



BUSINESS EXPANSION PRESENTATION

PRIMERICA

- **Started in 1977**
- **The largest independent financial services marketing organization in North America**
- **Insures more than 4.3 million lives**
- **More than 2 million clients maintain investment accounts with us**



PRIMERICA

Our Mission

Help families earn more income
and become
properly protected,
debt free and
financially independent

Getting Started Toward Financial Independence

- Look at your current spending habits & determine if money can be saved
- Reduce amount & length of time in debt
- Reduce auto & home insurance costs
- Reduce taxes with an IRA
- Earn extra income

We provide the education, products and services that can help you

We Are A One-Stop Financial Supermarket With Home Delivery!



1 Not all products/services available in all states or provinces. A representative's ability to market products from the companies listed is subject to state and federal licensing and/or certification requirements.
2 Not available to residents of Washington, D.C. 3 In the United States, securities are offered by PFS Investments Inc. (PFSI), 1 Primerica Parkway, Duluth, Georgia 30099-0001.
4 PFS Investments Inc. (PFSI) is an SEC Registered Investment Adviser doing business as Primerica Advisors. PFSI is a member of FINRA and SIPC. Lockwood Advisors, Inc. (Lockwood) is an SEC Registered Investment Adviser and an affiliate of Pershing LLC, each subsidiaries of The Bank of New York Mellon Corporation (BNY Mellon). Pershing LLC, member FINRA, NYSE, SIPC. SEC registration neither implies nor asserts the SEC or any state securities authority has approved or endorsed PFSI or Lockwood or the contents of this disclosure. In addition, SEC registration does not carry any official imprimatur or indication PFSI or Lockwood have attained a particular level of skill or ability. Neither Lockwood or BNY Mellon is affiliated with Primerica. 5 In Canada, mutual funds are offered by PFSL Investments Canada Ltd., mutual fund dealer, Segregated funds are offered by Primerica Life Insurance Company of Canada. See notes page for important company affiliations and other disclosures. 6 Neither PCS nor its representatives offer or provide services such as credit repair or improvement, debt or credit counseling, debt settlement or other similar services.

The Rule of 72

This simple calculation gives you the approximate number of years it will take to double your investment.

Number of Years	4%	6%	12%
0	\$10,000		\$10,000
6		\$10,000	\$20,000
12			\$40,000
18	\$20,000	\$20,000	\$80,000
24			\$160,000
30		\$40,000	\$320,000
36	\$40,000	\$80,000	\$640,000

Based on the Rule of 72, a one-time contribution of \$10,000 doubles four more times at 12% than at 4%.

The table serves as a demonstration of how the Rule of 72 works and is only an approximation of accumulations. It is not intended to represent any specific investment, which will fluctuate.

MAKE THE RIGHT CHOICE FOR YOUR FAMILY

CASH VALUE LIFE INSURANCE

- Life Insurance & Investments bundled together
- Yields a lower rate of return on investment portion (4-7%)
- You must borrow & pay interest to access your cash value (5-8%)
- Upon death, your family receives your face amount of coverage, but not your cash value, in most cases

BUY TERM & INVEST THE DIFFERENCE

- Life Insurance & Investments are separate
- Market rate of return on Investment (10% average)
- Do not have to borrow or pay interest to access your Investments
- Upon death, your family receives the face amount of your term insurance plus your Investments

SUZE ORMAN



- “I strongly believe that term is the best insurance for the vast majority of people, and it literally costs a fraction of other forms of life insurance.”
- [The Road to Wealth: A Comprehensive Guide to Your Money](#)

Buy Term and Invest the Difference

Cash Value Insurance Before Primerica		Changed to Primerica's Term
John	\$75,000	\$300,000
Mary	\$75,000	\$300,000
Children	0	\$ 10,000
Total Protection	\$150,000	\$610,000
Monthly Premium	\$114	\$77
		Difference = \$37/month!

Four times the coverage for **\$37 LESS** per month!

Invest the Difference

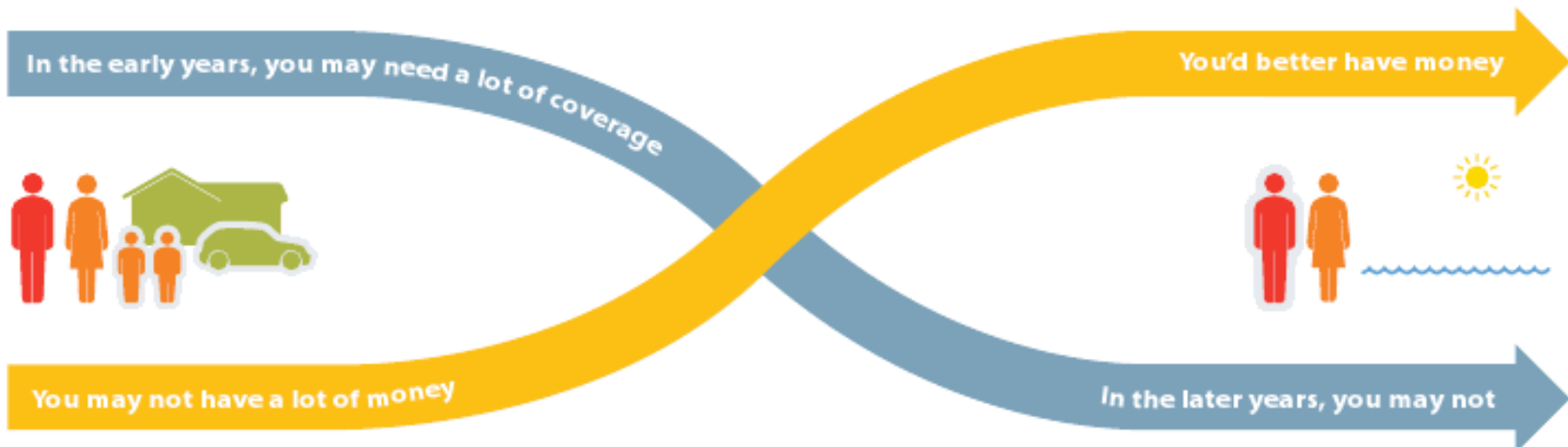
\$37 monthly savings invested at 10% for 32 years=\$103,900 at age 67

“Cash value life insurance is one of the worst financial products available.”

DaveRamsey.com, “The Truth About Life Insurance, October 25, 2010

“Term insurance is pure protection, like fire insurance or auto insurance. Its sole function is to support your family if you die. You can buy large amounts of coverage for most amounts of money-and big policies are what your spouse and children need.” , *Making the Most of Your Money Now* , Jane Bryant Quinn

The Theory of Decreasing Responsibility



Today

- 1. Young children
- 2. High debt
- 3. House mortgage

Loss of income would be devastating

At Retirement

- 1. Grown children
- 2. Lower debt
- 3. Mortgage paid

Retirement income needed

How Much Is Enough?

If you're like most Americans, probably more than you have! Five to 10 times your annual salary is a good rule of thumb. Whatever coverage you choose, buy only one policy, and put the entire coverage amount on that policy. Separate policies mean separate fees and could cost far more!

PRIMERICA OFFERS SOLUTIONS

Primerica Legal Protection



Primerica DebtWatchers™

Offered by Primerica Client Services, Inc. through contractual agreement with



Primerica Secure Auto & Home



Do you have a current Will?

Do you know your debt freedom date?

Homeowners insurance is an important way to protect what is most likely your most valued possession, your home.

Do you have any Traffic Violations or Motor Vehicle related incidents?

Do you know your FICO®* Score?

Do you have adequate protection for your possessions?

Have you ever needed an Attorney to draft a letter or make a call on your behalf?

Do you feel you have control of your credit score?

Will you be able to replace your possessions due to fire or theft?

Have you ever had to hire an Attorney and pay the contingency fee?

Has anyone tried to steal your identity? How would you know?

Do you have enough protection for your automobile?

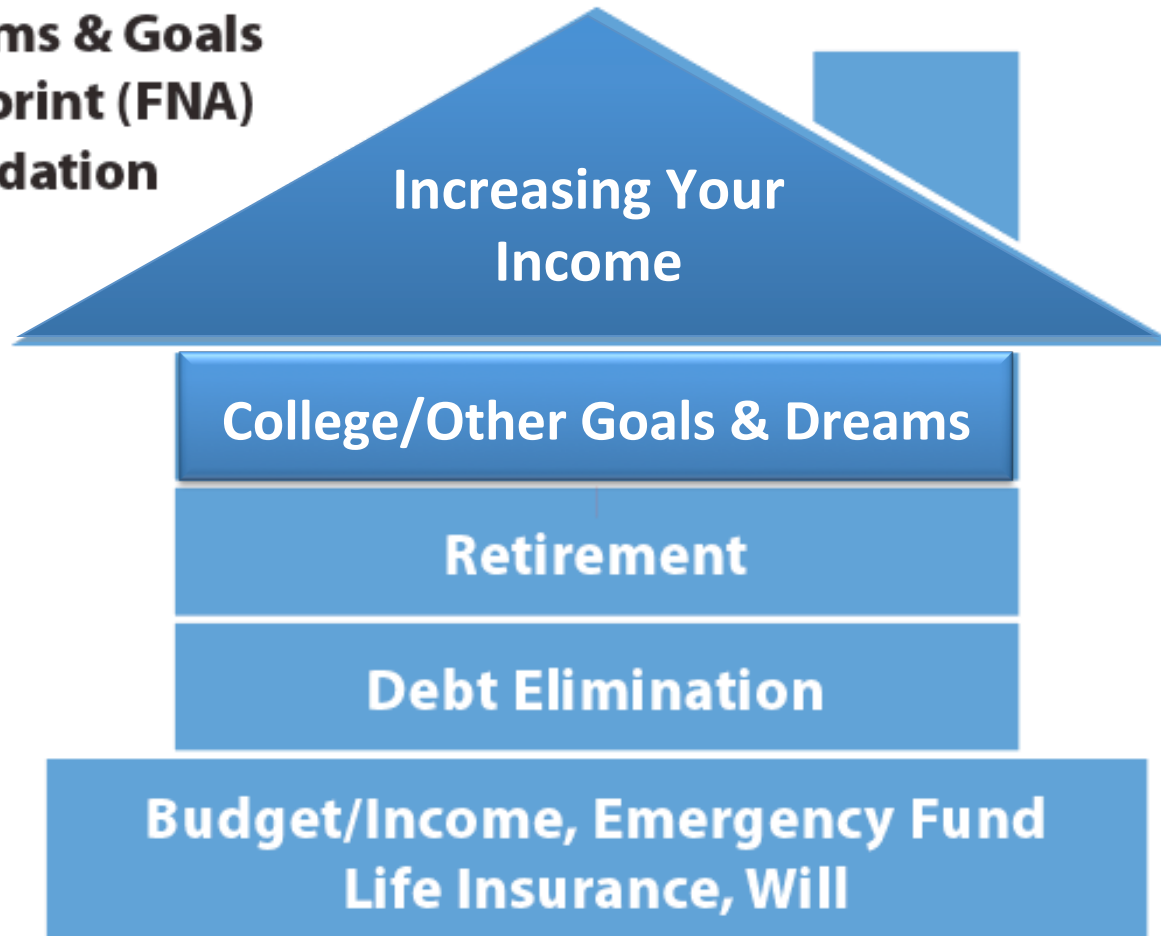
\$25/month & Complimentary Will

\$14.95/month to protect your credit & identity

Call for your free quote

Steps to Building Your Financial House

1. Dreams & Goals
2. Blueprint (FNA)
3. Foundation



On a scale of 1-10, 10 being the highest, how would you rate your desire to have a strong Financial House with a bulletproof, solid foundation?

Five Reasons People Get Involved With Primerica!

1. They **don't like** their current job and are looking for a career change and better income potential.
2. They **love** what they do but earning **extra part-time income** would make a positive difference in their lives.
3. They want to get a **financial education** so they can learn how to win the **money game**.
4. They love **helping people** and making a difference.
5. They **dream** of having their own business.

Can you see where most people would be interested in at least one of these areas?

Part Time District Leader

You are a District Leader doing \$2,500 in personal life premium per month.
You override downlines that produce \$2,500 in premium.

- | | |
|--|-------|
| • Your personal life insurance business | \$783 |
| • Your overrides on your team | \$313 |
| • Personal production from other products* | \$389 |

Total monthly cash flow **\$1,485**

Fast Start Bonus Potential **\$300**
(cumulative)

District Leader



*See POL or talk to your upline for more details on the Distribution Builders Bonus.
In 2011, Primerica paid a total of \$504,514,944 to its life-licensed representatives, for an average of \$5,544 per person.

**Personal production of three auto referrals, one PLPP and three Primerica DebtWatchers™ subscriptions

Part-Time Income



You're a Regional Leader and you have two District Leaders on your team.

You personally help one family = **\$1,931**

Build a team = **Override**

Your two Districts each help one family = $\$439 \times 2 = \underline{\$878}$

Total = \$2,809



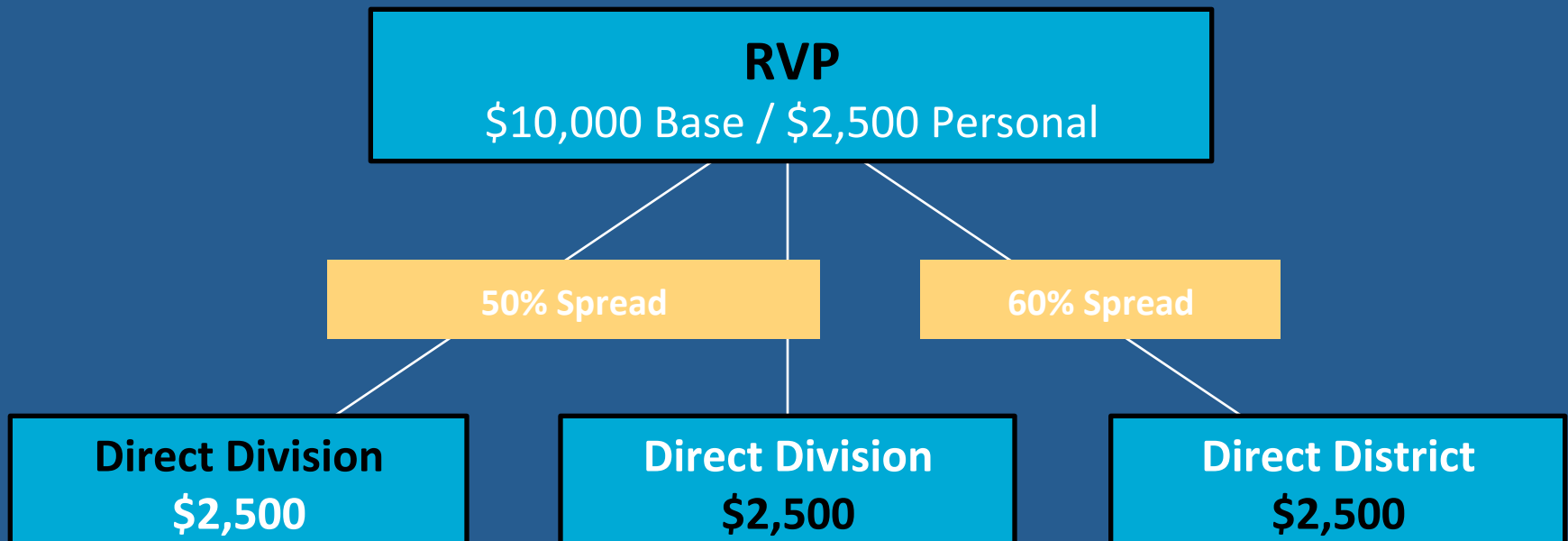
How many reps do you want to override?

In 2011, Primerica paid a total of \$504,514,944 to its life-licensed representatives, for an average of \$5,544 per person.

See Additional Notes on end page.

\$100,000 Regional Vice-President

Focus: Build Your 1st RVP



- \$3,641 from Securities and
- other/month

Primerica Career Path

1) Help Families, Build a Team

Regional Vice President



Over 5,300 reps have earned over \$50,000 per year.

2) Become an RVP

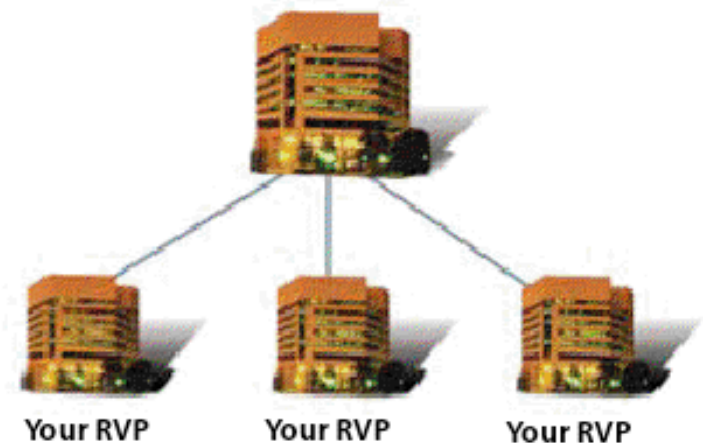
RVP=You



Over 2,500 reps have earned over \$100,000 per year.
In 2010, Primerica paid over \$503 million to its sales force!

3) Develop RVPs

RVP=You



In the 12-month period ending in December 2010, Primerica paid a total of \$503,115,928 in compensation to the sales force at an average of \$5,296 per licensed representative.

BASED ON WHAT I'VE SHARED WITH YOU, WHAT DID YOU LIKE THE MOST?

- THE FINANCIAL PLAN
- THE BUSINESS PLAN
- A LITTLE BIT OF BOTH

Getting Started Now

1. Fill out your Independent Business Application (IBA) - \$99

Value Includes:

State Registration & Exam Fee*

Background Check

Fingerprint Fee (Paid For)

PFSU (Licensing School)

Testing Fee (Reimbursable)

Total (approximate): \$600

*Total fees may vary for each state

2. Online Support System (POL) - \$25/mo.

Value Includes:

Cell Phone Discount \$100-\$250/yr.

Your own Website and Business Reports \$600

Access to live & on demand video training \$400

Qualify: Securities license paid for \$600

Financial Analysis Morningstar Software \$4,000

Total: \$5,700

3. Fast Start Bonus - \$300

- **Qualify for \$300 Bonus in first 3 months**

3 Recruits & 3 Training Sales - 30 Days

Complete Pre-Licensing Class – 60 Days

Pass Life Exam – 90 Days

4. Keys to Success

- Submit your IBA with \$99
- Show up to all Training Meetings
- Attend pre-licensing and get life-licensed
- Go on 12 Field Training Appointments in first 60 days
- Complete your personal Financial Needs Analysis to get your family's financial game plan started

What would keep you from getting started Right Now?

LET'S GET STARTED

- COMPLETE AN INDEPENDENT BUSINESS APPLICATION
- FNA DATA COLLECTION
- ATTEND OUR FINANCIAL STRATEGIES SEMINAR

