



IBA | Independent Business Application

SUPPLEMENT

VERSION: #U007

THE ELECTRONIC APPLICATION PROCESS IN BRIEF

Congratulations on taking the first step to becoming a Primerica Representative! After you complete the electronic Independent Business Application (IBA) and submit it to Primerica, you will receive a Solution Number. Your Solution Number is unique to you and helps Primerica identify you for business processing, commissions, recognition and more.

When you submit your electronic IBA, the Primerica Licensing Department will review your application to ensure it meets all criteria. The financial services industry is highly regulated and Primerica takes special care to ensure that we accept qualified individuals to be Primerica Representatives. Because of this, Primerica pays careful attention to any disclosures you make about your current employment and background. Please be sure you have answered these questions truthfully and completely. As is required in the financial services industry, a criminal background check will be conducted as part of our process, so it is essential that your answers are complete.

If you answer “yes” to any Qualification Question, you will be asked to complete a Special Registration Review Form (“SRR Form”) so we can learn more about the situation requiring the “yes” response. The SRR Form is available from your recruiter.

After your IBA is accepted and you receive a Solution Number, you will be an independent contractor with Primerica, not an employee. As an independent contractor, you are free to build your business the way you want to, within legal standards and our compliance policies set out on Primerica Online (POL), our online support system for Representatives.

Your compensation is in the form of a commission. Your compensation will depend on product sales and, as applicable, on referrals, as well as the sales level you achieve. Payment of compensation is through commission schedules tied to the sale of Primerica products. More information about compensation is available on POL.

Becoming licensed is the next step. To offer and sell most Primerica products and earn commissions, you must obtain a license. Primerica has a pre-licensing and licensing support system to help you every step of the way. Information on obtaining your licenses is also available on POL.

Your success depends on your own hard work, with Primerica’s support system there to help you every step of the way. To register for Primerica Online, as soon as you receive a Solution Number, use it to log on to www.primericaonline.com and set your password. For questions about Primerica Online, call the Primerica Online Help Desk at 1-888-737-2255.

IMPORTANT INFORMATION ABOUT BECOMING A PRIMERICA REPRESENTATIVE

You're joining Primerica because you want a better future for yourself – more options, more freedom of time, financial independence. Primerica can deliver all of that and more. The resources are there. The support is there. It's up to you to utilize everything available to you to the fullest degree to create the future you've always dreamed of. Are you ready to change your life? Let's get started.

STARTING WITH PRIMERICA IS EASY:

\$99 One-Time Independent Business Application

This fee covers the expenses associated with obtaining your life insurance license:

- Primerica insurance pre-licensing classes (in states that require them)
- Applicable life licensing and testing fees
- For details on the Life Licensing Benefit, go to the Licensing & Education tab on Primerica Online and, from its drop down menu, choose "Getting Licensed." Look for "Entry Methods for Recruits" and select "Life Licensing Benefit."

\$25 / Month - The Ultimate Business Support System

At Primerica, you can build a business where you want, when you want, how you want. Primerica's Ultimate Business Support System gives you access to apps, tools and resources that let you do business in real time from your desktop, laptop, tablet or smartphone.

PLUG INTO PRIMERICA NOW FOR THE ULTIMATE BUSINESS SUPPORT SYSTEM

Bonuses, incentives and recognition: see if you're on track for a bonus or qualifying for an iPad mini while you train and get licensed. As you build your business, you can compete for ongoing incentive trips to incredible places like the Bahamas and Hawaii.*

Contact management tools: manage your clients and prospects in one easy-to-access location.

Marketing materials: get digital versions of our most powerful brochures, presentations and videos to help you tell the Primerica story.**

Group chat: get plugged in with your team's activities and events as you share comments, photos and videos.

Customized activity tracking: follow a clear path to earn cash, rewards and recognition during your first 90 days.

Licensing study system: take the guesswork out of getting licensed.

The latest company news and communications: stay on top of the latest company news, current incentives and see who's getting recognized.

Live and on-demand weekly video programming: get the very best programming on-the-go, five days a week. Get the training, information and motivation you need.

Financial calculators and needs analysis tools: get tools that make it easy to present our financial concepts and solutions to prospects and clients.

On-demand mobile reports: get just the right info at just the right time so you can manage your business on the go.

Easy-to-use electronic applications: serve clients quickly and efficiently – and error free – with applications for life insurance, retirement accounts, and the business opportunity.

And so much more!

* See POL Home Tab/Compensation for details.

** Sales presentations and eBrochures related to securities concepts or products may not be presented to members of the public via mobile phone.

Primerica has found that people who get plugged in right away and take advantage of our unique support have a much greater chance for success and a greater opportunity to build their business.

As an added benefit, you can also position yourself to get most of your securities license costs paid for as well.

- For detailed information about the Securities Licensing Benefit, go to the Licensing & Education tab on Primerica Online and, from its drop down menu, choose "Getting Licensed." Look for "Entry Methods for Recruits" and select "Securities Licensing Benefit."

You can also enter the business by paying a one-time fee of \$199, which includes six months of access to the "full service" Primerica Online ("POL") features listed above. However, while Primerica covers the expenses associated with obtaining your life insurance license under the \$199 entry method, you cannot qualify for the PrePaid Securities Licensing Benefit under this method. After six months, you can continue your full service POL subscription at the fee posted on POL.

PAYMENT DISCLOSURES FOR BANK DRAFTS

By choosing to pay fees by Bank Draft, you are authorizing Primerica Life Insurance Company (“PLIC”) to direct a transfer of funds to be made by an automatic ACH debit or bank draft entry, or any other means permitted by law (“payment transfer”), from your account.

One-Time IBA fee – PLIC will make any payment transfer authorized for the IBA fee (\$99 or \$199, based on the plan you chose) as soon as the Payment Authorization is received. Transfer could occur the same day as you complete the IBA or at any time in the following 30 days.

The Company may make a second attempt to have a payment transfer made from your account. Completion of life licensing or appointment may be suspended if a transfer to PLIC fails. The IBA Applicant will also be notified of the failure of the transfer. Primerica may terminate without notice the agent agreements of Applicant when IBA fee is not paid because your financial institution refuses to make a payment transfer or if a payment transfer fails for any reason, including stop payment order or for insufficient funds.

Revocation. IBA fee- To terminate or revoke this Bank Draft Authorization for the IBA fee before your Solution Number is issued, call Licensing at (770) 381-5885.

Payment Failure. IBA fee – If the transfer for the IBA fee amount fails, you will be notified and Applicant will be notified that Applicant will not be appointed to represent Primerica Life until the fee is paid and Applicant’s agent agreements may be terminated.

PRIMERICA ONLINE (“POL”) – In addition to the \$99 IBA fee, you are authorizing PLIC to make recurring monthly transfers of \$25 for the POL subscription fee. When you select the \$99 IBA fee, the first POL fee transfer will automatically occur when the Applicant’s Solution Number is issued.

Recurring transfers for the POL fee will take place on the same day of each month thereafter (“Payment Date”) for as long as Applicant represents Primerica or until this Authorization is earlier terminated or modified by Applicant (changing the Payment Date or POL Service Level). When a month doesn’t have the Payment Date (for instance, February doesn’t have a 30th) or if any Payment Date falls on a weekend or bank holiday, the recurring payment transfer will take place on the next business day.

Revocation. POL fee – To terminate or revoke this Authorization for the POL fee, before midnight (12 a.m.) ET of the day before the Payment Date, call POL Billing at (888) 737-2255.

Payment Failure. POL fee - If any monthly payment transfer for POL fees fails, you will be notified of the failure of the payment transfer and Applicant will be notified that access to POL will be terminated on the next Payment Date. Applicant must contact POL Billing at (888) 737-2255 for the procedures for reconnecting to POL.

Payment Success – IBA fee and POL fee - The entry on your financial institution’s account statement showing that a payment transfer has been made will be your notice of our receipt of each fee amount.

A payment will be considered as having been made and received by us only if the payment transfer is actually completed by your financial institution. If your financial institution refuses to make a payment transfer, or if a payment transfer is rejected, dishonored, returned, reversed or readjusted, for any reason, including a stop payment order for insufficient funds, **you will be responsible for any charges incurred.** Neither PLIC nor any other Primerica Company will be liable for any loss, damage or expense of any kind or nature resulting directly or indirectly from , or in any way connected with, the refusal of your financial institution to complete a payment transfer or the rejection, dishonor, return, refusal or readjustment of a payment transfer for any reason.

STOP PAYMENT – Recurring monthly transfers for POL fees may be stopped at any time by PLIC, Applicant or any authorized Account Holder. Notification to PLIC should be submitted by changing your POL Service Level or your payment account information under MyAccount on the POL site, by calling PLIC at (888) 737-2255, by email request to: POL_Billing@primerica.com or by postal delivery to POL Billing, 1 Primerica Parkway, Duluth, GA 30099-0001. Notification is effective only for the payment transfers directed by PLIC after it has received notification and no fewer than **3 business days** have elapsed from the date of PLIC’s receipt of notice. You may, at your expense, request that your financial institution discontinue making payment transfers for POL payments from your account. Your financial institution may also terminate its participation at any time without prior notice.

AUTHORIZATION TO DRAFT MY BANK ACCOUNT

(Actual Authorization you signed is given on screen. This copy is for your own use.)

Amount (check one):

- \$99 IBA Fee immediately + \$25/Monthly POL Fee beginning when the Solution Number is issued, then monthly on the same day of the month.
- \$199 IBA Fee immediately

Bank Name: _____ Routing/Transit Number: _____

Account Number: _____ Checking: _____ Savings: _____

Name(s) on Account: _____

By signing the Primerica Payment Authorization, I authorize Primerica Life Insurance Company ("PLIC") to **immediately** collect the IBA fee amount shown from the account designated.

If selected, I also authorize the monthly recurring payment transfer for the \$25 POL fee to be made as shown above and until expressly revoked by changing the POL Service Level or payment information under MyAccount on POL, or notifying PLIC at (888) 737-2255 or POL_Billing@primerica.com or POL Billing, 1 Primerica Parkway, Duluth, GA 30099. The notice must be received at least 3 days before the next Payment Date. I have received the Payment Disclosures and Refund Policy.

Account Owner's signature: _____ Date: ____ / ____ / 20____

DIRECT DEPOSIT AUTHORIZATION FOR ALL COMPENSATION PAYMENTS EXCEPT SECURITIES

Bank Account Deposit (To activate direct deposit, you must complete the following and attach a copy of a voided check.)

Name(s) on Account _____

Institution Name _____

City _____ State _____

Routing/Transit Number _____ Account Number _____

Type of Account: Checking _____ Savings _____

Direct Deposit Authorization

For my convenience I hereby authorize Primerica Financial Services, Inc. and its affiliates (collectively "PFS Companies") to direct deposit all payments I may be due (whether commissions, advances, bonuses, licensing refunds, if any, or otherwise) directly to the above account. I understand that payments whether commissions, advances or bonuses for securities products will not be paid under this direct deposit authorization; I may separately authorize direct deposit of securities payments on POL or I will get a paper check.

In the event that any PFS Company deposits funds erroneously into my account, I authorize it to **immediately debit** my account for the amount erroneously deposited. I may terminate this Authorization by written notice to the PFS Companies by mail to Field Compensation, 1 Primerica Parkway, Duluth, GA 30099-0001, fax to (470) 564-5070 or through POL>MyAccount. The notice will be effective following receipt by the PFS companies and a reasonable time to act on the notice.

The PFS Companies may elect to terminate my Direct Deposit service at any time for one or more lines of business, in which event I will be paid by check. According, I agree to keep my home address up to date on POL.

Account Holder's Signature: _____ Date: _____

FAIR CREDIT REPORTING ACT DISCLOSURE

Primerica Life Insurance Company, PFS Investments Inc., Primerica Financial Services, Inc., Primerica Client Services, Inc., National Benefit Life Insurance Company, Primerica, Inc. and Primerica Financial Services Agency of New York, Inc. (collectively the "Company") may each request a consumer report (including an investigative consumer report, financial report and criminal background report) about you. The report is obtained as part of Company's regular agent selection and retention process (including verifying the accuracy of your responses in this IBA and in any license application) and in order to determine your continued qualification to be a Representative of the Company, as well as your compliance with applicable laws and regulations and Company requirements and policies. Consumer reports contain information about credit worthiness, character, general reputation, personal characteristics and mode of living. Such reports may take the form of an investigative consumer report, a financial report, a criminal background report or a combination of these.

The Company may share any such consumer report obtained on you with another affiliated company listed above, unless you indicate otherwise in the Authorization in your TurboApps IBA. If you choose not to authorize such sharing, some affiliates may be required to obtain a separate report, which could delay the processing of your application to represent those other affiliates.

Primerica Life and National Benefit Life request reports from
GIS
P.O. Box 353
Chapin, SC 29036
www.geninfo.com (then "Contact Us")

PFS Investments requests reports from
Banko
<https://personalreports.lexisnexis.com>
(then "Contact Us")

With proper identification, you may contact these companies to inspect in-person (with no more than one other person) information maintained about you, or request by certified mail a copy of the information. The companies will have personnel available to explain the information and provide a written explanation of any coded information.

For applicants residing in CA, MN and OK – state law gives you the right to obtain a copy of any report we request. If you would like a copy, use the Authorization in your TurboApps IBA to submit your request.

IBAREFUND POLICY

Under certain circumstances a refund is available for the IBA fee you paid (less a processing fee of \$30). Refunds must be requested in writing and sent to: LICENSING – Refunds, Primerica, 1 Primerica Park way, Duluth, GA 30099-0001, by fax to (470) 564-5092, Attention Refund Department, or by email to <mailto:us.iba.refunds@primerica.com>. The following additional requirements apply:

- (i) the request must be received within 120 days of the date of signing your IBA;
- (ii) if any amounts have been paid on your behalf to a state insurance department, other state agency or testing service, those amounts will be deducted from any amount otherwise refundable;
- (iii) if you have begun a life pre-licensing course, you will not be entitled to any portion of your IBA fee; and
- (iv) any compensation you earn, including bonuses, will be deducted from any amount otherwise refundable.

Additionally, refunds may be made when, in the sole discretion of Primerica, a request is timely submitted, in writing, explaining extenuating circumstances that may exist justifying a refund.

About Primerica Online

www.primericaonline.com is Primerica's Web site for the exclusive use of Representatives. Regular access to Primerica Online ("POL") is key to success at Primerica. Representatives who use Primerica Online regularly generally earn more compensation and experience greater success than Representatives who do not use Primerica Online. You can start as soon as you get a Solution Number. Just go to primericaonline.com to see the Subscription Agreement and to register.

Primerica Online Fee Refunds & Cancellation Policy

A refund for your first monthly Full Service POL fee (\$25) paid is available only to those who submit an IBA with the \$99 One-Time fee and then only if less than 30 days have elapsed from the date Applicant's Solution Number was issued. Refunds of the first monthly POL fee paid must be requested within the applicable refund period by calling (888) 737-2255, or writing POL_Billing@primerica.com or POL– Refunds, Primerica, 1 Primerica Park way, Duluth, GA 30099-0001. A refund request for the POL fee must be made separately from a request for refund of the IBA fee.

A paid subscription to POL is not required for maintenance of an Applicant's status as a Primerica Representative. To change to a less expensive Service Level with fewer features, Applicant should go to POL and update MyAccount, call POL Billing at (888) 737-2255 or email POL_Billing@primerica.com. Subscription fees paid for POL access are not refundable, except as specified above.

SIGNATURE

Clicking "I accept" on the TurboApps IBA screens and including my social security number there serves as my electronic signature. My electronic signature on the screen of the TurboApps IBA serves as my agreement to pay the IBA fee and POL fees as indicated on my application and to be bound by the contracts in this IBA Supplement, including (i) the "Basic Agreement," (ii) the "Primerica Life Agent Agreement," (iii) the "Primerica Financial Services Commission Agreement" and (iv) the "Primerica Client Services Commission Agreement." My electronic signature on my IBA also certifies my answers as provided in my TurboApps IBA are complete, true and correct and the Social Security number provided is mine.

My electronic signature on my IBA certifies, (i) I am exempt from backup withholding for U.S. income tax purposes and the IRS is not currently subjecting me to backup withholding for failure to properly report all interest or dividend income, (ii) I am a U.S. citizen or a U.S. resident alien (i.e., I am a U.S. person), and (iii) I do not have an exemption code for backup withholding under the Foreign Account Tax Compliance Act ("FATCA"). If I am subject to backup withholding, or if I have an exemption code for FATCA reporting, or if I have concerns about my status as a U.S. person, I understand it is my responsibility to contact the Home Office Field Compensation department at (770) 381-5885 to inform them.

My electronic signature on my IBA also serves as my acceptance of each of the Primerica Representatives Business Standards and Acknowledgements in this booklet, and it serves as my acknowledgement that I have received this booklet. If I have held an insurance or securities license, my signature also authorizes Primerica to access and review my information maintained by FINRA on its CRD system and maintained by insurance regulators on the NIPR system (or any similar database). I understand that, although I have signed an agent agreement, I am not authorized to solicit for any Primerica Company in any manner until I receive written authorization from it that I have the necessary license, appointment and approval. Furthermore, I understand that I may be required to submit additional documents if I am not a U.S. citizen.

Signature: _____

Date: _____

PROVIDED ON IBA

PRIMERICA REPRESENTATIVE BUSINESS STANDARDS AND ACKNOWLEDGEMENTS

- Inaccurate or incomplete information given in response to any Qualification Question or in any other section of my IBA (or any licensing application), will constitute a basis for termination at any time of all my Primerica Company agreements.
- As a member of the Primerica Financial Services sales force, I am an independent contractor, and not an employee, of Primerica Financial Services, Inc. (PFS) or any other Primerica Company.
- I will always be honest, professional and respectful in my Primerica business dealings with prospects, clients and recruits. I will always represent the Primerica business opportunity honestly and fairly to potential recruits. I understand that no one can authorize or require me to make a dishonest statement.
- I will not engage in discrimination on the basis of race, color, religion, sex, national origin, disability, marital status, veteran status or any other characteristic protected by law, and will not engage in any form of harassment.
- I understand that Primerica offers the chance to earn income and an opportunity for advancement and financial growth, but that my actual advancement and financial growth are based solely on my own efforts and ability. Neither Primerica nor any Primerica Representative can guarantee my success, advancement or income.
- I understand that I do not make any money from recruiting and that earnings are based on the sale of products. I may recruit new Representatives into the Primerica sales force, but I will not be paid for recruiting.
- I understand that no one is required to purchase any products or services to be a member of the Primerica sales force.
- I will not charge a client for an FNA. I will not borrow money from a client, recruit or downline. I will not profit from any recruit or downline.
- I will solicit and sell only financial products and services authorized by Primerica. I will not solicit, sell, market or promote any investment, note, loan, insurance policy or any other financial product or service not authorized by Primerica.
- I will solicit Primerica financial products and services only when, and in the states in which, I am properly licensed to do so.
- I will solicit Primerica financial products and services using only those advertisements and sales / recruiting materials that at the time are available from the Primerica Company Store, approved for use through Primerica's Advertising Handbook or otherwise approved in writing by the Marketing Advisory Department and in accordance with the compliance materials on POL for each product.
- I will not accept cash or a check made out to me from any client. I will always handle client funds properly.
- I will immediately notify Primerica Compliance Help Desk of any criminal matter or regulatory inquiry or proceeding in which I am involved and any suspicious activity or allegations of misconduct of others. I have disclosed on my IBA any requested criminal conviction, pleas or charges - whether felony or misdemeanor - even if later dismissed, deferred, expunged or pardoned. I will provide accurate answers on, and timely amend, any regulatory licensing form, such as FINRA's Form U4 and my insurance license.
- I understand that all Operating Guidelines, Compliance materials (including the Advertising Handbook and the Information Security Requirements), are available to me on Primerica Online and through my RVP's office.
- I understand the importance of protecting the privacy and security of client information and will comply with the privacy notice "What Does Primerica Do With Your Personal Information?"
- I will use the technology and procedure recommended by Primerica to avoid loss, corruption and unauthorized access to information I have on my devices.
- I understand that while most of the time I will be dealing with clients and recruits face-to-face, there will be times when I will be making phone calls, as well. I agree to comply with all applicable "Do Not Call" ("DNC") laws whenever I use the telephone for my Primerica business.
 - I understand that Primerica's DNC rules can be found in the Advertising Handbook under the "Compliance" tab on Primerica Online (POL).
 - Among other requirements, I understand that all cold calls, including calls to referrals, must be scrubbed against the Primerica-specific, federal and any applicable state DNC lists.
 - I understand that in most states, I will be permitted to place telephone calls to family, friends and personal acquaintances ("FFPA") after checking only the Primerica-specific DNC list. Specific rules regarding my telephone calls to FFPA can be found in the Advertising Handbook.
 - I understand that in the following states, as of July 2008, there is no FFPA exception: AK, CO, CT, FL, IN, KS, KY, ME, NV, NJ, NM, NY, OR, PA, TN, WI and WY. In addition, I understand that there are specific record-keeping requirements relating to calls placed to residents of NJ and TX and that these rules can be found in the Advertising Handbook.
 - I agree to comply with all applicable DNC rules and to visit POL for details or updates on DNC rules in my area. I agree to utilize either the DNC list on POL or to subscribe to Gryphon Networks to access the DNC list using a touchtone telephone (Gryphon Networks can be reached at 1-866-366-6822).
- The Primerica Companies have the right, based on my express permission, to use and publish from time to time my image, name, voice and any statement I make, in any manner for any business purpose related to the business of Primerica, including, but not limited to, in print media, videos, websites, and broadcasts and I expressly give my permission for this. In addition if I submit a photograph, it is understood that I have obtained the photographer's permission.
- If Primerica has not received payment of the required fee, or the submitted funds or credit card payment does not clear, my agent agreements are automatically terminated without any notice.
- I must obtain my life insurance license within twenty-two (22) months from the date of my IBA and, thereafter, maintain it. If I do not, my agreements with each Primerica Company may be terminated.

THIS IS A BINDING CONTRACT. READ IT CAREFULLY.

Primerica Financial Services Basic Agreement

This is a contract between you and Primerica Financial Services, Inc. ("Primerica").

PART I.

1. This Basic Agreement covers important matters about your relationship with Primerica and other Primerica Companies. "Primerica Companies" are Primerica, Primerica, Inc. and other companies authorized by Primerica to enter into agreements with, or to offer products or services through, agents in the Primerica sales force. "Primerica sales force" is the group of Primerica agents who are currently parties to a Basic Agreement. Other agreements between you and the Primerica Companies will authorize you to market specific products and services and will provide for commissions. Some designations within the Primerica sales force (e.g., "Regional Vice President" and higher) are covered by additional agreements.

2. While this Agreement is in force, you may use certain trademarks (including service marks, slogans, logos, designs or trade names) relating to the Primerica Companies and the Primerica sales force, but only in connection with your marketing activities for the Primerica Companies. Primerica may change or discontinue these trademarks or your rights to use them at any time. These trademarks, including all associated goodwill, are the property of the Primerica Companies. You agree to use these trademarks only in the manner approved by the Primerica Companies.

3. You may recruit new agents for the Primerica sales force in accordance with any Primerica Policies on recruiting. A version of this Agreement must be signed by the person you recruit in order for the person to be an agent. The only way to earn money from a Primerica Company is through the sale of Primerica Companies' products and services. You earn no money for recruiting. You may not profit from selling recruiting and sales materials, etc. to the Primerica sales force. You are not required to buy a financial product or service of any Primerica Company in order to represent any Primerica Company.

4. Your "commission hierarchy" for a Primerica Company means the total group of your downline agents on whose sales you may be entitled to receive commissions (including any advances). For purposes of determining commissions as well as lines of reporting, Primerica will keep records of your downline agents and commission hierarchies. Although no agent has a right to transfer from or to another hierarchy, Primerica may transfer agents, but only for good reason (e.g., failure to comply with Operating Guidelines).

5. You recognize that the Primerica Companies invest substantial sums in building and maintaining the Primerica sales force, and that retaining agents and protecting the Primerica sales force from unfair competition are important to both Primerica and agents of the Primerica sales force. Accordingly, you agree that you will not, directly or indirectly, solicit any Primerica agent for the purpose of inducing the agent to leave, to engage in any other direct marketing activity, or to reduce his or her activity with any Primerica Company. This restriction will be effective until two (2) years after termination of this Agreement. Following termination of this Agreement, this provision will be limited to prohibiting your soliciting a Primerica agent only if he or she meets all three of the following additional criteria: (i) at any time within one (1) year before your termination, either the agent was in your commission hierarchy, or you were in his or her commission hierarchy; (ii) at the time of the solicitation, the agent lives within 50 miles of any of the principal address(es) that you had at any time during the one (1) year period before the termination of this Agreement (as determined in accordance with this Agreement and any written amendment); and (iii) at the time of the solicitation, he or she has been a Primerica agent for at least six (6) months. Prior to termination of this Agreement, these three criteria are not applicable. You agree that this restriction is a fair and reasonable way to help protect the Primerica sales force from unfair competition.

PART II.

6. You are an independent contractor (and not an employee or officer of any Primerica Company, or an owner of any part of the Primerica sales force or customer base), which means that you may exercise considerable discretion in how you conduct your business. You may not, in the name of any Primerica Company, enter into any contract or lease, incur any liability or obligation, maintain any bank account or secure credit. You may not deposit into your account any check or money order made payable to "Primerica Financial Services" or any Primerica Company. You are responsible for your own expenses, including federal and state self-employment taxes, Primerica Company administrative fees and other expenses you incur. The Primerica Companies may periodically change products, services, compensation and marketing programs.

7. You do not need to be active full time within the Primerica sales force. While you are a Primerica agent, you agree not to market any financial products or services except for those offered by Primerica Companies, unless expressly authorized in writing by Primerica. **If you market any products or services for any non-Primerica Company, you must expressly advise all customers that you are not then representing any Primerica Company and make it clear to customers whom you do represent.** While you are a Primerica agent, you may not engage in any activity that interferes with the business of the Primerica sales force or the Primerica Companies. The indemnification provision under this Agreement includes any harm resulting from your failure to comply with this Section 7.

8. You will: comply with applicable laws, regulations and licensing requirements; comply with your agreements with the Primerica Companies; conduct your business in an honest, ethical manner; honestly and fairly describe the business opportunity and the products and services of the Primerica Companies and those of their competitors; act in a manner that will protect and promote the goodwill and reputation of the Primerica Companies; honestly and accurately assist in the completion of applications for any products or services of each Primerica Company you are authorized to represent; sign any new form of agent agreement that a Primerica Company requires be signed by the Primerica sales force generally or by your particular Primerica sales force designation; and cooperate with the Primerica Companies in the conduct of their businesses. You must maintain the necessary licenses required to sell any products or services which any Primerica Company agreement you sign authorizes you to sell. **You may not try to market any products or services, including securities, unless you are properly licensed to do so.** You agree to know, comply with and be bound by the Operating Guidelines and other Primerica Policies, which will be provided to you periodically either directly by the Primerica Companies or indirectly through Regional Vice Presidents to whom you report. "Operating Guidelines" are contract supplements that describe or implement the rights and responsibilities of all Primerica agents.

9. "Confidential information" is non-public information pertaining to the business of the Primerica Companies (a) provided to you or other Primerica agents as Primerica agents by a Primerica Company or (b) developed by you or other Primerica agents while acting as a Primerica agent and obtained by you as a result of being a Primerica agent. Confidential information developed by you or other Primerica agents is considered owned by Primerica because it results from your or their activities as Primerica agents for which you and they are being compensated. Confidential information includes, among other things, customer and agent lists, customer and agent information (including identification and contact information), policy coverage and expiration data, and investment account information. It does not include, however, information you possess or acquire independent of your activities or status as a Primerica agent. Confidential information, under the law, may be a

(Continued)

trade secret, which is a property right protected by law. The Primerica Companies protect confidential information because it helps their businesses and your Primerica business. You agree to treat this information as confidential, and not to use or disclose this information except as necessary to conduct your Primerica business. This restriction will continue to apply after termination of this Agreement for only two (2) years. The federal Defend Trade Secrets Act of 2016 grants Representatives immunity from liability for confidential disclosure of a trade secret to the government, to an attorney or in a court filing if disclosed in the manner required by the law. See Operating Guideline No. 17.

10. This Agreement may be terminated by either party with or without any reason or cause. This Agreement shall also automatically terminate in the event of your death.

11. Upon termination of this Agreement, you must immediately stop using all trademarks, trade names and copyrighted material of the Primerica Companies and, unless Primerica otherwise agrees in writing, you must promptly deliver to Primerica all materials on any media in any form that contain customer or agent information, other confidential information and all inventory that reflects a Primerica Company name. You should remember that some of the provisions of the agreements you enter into with the Primerica Companies (for example, the restrictions against recruiting and the confidentiality and indemnification covenants) continue to apply after termination.

12. You agree that you will not at any time directly or indirectly induce any Primerica agent or former Primerica agent to violate any of his or her agreements with any Primerica Company.

13. You will indemnify the Primerica Companies, their affiliates, officers, directors and employees and any upline agent of yours against any harm you cause them at any time, and against any claim by a third party because of harm you caused to the third party at any time. The indemnified party may assert its rights to indemnification outside of arbitration if made a party to a proceeding by a third-party asserting a claim against the indemnified party.

14. Your "principal address" is your home address provided by you in completing your Independent Business Application (IBA). You will inform Primerica in writing of any changes in this address. A written amendment in the form of an agreement or acknowledgment signed by you is required for any change of your principal address.

15. (a) Except as otherwise provided in this Agreement or another written agreement between you and a Primerica Company, any dispute between you and a Primerica Company (or any of their past or present officers, directors or employees) or between you and another Primerica agent (as long as a Primerica Company or any of their personnel is also involved as a party to the dispute) will be settled solely through good faith negotiation (as described in Operating Guideline No. 2 on Dispute Resolution / Good Faith Negotiation) or, if that fails, binding arbitration. "Dispute" means any type of dispute in any way related to your relationship with a Primerica Company that under law may be submitted by agreement to binding arbitration, including allegations of breach of contract, personal or business injury or property damage, fraud and violation of federal, state or local statutes, rules or regulations. A Primerica Company may exercise rights under this Agreement without first being required to enter into good faith negotiations or initiate arbitration.

(b) The arbitration will be conducted in accordance with the Commercial Arbitration Rules of the American Arbitration Association ("AAA"). If you do not want to use AAA, then you may select Judicial Arbitration and Mediation Services, Inc. ("JAMS"), or, if mutually agreed, another arbitration administrator. The arbitration will be held in the metropolitan area nearest where the relevant Primerica Company has its principal place of business, or, if that is inconvenient to you, in another reasonably convenient location. If the parties are unable to reach an agreement as to location, then the arbitration administrator shall decide what is a reasonably convenient location, taking into account any offer the Primerica Company may make to defray travel or other expenses.

If you bring a claim in arbitration, you will be responsible for paying the administrator that part of the filing fees equal to the cost of filing a complaint in a court of general jurisdiction in the county of your residence. Except as provided below in this Section 15, the Primerica Companies will initially pay any additional filing fees and will also pay all reasonably incurred arbitrator compensation and expenses due to the administrator or the arbitrators in connection with the arbitration, unless you wish to pay any part. You will be responsible for your own attorneys' fees and those expenses that are not due to the administrator or arbitrators to the same extent as you would be responsible if proceeding in a court of law.

Should the arbitrators find that either you or the Primerica Companies has pursued claims, defenses or discovery that are frivolous, lack evidentiary support or are presented for any improper purpose, such as to harass, cause unnecessary delay or needlessly increase the expenses of arbitration, the arbitrators may order the offending party to reimburse the other party for some or all of the arbitration fees, compensation and expenses (referred to above) and attorneys' fees. The initial payment of arbitration fees, compensation and expenses by the Primerica Companies, as provided above, shall not deprive the Primerica Companies of any statutory right to seek or recover attorneys' fees or expenses of arbitration to which they would otherwise be entitled. As to any claims against either party, the arbitrators may award any damages or other relief that a court of competent jurisdiction could award under the laws applicable to each claim.

Each party to the arbitration will select his, her or its arbitrator, and provide the arbitrator's name and contact information to the other party. These arbitrators (who shall be non-neutral) will appoint a third, neutral arbitrator. If the parties' arbitrators cannot agree on a third arbitrator, the arbitration administrator will select the third arbitrator.

Dispositive motions are permitted and will be considered and ruled upon as if submitted under the Federal Rules of Civil Procedure. A transcript of the proceeding will be made, and the arbitrators will state their findings of fact and conclusions of law along with their award. All aspects of the arbitration, including transcripts and documents, will be kept confidential to the maximum extent permitted by law. If any court is asked to review the award, the court will review the entire record of the arbitration proceeding. The rules of evidence that would apply in any civil case in Federal court will apply in the arbitration. The Federal Arbitration Act will govern the interpretation and enforcement of this Section 15, notwithstanding any other provision of this Agreement regarding which state laws apply.

If for any reason there is an actual court case on any matter, you and the Primerica Companies waive the right to a jury trial. Each Primerica Company and each of their officers, directors or employees and, if named as a party to a dispute with the foregoing, any other Primerica agent, is intended to be a third-party beneficiary of this provision and has the same right to enforce it as do you and each Primerica Company. Injunctions in aid of arbitration are permitted.

In the interest of prompt and inexpensive resolution of disputes, no dispute subject to arbitration under this Section 15 shall be consolidated with any other agent's dispute or prosecuted as a class or collective action, except as agreed by all parties. The arbitrators shall have no authority to consolidate one individual's claim with the claims of any other individual or to entertain a class or collective action in the absence of agreement by all parties. To the extent there is any dispute about the availability of consolidation of arbitrations or class or collective procedures in arbitration, that issue shall be resolved by a court of competent jurisdiction. You agree that you shall not serve as a class representative or class member or act as a private attorney general, in any dispute with any Primerica Company. In the event of any conflict or inconsistency between this Section 15 or the Operating Guideline No. 14 on arbitration and rules of AAA or JAMS (and, in particular, with respect to the availability of consolidation or class or collective actions in arbitration), this Section 15 will govern. This section is subject to Operating Guideline No. 14.

(Continued)

If either party brings any proceeding against the other party arising out of this Agreement, that party may bring that proceeding only in the United States District Court for the Northern District of Georgia or, only if there is no federal subject matter jurisdiction, in the State Court or Superior Court of Gwinnett County, Georgia; each party hereby submits to the exclusive jurisdiction of those courts for purposes of any such proceeding.

16. To be effective, any notice that you give to a Primerica Company needs to be sent by certified mail, return receipt requested, or by overnight or other courier service, addressed to Primerica Financial Services, Inc., 1 Primerica Parkway, Duluth, Georgia 30099-0001, Attention: President. Notices sent by a Primerica Company to you may be sent by regular mail, electronic mail or overnight or other courier service to your home address or your RVP office as shown in the Primerica records.

17. To protect the Primerica sales force and the Primerica Companies, each Primerica Company (and, if specifically authorized in writing by that Primerica Company, any of your upline agents) may enforce your compliance with any restrictive covenant, confidentiality provision (including the return of confidential information) or trademark provision in your agreements with that Primerica Company to the fullest extent permitted by law by injunction or other equitable remedies (without having to arbitrate), and will not be required to post a bond to do so. You agree that you are not excused from complying with any restrictive covenant or confidentiality provision because of any claim you have against a Primerica Company.

18. This Agreement is intended for the benefit of you and each Primerica Company (and, if specifically authorized in writing by that Primerica Company, any of your upline agents). The Primerica Companies may assign any portion of their rights or obligations to others. If any such assignment is made and notice of the assignment is given to you or generally to the Primerica sales force, you will look only to the entity to whom the assignment is made for performance of that part of the Agreement after that assignment. You may not assign or give a security interest in any of your commissions (including advance commissions) before they are received by you, except as provided in this Section 18. You hereby assign to each Primerica Company all your commissions, including advance commissions, and grant a security interest in them in favor of each Primerica Company to secure your payment of all your debts and obligations to each Primerica Company.

19. Any agreement between you and a Primerica Company must be in writing and signed by an authorized officer of that Primerica Company. Each agreement may be waived or amended only by a similarly signed writing. Any waiver will apply only in the specific instance and will not constitute a general waiver. Even if a part of this Agreement is held to be void or unenforceable, the remainder of this Agreement will be enforceable and any part may be severed from the remainder, as appropriate.

20. Agent agreements, commission records and all other records retained by any Primerica Company may be preserved or their relevant provisions may be retained in electronic or image form (and, for purposes of any proceeding, any such form will be admissible in lieu of the original documents).

PART III.

21. This Agreement will be effective when executed by you.

22. This Agreement will be governed by the laws of the State of Nevada, except that, if for any reason its laws are held not to apply, then the laws of the jurisdiction in which your principal address is located shall govern.

23. IBA Refund Policy - Under certain circumstances, a refund is available to you for the IBA fee paid to us (less a processing fee of \$30). Refunds must be requested in writing and sent to: LICENSING - Refunds, Primerica, 1 Primerica Parkway, Duluth, GA 30099-0001, by fax to (470) 564-5092, Attention Refund Department, or by email to us_iba_refunds@primerica.com. The following additional requirements apply: (i) The request must be received within 120 days of the date of signing your IBA; (ii) If any amounts have been paid on your behalf to a state insurance department, other state agency or testing service, those amounts will be deducted from any amount otherwise refundable; (iii) If you have begun a life pre-licensing course, you will not be entitled to any portion of your IBA fee; and (iv) any compensation you earn, including bonuses, will be deducted from any amount otherwise refundable. Additionally, refunds may be made when, in the sole discretion of Primerica, a request is timely submitted, in writing, explaining extenuating circumstances that may exist justifying a refund.

PRIMERICA FINANCIAL SERVICES, INC.

By: _____

Robert H. Peterman, Jr., President

The place you sign this Agreement is on the "Signature Screen" of your TurboApps Independent Business Application.

THIS IS A BINDING CONTRACT. READ IT CAREFULLY.

**Primerica Life
Agent Agreement**

This is a contract between you and Primerica Life Insurance Company ("Primerica Life"). Primerica Life is a company authorized by Primerica Financial Services, Inc. ("Primerica") to offer insurance through the Primerica sales force. The definitions and Part II of your Basic Agreement with Primerica are incorporated by reference into this Agreement and shall have the same effect on this Agreement as if they were actually included in this Agreement.

1. While this Agreement is in force, you are authorized to sell Primerica Life products and services offered from time to time through the Primerica sales force where you are properly licensed. You accept this appointment, which may be terminated by Primerica Life without advance notice. You will not have the exclusive right to sell these products and services in any territory.

2. Primerica Life will pay, or arrange for the payment of, commissions to you for the sale by you and your commission hierarchy of Primerica Life products. You may earn commissions on the sale of these products as specified in the commission schedules issued which are in effect at the time that the application for the sale for which you earn commission is approved. The procedure for calculation and payment of these commissions will be as provided from time to time by Primerica Life in commission schedules and Operating Guidelines. If you violate this Agreement, Primerica Life will not be obligated to pay you or credit commissions to your account. No commissions are ever payable after termination of this Agreement unless specifically provided in this or another written agreement between you and a Primerica Company. If you have achieved the designation of Regional Vice President in the Primerica sales force, even though this Agreement may have terminated, you will be entitled to earn any "vested commissions," as defined in your Regional Vice President Agreement, so long as you continue to comply with the requirements in Section 3 of your Regional Vice President Agreement and the non-replacement covenant and confidentiality covenant in this Agreement.

3. Primerica Life, in its discretion, may also pay, or arrange for the payment of, "advances" to you. Your advance loan balance will constitute a loan to you that must be repaid. The "Primerica Life Commission Advance and Chargeback System" provided in Operating Guideline No.1, as supplemented from time to time in future field communications, controls the methods for making advances and their repayment.

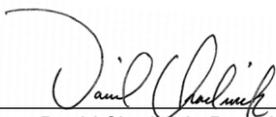
4. If your advance loan balance or other debts to Primerica Life are not repaid in accordance with the Primerica Life Commissions Advance and Chargeback System, then Primerica Life, or any agent in the Primerica sales force whose own account has been charged directly or indirectly with your loan balance or other debts, may collect these amounts from you. Neither Primerica Life nor the agent charged with your debt will be obligated to proceed through the arbitration process described in the Basic Agreement to collect these amounts. In any proceeding to collect these amounts, (i) your Primerica Life commission statement will be conclusively presumed to state these amounts as of the particular date shown on that statement, unless you notify Primerica Life in writing of any inaccuracy within thirty (30) days after you receive the statement, (ii) you agree not to assert a counterclaim, defense or set-off in that proceeding to the payment by you of these amounts, and (iii) to the extent permitted by law, you authorize Primerica Life or the agent who is charged with these amounts, acting as your attorney-in-fact, to confess judgment on your behalf. Primerica Life or the agent will be entitled to recover reasonable attorneys' fees and other expenses incurred in the proceeding.

5. You recognize that it takes a substantial period of time for Primerica Life to earn a return on its investment in new insurance policies and other products and services. This investment includes commissions you may receive. To protect this investment, and to protect Primerica agents' stake in their own commissions, it is important for Primerica to preserve its customer base and avoid unfair competition. Accordingly, during the term of this Agreement and for two (2) years after its termination, you agree that you will not, directly or indirectly, solicit any Primerica Life insurance purchaser (that is, the policy owner who personally dealt with you or another Primerica agent to obtain the insurance) for the purpose of inducing him or her to reduce, terminate or replace that policy. Following termination of this Agreement, this provision will be limited to prohibiting your soliciting, directly or indirectly, Primerica Life insurance purchasers only when all four of the following additional criteria are met: (i) the solicitation is of a Primerica Life insurance purchaser with whom you or your downline agents personally dealt on behalf of Primerica Life; (ii) the solicitation is of a Primerica Life insurance purchaser whose purchases of Primerica Life insurance resulted in your earning commissions (which should be evident, for example, in commission records provided to you); (iii) the Primerica Life policies that you are attempting to reduce, terminate or replace are less than seven (7) years old at the time of the solicitation; and (iv) the solicitation is of a Primerica Life insurance purchaser who lives at the time of the solicitation within fifty (50) miles of the location of any of the principal address(es) that you had during the one (1) year period before termination of this Agreement (as determined in accordance with this Agreement or any written amendment). Prior to termination of this Agreement, these four criteria are not applicable. You agree that this restriction is a fair and reasonable way to help protect Primerica Life's customer base against unfair competition.

6. This Agreement replaces any other Primerica Life Agent Agreement that you previously have signed. All indebtedness that you incurred under any previous Primerica Life Agent Agreements will now be payable under this Agreement.

7. This Agreement will be governed by the laws of the State of Massachusetts, except that, if for any reason its laws are held not to apply, then the laws of the jurisdiction in which your principal address is located shall govern.

PRIMERICA LIFE INSURANCE COMPANY

By: 
David Chadwick, President

... The place you sign this Agreement is on the "Signature Screen" of the TurboApps Independent Business Application.

THIS IS A BINDING CONTRACT. READ IT CAREFULLY.

**Primerica Financial Services
Commission Agreement**

This is a contract between you and Primerica Financial Services, Inc. ("Primerica"). The definitions and Part II of your Basic Agreement with Primerica are incorporated by reference into this Agreement and, except as modified by this Agreement, shall have the same effect on this Agreement as if they were actually included in this Agreement.

1. While this agreement is in force, you are authorized to sell (where you are properly licensed) specified products and services that you are authorized from time to time in writing by Primerica to sell. You will not have the exclusive right to sell these products or services ("products") in any territory.

2. Primerica will pay, or arrange for the payment of, commissions to you for the sale by you and your commission hierarchy of these products. You may earn commissions on the sale of these products as specified in the commission schedules issued by Primerica which are in effect at the time that the Application for the sale for which you are due the commission is approved. The procedures for calculation and payment of these commissions will be as provided in Commission Operating Guideline No. 12, as amended and supplemented from time to time. However, although PFS is the payor, the procedures for calculation and payment of commissions for annuity products will be the same as those outlined in the PFS Investments Commission System provided in Section II of Operating Guideline No. 1, as amended and as supplemented from time to time. The procedures for all commissions may be amended and supplemented from time to time by commission schedules and in other field communications. If you violate this Agreement, Primerica will not be obligated to pay you or credit commissions to your account. No commissions are ever payable after termination of this Agreement.

3. Primerica, in its discretion, may, as to specified products, also pay, or arrange for the payment of, "advances" to you. Your advance loan balance will constitute a loan to you that must be repaid. The procedures that control the methods for making advances and their repayment will be the same for annuity products as those procedures outlined in the PFS Investments Commission System, referred to above. For other products, this or other Operating Guidelines will be specified by Primerica.

4. If your advance loan balance or other debts to Primerica for annuity and other insurance products are not repaid in accordance with the PFS Investments Commission System, or, for other products, in accordance with any other commission payment system in other Operating Guidelines specified by Primerica, then Primerica, or any agent in the Primerica sales force whose own account has been charged, directly or indirectly, with your loan balance or other debts, may collect these amounts from you. Neither Primerica nor the agent charged with your debt will be obligated to proceed through the arbitration process described in the Basic Agreement to collect these amounts. In any proceeding to collect these amounts, (i) your Primerica commission statement will be conclusively presumed to state these amounts as of the particular date shown on that statement unless you notify Primerica in writing of any inaccuracy within thirty (30) days after you receive the statement, (ii) you agree not to assert a counterclaim, defense or set-off in that proceeding to the payment by you of these amounts, and (iii) to the extent permitted by law, you authorize Primerica or the agent who is charged with these amounts, acting as your attorney-in-fact, to confess judgment on your behalf. Primerica or the agent will be entitled to recover reasonable attorneys' fees and other expenses incurred in the proceeding.

5. From time to time Primerica may, because of licensing or other legal requirements, determine, as to certain products written in a particular state, that one of its affiliates be the obligor for payments under this Agreement. In such event, you hereby consent that the affiliate be substituted in place of Primerica as a party to this Agreement and the affiliate, rather than Primerica, be subject to all of the rights and obligations under this Agreement.

6. You recognize that it takes a substantial period of time for Primerica to earn a return on its investment in the products it arranges for you to market. The investment includes the commissions you may receive. To protect its investment, and to protect Primerica agents' stake in their own commissions, it is important for Primerica to preserve its customer base and avoid unfair competition. Accordingly, during the term of this Agreement and for two (2) years after its termination, you agree that you will not, directly or indirectly, solicit any purchaser of products authorized by Primerica ("customer") for the purpose of inducing him or her to reduce, terminate or replace that product. Following termination of this Agreement, this provision will be limited to prohibiting your soliciting, directly or indirectly, customers only when all three of the following additional criteria are met: (i) the solicitation is of a customer with whom you or your downline agents personally dealt on behalf of Primerica; (ii) the solicitation is of a customer whose purchase of a Primerica authorized product resulted in your earning commissions (which should be evident, for example, in commission records provided to you); and (iii) the solicitation is of a customer who at the time of the solicitation lives within fifty (50) miles of the location of the principal address(es) that you had during the one (1) year period before termination of this Agreement (as determined in accordance with this Agreement or any written amendment). Prior to termination of this Agreement, these three criteria are not applicable. You agree that this restriction is a fair and reasonable way to help protect Primerica's customer base against unfair competition.

7. This Agreement will be governed by the laws of the State of Nevada, except that, if for any reason its laws are held not to apply, then the laws of the jurisdiction in which your principal address is located shall govern.

PRIMERICA FINANCIAL SERVICES, INC.

By: 
Robert H. Peterman, Jr., President

The place you sign this Agreement is on the "**Signature Screen**" of your TurboApps Independent Business Application.

THIS IS A BINDING CONTRACT. READ IT CAREFULLY.

**Primerica Client Services
Commission Agreement**

This is a contract between you and Primerica Client Services, Inc. ("Client Services, Inc."). Client Services, Inc. is a company authorized by Primerica Financial Services, Inc. ("Primerica") to offer certain products and services through the Primerica sales force. The definitions and Part II of your Basic Agreement with Primerica are incorporated by reference into this Agreement and, except as modified by this Agreement, shall have the same effect on this Agreement as if they were actually included in this Agreement.

1. While this Agreement is in force, Client Services, Inc. will from time to time authorize you in writing to sell, or refer to others for sale, on its behalf certain of its products and services ("products"). You will not have the exclusive right to market these products in any territory.

2. Client Services, Inc. will pay, or arrange for the payment of, commissions to you for the marketing of these products by you and your commission hierarchy. You earn commissions on the sale of those products you are authorized to sell or refer in accordance with commission schedules issued by Client Services, Inc. in effect at the time that the Application is approved for the sale for which you are due the commission. The procedures for calculation and payment of these commissions will be set forth in Operating Guidelines as amended and supplemented from time to time and in commission schedules and other field communications issued from time to time. If you violate this Agreement, Client Services, Inc. will not be obligated to pay you or credit commissions to your account. No commissions are ever payable after termination of this Agreement.

3. Client Services, Inc. may, in its discretion and as to specified products, also pay, or arrange for the payment of, "advances" to you. Your advance loan balance will constitute a loan to you that must be repaid. The procedures that control the methods for making advances and their repayment will be set forth in Operating Guideline No. 11 as amended and supplemented from time to time and in other field communications issued from time to time.

4. If your advance loan balance or other debts to Client Services, Inc. are not repaid in accordance with Operating Guideline No. 11, then, Client Services, Inc., or any agent in the Primerica sales force whose own account has been charged, directly or indirectly, with your loan balance or other debts, may collect these amounts from you. Neither Client Services, Inc. nor the agent charged with your debt will be obligated to proceed through the arbitration process described in the Basic Agreement to collect these amounts. In any proceeding to collect these amounts, (i) your Client Services, Inc. commission statement will be conclusively presumed to state these amounts as of the particular date shown on that statement, unless you notify Client Services, Inc. in writing of any inaccuracy within thirty (30) days after you receive the statement, (ii) you agree not to assert a counterclaim, defense or set-off in that proceeding to the payment by you of these amounts, and (iii) to the extent permitted by law, you authorize Client Services, Inc. or the agent who is charged with these amounts, acting as your attorney-in-fact, to confess judgment on your behalf. Client Services, Inc. or the agent will be entitled to recover reasonable attorney's fees and other expenses incurred in the proceeding.

5. You recognize that it takes a substantial period of time for Client Services, Inc. to earn a return on its investment in the products it arranges for you to market. The investment includes the commissions you may receive. To protect its investment, and to protect Primerica agents' stake in their own commissions, it is important for Client Services, Inc. to preserve its customer base and avoid unfair competition. Accordingly, during the term of this Agreement and for two (2) years after its termination, you agree that you will not, directly or indirectly, solicit any purchaser of Client Services, Inc. products ("customer") for the purpose of inducing him or her to reduce, terminate or replace that product. Following termination of this Agreement, this provision will be limited to prohibiting your soliciting, directly or indirectly, customers only when all three of the following additional criteria are met: (i) the solicitation is of a customer with whom you or your downline agents personally dealt on behalf of Client Services, Inc.; (ii) the solicitation is of a customer whose purchase of a Client Services, Inc. authorized product resulted in your earning commissions (which should be evident, for example, in commission records provided to you); and (iii) the solicitation is of a customer who at the time of the solicitation lives within fifty (50) miles of the location of the principal address(es) that you had during the one (1) year period before termination of this Agreement (as determined in accordance with this Agreement or any written amendment). Prior to termination of this Agreement, these three criteria are not applicable. You agree that this restriction is a fair and reasonable way to help protect Client Services, Inc.'s customer base against unfair competition.

6. This Agreement will be governed by the laws of the State of Delaware, except that, if for any reason its laws are held not to apply, then the laws of the jurisdiction in which your principal address is located shall govern.

PRIMERICA CLIENT SERVICES, INC.

By: 
Robert H. Peterman, Jr., President

The place you sign this Agreement is on the "Signature Screen" of your TurboApps Independent Business Application.