



Financial Needs Analysis

Proper Protection, Debt Freedom, Financial Independence

Sample

Prepared for:

Jack and Donna Ryan
123 Main Street
Anytown, GA 30099

Children: Nicholas, Natalie and Suzie

Your Representative:

Terry Turley
3603 Crispin Way
Duluth, GA 300990000

Mobile: (503) 432-4879

Email: tturley.00028@callatlanta.com

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 Jack's or Donna'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?

Cash Flow

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

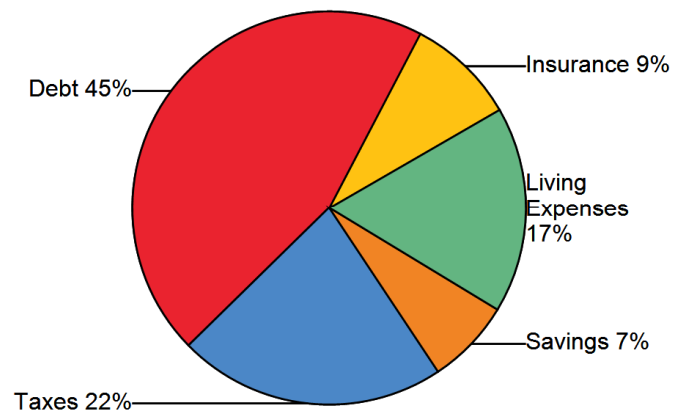
Monthly Income

| | Jack | Donna | Total | |
|-----------------|----------------|----------------|----------------|-----|
| Employment | \$4,200 | \$2,000 | \$6,200 | 97% |
| Social Security | \$0 | \$0 | \$0 | 0% |
| Other | \$200 | \$0 | \$200 | 3% |
| Total | \$4,400 | \$2,000 | \$6,400 | |

Total Expenses as Percent of Income

Monthly Expenses

| | | |
|--------------------|----------------|-----|
| Insurance Premiums | \$552 | 9% |
| Savings | \$475 | 7% |
| Debt Payments | \$2,882 | 45% |
| Taxes | \$1,380 | 22% |
| Living Expenses | \$1,111 | 17% |
| Total | \$6,400 | |



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 | \$60,000 | Mortgage Balance | \$145,000 | Total Assets | \$262,300 |
| Education Assets | \$3,600 | Other Debt Balances | \$43,557 | Total Liabilities | \$188,557 |
| Goals & Dreams Assets | \$2,500 | | | | |
| Emergency Fund Assets | \$0 | | | | |
| Non-Retirement Assets | \$35,000 | | | | |
| Life Insurance Cash Values | \$4,200 | | | | |
| Home Market Value | \$157,000 | | | | |
| Total | \$262,300 | Total | \$188,557 | Net Worth | \$73,743 |

Saving for Retirement Needs

Sample

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

Needs Analysis

Monthly Income Goal & Benefits

| | |
|----------------------------------|-----------------|
| Current Income | \$6,200 |
| Income Goal | 80 % |
| Income Goal in today's \$ | \$4,960 |
| Income Goal in future \$ | \$10,700 |
| Social Security benefits | Included |

Assumptions

| | |
|------------------------------|--------------------------|
| Retirement Age | 67/67 (26/29 yrs) |
| Life Expectancy | 90/90 (23/23 yrs) |
| Current Retirement Savings | \$60,000 |
| Current Monthly Savings | \$300 |
| Inflation Rate | 3.00 % |
| 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 \$4,960 per month. Due to inflation, your projected income need will be \$10,700 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 \$1,525,037 by Jack's retirement age of 67. This is your Financial Independence Number.
- ◆ One way to accomplish this is to save \$766 per month, which is \$466 more than you are currently saving and 12.4% 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 \$1,525,037

| | Retire at Age 62 / 62 | Retire at Age 67 / 67 | Retire at Age 72 / 72 |
|---|--------------------------|--------------------------|--------------------------|
| Savings needed at retirement | \$2,347,550 | \$2,001,375 | \$1,781,046 |
| Monthly savings needed | \$4,273 | \$2,404 | \$1,454 |
| <i>ROR: 4.00 % before - 2.00 % during</i> | | | |
| Savings needed at retirement | \$2,023,134 | \$1,743,000 | \$1,586,532 |
| Monthly savings needed | \$2,800 | \$1,443 | \$790 |
| <i>ROR: 6.00 % before - 3.00 % during</i> | | | |
| Savings needed at retirement | \$1,757,968 | \$1,525,037 | \$1,416,276 |
| Monthly savings needed | \$1,750 | \$766 | \$320 |
| <i>ROR: 8.00 % before - 4.00 % during</i> | | | |

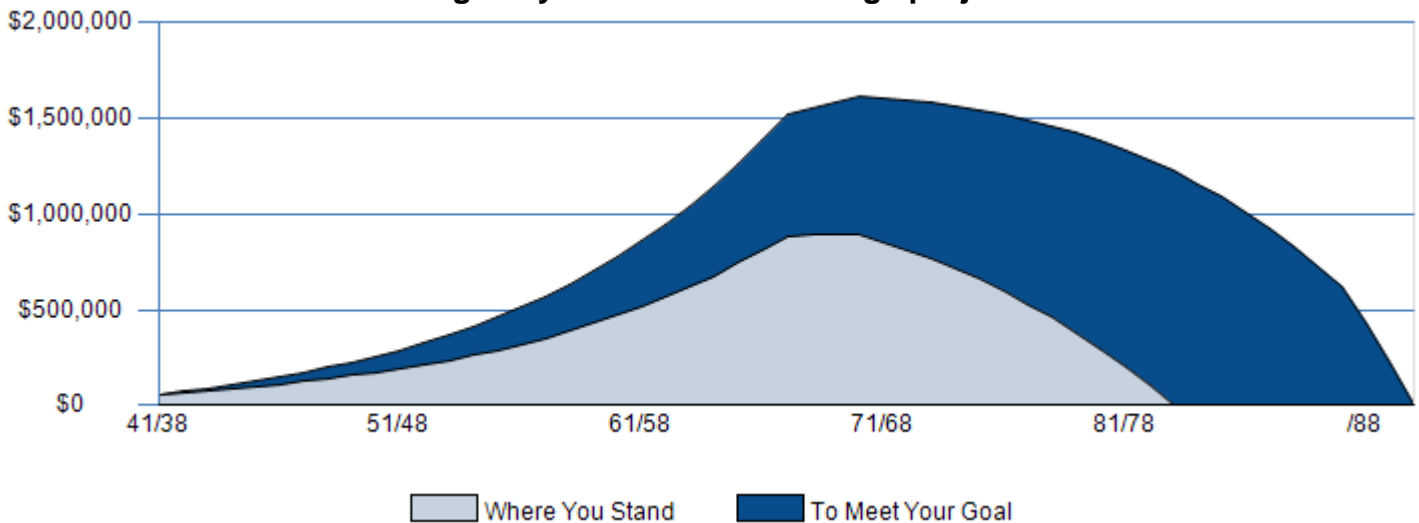
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All retirement calculations assume \$60,000 current retirement savings, estimated Social Security benefits, 3.00% inflation rate, 3.00% annual increase in current gross income and monthly contributions, 8.00% rate of return before retirement and 4.00% rate of return during retirement.

Your Financial Independence Number is \$1,525,037

| Compare | Where You Stand | To Meet Your Goal |
|--|----------------------|---|
| Monthly Savings | \$300 | \$766 |
| Monthly Savings as Percentage of Income | 4.8 % | 12.4 % |
| Total Retirement Fund Accumulated | \$887,917 | \$1,525,037 |
| Shortfall? | \$637,120 | None |
| Monthly Retirement Income Goal | \$4,960 | \$4,960 |
| How long are your savings projected to last? | 16 years (Age 83/80) | 26 years (Age 90/90) |
| 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 \$1,119 a month instead of \$766.
- ◆ 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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Saving for Retirement Details - To Meet Your Goal

Sample

| Ages | Year | Annual Beginning Balance | Monthly Savings Contribution | Joint Earned Income + | Jack's Soc. Sec. + Benefit | Donna's Soc. Sec. + Benefit | Jack's Pension + Benefit | Donna's Pension + Benefit | Monthly Savings = Withdrawal | Monthly Retirement Income Goal |
|----------------|-------------|--------------------------|------------------------------|-----------------------|----------------------------|-----------------------------|--------------------------|---------------------------|------------------------------|--------------------------------|
| 41 / 38 | 2016 | \$60,000 | \$765 | \$6,200 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 |
| 42 / 39 | 2017 | \$74,569 | \$788 | \$6,386 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 |
| 43 / 40 | 2018 | \$90,635 | \$812 | \$6,578 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 |
| 44 / 41 | 2019 | \$108,330 | \$836 | \$6,775 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 |
| 45 / 42 | 2020 | \$127,800 | \$861 | \$6,978 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 |
| 46 / 43 | 2021 | \$149,200 | \$887 | \$7,187 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 |
| 47 / 44 | 2022 | \$172,700 | \$914 | \$7,403 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 |
| 48 / 45 | 2023 | \$198,483 | \$941 | \$7,625 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 |
| 49 / 46 | 2024 | \$226,751 | \$969 | \$7,854 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 |
| 50 / 47 | 2025 | \$257,718 | \$998 | \$8,090 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 |
| 51 / 48 | 2026 | \$291,620 | \$1,028 | \$8,332 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 |
| 52 / 49 | 2027 | \$328,711 | \$1,059 | \$8,582 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 |
| 53 / 50 | 2028 | \$369,267 | \$1,091 | \$8,840 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 |
| 54 / 51 | 2029 | \$413,588 | \$1,124 | \$9,105 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 |
| 55 / 52 | 2030 | \$461,997 | \$1,157 | \$9,378 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 |
| 56 / 53 | 2031 | \$514,847 | \$1,192 | \$9,659 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 |
| 57 / 54 | 2032 | \$572,518 | \$1,228 | \$9,949 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 |
| 58 / 55 | 2033 | \$635,425 | \$1,265 | \$10,248 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 |
| 59 / 56 | 2034 | \$704,014 | \$1,303 | \$10,555 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 |
| 60 / 57 | 2035 | \$778,771 | \$1,342 | \$10,872 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 |
| 61 / 58 | 2036 | \$860,223 | \$1,382 | \$11,198 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 |
| 62 / 59 | 2037 | \$948,940 | \$1,423 | \$11,534 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 |
| 63 / 60 | 2038 | \$1,045,540 | \$1,466 | \$11,880 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 |
| 64 / 61 | 2039 | \$1,150,693 | \$1,510 | \$12,236 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 |
| 65 / 62 | 2040 | \$1,265,124 | \$1,555 | \$12,603 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 |
| 66 / 63 | 2041 | \$1,389,622 | \$1,602 | \$12,981 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 |
| 67 / 64 | 2042 | \$1,525,037 | \$461 | \$4,313 | \$3,369 | \$0 | \$0 | \$0 | \$3,014 | \$10,697 |
| 68 / 65 | 2043 | \$1,555,860 | \$475 | \$4,443 | \$3,453 | \$0 | \$0 | \$0 | \$3,122 | \$11,018 |
| 69 / 66 | 2044 | \$1,586,793 | \$489 | \$4,576 | \$3,540 | \$0 | \$0 | \$0 | \$3,232 | \$11,348 |
| 70 / 67 | 2045 | \$1,617,802 | \$0 | \$0 | \$3,628 | \$2,051 | \$0 | \$0 | \$6,010 | \$11,689 |
| 71 / 68 | 2046 | \$1,610,014 | \$0 | \$0 | \$3,719 | \$2,102 | \$0 | \$0 | \$6,218 | \$12,039 |
| 72 / 69 | 2047 | \$1,599,350 | \$0 | \$0 | \$3,812 | \$2,154 | \$0 | \$0 | \$6,434 | \$12,400 |
| 73 / 70 | 2048 | \$1,585,607 | \$0 | \$0 | \$3,907 | \$2,208 | \$0 | \$0 | \$6,657 | \$12,772 |
| 74 / 71 | 2049 | \$1,568,571 | \$0 | \$0 | \$4,005 | \$2,263 | \$0 | \$0 | \$6,887 | \$13,156 |
| 75 / 72 | 2050 | \$1,548,017 | \$0 | \$0 | \$4,105 | \$2,320 | \$0 | \$0 | \$7,125 | \$13,550 |

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Saving for Retirement Details - To Meet Your Goal

Sample

| Ages | Year | Annual Beginning Balance | Monthly Savings Contribution | Joint Earned Income + | Jack's Soc. Sec. + Benefit | Donna's Soc. Sec. + Benefit | Jack's Pension + Benefit | Donna's Pension + Benefit | Monthly Savings = Withdrawal | Monthly Retirement Income Goal |
|----------------|-------------|--------------------------|------------------------------|-----------------------|----------------------------|-----------------------------|--------------------------|---------------------------|------------------------------|--------------------------------|
| 76 / 73 | 2051 | \$1,523,708 | \$0 | \$0 | \$4,208 | \$2,378 | \$0 | \$0 | \$7,371 | \$13,957 |
| 77 / 74 | 2052 | \$1,495,393 | \$0 | \$0 | \$4,313 | \$2,437 | \$0 | \$0 | \$7,625 | \$14,375 |
| 78 / 75 | 2053 | \$1,462,808 | \$0 | \$0 | \$4,421 | \$2,498 | \$0 | \$0 | \$7,888 | \$14,807 |
| 79 / 76 | 2054 | \$1,425,677 | \$0 | \$0 | \$4,531 | \$2,561 | \$0 | \$0 | \$8,159 | \$15,251 |
| 80 / 77 | 2055 | \$1,383,707 | \$0 | \$0 | \$4,645 | \$2,625 | \$0 | \$0 | \$8,439 | \$15,708 |
| 81 / 78 | 2056 | \$1,336,590 | \$0 | \$0 | \$4,761 | \$2,690 | \$0 | \$0 | \$8,729 | \$16,180 |
| 82 / 79 | 2057 | \$1,284,004 | \$0 | \$0 | \$4,880 | \$2,758 | \$0 | \$0 | \$9,028 | \$16,665 |
| 83 / 80 | 2058 | \$1,225,607 | \$0 | \$0 | \$5,002 | \$2,827 | \$0 | \$0 | \$9,337 | \$17,165 |
| 84 / 81 | 2059 | \$1,161,041 | \$0 | \$0 | \$5,127 | \$2,897 | \$0 | \$0 | \$9,656 | \$17,680 |
| 85 / 82 | 2060 | \$1,089,930 | \$0 | \$0 | \$5,255 | \$2,970 | \$0 | \$0 | \$9,986 | \$18,210 |
| 86 / 83 | 2061 | \$1,011,877 | \$0 | \$0 | \$5,386 | \$3,044 | \$0 | \$0 | \$10,327 | \$18,757 |
| 87 / 84 | 2062 | \$926,466 | \$0 | \$0 | \$5,521 | \$3,120 | \$0 | \$0 | \$10,678 | \$19,319 |
| 88 / 85 | 2063 | \$833,259 | \$0 | \$0 | \$5,659 | \$3,198 | \$0 | \$0 | \$11,042 | \$19,899 |
| 89 / 86 | 2064 | \$731,796 | \$0 | \$0 | \$5,800 | \$3,278 | \$0 | \$0 | \$11,418 | \$20,496 |
| 90 / 87 | 2065 | \$621,595 | \$0 | \$0 | \$0 | \$3,360 | \$0 | \$0 | \$17,751 | \$21,111 |
| / 88 | 2066 | \$429,237 | \$0 | \$0 | \$0 | \$3,444 | \$0 | \$0 | \$18,300 | \$21,744 |
| / 89 | 2067 | \$222,306 | \$0 | \$0 | \$0 | \$3,530 | \$0 | \$0 | \$18,866 | \$22,396 |
| / 90 | 2068 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 |

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Step ONE: Pay yourself first

Three Fundamental Accounts



1. Emergency Account

Goal: Up to 3 months of income

Withdrawals within 0-2 years

- Emergencies
- Major car and home repairs, and home remodeling
- Uncovered medical expenses



2. Short-Term Accounts

Goal: Up to 6 months of income

Withdrawals within 3-5 years

Reserve for unseen events

- Loss of job
- Disabilities

Short-term purchases

- Car
- Down payment for a house



3. Wealth-Building Accounts

Goal: Retirement Funds

- Roth or Traditional IRA*
- 401(k), deferred comp, TSA, etc.*
- Tax-deferred accounts*

Make Your Investing Decisions with Confidence

Benefits of PFS Investments Inc.

- Access to some of the most recognized and reputable portfolio managers in the industry.
- Asset allocation guidance based on industry leading expertise from Morningstar. Morningstar is the leading provider of independent investment data, tools and research.
- Custom-built model portfolios to meet your investment objectives and risk tolerances.

You should carefully consider a mutual fund's investment objectives, risk, fees, charges, and expenses before investing. The prospectus and/or summary prospectus contains this and other information about mutual funds. You should read and carefully consider this information before investing. Prospectuses are available from your PFS Investments registered representative.

An investment in a money market fund is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. Although the fund seeks to preserve the value of your investment at \$1.00 per share, it is possible to lose money by investing in the fund.

Investing entails risk, including loss of principal. Shares, when redeemed may be worth more or less than their original value.

Asset Allocation does not assure a profit or protect against loss.

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* Withdrawals before 59 1/2 may be subject to ordinary taxes and a 10% tax penalty. Consult your tax advisor with questions.

Where You Stand

- ◆ If you add no additional debt and continue your current payment plan, you will pay off your debt at age 58/56 (Sep 2033) and pay a total of \$97,606.58 in interest.

| Debt Name | Current Balance | Interest Rate | Minimum Payment | Additional Payment | Total Monthly Payment | Projected Pay Off | Projected Interest Paid | |
|----------------------------|------------------|--------------------------|-------------------|--------------------|-----------------------|-------------------|-------------------------|--------------------|
| 1 Ford Motor Credit | \$15,757 | 12.50% | \$551.00 | + | \$0.00 = | \$551.00 | Feb 2019 | \$3,047.79 |
| 2 Master Card ¹ | \$7,570 | 18.00% | \$303.00 | + | \$0.00 = | \$303.00 | Oct 2027 | \$4,369.05 |
| 3 Discover ¹ | \$3,500 | 19.50% | \$120.00 | + | \$0.00 = | \$120.00 | Oct 2027 | \$2,841.53 |
| 4 Sears ¹ | \$2,500 | 19.99% | \$75.00 | + | \$0.00 = | \$75.00 | Jul 2028 | \$2,603.24 |
| 5 Visa ¹ | \$8,830 | 19.00% | \$353.00 | + | \$0.00 = | \$353.00 | Sep 2028 | \$5,604.31 |
| 6 Mortgage ² | \$145,000 | 6.20% | \$1,300.00 | + | \$0.00 = | \$1,300.00 | Feb 2030 | \$71,615.25 |
| 7 Rooms To Go ¹ | \$5,400 | 24.00% | \$180.00 | + | \$0.00 = | \$180.00 | Sep 2033 | \$7,525.41 |
| Total | \$188,557 | 8.74%³ | \$2,882.00 | | \$0.00 | \$2,882.00 | Sep 2033 | \$97,606.58 |

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 \$6,400 and your minimum required payments of \$2,882.00 for all entered debts, your current debt-to-income ratio is 45%. That is, for every \$100 of monthly income, \$45 is going toward paying off your debt.

Debt-to-Income Ratio

Primerica Analysis

Suggested Client Action

51% or more
DANGEROUS

36% TO 50%
HIGH

21% TO 35%
FAIR

16% to 20%
SAFE

15% or less
EXCELLENT



45%
Based upon your current income, your debt has reached a very high level! Your long-term and perhaps even short-term goals are being sacrificed.

Do not charge on your credit cards and focus on paying down your debt.




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 payoff. If an additional payment is currently made on a debt the additional payment will remain constant until the debt pays off.

1. Revolving debt. With a revolving debt your payment is calculated as a percentage of your outstanding balance. This means that as your outstanding balance declines, your payments decrease. This could extend your payment schedule out for many years into the future. A minimum 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 Results - Debt Stacking

Sample

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

| Compare | Where You Stand | To Meet Your Goal |
|--------------------------------------|--|---|
| | Current Payments | Debt Stacking |
| When will your debt pay off? |  |  |
| Interest Paid | \$97,607 | \$54,987 |
| Interest Saved | \$0 | \$42,620 |
| Projected Payoff | 17 years 6 months | 7 years 2 months 10 years 4 months SOONER! |
| Minimum Payment | \$2,882 | \$2,882 |
| Additional Payment | + \$0 | + \$0 |
| Primerica DebtWatchers™ | + N/A | + \$15* |
| Total Monthly Payment | <u>\$2,882</u> | <u>\$2,897</u> |
| Selected as Proposed Solution | |  |



Don't stop there... Once you become debt-free at age 48/46, consider saving the \$2,882 that was spent toward debt each month. This could provide an additional \$1,534,328 by Jack'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 48/46 and you could save \$42,620 in interest payments.
- ◆ **Primerica DebtWatchers.** Now that you have a clear picture of your financial situation, consider Primerica DebtWatchers™, a product that will allow you to monitor your debt and help you create the accountability you need to get on a path to debt freedom.

This proposed debt elimination solution is a guide to help you eliminate the debts listed above. Results of actual debt optimization programs depends solely on your commitment and adherence to the proposed optimization payment schedule. Anything you attempt to do toward the optimization and elimination 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.

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*Primerica DebtWatchers™ \$14.95 per month.

Debt Resolution Debt Stacking Details - Your Goal

Sample

- ◆ If you add no additional debt and make the same monthly payment of \$2,882 each month using the Debt Stacking method, your debts could be paid off at age 48 / 46 (May 2023) and you could save \$42,620 in interest payments. This is 10 years 4 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 \$2,897* until all debts are paid off.
2. Consistently make the plan payments (or minimum required payments whichever is greater) on all your debts.
3. When you pay off the first debt in your plan, add the payment you were making toward that 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 debts are eliminated.



Debt Payoff Plan

| | Debt Name | Date Accelerated | Minimum Payment | Acceleration Amount | | New Monthly Payment | Projected Pay Off | Projected Interest Saved |
|---------------|-------------------|------------------|-------------------|---------------------|---------------|---------------------|-------------------|--------------------------|
| 1 | Master Card | N/A | \$303.00 | + | \$0.00 | = \$303.00 | Nov 2018 | \$2,381.45 |
| 2 | Visa | Dec 2018 | \$353.00 | + | \$303.00 | = \$656.00 | Dec 2018 | \$3,102.82 |
| 3 | Ford Motor Credit | Jan 2019 | \$551.00 | + | \$656.00 | = \$1,207.00 | Jan 2019 | \$0.73 |
| 4 | Discover | Feb 2019 | \$120.00 | + | \$1,207.00 | = \$1,327.00 | Feb 2019 | \$1,586.08 |
| 5 | Sears | Mar 2019 | \$75.00 | + | \$1,327.00 | = \$1,402.00 | Mar 2019 | \$1,530.26 |
| 6 | Rooms To Go | Apr 2019 | \$180.00 | + | \$1,402.00 | = \$1,582.00 | May 2019 | \$4,753.72 |
| 7 | Mortgage | Jun 2019 | \$1,300.00 | + | \$1,582.00 | = \$2,882.00 | May 2023 | \$29,264.56 |
| Totals | | | \$2,882.00 | | \$0.00 | \$2,882.00 | May 2023 | \$42,619.62 |



Don't stop there... Once you become debt-free at age 48/46, consider saving the \$2,882 that was spent toward debt each month. This could provide an additional \$1,534,328 by Jack's retirement age 67**.

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* Primerica DebtWatchers™ \$14.95 per month.



Available through Primerica¹, in partnership with Equifax®², Primerica DebtWatchers™³ can help you get a handle on monitoring your debt and allows you to create a plan towards paying off your debt.⁴ It allows you to take control and be informed and up-to-date about your debt situation, all in a way that's incredibly easy to understand.

All this and more... for only \$14.95 a month!

Primerica DebtWatchers™ is Different!

Primerica DebtWatchers™ is easy to use, and provides you the accountability you need to get on the road to debt freedom. It's automated, dynamic and when you follow the plan that you create, it works!

The Journey to Debt Freedom Can Begin with One Step

Sign up for Primerica DebtWatchers™ today and take the first step towards debt freedom. It's easy!

1. Go to my.primerica.com and click on the "Register for an account" link to set up a new account with Primerica.
2. Click on the "Access my product" button in the Primerica DebtWatchers / Score Power section.
3. Select the "Activate Primerica DebtWatchers for the first time" option and click continue.
4. Enter my personal Solution Number **00028** and complete the remaining enrollment screens.
5. Read the agreements and then enter your payment information.
6. Click "Go to my product" now and you're on your way!

Don't be a victim. Be in the know and in control. Primerica DebtWatchers™ allows you to plan the way. Enroll in Primerica DebtWatchers™ and control your financial future.

1. References to Primerica refer to Primerica Client Services, Inc., an affiliate of Primerica, Inc.

2. References to Equifax® refer to Equifax Consumer Services LLC, a wholly owned subsidiary of Equifax Inc.

3. Primerica DebtWatchers™ is a trademark of Primerica Client Services Inc.

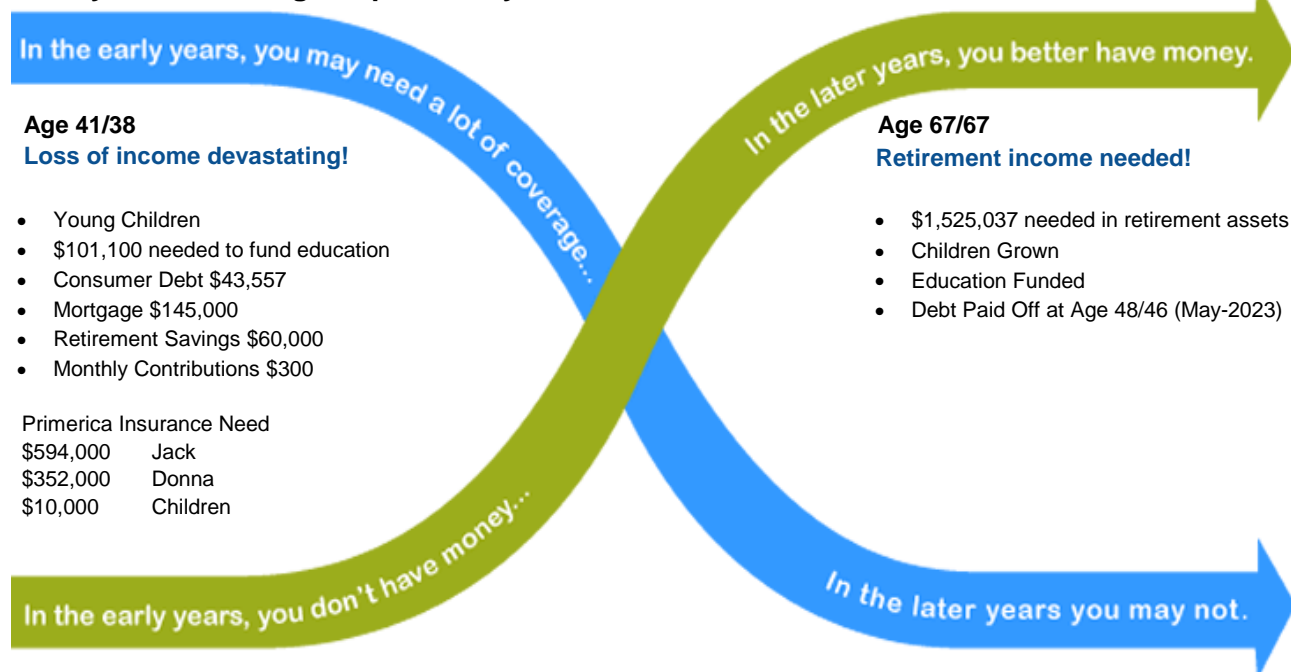
4. Primerica, representatives of Primerica, Equifax and Primerica DebtWatchers™ will not act as an intermediary between Primerica DebtWatchers customers and their creditors and do not imply, promise or guarantee that credit files or credit scores will or may be improved, repaired, boosted, enhanced,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

- ◆ **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 Jack Dies | If Donna Dies |
|--|------------------------------|------------------------------|
| Monthly Income Goal | \$2,100 | \$1,000 |
| Number of Years | 15 years | 15 years |
| Funds Needed to Provide Income Goal | \$346,000¹ | \$165,000¹ |
| Payoff Mortgage | \$145,000 | \$145,000 |
| Payoff Consumer Debt | \$43,557 | \$43,557 |
| Fund Children's Education | \$101,100 | |
| Funeral Expenses | \$8,000 | \$8,000 |
| Immediate Cash Needs | \$297,657 | \$196,557 |
| Available Retirement Assets | \$50,000 | \$10,000 |
| Available Non-Retirement Assets | \$0 | \$0 |
| Total Available Assets | \$50,000 | \$10,000 |
| Existing Insurance (not replaced) | \$0 | \$0 |
| Total Life Insurance Needed | \$594,000 | \$352,000 |
| Surplus / (Shortfall) | (\$594,000) | (\$352,000) |

- ◆ 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



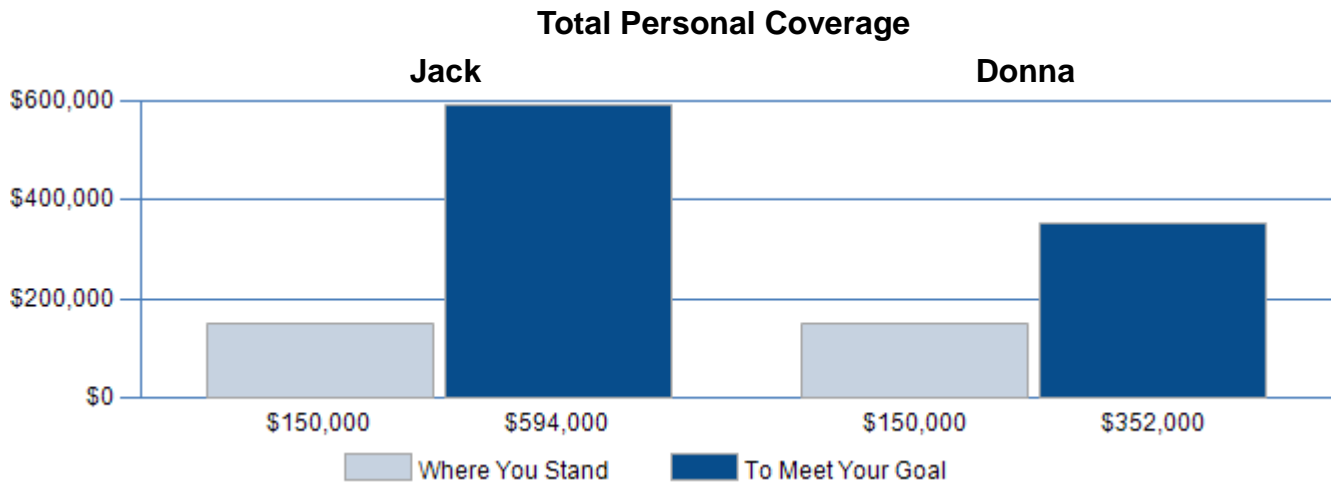
1. Present value of monthly survivor income goal assuming 4.00 % ROR. Tax impact is not included. This is not an illustration. Before you purchase insurance, you should request and read a sales illustration available from your Representative for more details about premiums.

2. Assumes current retirement savings of \$60,000, monthly contributions of \$300 (includes \$0 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.

Life Insurance Results

Sample

| Compare | Where You Stand | | To Meet Your Goal | |
|-------------------------------------|----------------------------------|--------------------|--|-------------|
| | Jack | Donna | Jack | Donna |
| Total Personal Coverage | \$150,000 | \$150,000 | \$594,000 | \$352,000 |
| Immediate Cash Needs Covered? | No | No | Yes | Yes |
| How long will survivor income last? | 0 (age 38) | 0 (age 41) | 15 (age 53) | 15 (age 56) |
| Surplus / (Shortfall) | (\$444,000) | (\$202,000) | None | None |
| Monthly Premium | \$262.00 | | \$157.38 | |
| | Includes Child Rider for \$12.00 | | \$10,000 Child Rider Included for \$6.18 | |
| Selected as Proposed Solution | | | ✓ | |



Summary of Coverage

To Meet Your Goal

| Insured | Ins. Age | Class | Product | Coverage | Monthly Premium |
|--------------------------|----------|------------|---------------------|------------------|-----------------|
| Jack | 41 | NonTobacco | Custom Advantage 20 | \$594,000 | \$101.37*** |
| Donna | 39 | NonTobacco | Custom Advantage 20 | \$352,000 | \$49.83 |
| | | | Child Rider | \$10,000 | \$6.18 |
| First Year Totals | | | | \$956,000 | \$157.38 |

Premiums are guaranteed for each product's initial duration, up to a maximum of 20 years. This is not an illustration. Before you purchase insurance, you should request and read a sales illustration available from your Representative for more details about premiums.

*** Premium Calculation includes an annual \$75 policy fee.

| Life Insurance Analysis | Alternative 1 | | To Meet Your Goal | | Alternative 2 | |
|--|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|
| | Jack | Donna | Jack | Donna | Jack | Donna |
| Monthly Income Goal \$ | \$2,100 | \$1,000 | \$2,100 | \$1,000 | \$4,200 | \$2,000 |
| Monthly Income Goal % | 50 % | 50 % | 50 % | 50 % | 100 % | 100 % |
| Adjusted for 3.00 % Inflation | Yes | Yes | Yes | Yes | No | No |
| Number of Years | 10 yrs | 10 yrs | 15 yrs | 15 yrs | 20 yrs | 20 yrs |
| = Funds needed to replace income | \$237,000 | \$113,000 | \$346,000 | \$165,000 | \$696,000 | \$332,000 |
| + Payoff Mortgage | \$145,000 | \$145,000 | \$145,000 | \$145,000 | | |
| + Payoff Consumer Debt | \$43,557 | \$43,557 | \$43,557 | \$43,557 | | |
| + Fund Education | \$101,100 | \$101,100 | \$101,100 | \$101,100 | | |
| + Funeral Expenses | \$8,000 | \$8,000 | \$8,000 | \$8,000 | | |
| Total Protection Needed | \$534,657 | \$410,657 | \$643,657 | \$361,557 | \$696,000 | \$332,000 |
| - Available Assets** | \$50,000 | \$10,000 | \$50,000 | \$10,000 | \$50,000 | \$10,000 |
| = Primerica Life Insurance Needed | \$484,000 | \$401,000 | \$594,000 | \$352,000 | \$646,000 | \$322,000 |
| Primerica Life Insurance | | | | | | |
| Insurance Class | Non-Tobacco Non-Nicotine | Non-Tobacco Non-Nicotine | Non-Tobacco Non-Nicotine | Non-Tobacco Non-Nicotine | Non-Tobacco Non-Nicotine | Non-Tobacco Non-Nicotine |
| Waiver of Premium | No | No | No | No | No | No |
| Product Type | Custom Advantage | Custom Advantage | Custom Advantage | Custom Advantage | Custom Advantage | Custom Advantage |
| 35 Year | - | - | - | - | - | - |
| 30 Year | - | - | - | - | - | - |
| 25 Year | - | - | - | - | - | - |
| 20 Year | \$484,000 | \$401,000 | \$594,000 | \$352,000 | \$646,000 | \$322,000 |
| 15 Year | - | - | - | - | - | - |
| 10 Year | - | - | - | - | - | - |
| Total | = \$484,000 | \$401,000 | = \$594,000 | \$352,000 | = \$646,000 | \$322,000 |
| Child Rider | | \$10,000 | | \$10,000 | | \$10,000 |
| Total Monthly Premium | | \$146.87 | | \$157.38 | | \$161.38 |

Present value of monthly survivor income goal assuming 4.00 % ROR. Tax impact and Social Security Benefits are not included.

** Jack: Includes retirement assets of \$50,000 and non-retirement assets of \$0.

** Donna: Includes retirement assets of \$10,000 and non-retirement assets of \$0.

Premium Calculation includes an annual \$75 policy fee. Premiums are guaranteed for each product's initial duration, up to a maximum of 20 years. This is not an illustration. Before you purchase insurance, you should request and read a sales illustration available from your Representative for more details about premiums.

In the early years, you're likely to have the most financial obligations - mortgage, young children, car payments, etc. Protection is most important while your family is depending on you to provide for them.

In the later years, your financial commitments usually are fewer. The kids grow up. The mortgage gets paid off. That means you need less protection. It's called the **Theory of Decreasing Responsibility!**

How much do you need?

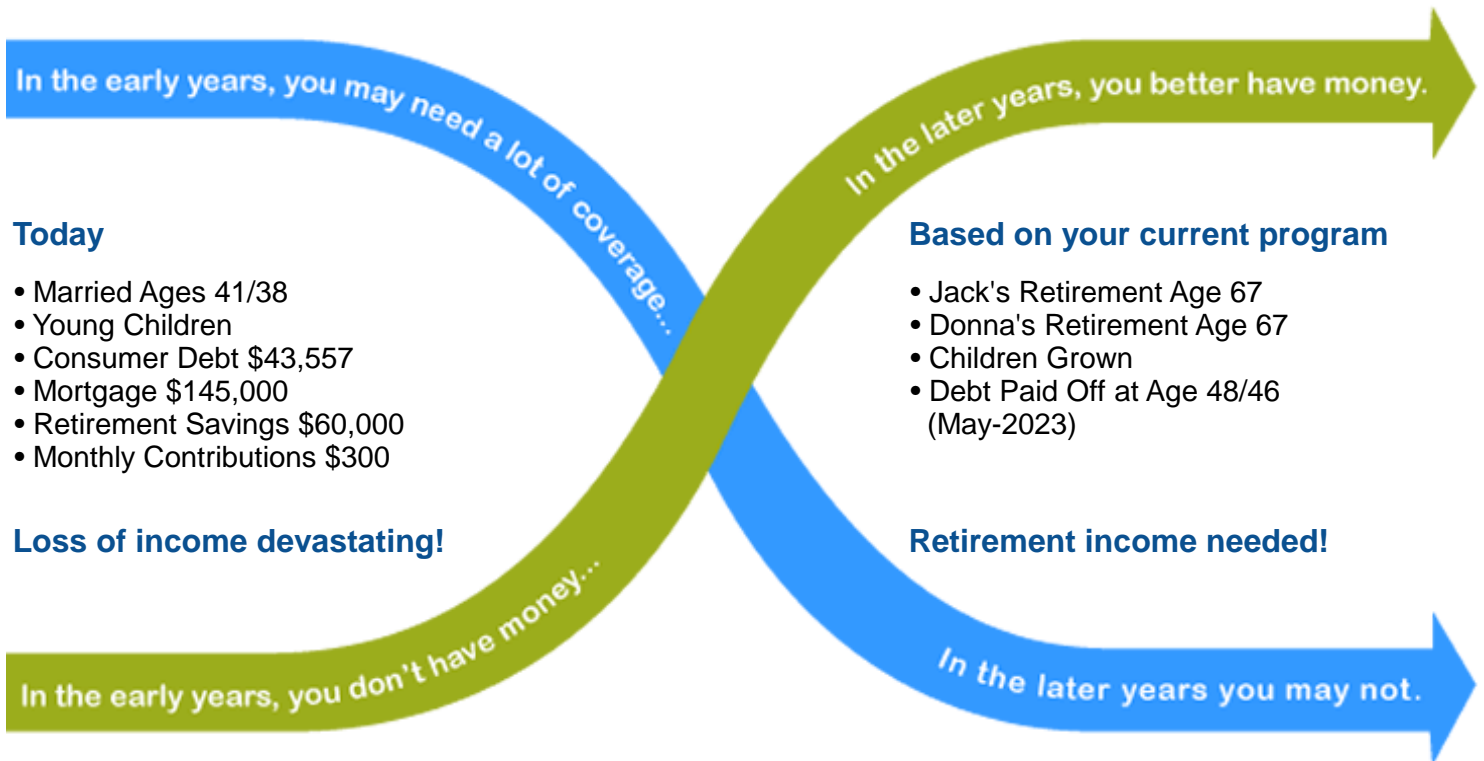


Primerica Insurance Need

| | |
|----------|-----------|
| Jack | \$594,000 |
| Donna | \$352,000 |
| Children | \$10,000 |

How much will you need?

\$1,525,037 when Jack retires



Today

- Married Ages 41/38
- Young Children
- Consumer Debt \$43,557
- Mortgage \$145,000
- Retirement Savings \$60,000
- Monthly Contributions \$300

Loss of income devastating!

How much have you saved?

\$60,000 Saved

Based on your current program

- Jack's Retirement Age 67
- Donna's Retirement Age 67
- Children Grown
- Debt Paid Off at Age 48/46 (May-2023)

Retirement income needed!

Will you need life insurance?

Insurance: Refer to the Life Insurance Results screen for details. Retirement: Refer to the Retirement Results screen for details. Assumes current retirement savings of \$60,000, monthly contributions of \$300 (includes \$0 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. A legacy of helping families since 1977.

Primerica has been in the business of changing lives since 1977, with an educational approach to personal finance and a practical lineup of financial solutions. Primerica, a leading marketer of term life insurance, pioneered the “Buy Term and Invest the Difference” philosophy that is helping change the lives of families across North America.

Our life insurance companies: *

- Carry a total face amount in force of more than \$682 billion
- Pay an average of \$3 million in benefit claims every day
- Have helped millions of families like yours get the protection they need
- Carry an A+ (Superior) rating from A.M. Best – something only 15% of life insurance companies can currently claim**

We Do What's Right for Families. Every Time.

Compare our company's premiums to other life insurance companies, and you'll find that Primerica is a leader in affordable protection. But Primerica's life insurance solutions go beyond dollars and cents. We're proud to bring you exceptional value through a better approach to the life insurance business.

| How Does Your Insurance Company Compare? | Primerica's Life Companies | Other Life Companies |
|---|-----------------------------------|-----------------------------|
| Complimentary Financial Needs Analysis (FNA) | Yes | ? |
| Personalized Solutions & Financial Education | Yes | ? |
| Convenient Service & House Calls | Yes | ? |
| Guaranteed Insurability to Age 95 ¹ | Yes | ? |
| Affordable, Customizable | Yes | ? |
| Freedom Accumulation Benefit / Advanced Premium Payment Provision | Yes | ? |
| Primary Waiver of Premium | Yes | ? |
| Spouse Waiver of Premium | Yes | ? |
| Terms Up to 35 Years | Yes | ? |
| 93% of Claims Paid Within 14 Days | Yes | ? |
| Up to 70% of Face Amount Terminal Illness Benefit With Waiver of Premium ² | Yes | ? |
| Automatic Increasing Benefit Rider ³ | Yes | ? |
| Flexible Use of Riders to Increase Coverage | Yes | ? |
| Family Banding | Yes | ? |
| One policy per Family | Yes | ? |
| One Child Rider Covers all Eligible Children in Family | Yes | ? |
| Affordable Renewal Rates | Yes | ? |
| Policy e-Delivery | Yes | ? |
| Achieved Contestability Honored | Yes | ? |
| No War or Terror Clauses | Yes | ? |
| Never Raised Rates Above Scheduled Rates ⁴ | Yes | ? |

* Primerica representatives market term insurance underwritten by the following affiliated companies in these respective jurisdictions: National Benefit Life Insurance Company (Home Office: Long Island City, NY) in New York state; Primerica Life Insurance Company (Executive Offices: Duluth, GA) in all other U.S. jurisdictions; Primerica Life Insurance Company of Canada (Head Office: Mississauga, ON) in Canada. As of December 31, 2014.

** As of July 9, 2015. A.M. Best ratings range in order from the highest ratings as follows: A++, A+, A, A-, B++, B+, B, B-, C++, C+, C, C-, D, E, F.

1. Applies only once applicable underwriting requirements are met for the approval and issuing of the initial policy.

2. The lesser of \$400,000 or 70%. Charges apply to activate Terminal Illness Benefit. Costs vary by state. This is a life insurance benefit that also gives you the option to accelerate some or all of the death benefit in the event that you meet the criteria for a qualifying event described in the policy. This policy or certificate does not provide long-term care insurance subject to California long-term care insurance law. This policy or certificate is not a California Partnership for Long-Term Care program policy. This policy or certificate is not a Medicare supplement (policy or certificate).

3. Must be under age 56 and issued non-rated coverage.

4. Scheduled rates not applicable in Canada as premiums are guaranteed.

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

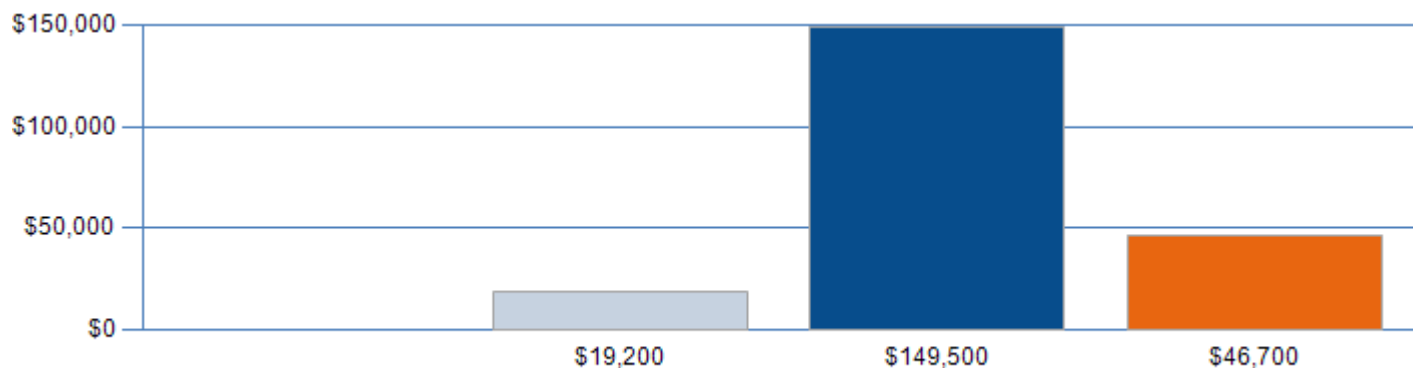
Your Total Education Savings Needed: \$149,500

Warning!

- ◆ **Where You Stand.** Based on the information you provided and the assumptions used in this analysis, you have an education shortfall for Natalie, Suzie and Nicholas.
- ◆ You will not achieve your total education savings goal of \$149,500. This is \$130,300 short of your total Education Savings Needed.
- ◆ **To Meet Your Goal.** To overcome your shortfall and fully fund your children's education, begin saving \$2,462 per month now. This is \$2,312 more than you are currently saving.

| Compare | Where You Stand | To Meet Your Goal | Other Monthly Amount |
|---|--------------------|-------------------|----------------------|
| Total Savings when school starts | \$19,200 | \$149,500 | \$46,700 |
| Total Savings Needed when school starts | \$149,500 | \$149,500 | \$149,500 |
| Surplus / (Shortfall) | (\$130,300) | None | (\$102,800) |
| Monthly Savings | \$150 | \$2,462 | \$600 |
| How many children are fully funded? | 0 of 3 | 3 of 3 | 0 of 3 |
| 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 5.00 % education inflation rate for all years before and during school.

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Where You Stand

| | Natalie | Suzie | Nicholas | | Total |
|--|-------------------|-------------------|-------------------|--|--------------------|
| School Costs | | | | | |
| Age When School Starts | 18 | 18 | 18 | | |
| Years Until School Starts | 2 | 6 | 10 | | |
| Years in School | 4 | 4 | 4 | | |
| School Name | 4 Year Public | 4 Year Public | 4 Year Public | | |
| Annual Cost (Today's \$) | \$18,100 | \$18,100 | \$18,100 | | |
| % You Intend to Pay | 50 % | 50 % | 50 % | | |
| Your Annual Cost (Today's \$) | \$9,050 | \$9,050 | \$9,050 | | |
| Your Annual Cost 1 st year of school ² | \$10,000 | \$12,200 | \$14,800 | | |
| Your Total Cost all years in school ² | \$43,100 | \$52,300 | \$63,600 | | |
| Educational Savings | | | | | |
| Current Savings Balance | \$1,200 | \$1,200 | \$1,200 | | \$3,600 |
| Current Monthly Contributions | \$50 | \$50 | \$50 | | \$150 |
| Your Total Savings when school starts ¹ | \$2,600 | \$6,100 | \$10,500 | | \$19,200 |
| Total Savings Needed when school starts ¹ | \$40,500 | \$49,200 | \$59,800 | | \$149,500 |
| SURPLUS / SHORTFALL | (\$37,900) | (\$43,100) | (\$49,300) | | (\$130,300) |

To Meet Your Goal

| | | | | | |
|--|----------|----------|----------|--|------------------|
| Total Savings Needed when school starts ¹ | \$40,500 | \$49,200 | \$59,800 | | \$149,500 |
| Monthly Contributions Needed ¹ | \$1,565 | \$547 | \$350 | | \$2,462 |
| Additional Lump Sum Needed Today ¹ | \$36,200 | \$33,200 | \$31,700 | | \$101,100 |
| Monthly Payment to Finance Shortfall ³ | \$460 | \$523 | \$599 | | \$1,582 |

Other Amount

| | | | | | |
|--|-------------------|-------------------|-------------------|--|--------------------|
| Other Monthly Savings Amount | \$300 | \$200 | \$100 | | \$600 |
| Your Total Savings when school starts ¹ | \$8,900 | \$19,100 | \$18,700 | | \$46,700 |
| Total Savings Needed when school starts ¹ | \$40,500 | \$49,200 | \$59,800 | | \$149,500 |
| SURPLUS / SHORTFALL | (\$31,600) | (\$30,100) | (\$41,100) | | (\$102,800) |
| Monthly Payment to Finance Shortfall ³ | \$384 | \$366 | \$499 | | \$1,249 |

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 5.00 % education inflation rate for all years before and during school.

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

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.

Your Goal: Implement a savings plan to accomplish your family's other goals and dreams.

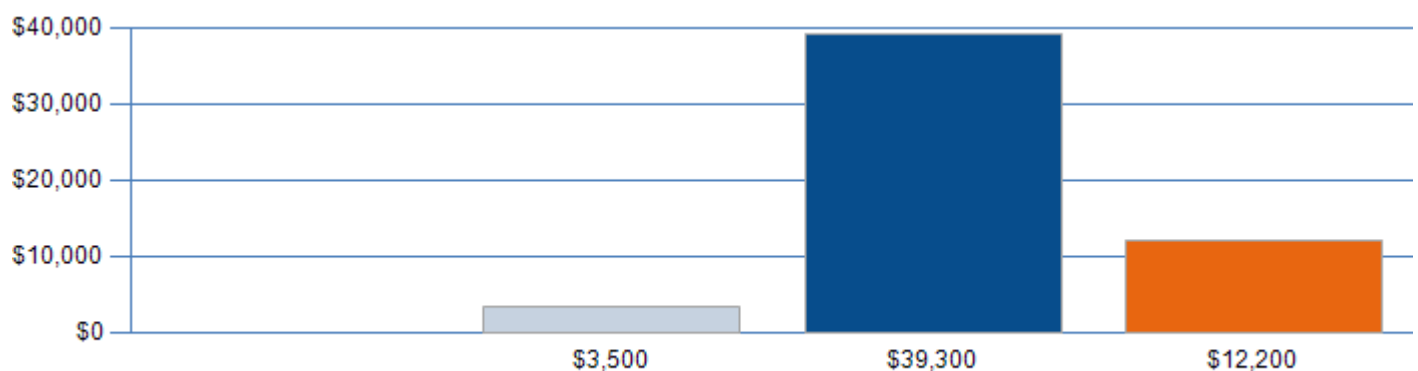
Your Goals & Dreams Savings Needed: \$39,300

Warning!

- ◆ **Where You Stand.** Based on the information you provided and the assumptions used in this analysis, there is a savings shortfall for the New Car and Wedding.
- ◆ **To Meet Your Goal.** To overcome your shortfall and fully fund your goals and dreams, begin saving \$815 per month now. This is \$790 more than you are currently saving.

| Compare | Where You Stand | To Meet Your Goal | Other Monthly Amount |
|--------------------------------------|-------------------|-------------------|----------------------|
| Total Savings in Future \$ | \$3,500 | \$39,300 | \$12,200 |
| Total Cost in Future \$ | \$39,300 | \$39,300 | \$39,300 |
| Surplus / (Shortfall) | (\$35,800) | None | (\$27,100) |
| Monthly Savings | \$25 | \$815 | \$200 |
| Fully Funded Goals & Dreams | 0 of 2 | 2 of 2 | 0 of 2 |
| Selected as Proposed Solution | ✓ | | |

Goals & Dreams Savings Balance



Assumes the following RORs:

- (a) for goals and dreams less than 5 years: 4.00 %,
- (b) for goals and dreams between 5 and 10 years: 6.00 %,
- (c) for goals and dreams greater than 10 years: 8.00 %.

Assumes 3.00 % inflation rate.

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Goals & Dreams Details

Sample

| Where You Stand | New Car | Wedding | | | Total |
|---|-------------------|-------------------|--|--|-------------------|
| Goals and Dreams Costs | | | | | |
| Date Wanted | Jul 2018 | Jan 2021 | | | |
| Years/Months from Today | 2/4 | 4/10 | | | |
| Total Cost in Today's \$ | \$15,000 | \$20,000 | | | |
| Total Cost in Future \$ ² | \$16,100 | \$23,200 | | | |
| Goals and Dreams Savings | | | | | |
| Current Savings Balance | \$2,500 | \$0 | | | \$2,500 |
| Current Monthly Contributions | \$25 | \$0 | | | \$25 |
| Total Savings in Future \$ ¹ | \$3,500 | \$0 | | | \$3,500 |
| Total Cost in Future \$ ² | \$16,100 | \$23,200 | | | \$39,300 |
| SURPLUS/ (SHORTFALL) | (\$12,600) | (\$23,200) | | | (\$35,800) |

To Meet Your Goal

| | | | | | |
|---|----------|----------|--|--|----------|
| Total Cost in Future \$ ² | \$16,100 | \$23,200 | | | \$39,300 |
| Monthly Contributions Needed¹ | \$454 | \$361 | | | \$815 |
| Additional Lump Sum Needed Today ¹ | \$12,200 | \$19,100 | | | \$31,300 |
| Monthly Payment to Finance Shortfall ³ | \$153 | \$282 | | | \$435 |

Other Amount

| | | | | | |
|---|-------------------|-------------------|--|--|-------------------|
| Other Monthly Savings Amount | \$100 | \$100 | | | \$200 |
| Total Savings in Future \$ ¹ | \$5,700 | \$6,500 | | | \$12,200 |
| Total Cost in Future \$ ² | \$16,100 | \$23,200 | | | \$39,300 |
| SURPLUS/ (SHORTFALL) | (\$10,400) | (\$16,700) | | | (\$27,100) |
| Monthly Payment to Finance Shortfall ³ | \$127 | \$203 | | | \$330 |

- Assumes the following RORs:
 - for goals and dreams less than 5 years: 4.00 %,
 - for goals and dreams between 5 and 10 years: 6.00 %,
 - for goals and dreams greater than 10 years: 8.00 %.

2. Assumes 3.00 % inflation rate.

3. Assumes taking a loan at 8% for 10 years on target date.

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.

Emergency Fund Results

Sample

Your Goal: Establish a reserve fund to cover unforeseen emergencies and expenses.

Warning!

- ◆ **Where You Stand.** Based on the information you provided and the assumptions used in this analysis, you will not achieve your emergency fund goal of \$1,000 within 1 year 0 months.
- ◆ **To Meet Your Goal.** To reach your emergency fund goal, you will need to save \$83 per month, which is \$83 more than you are currently saving. If your savings earns lower rates of return, you may need to save more.

| Compare | Where You Stand | To Meet Your Goal |
|--------------------------------------|-------------------|-------------------|
| Goal (1 year 0 months) | \$1,000 | \$1,000 |
| Current Savings | \$0 | \$0 |
| Total Emergency Fund Accumulated | \$0 | \$1,000 |
| Surplus / (Shortfall) | (\$1,000) | None |
| Monthly Savings | \$0 | \$83 |
| Selected as Proposed Solution | | ✓ |

Total Emergency Fund Accumulated



Emergency Fund Tips

- ◆ **Rule of Thumb.** Set a goal of having 3 months worth of household expenses in your Emergency Fund.
- ◆ **Don't "put and take."** Your emergency fund is a saving account, not a checking account. Once you put money in, don't take it out unless it's truly an emergency. Luxury items, vacation, and fun activities should be part of the budgeting process and should be funded through living expenses.
- ◆ **Make it accessible.** Your emergency fund should allow easy access to your money. Money market funds may be good savings instruments for your emergency fund because they offer a fairly competitive rate of return and easy access to your money. In many cases, check writing privileges are also included.

Assumes current emergency fund savings of \$0 and 2.00 % rate of return

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

| | Where You Stand | Your Quote | Savings |
|-----------------------------|-----------------|--------------|-------------|
| Auto Insurance | \$210 /month | \$180 /month | \$30 |
| Homeowners Insurance | \$80 /month | \$51 /month | \$29 |

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 **\$461!***
- 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: **Terry Turley**
Code/PIN Number: **00028**

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.

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 with no contract.

- PLPP allows you to have a lawyer a phone call away when legal challenges arise. Simply put, a Primerica Legal Protection Program does for lawyer and legal bills what a medical or dental plan does for dental and medical bills.

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
- All Other 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.



10 Powerful PLPP Features

1. Legal Consultation and Legal Assistance Services

- Toll-free telephone consultations on an unlimited number of personal and business matters.¹
- One personal letter or phone call, per subject-related matter, plus two business-related letters and/or calls.¹
- Unlimited review of personal legal documents of 10 pages or less, plus one business-related document of 10 pages or less.⁶

2. Will Benefits

- Will preparation and annual updates for 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 members and covered family members.

4. Durable Power of Attorney

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

5. Probate Benefits

- Up to 25 hours of attorney time per membership year for contested probate, available to the PLPP member or member's spouse.

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 per member year.

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).

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.

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 Ryan First Jack MI

Mailing Address Apt./ Ste. #
 Street Address 123 Main Street
 City Anytown
 State GA Zip + 4 30099

Member's Date of Birth 10/5/1974

Spouse Last Ryan First Donna MI

Work Phone (470) 555-3456 Ext.
 Home Phone (470) 555-2345

payment information

Monthly or Annual Bank Draft

Select the payment method you prefer.

Your credit card charge or your check is your receipt.

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 #
 CITY STATE ZIP 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 00028

Representative Name Terry Turley

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

| | | | |
|----------------------|-------------------|----------------------|---------------|
| <input type="text"/> | Last / First / MI | <input type="text"/> | Date of Birth |
| <input type="text"/> | Last / First / MI | <input type="text"/> | Date of Birth |
| <input type="text"/> | Last / First / MI | <input type="text"/> | Date of Birth |

Your Goal: Protect your assets and offset the cost associated with an unforeseen accident, illness or severe cognitive impairment leading to the need for custodial, immediate or skilled long term care.

Where You Stand
\$0/month

Your Quote
\$0/month

What is long term care?

Long term care is the assistance or supervision you may need when you're unable to do some of the basic activities of daily living, such as:

- Bathing
- Dressing
- Eating
- Contenance
- Toileting
- Transferring
- Or assistance or supervision due to a significant cognitive impairment, such as ***Alzheimer's*** or ***dementia***.

Call or Visit Today!

For your free professional consultation

Main Street

Long Term Care Insurance

Call LTCI Partners at **(855) 650-9820**

(Monday – Friday, 8:00 a.m. – 7:30 p.m. CT)

Or visit: www.mainstreetltdi.com



7 out of 10 people will need long term care after the **age of 65**.

Doesn't it make sense to consider insuring this?

Before you call or visit the website, be sure to have the following information handy:

Your Representative's Information

- Name: **Terry Turley**
- Code/PIN Number: **00028**

How much will it cost if you need long term care?

Take a look at the average costs for three types of long term care services.¹

| Type of Care | Per Year | Per Month |
|-----------------------------|----------|-----------|
| In-home health aide | \$43,472 | \$3,622 |
| Assisted living facility | \$39,600 | \$3,300 |
| Nursing home (private room) | \$81,030 | \$6,752 |

Additional information to have:

- Any additional long term care policy information available if you are reviewing current coverage.
- Names and diagnosis dates of any medical conditions and/or surgeries.
- List of prescription medications.
- Contact information for your primary care physician and any specialist.

1. Source: Genworth 2012 Cost of Care Survey

Refer to Important Notes page for disclosure information.

Budget Worksheet

Sample



Jack & Donna, where is your money going?

Use this Budget Worksheet to get a handle on where you are currently spending your money and identify areas that you could cut 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 | \$ | \$ | | | |
| Lawn Service | \$ | \$ | Subtotal (e) | \$ | \$ |
| Association Dues | \$ | \$ | Debt Payments | | |
| Other | \$ | \$ | Mortgage | \$ 1,300 | \$ |
| Subtotal (a) | \$ | | Consumer Debts | \$ 1,582 | \$ |
| | | | Subtotal (f) | \$ 2,882 | \$ |
| Family | | | Insurance Premiums | | |
| Food & Grocery | \$ | | Life Insurance | \$ 262 | \$ |
| Clothing | \$ | | Auto Insurance | \$ 210 | \$ |
| Medical / Dental / Prescriptions <i>(not covered by insurance)</i> | \$ | | Homeowners Insurance <i>(includes PMI)</i> | \$ 80 | \$ |
| Laundry & Dry Cleaning | \$ | \$ | Health Insurance | \$ | \$ |
| Child Care | \$ | \$ | Long Term Care / Disability | \$ | \$ |
| Educational Expenses | \$ | \$ | Legal Protection | \$ | \$ |
| Alimony / Child Support | \$ | \$ | Other | \$ | \$ |
| Baby Sitters | \$ | \$ | Subtotal (g) | \$ 552 | \$ |
| Other | \$ | \$ | Savings | | |
| Subtotal (b) | \$ | \$ | Retirement | \$ 300 | \$ |
| | | | Non-Retirement | \$ | \$ |
| Giving | | | Education | \$ 150 | \$ |
| Charitable | \$ | \$ | Other Goals & Dreams | \$ 25 | \$ |
| Non-Charitable | \$ | \$ | Emergency Fund | \$ | \$ |
| Gifts (birthday, holiday, etc.) | \$ | \$ | Subtotal (h) | \$ 475 | \$ |
| Other | \$ | \$ | Taxes | | |
| Subtotal (c) | \$ | \$ | Income Taxes | \$ 1,240 | \$ |
| | | | Property Taxes | \$ 140 | \$ |
| Transportation | | | Subtotal (i) | \$ 1,380 | \$ |
| Gas & Oil | \$ | \$ | | | |
| Maintenance & Repairs | \$ | \$ | Total Monthly Income | \$ 6,400 | \$ |
| Other | \$ | \$ | Total Living Expenses - <i>(a + b + c + d + e)</i> | \$ | \$ |
| Subtotal (d) | \$ | \$ | Total Other Expenses - <i>(f + g + h + i)</i> | \$ 5,289 | \$ |
| | | | Surplus / (Shortfall) = | \$ 1,111 | |

| | | | | |
|-------------------------|----------------|------------------------|----------------|---|
| Current Spending | \$3,909 | Available Funds | \$4,309 | { <ul style="list-style-type: none"> \$3,909Current Spending \$200Monthly Commitment \$200Savings from adjusted tax withholding \$0Living expense savings from budget worksheet |
|-------------------------|----------------|------------------------|----------------|---|



Your Financial House

Where You Stand To Meet Your Goal Proposed Solution

| | | | | |
|---|---|---------|---------|---------|
|  | Long Term Care Complete the LongTerm Care module | - | - | - |
|  | Legal Protection Maintain your current coverage at a monthly amount of \$0. | \$0 | \$25 | \$0 |
|  | Homeowners Insurance Implement the proposed solution at a monthly amount of \$51. | \$80 | \$51 | \$51 |
|  | Auto Insurance Implement the proposed solution at a monthly amount of \$180. | \$210 | \$180 | \$180 |
|  | Goals & Dreams Continue saving \$25 a month toward your goals and dreams. | \$25 | \$815 | \$25 |
|  | Education Continue saving \$150 a month toward your children's education. | \$150 | \$2,462 | \$150 |
|  | Debt Resolution Enroll in Primerica DebtWatchers™ and accelerate your debt payoff by 10 years 4 months sooner using your \$2,897 monthly payment. | \$2,882 | \$2,897 | \$2,897 |
|  | Saving for Retirement Begin saving \$766 a month toward your retirement. | \$300 | \$766 | \$766 |
|  | Emergency Fund Begin saving \$83 a month toward your emergency fund. | \$0 | \$83 | \$83 |
|  | Life Insurance Begin the qualification process for term insurance protection and implement the proposed solution at a monthly amount of \$157. | \$262 | \$157 | \$157 |

| | | | | |
|---|------------------------------|----------------|------------------|----------------|
| | Totals | \$3,909 | \$7,436 | \$4,309 |
| - | Available Funds | \$3,909 | \$4,309 | \$4,309 |
| = | (Shortfall) / Surplus | | (\$3,127) | (\$0) |



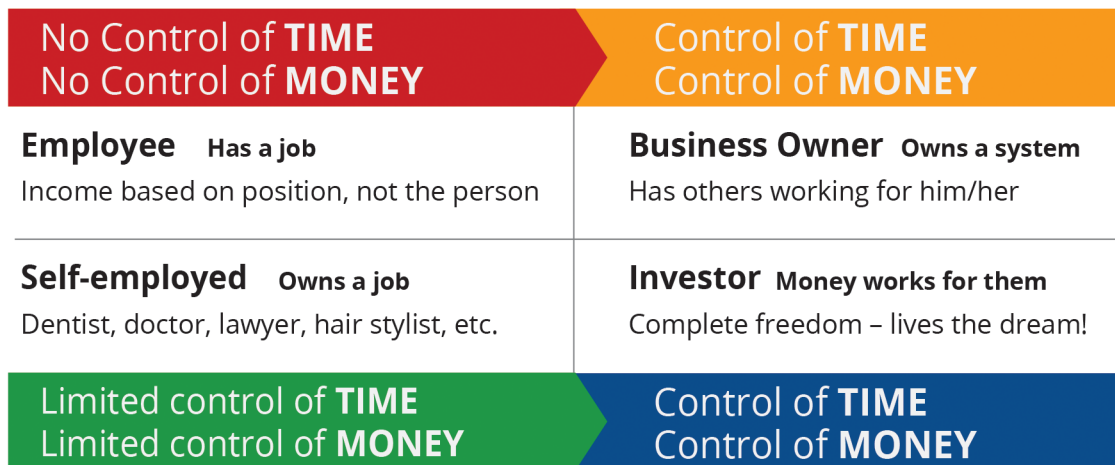
Your Financial Needs Analysis has identified a monthly shortfall of \$3,127 between your current income and your family's goals and dreams. Consider the Primerica Opportunity as a way of making up the difference.

Where You Stand

Your Financial Needs Analysis has identified a monthly shortfall of \$3,127 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.

From January 1 through December 31, 2013, Primerica paid a total of \$536,506,140 in compensation to its sales force, at an average of \$5,614 per life licensed representative. Actual gross cash flow is, among other factors, dependent upon the size and scale of a representative's organization, the number of sales and the override spread on each sale, and the ability and efforts of a representative and their downlines. Having said this, Primerica provides an opportunity for individuals who work hard to develop a business with unlimited income potential.

Earn More to Achieve Your Dreams!

What if you had an additional \$500 per month?



Pay Off Debt Sooner

How much sooner could you be debt free?

With Debt Stacking¹

- Minimum monthly payment of \$2,882 + \$500
- Debt Free at age 47/44 (Dec 2021)
- 11 years, 9 months sooner
- \$55,404 saved in interest



Save More for Retirement

How much more could you accumulate at retirement?

- \$500 a month at 8.0 % ROR
- \$685,000 more accumulated²



Save More for Other Goals

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

- \$500 a month at 2.0 % ROR
- \$31,576 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!

1. Assumes new payment of \$3,382 (\$2,882 + additional \$500) is constant until the debt is paid off. This proposed debt elimination solution is a guide to help you eliminate 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 elimination of any loan must be permitted by the loan legal documents.

2. Assumes monthly contributions of \$500, 3.00 % increase in monthly contributions, 8.00 % ROR and Jack'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.

Freeing up extra money could make a huge impact to your financial well-being.

Primerica is changing the way people think about money. We're challenging you to take a few moments to identify the places you're overspending. In our busy world, a few extra dollars here and there can easily go unnoticed...but these higher expenses add up over time. Learn how to save and redirect the same money toward your future.

| The Four Key Areas of Overspending | Potential Savings | |
|---|---|---|
| <p>INSURANCE</p> <p>Auto & Home¹ How much per month do you pay? Comparison shopping could save you money. Get a Primerica Secure* Quote Today! (see instructions below)</p> <p>Life² Affordable term protection is the cornerstone of our crusade. Switching to a term policy could save hundreds a month.</p> | <p>Monthly \$39</p> <p>\$175</p> | <p>Annually \$466</p> <p>\$2,100</p> |
| <p>TAXES³</p> <p>Federal Withholdings⁴ Get a big tax refund check every year? Find out if your withholdings are accurate by visiting: www.irs.gov/Individuals/IRS-Withholding-Calculator</p> <p>Property Tax Appeal⁵ Compare your current property value to similar properties in your area. Consider filing an appeal to your local assessor's office if you think you're overpaying.</p> | <p>\$230</p> <p>\$40</p> | <p>\$2,755</p> <p>\$475</p> |
| <p>COMMUNICATION</p> <p>According to a recent study, more than one-third of homes now use only wireless phones⁶</p> <p>Consider following the trend and cancel your land line, downsize your monthly cell phone plan or shop around for better Internet rates. Myrateplan.com - Helps compare different companies' plans.</p> <p>Home Phone⁷ (land line)</p> <p>Cell Phone⁸</p> | <p>\$40</p> <p>\$17</p> | <p>\$480</p> <p>\$420</p> |
| <p>MEDIA</p> <p>Try cheaper technologies to replace pricey Internet and cable TV costs. Cutting the fat from your cable bills could help you save big!</p> <p>Cable / Satellite⁹</p> | <p>\$73</p> | <p>\$876</p> |
| <p>Total Potential "Found Money" up to</p> | | <p>\$614</p> <p>\$7,572</p> |

| | | |
|--|---|---|
| <p>Get a Primerica Secure Quote Today!</p> | | |
| <p>Call Now! English: (877) 855-8111 Spanish: (877) 788-8111</p> | <p>Auto Insurance info needed</p> <ul style="list-style-type: none"> • All drivers' Social Security numbers • All Vehicle Identification Numbers (VINs) • Drivers Licenses for each insured driver • Declarations page of your existing policy | <p>Homeowner's Insurance info needed</p> <ul style="list-style-type: none"> • The year your home was built • Square footage of your home • Type of security devices in your home • Declarations page of your existing policy |
| <p>Rep Name: Terry Turley Rep's Code Number: 00028</p> | | |

Refer to Important Notes section for important disclosures and further details on potential savings.

No potential savings outlined in this document are guaranteed. Potential savings outlined in this brochure are a general estimate and may vary depending on your personal circumstances. Primerica representatives are not certified or registered financial planners or tax advisors and do not offer or provide financial planning or tax advice or services. For related questions, please consult with an appropriately licensed professional.

* Not available in Puerto Rico.



Where can you cut your expenses?

Review the list of practical tips listed below and check the ones you could consider for reducing your monthly expenses. Even if the savings for any one item may seem minimal, the more you do – the more the savings adds up!

| Shopping | Entertainment | Transportation | Housing | Financial | General |
|---|---|--|---|--|--|
| Plan your meals, make a grocery list, stick to it <input type="checkbox"/> | Bring your own snacks to movies <input type="checkbox"/> | Buy used vehicles instead of new <input type="checkbox"/> | Move to a less expensive house <input type="checkbox"/> | Set up a budget; stick to it <input type="checkbox"/> | Treat dining out as a luxury not a necessity <input type="checkbox"/> |
| Avoid convenience or pre-packaged items <input type="checkbox"/> | Rent movies instead of going to the theatre <input type="checkbox"/> | Carpool or use public transportation <input type="checkbox"/> | Move to an area with lower property taxes <input type="checkbox"/> | Keep only one major credit card; pay it off every month <input type="checkbox"/> | Use the Internet instead of driving <input type="checkbox"/> |
| Limit the number of trips to the grocery store <input type="checkbox"/> | Discontinue or downgrade cable/satellite TV <input type="checkbox"/> | Sell second or third car; sell your boat <input type="checkbox"/> | Challenge your property tax assessment <input type="checkbox"/> | Shop for lower auto & homeowners insurance <input type="checkbox"/> | Shop discount or warehouse stores; garage sales, thrift & consignment stores <input type="checkbox"/> |
| Take advantage of coupons & rebates <input type="checkbox"/> | Eliminate or downsize vacation <input type="checkbox"/> | Change your own oil; wash your own car <input type="checkbox"/> | Refinance mortgage to a lower interest rate <input type="checkbox"/> | Review medical coverage for opportunities to reduce premiums <input type="checkbox"/> | Discontinue club memberships <input type="checkbox"/> |
| Be patient – everything goes on sale <input type="checkbox"/> | Travel during the “off season” <input type="checkbox"/> | Drop collision coverage on older cars <input type="checkbox"/> | Switch to energy-efficient bulbs & appliances <input type="checkbox"/> | Sell items you don't need or donate to charity for a write-off <input type="checkbox"/> | Don't charge something if you can't pay cash <input type="checkbox"/> |

Personal Info

Location Georgia

Language English

| | Client | Spouse | Children | D.O.B. | Age | Address |
|--------|---------------------------|----------------------------|----------------------|------------------|-----------|----------------------------|
| Name | <u>Jack Ryan</u> | <u>Donna Ryan</u> | <u>Nicholas Ryan</u> | <u>5/15/2007</u> | <u>8</u> | <u>123 Main Street</u> |
| D.O.B. | <u>10/5/1974</u> | <u>5/25/1977</u> | <u>Natalie Ryan</u> | <u>2/18/2000</u> | <u>16</u> | <u>Anytown GA 30099</u> |
| Age | <u>41</u> | <u>38</u> | <u>Suzie Ryan</u> | <u>4/4/2003</u> | <u>12</u> | |
| Gender | <u>Male</u> | <u>Female</u> | | | | Best Way to Contact |
| Email | <u>rackryan@email.com</u> | <u>donnaryan@email.com</u> | | | | |
| Cell | <u>(470) 555-1234</u> | <u>(470) 555-5678</u> | | | | |
| Home | <u>(470) 555-2345</u> | <u>(470) 555-6789</u> | | | | |
| Office | <u>(470) 555-3456</u> | <u>(470) 555-7891</u> | | | | |
| Fax | <u>(470) 555-4567</u> | <u>(470) 555-8912</u> | | | | |

Client - Income

Gross Income (pre-tax) \$4,200 Monthly Annually
 Other Monthly Income \$200
 Monthly Income Taxes \$840

Spouse - Income

Gross Income (pre-tax) \$2,000 Monthly Annually
 Other Monthly Income \$0
 Monthly Income Taxes \$400

Client Employer Acme Employer
 Position Manager
 Hire Date 3/2003 13 years 0 months

Spouse Employer Widgets-R-Us
 Position Executive Assistant
 Hire Date 3/2009 7 years 0 months

Do you normally receive a tax refund? Yes No

How much do you anticipate this year? \$2,400

You may be able to increase your monthly take home pay by **\$200** by adjusting your withholdings.

Do you want to see how that savings could impact your financial program? Yes No

Saving for Retirement

Goals

What statement best describes you? Saving for retirement Within 5 years of retirement In retirement

| | Client | Spouse |
|---|--|--|
| At what age would you realistically like to retire? | <input checked="" type="radio"/> Normal retirement age <input type="radio"/> Other retirement age <u>67</u> | <input checked="" type="radio"/> Normal retirement age <input type="radio"/> Other retirement age <u>67</u> |
| What age would you like to use as your life expectancy? | <input type="radio"/> Computer estimate <input checked="" type="radio"/> Other age <u>90</u> | <input type="radio"/> Computer estimate <input checked="" type="radio"/> Other age <u>90</u> |

* What is your current gross income (pre-tax)?
 \$ 4,200 Monthly \$ 2,000 Monthly

Retirement Income Goal 80 % % of Income \$ 4,960 Monthly Goal

Data You Entered

Sample

| Income During Retirement | Client | Spouse | Estate | Client Death (2065) | Spouse Death (2068) |
|-----------------------------|--------|--------|--------------------------------------|---------------------|---------------------|
| Monthly Amount (Today's \$) | \$ 0 | \$ 0 | Leave an Estate to Heirs (Future \$) | \$ 0 | \$ 0 |
| Starting Age | 0 | 0 | | | |
| Ending Age | 0 | 0 | | | |

Benefits

| | Client | Spouse |
|--|-------------------------------------|-------------------------------------|
| Include Social Security benefits? | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> |
| Use Computer Benefit Estimate | <input checked="" type="radio"/> | <input checked="" type="radio"/> |
| Enter Other Benefit Estimate | <input type="radio"/> | <input type="radio"/> |
| Monthly Benefit Amount (today's \$) | \$ 1,773 | \$ 1,002 |
| Start Benefits at Full Retirement Age | <input checked="" type="radio"/> | <input checked="" type="radio"/> |
| Start Benefits at Other Age | <input type="radio"/> | <input type="radio"/> |
| Benefit Start Age | 67 | 67 |
| Include Survivor Social Security benefits? | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> |
| Benefit Cost of Living Adjustment | 2.50 % | |
| Inflation Rate | 3.00 % | |

Pensions

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

| | | | | |
|-------------------------------|---------------------------------------|--|------------------------------------|------|
| Selected as Proposed Solution | <input type="radio"/> Where You Stand | <input checked="" type="radio"/> To Meet Your Goal | <input type="radio"/> Other Amount | \$ 0 |
|-------------------------------|---------------------------------------|--|------------------------------------|------|

Assets

Retirement Assets

| | Client | Spouse | Joint |
|---|---|---|-------|
| How much have you currently saved for retirement? | \$ 50,000 | \$ 10,000 | \$ 0 |
| Are any of these savings from a previous employer? | <input type="radio"/> Yes <input checked="" type="radio"/> No | <input type="radio"/> Yes <input checked="" type="radio"/> No | |
| Have you rolled them into a personal account yet? | <input type="radio"/> Yes <input checked="" type="radio"/> No | <input type="radio"/> Yes <input checked="" type="radio"/> No | |
| How much do you contribute monthly? | \$ 200.00 | \$ 100.00 | \$ |
| How much does your employer contribute monthly? | \$ 0.00 | \$ 0.00 | |
| Other assets available at retirement age (Future \$). | \$ 0.00 | \$ 0.00 | |

Non-Retirement Assets

| | Client | Spouse | Joint |
|---|-----------|--------|----------|
| How much do you have saved for needs and goals other than retirement? | \$ 30,000 | \$ 0 | \$ 5,000 |
| How much do you contribute monthly? | \$ 0 | \$ 0 | \$ 0 |

Debt Resolution

Debts

1st Mortgage

| Debt Name | Current Balance | Principal & Interest | Additional Payment | Interest Rate | Payment Type | Include in Analysis? | Accelerate Debt? |
|------------|-----------------|----------------------|-------------------------|----------------|--------------|-------------------------------------|-------------------------------------|
| Mortgage | \$ 145,000 | \$ 1,300.00 | \$ 0.00 | 6.20% | Fixed | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> |
| Home Value | \$157,000 | Monthly Expenses: | Property Taxes \$140.00 | Homeowners Ins | \$80.00 | 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? |
|----------------------------------|-----------------|-----------------|--------------------|---------------|--|-------------------------------------|-------------------------------------|
| Visa | \$ 8,830 | \$ 353.00 | \$ 0.00 | 19.00% | Revolving | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> |
| Master Card | \$ 7,570 | \$ 303.00 | \$ 0.00 | 18.00% | Revolving | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> |
| Ford Motor Credit | \$ 15,757 | \$ 551.00 | \$ 0.00 | 12.50% | Fixed | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> |
| Discover | \$ 3,500 | \$ 120.00 | \$ 0.00 | 19.50% | Revolving | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> |
| Rooms To Go | \$ 5,400 | \$ 180.00 | \$ 0.00 | 24.00% | Revolving | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> |
| Sears | \$ 2,500 | \$ 75.00 | \$ 0.00 | 19.99% | Revolving | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> |
| Consumer Debt Totals | \$ 43,557 | \$ 1,582.00 | \$ 0.00 | | | | |
| All Debts | \$ 188,557 | \$ 2,882.00 | \$ 0.00 | | | | |
| Included in Debt Analysis | \$ 188,557 | \$ 2,882.00 | \$ 0.00 | | <input checked="" type="checkbox"/> Primerica DebtWatchers Included | | |

Selected as Proposed Solution Where You Stand To Meet Your Goal Other Amount \$500

Life Insurance

Existing

| | Client | Spouse | Children |
|--|------------|------------|-----------|
| What is your total life insurance coverage (personal and group)? | \$ 150,000 | \$ 150,000 | \$ 25,000 |
| What are your current monthly premiums? | \$ 150.00 | \$ 100.00 | \$ 12.00 |

| Person Covered | Coverage Type | Company Name | Face Amount | Monthly Premium | Replace? |
|----------------|---------------------|------------------------------|-------------|-----------------|-------------------------------------|
| Jack Ryan | Individual | Prudential Ins Co Of America | \$ 100,000 | \$ 150.00 | <input checked="" type="checkbox"/> |
| Jack Ryan | Employer Paid Group | State Farm Life Ins | \$ 50,000 | \$ 0.00 | <input checked="" type="checkbox"/> |
| Donna Ryan | Individual | Prudential Ins Co Of America | \$ 50,000 | \$ 50.00 | <input checked="" type="checkbox"/> |
| Donna Ryan | Employee Paid Group | State Farm Life Ins | \$ 100,000 | \$ 50.00 | <input checked="" type="checkbox"/> |
| Nicholas Ryan | Individual | State Farm Life Ins | \$ 25,000 | \$ 12.00 | <input checked="" type="checkbox"/> |

Is the agent that sold you your policy a close friend or relative? Yes No

If I can put together a better program, would you be open to changing? Yes No

Data You Entered

Sample

Needs

| | | | | |
|-------------------------|------------------------------------|------------------------------------|-----------------------------|---|
| | If Client Dies | If Spouse Dies | Immediate Cash Needs | |
| Gross income (pre-tax) | \$ <u>4,200</u> Monthly | \$ <u>2,000</u> Monthly | If Client Dies | If Spouse Dies |
| | <input type="checkbox"/> No Income | <input type="checkbox"/> No Income | Payoff Mortgage | <input checked="" type="checkbox"/> \$ <u>145,000</u> <input checked="" type="checkbox"/> \$ <u>145,000</u> |
| Income Replacement Goal | <u>50</u> % Income | <u>50</u> % Income | Payoff Consumer Debt | <input checked="" type="checkbox"/> \$ <u>43,557</u> <input checked="" type="checkbox"/> \$ <u>43,557</u> |
| Years to Provide | <u>15</u> Years | <u>15</u> Years | Fund Children's Education | <input checked="" type="checkbox"/> \$ <u>101,100</u> <input type="checkbox"/> \$ <u>101,100</u> |
| | | | Funeral Expenses | <input checked="" type="checkbox"/> \$ <u>8,000</u> <input checked="" type="checkbox"/> \$ <u>8,000</u> |

| | | |
|---|---|---|
| | Client | Spouse |
| Have you used tobacco or nicotine in any form in the last twelve months? | <input type="radio"/> Yes <input checked="" type="radio"/> No | <input type="radio"/> Yes <input checked="" 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 checked="" type="radio"/> No | <input type="radio"/> Yes <input checked="" 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 checked="" type="radio"/> No | <input type="radio"/> Yes <input checked="" type="radio"/> No |
| | Height <u>5 Ft 10 In</u> | Height <u>5 Ft 6 In</u> |
| | Weight <u>180 lbs</u> | Weight <u>110 lbs</u> |

Selected as Proposed Solution Where You Stand To Meet Your Goal Other Amount \$ 157.38

Education

Needs

| Include? | Name | Age | Age When School Starts | Years in School | School Name | Annual Cost | % You Intend to Pay | Current Savings | Monthly Contributions |
|-------------------------------------|----------|-----|------------------------|-----------------|-----------------------|------------------|---------------------|-----------------|-----------------------|
| <input checked="" type="checkbox"/> | Natalie | 16 | 18 | 4 | Average 4-Year Public | \$ 18,100 | 50 % | \$ 1,200 | \$ 50 |
| <input checked="" type="checkbox"/> | Suzie | 12 | 18 | 4 | Average 4-Year Public | \$ 18,100 | 50 % | \$ 1,200 | \$ 50 |
| <input checked="" type="checkbox"/> | Nicholas | 8 | 18 | 4 | Average 4-Year Public | \$ 18,100 | 50 % | \$ 1,200 | \$ 50 |
| Total All Children | | | | | | <u>\$ 54,300</u> | | <u>\$ 3,600</u> | <u>\$ 150</u> |

Selected as Proposed Solution Where You Stand To Meet Your Goal Other Amount \$ 600

Goals & Dreams

Goals

| Goal or Dream Name | Cost in Today's \$ | Years / Months From Today | | Date Wanted (month/year) | Current Savings | Monthly Contributions |
|--------------------|--------------------|---------------------------|----|--------------------------|-----------------|-----------------------|
| New Car | \$ 15,000 | 2 | 4 | Jul 2018 | \$ 2,500 | \$ 25 |
| Wedding | \$ 20,000 | 4 | 10 | Jan 2021 | \$ 0 | \$ 0 |
| | \$ 35,000 | | | | \$ 2,500 | \$ 25 |

Selected as Proposed Solution Where You Stand To Meet Your Goal Other Amount \$ 200

Emergency Fund

Current Savings

How much do you have saved? \$ 0.00

How much do you contribute each month? \$ 0.00

Needs

How much money would you like to accumulate in your Emergency Fund? \$ 1,000.00

When would you like to achieve this goal? 1 Years 0 Months

Selected as Proposed Solution Where You Stand To Meet Your Goal Other Amount \$ 0.00

Auto & Home

Auto Insurance

Current Premium \$ 210.00

Primerica Secure Insurance Quote \$ 180.00

Homeowners Insurance

\$ 80.00

\$ 51.00

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

Legal Protection

Current Premium \$ 0.00

Primerica Legal \$ 0.00

Include Legal Shield for \$1 per month?

Selected as Proposed Solution Where You Stand To Meet Your Goal

Long Term Care

Current Premium \$ 0

LTC Insurance Quote \$ 0

Selected as Proposed Solution Where You Stand To Meet Your Goal

Income Opportunity

Additional Income \$ 500.00

Your Commitments

Monthly Commitment \$ 200

1. Your Program: Is there any reason not to begin implementing the program on our next appointment? Yes No

2. Referrals: Is there any reason you wouldn't recommend 10 or more people? Yes No

3. Primerica Opportunity: Is there any reason you wouldn't consider the Primerica opportunity? Yes No

4. Follow-up visit scheduled for: Date 6/10/2016 Time 6:00 AM

5. Business Orientation scheduled for: Date 6/7/2016 Time 7:30 PM

Assumptions

Life Insurance

Goal Product Information

| | Client | Spouse |
|---|--------------------------|--------------------------|
| Product | Custom Advantage | Custom Advantage |
| Duration | 20 years | 20 years |
| Insurance Class | NonTobacco | NonTobacco |
| Waiver of Premium | <input type="checkbox"/> | <input type="checkbox"/> |
| Child Rider | \$ 10,000 | |
| Premium Mode | Monthly | |
| <input checked="" type="radio"/> Standard Term <input type="radio"/> Custom Term (if using DIME Method) | | |

Other Assumptions

| | Client | Spouse |
|---|-------------------------------------|-------------------------------------|
| Include Retirement Assets for Income Protection | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> |
| Include Non-Retirement Assets for Income Protection | <input type="checkbox"/> | <input type="checkbox"/> |
| Rate | | |
| Rate of Return (Income Replacement) | 4.00 | % |
| Inflation Rate | 3.00 | % |
| Increase Income Replacement Goal by Inflation | <input checked="" type="checkbox"/> | |

Saving for Retirement

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

Emergency Fund

| | |
|-------------------------------|--------|
| Emergency Fund Rate of Return | 2.00 % |
|-------------------------------|--------|

Education

| <u>Rates Of Return</u> | <u>Before School</u> | <u>During School</u> |
|---------------------------------|----------------------|----------------------|
| Less than 5 years | 4.00 % | 4.00 % |
| 5 - 10 years | 6.00 % | 4.00 % |
| More than 10 years | 8.00 % | 4.00 % |
| <u>Education Inflation Rate</u> | 5.00 % | |

Goals & Dreams

Rates Of Return

| | | |
|--------------------|-------------|----------|
| Less than 5 years | <u>4.00</u> | <u>%</u> |
| 5 - 10 years | <u>6.00</u> | <u>%</u> |
| More than 10 years | <u>8.00</u> | <u>%</u> |

Inflation Rate

3.00 %

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 20 Policy (CA20) term life insurance to age 95, Custom Advantage 20 Policy (CA20) term life insurance to age 95, a Child Rider (CP-CH) children's term insurance rider.

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 3.00 % 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 %.

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 payment is calculated as a percentage of your outstanding balance. This means that as your outstanding balance declines, your payments decrease. This could extend your payment schedule out for many years into the future. A minimum 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 the quickest manner. As each debt pays off, its payment is applied to the next debt in the plan until all debts are paid off (method 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 is greater) on all your debts.
3. When you pay off the first debt in your plan, add the payment you were making toward that 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. Steps 2 and 3 continue until all 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 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 3.00 % 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.

PLPP Disclosures and Exclusions:

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

A letter or phone call per subject matter is available if advisable at your Provider Law Firm's sole discretion.

2. Motor vehicle-related benefits are available 15 days after your enrollment 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 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, attached or any other appeal;
- 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 enrollment;
- 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.

6. You must be a contracting party on the document.

Remember, if you need representation in court, you must notify your attorney at least five business days in advance, so they may prepare for your case.

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., 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.

Limited benefits available in 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.

LEGAL SHIELD:

Not available in RI and VT.

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 is being detained for outstanding warrants.
- 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.

AUTO AND HOME INSURANCE:

*Savings amount is based on a survey of people who purchased insurance from Answer Financial and responded to the survey with their estimated savings statements during October 2010 to December 2010. Average reported savings were \$461 per year.

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.

LONG TERM CARE:

Primerica (Primerica Life Insurance Company, National Benefit Life Insurance Company, Primerica Financial Services Inc., and their affiliates), their representatives and the Main Street Long Term Care Insurance 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 Main Street Long Term Care Insurance Program. Each product may be applied for and purchased separately.

If available, invitations for application for LTC Insurance are made through LTCI Partners, Lake Forest, IL, the agent in any application; in California and Utah, dba LTCI Partners Insurance Services. Cal. License # 0D51716. LTCI Partners or its licensed representatives are currently licensed in all 50 states and the District of Columbia. License numbers are available upon request.

LTCI Partners, LLC's representatives are salaried and receive no commissions. However, LTCI Partners, LLC receives commissions from insurance carriers, which include compensation based on total quantity and quality of insurance coverage purchased through LTCI Partners, LLC.

EDUCATION:

Education expenses. These expenses have been increasing at a faster rate than the general inflation rate. Therefore, an inflation rate of 5.00 % 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.

Primerica 90-Minute Challenge & Other practical tips to reduce your expenses

1. Potential savings amount is based on a survey of people who purchased insurance from Answer Financial and responded to the survey with their estimated savings statements during July 2012 to December 2012. Average reported savings were \$466 per year.
2. Potential savings when comparing a \$150,000 whole life policy to \$300,000 PLIC term policy. Cash value life insurance can be universal life, whole life or variable life, and may contain benefits in addition to a death benefit, such as dividends, interest, or cash value available for a loan or upon surrender of the policy. Whole life usually has a level premium for the life of the policy. Term insurance provides a death benefit only and its premiums increase at certain ages.
3. Primerica representatives are not certified or registered financial planners or tax advisors and do not offer or provide financial planning or tax advice or services. For related questions, please consult with an appropriately licensed professional.
4. Average 2013 tax refund according to IRS.gov.
5. 2009 U.S. Census Bureau reports an average property tax assessment amount of \$1,900. Potential savings amount assumes a successful property tax appeal with a corresponding 25% reduction.
6. <http://gigaom2.files.wordpress.com/2012/12/wireless201212.pdf>, viewed May 23, 2013
7. <http://electronics.costhelper.com/phone-line.html>, viewed May 23, 2013
8. ABC News, "Shrink Your Cell Phone Bill by \$1,000 and End 'Wireless Waste'" January 14, 2013
9. Possible additional costs not accounted for in this savings example include \$79 (Amazon Prime annual fee), \$60 (Roku HD one-time fee), \$192 (Netflix and Hulu Plus combined annual fee).

We remind you to be cautious when browsing on the Internet and to use good judgment and discretion when obtaining or transmitting information to other websites. From the sites listed herein, you may be directed to sites containing information or material that may be inaccurate, misleading or unlawful, or that may be offensive or inappropriate to some people. We make no effort to review or pre-screen the content of these sites, nor are we or our affiliates or representatives responsible for the validity, legality, copyright compliance, or decency of the content contained in these sites. In addition, we do not endorse or control the content of any these sites and we are not responsible or liable for any content, even though it could be unlawful, harassing, libelous, privacy invading, abusive, threatening, harmful, vulgar, obscene or otherwise objectionable, or that it infringes or may infringe upon the intellectual property or other rights of another.