agency licensed affiliate Insurance Answer Center, LLC (California License No. 0B99714), in New York as Insurance Answer Center, LLC, an Insurance Agency, in Michigan as Insurance Answer Center, LLC, an Insurance Agency and in Missouri also as Answer Financial. Answer Financial is not an insurance company. Answer Financial represents insurance companies, who pay Answer Financial commissions and other performance based compensation for its services. The compensation paid to Answer Financial and its employees varies by insurance company. Not all insurance products and services available in all states. Rates subject to change.

EDUCATION:

Education expenses. These expenses have been increasing at a faster rate than the general inflation rate. Therefore, an inflation rate of 10.00 % has been used in projecting the future cost of college education you desired. U.S. school amounts are in U.S. dollars. Canadian school amounts are in Canadian dollars. Data source for annual cost of school(s) when selected from the school lookup: Peterson's Undergraduate Database, © 2015. Data based on the most recent information provided by the school.