



Primerica is the largest independent financial services marketing organization in North America.

Founded in 1977
Listed on the New York Stock Exchange (PRI)



The Four Ways to Earn Income

EMPLOYEE Has a job. Income based on position, not the person.	BUSINESS Owns a system. Has others working for them. Unlimited income potential via manufacturing, marketing, etc.
SELF EMPLOYED Owns a job. Dentist, doctor, lawyer, hair stylist, real estate agent, salesperson.	INVESTOR Has money working for them. Enjoys complete freedom and lives the dream.

Which **two ways** to earn income appeal to you most?

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The Five Reasons People Get Involved

1

Don't like
current job –
looking for a
career change,
better income
potential

2

Love what they
do, but earning
extra part-time
income would
make a difference

3

Want financial
education –
learn how to
win the
money game

4

Love helping
people and
making a
difference

5

Dream of
having
their own
business

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

Our Mission:

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

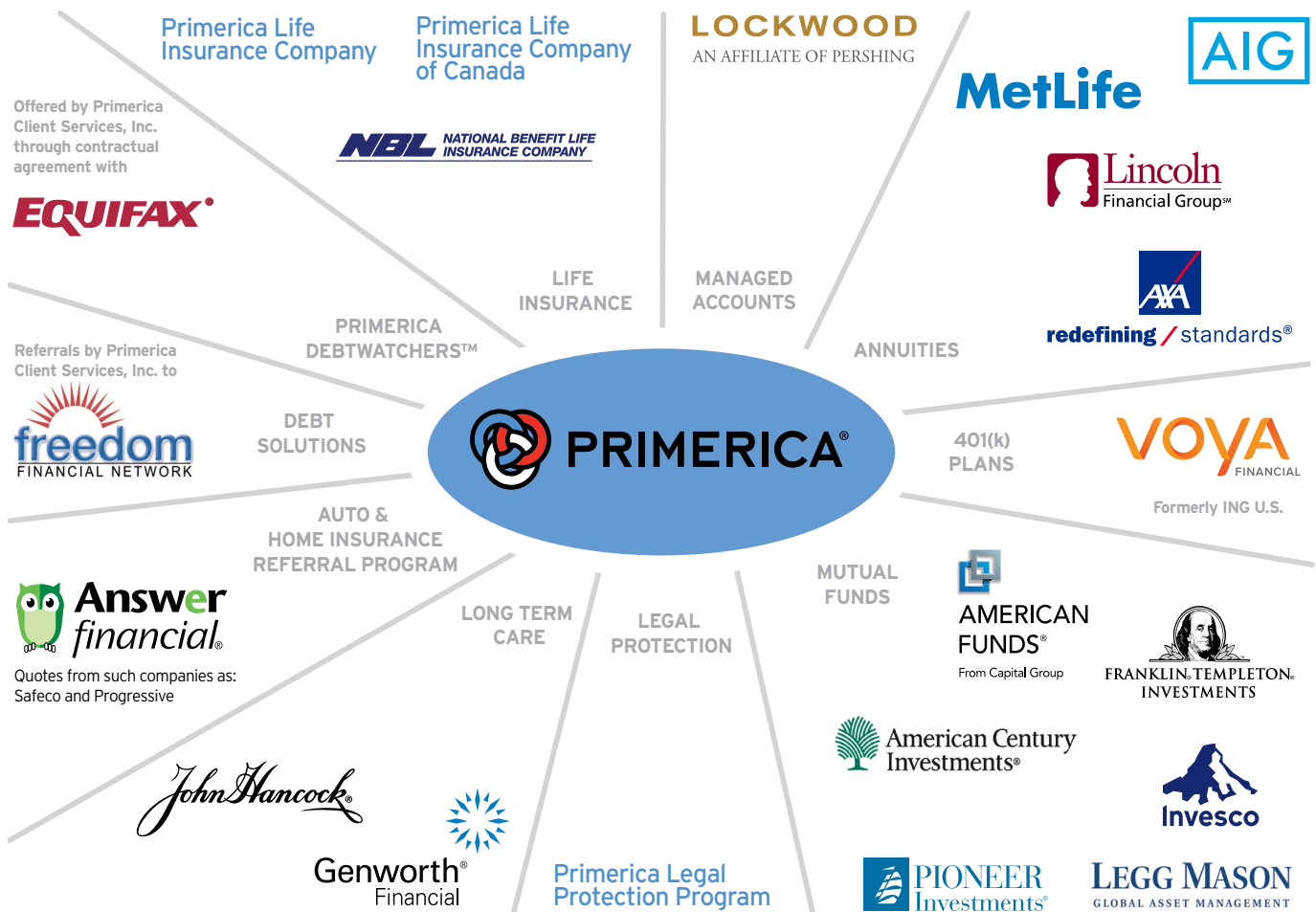
What We Do:

We teach people how money works so they can make informed decisions about how to take control of their finances by providing a complimentary Financial Needs Analysis.

We Offer:

We offer a variety of products and services designed to help people achieve their financial goals.

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



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

Today's Financial Challenges

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

www.reuters.com, January 23, 2013

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

CNNMoney.com, viewed July 11, 2014

Nearly half of Americans have less than \$500 in savings.

HuffingtonPost.com, viewed June 6, 2014

1.22 million individuals filed for bankruptcy in 2012.

news.uscourts.gov, viewed June 6, 2014

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

Lifehealthpro.com, July 8, 2013

More than half of all workers have less than \$25,000 in savings and investments for retirement.

Employee Benefit Research Institute 2014 Retirement Confidence Survey

Do You Know Your Financial Independence Number?

Your FIN is: The amount of money you'll need to accumulate, so that someday you can live off that money for the rest of your life and never have to go back to work!

You want to retire in 30 years, with \$30,000 a year...

30 years from now, after 3% inflation... \$73,000 spends like \$30,000 does today.



Your FIN is \$1,080,000

To get there, invest \$585 per month for 30 years at 9% = \$1,080,000

How important is it to know your Financial Independence Number?

This hypothetical example assumes 20 years of retirement income needed, at a 6% post-retirement rate of return and 3% inflation. Hypothetical investment rates assume a nominal 9% rate of return, compounded monthly, and is not indicative of any specific investment. Any actual investment may be subject to taxes and fees, which would lower performance. This example shows a constant rate of return, unlike actual investments which may fluctuate in value.

The Rule of 72...Sometimes called the Bankers Rule

Divide your interest rate into 72 to find the approximate number of years it takes for money to double!

Years	3%	6%	12%
0	\$10,000	\$10,000	\$10,000
6			\$20,000
12		\$20,000	\$40,000
18			\$80,000
24	\$20,000	\$40,000	\$160,000
30			\$320,000
36		\$80,000	\$640,000
42			\$1,280,000
48	\$40,000	\$160,000	\$2,560,000

- How do you win a game if you don't know the rules?
- Do banks or insurance companies have any incentive to teach us this rule?
- Who would benefit from learning this rule?
- Shouldn't we have learned this rule in school?

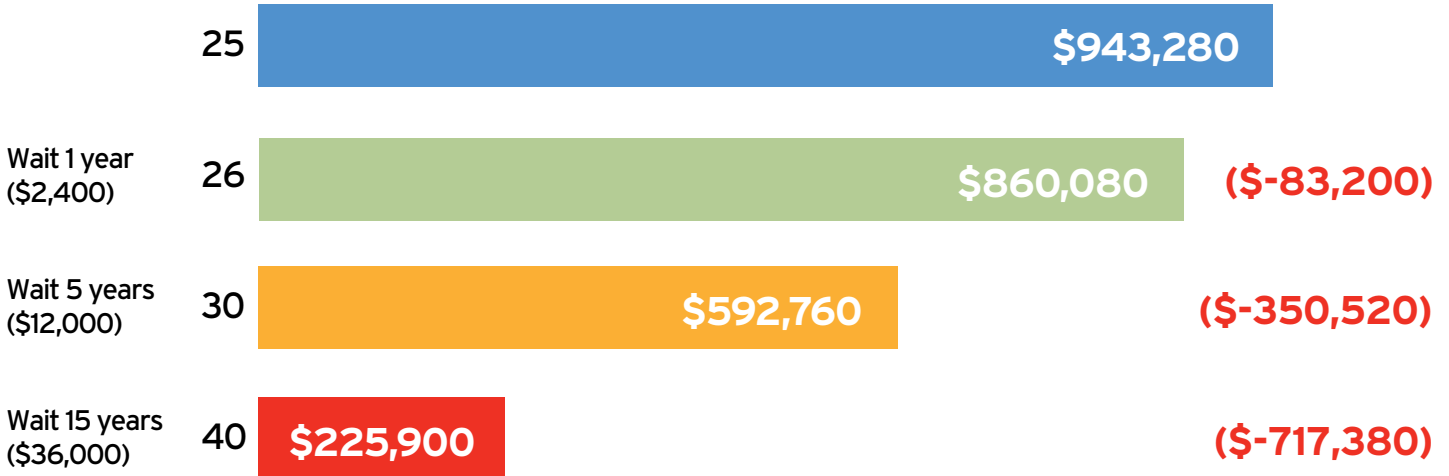
Without introducing us to family and friends, how would they learn the "Rule of 72?"

This table serves as a demonstration of how the Rule of 72 concept works from a mathematical standpoint. It is not intended to represent an investment. The chart uses constant rates of return, unlike actual investments which will fluctuate in value. It does not include fees or taxes, which would lower performance. It is unlikely that an investment would grow 10% or greater on a consistent basis, given current market conditions.

The First Step to Financial Success Is Pay Yourself First

When you don't, there's a high cost of waiting.

\$200 Monthly Savings @ 9% for 40 Years
(Age 25-65)

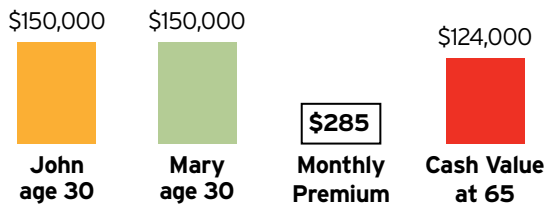


Who are people hurting if they wait?

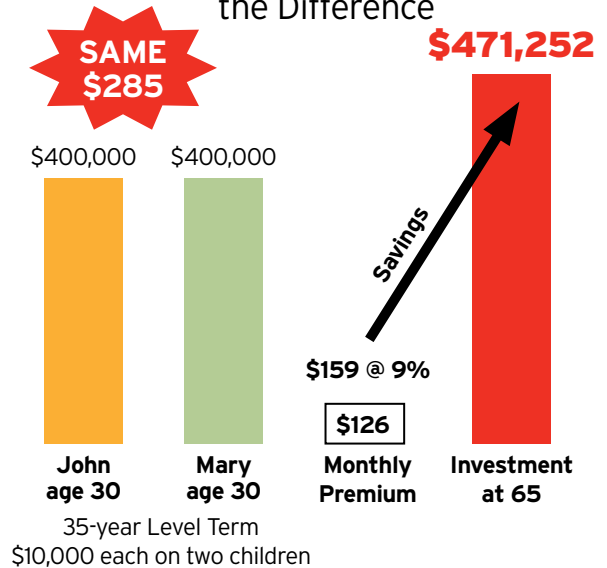
Rates of return are constant and nominal rates, compounded monthly. Contributions are assumed to be made at the beginning of the month. The chart above is not indicative of any particular investment or savings vehicle where rates of return fluctuate. It does not take into consideration taxes or other applicable deductions, which would lower results.

Cash Value Life Insurance vs. Buy Term and Invest the Difference

Cash Value Life Insurance
Whole Life, Universal Life, Variable Life



Buy Term and Invest
the Difference

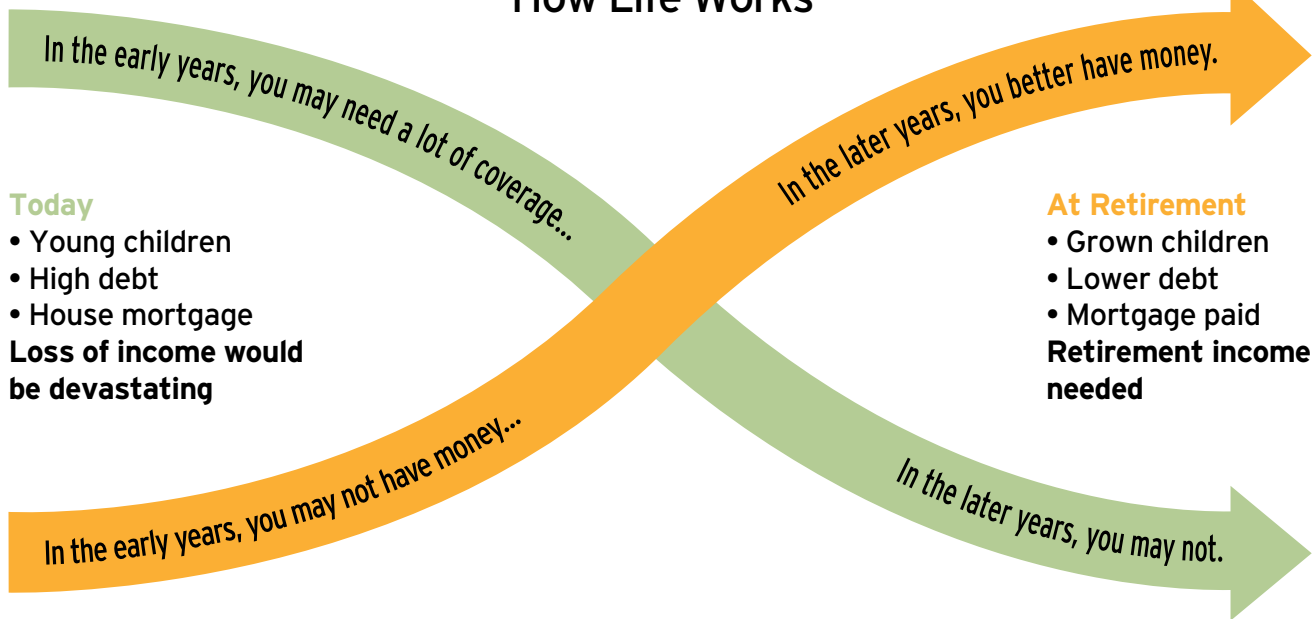


Which program would you want?

Monthly premium for cash value policies is an average of whole life policies from three major North American life insurance companies for male and female, both age 30 and standard risk. Cash value life insurance can be universal life, whole life, etc., and may contain features in addition to death protection, such as dividends, interest, or cash value available for a loan or upon surrender of the policy. Cash value insurance usually has level premiums for the life of the policy. Term insurance provides a death benefit and its premiums increase after initial premium periods and at certain ages. Primerica monthly premium for 35-year Custom Advantage policy primary: husband (C535), spouse rider: wife (C5SR35), both age 30, non-tobacco use, both with rates guaranteed for 20 years, plus a child rider of \$10,000 each on two children, underwritten by Primerica Life Insurance Company, Executive Offices: Duluth, GA. The accumulation figure reflects continued investment at the same rate over 35 years at a 9% nominal rate of return compounded monthly and does not take into consideration taxes or other factors, which would lower results. This example uses a constant rate of return, unlike actual investments which will fluctuate in value. This is hypothetical and does not represent an actual investment.

The Theory of Decreasing Responsibility

How Life Works



What life insurance company do you know of that teaches people how to eliminate the need for life insurance?

The Problem: No Financial Education, Game Plan or Coach



The Solution:

Build your financial house using our Financial Needs Analysis (FNA), a complimentary, confidential and customized program that helps you build your financial house from the ground up.

? On a scale of 1-10, 10 being the highest, how would you rate your desire to become properly protected, debt free and financially independent? _____

* Primerica Legal Protection program. Exclusions and limitations may apply. See plan for details. Primerica representatives do not provide legal, tax or estate planning advice.

How Primerica Helps Families¹

JOHN & MARY, AGE 30, WITH TWO CHILDREN

BEFORE FNA	AFTER FNA
Debt:	Debt:²
\$165,000 1st mortgage balance; 24 years remaining.	Primerica DebtWatchers™ Fast Pay Plan paid off mortgage and all credit cards in 20 years (age 50).
\$13,000 on three credit cards; payoff in 58 years (making minimum payments). In debt until age 88.	Saved over \$56,000 in interest and over 4 years of mortgage payments with \$0 extra payment!
Life Insurance:	Life Insurance/Income Protection:³
\$150,000 coverage on John \$150,000 coverage on Mary No protection on the children	\$400,000 coverage on John \$400,000 coverage on Mary \$10,000 on each of the children
Cash value policy – \$285/mo.*	35-year level term life insurance: \$126/mo.
\$124,000 cash value at age 65	\$285 - \$126 = \$159/month savings to INVEST
Legal Protection:	Legal Protection:⁴
No Will and no access to a respected, full-service law firm.	Set up a will through the Primerica Legal Protection Program and access to a full-service law firm \$25/mo.
Auto & Homeowner's Insurance:	Auto & Homeowner's Insurance:⁵
John and Mary were paying \$243 per month for auto & home insurance.	Saved: \$65 per month on their auto and home insurance. (\$65 per month for 20 years at 9% = \$43,000 college fund)
Retirement Plan:	Retirement Plan:⁶
John & Mary had \$20,000 in an IRA at their bank earning 1.5% , with \$100 per month contributions. Accumulated savings at age 65 = \$89,000	Rolled over \$20,000 IRA into mutual funds. Monthly contributions increased to \$259 (\$100 + \$159 savings from cash value life insurance.) 6% rate of return: \$533,316 at age 65 9% rate of return: \$1,228,904 at age 65

A

or

B

If you showed the A and B example to 10 families, how many of the 10 would switch from A to B?

* Cash value life insurance can be universal life, whole life, etc., and may contain features in addition to death protection, such as dividends, interest, or cash value available for a loan or upon surrender of the policy. Cash value insurance usually has level premiums for the life of the policy. Term insurance provides a death benefit and its premiums increase after initial premium periods and at certain ages.

¹ This is a hypothetical family of four consisting of a husband and wife, both age 30 and non-smoking and their two minor children. This family is used to illustrate our products and is not intended to reflect any real people or family. ² Based on the assumption that the consumer makes minimum monthly payments, the APR/COB for the mortgage is 6.0% and the APR/COB on each of the three credit cards is 19.8%. Assumes no additional debt is incurred. ³ Using Primerica Custom Advantage 35; primary: husband (C535) and spouse rider: wife (C5SR35), both age 30 and non-tobacco use. ⁴ \$25 per month in most areas. ⁵ Primerica Secure™ not available in Puerto Rico. ⁶ Hypothetical 6% and 9% rates of return, compounded monthly, and tax deferred accumulation for IRA is not guaranteed or intended to demonstrate the performance of an actual investment. Unlike actual investments, these hypothetical accounts grow at a constant rate of return without any fees or charges. Actual investments will fluctuate in value. If fees and taxes were included, results would be lower. Any tax deductible contributions are taxed and tax deferred growth may be taxed upon withdrawal. Withdrawals prior to age 59 1/2 may be subject to a tax penalty.

Primerica, One of the Greatest Opportunities in North America

<p>The Part-Time Answer</p> <p>At Primerica, you can keep your full-time job while starting your business part-time. Maybe you're looking for extra income - or just want to see if Primerica is the right opportunity for you. Take a look at how starting part-time can help you earn extra money each month:</p>	<p>District Leader (part-time)</p> <p>Personal: 4 clients in one month (one per week) 4 life sales 2 IRA rollovers 1 Primerica DebtWatchers 1 A&H 1 PLPP</p> <p>Cash flow from month's sales \$3,728</p>
<p>Build a Team</p> <p>As you build your Primerica business, you also have the opportunity to build your team and earn overrides. Overrides offer the opportunity to earn additional income based on the business your team, or "downlines," produce. Take a look at how you can build your business even further as a part-timer:</p>	<p>Regional Leader (optional part-time)</p> <p>Personal: 4 clients in one month (one per week) 4 life sales 2 IRA rollovers 1 Primerica DebtWatchers 1 A&H 1 PLPP Equals: \$5,048</p> <p>Team Overrides: 2 District Leaders 6 clients in one month 6 life sales 2 IRA rollovers 2 Primerica DebtWatchers 2 A&H 2 PLPP Equals: \$1,920</p> <p>Cash flow from month's sales \$6,968</p>
<p>Transition to Full-Time Regional Vice President</p> <p>As you continue to build a team and expand your Primerica business, you may decide to quit your regular job and become a full-time Primerica representative. When you advance to the RVP level, you also have the opportunity to earn bonuses:</p>	<p>RVP (full-time)</p> <p>Personal: 4 clients in one month 4 life sales 2 IRA rollovers 1 Primerica DebtWatchers 1 A&H 1 PLPP Equals: \$7,779</p> <p>Team Overrides: 2 Regional Leaders 10 life sales 4 IRA rollovers 2 Primerica DebtWatchers 2 A&H 2 PLPP Equals: \$6,602 Bonus: \$2,898</p> <p>Cash flow from month's sales \$17,280</p>
<p>Build a Business and Develop RVPs</p> <p>With Primerica, you have the opportunity to own your own business. As you continue to advance, your opportunity to grow is unlimited! See how much you can earn as you build a business and work toward ownership:</p>	<p>SVP (you've developed 3 RVPs)</p> <p>Personal: 4 clients in one month 4 life sales 2 IRA rollovers 1 Primerica DebtWatchers 1 A&H 1 PLPP Equals: \$7,779</p> <p>Team Overrides: 3 RVPs + 2 Regional Leaders 50 clients combined 50 life sales 22 IRA rollovers 11 Primerica DebtWatchers 11 A&H 11 PLPP Equals: \$16,417 Base Bonus: \$2,898 RVP & SVP Bonuses: \$7,038</p> <p>Cash flow from month's sales \$34,132</p>

? If you could earn \$20,000 to \$40,000 per year part-time, would that interest you?
 Can you think of any logical reason not to get started, at least part-time?

Representatives of Primerica are independent contractors and are paid commissions only on sale of products. Assumes all products remain in force for 12 months. Life commissions cash flow includes 75% advance of 1st year commission. Assumes \$20,000 rollover plus additional investments of \$259/mo. in an IRA per client for 12 months. Commissions include cash flow that is received over 12 months. Compensation examples are based on 2-year advances in full-benefit states for the PLPP product. Life bonus is based on 69% QBI and 20% bonus rate, assuming premium per policy of \$1,500. Life insurance is underwritten by Primerica Life Insurance Company. Securities offered by PFS Investments Inc., 1 Primerica Parkway, Duluth, Georgia 30099.

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