



The Financial Services Company For the 21st Century



- Founded in 1977 with 85 people
- More than 4 million lives insured and more than 2 million client investment accounts
- Doing business in the United States, Canada and Puerto Rico
- Largest financial services marketing organization in North America
- Listed on NYSE (PRI)

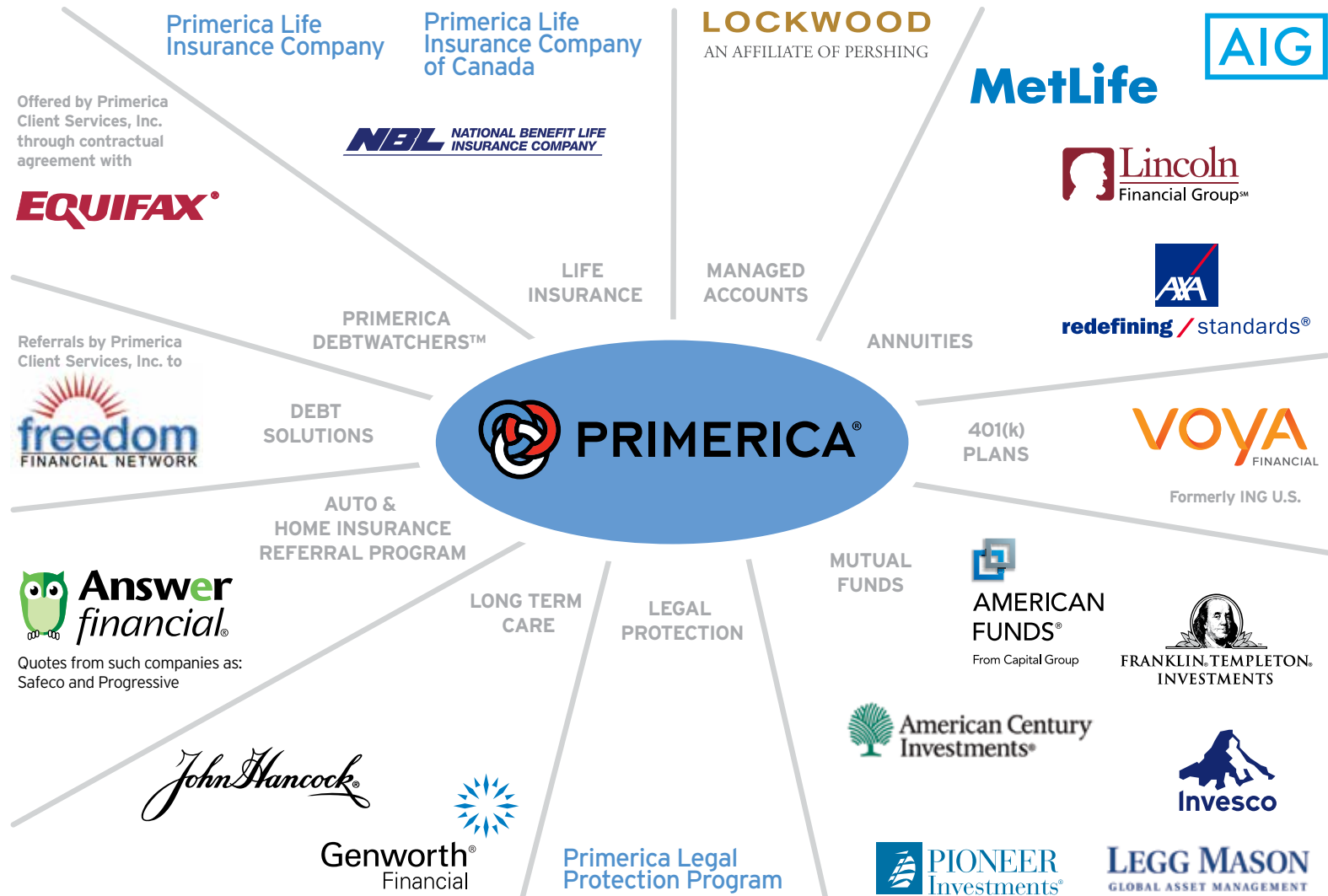
All of this without any national TV or radio advertising!



1. Many companies are investors in Primerica.
2. Accredited member of Better Business Bureau
3. Primerica's life companies rated A+ (Superior) by A.M. Best

Primerica refers to Primerica and its affiliated companies. Primerica's term life insurance is underwritten by 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; and Primerica Life Insurance Company of Canada, Home Office: Mississauga, Ontario, in Canada. Primerica's life companies' financial strength is rated A+ (Superior) by A.M. Best, the oldest and most prominent rating agency in the industry. 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.

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



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Ask Yourself Three Questions As We Go Through The Presentation

1. Is there a need for what we do?
2. Are these financial concepts helpful for you?
3. If your family and friends implemented these concepts, would they be better off?

Our Mission: To help families **earn more income** and become **properly protected, debt free** and **financially independent**

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

How real and serious are these problems?

People Don't Plan to Fail, They Fail to Plan

The Problem:

Traditional financial institutions sell you products. They don't provide you with a total solution.

The Solution:

A Financial Needs Analysis (FNA). A customized, confidential and complimentary program that helps you achieve your goals and dreams.



A Financial GPS

It helps you find answers to important questions.

*See endnotes for important disclosures.

Do You Know Your Financial Independence Number?

If you want to be financially free, you need an estimate of how much you will need to accumulate - your personal Financial Independence Number (FIN)! Knowing this number is a critical first step.

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

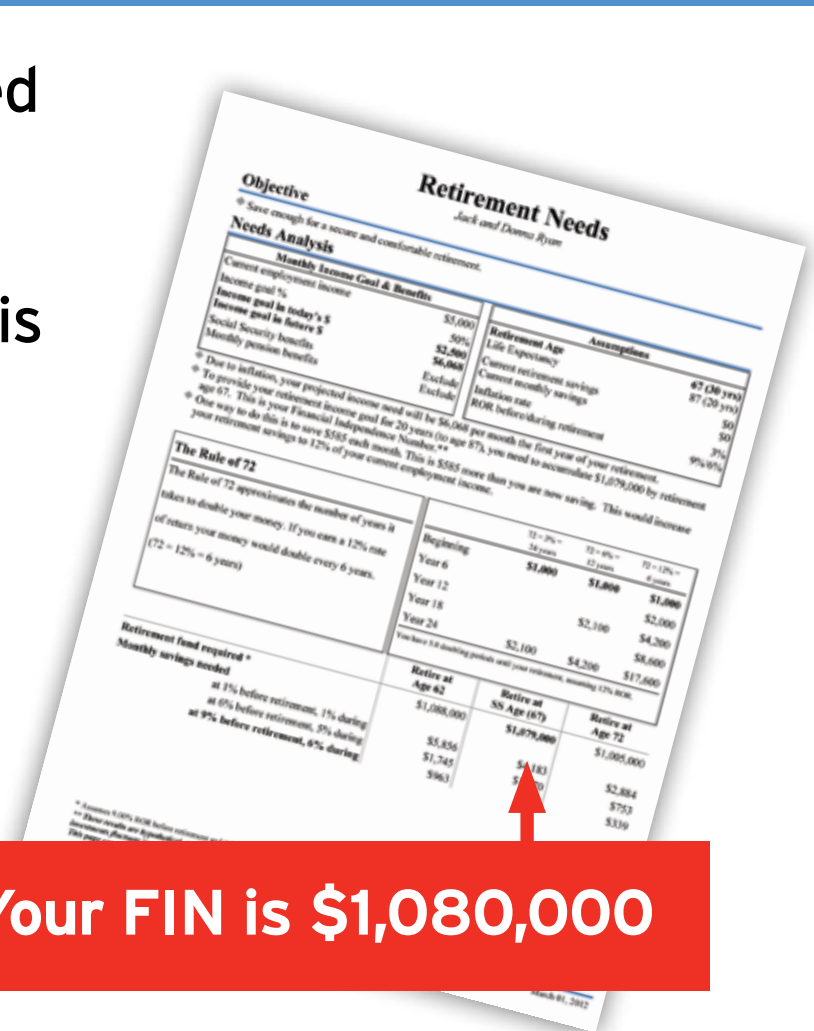
30 years from now, after 3% inflation... \$73,000 spends like \$30,000 does today.

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.



Bypass the Middleman - Become an Owner, Not a Loaner

Traditional Financial Institutions



Banks, Credit Unions, Insurance Companies =
Historically Low Rates of Return
DO THE BANKS WANT YOU TO KNOW THIS?

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?

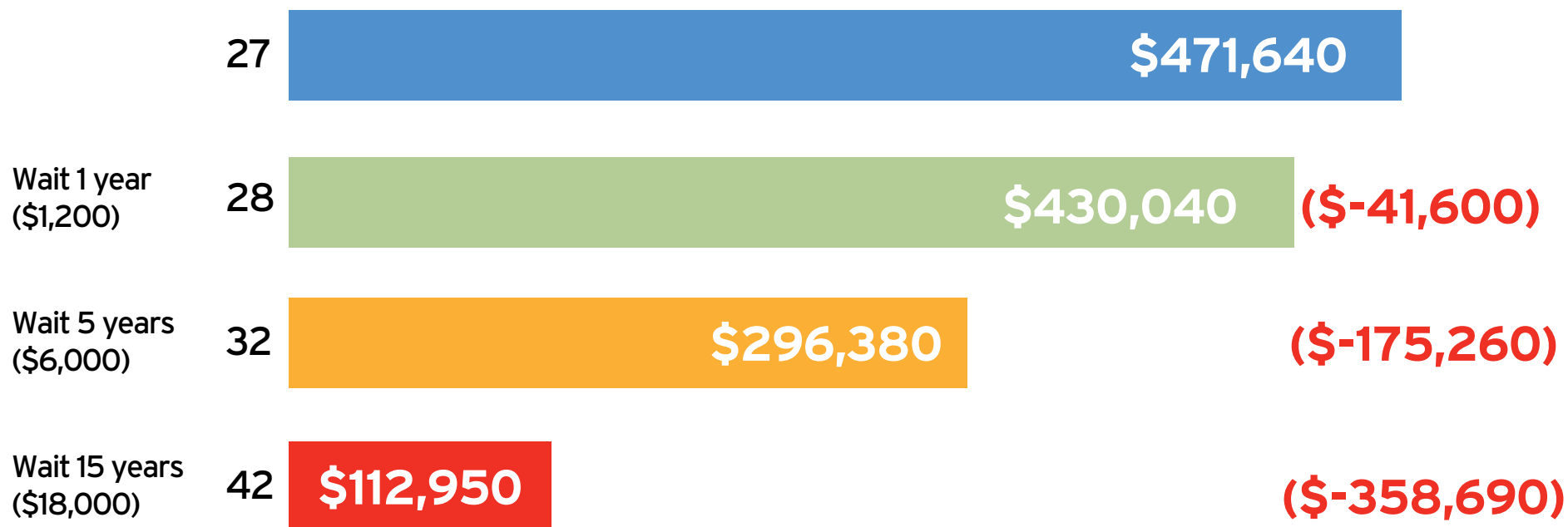
Without introducing us to family and friends, how would they learn the "Rule of 72?"

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.

\$100 Monthly Savings @ 9% for 40 Years
(Age 27-67)



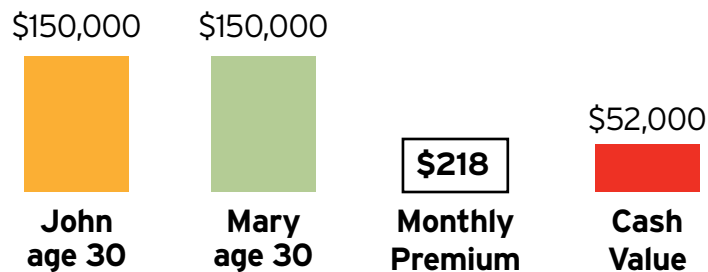
Who are people hurting if they wait?

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

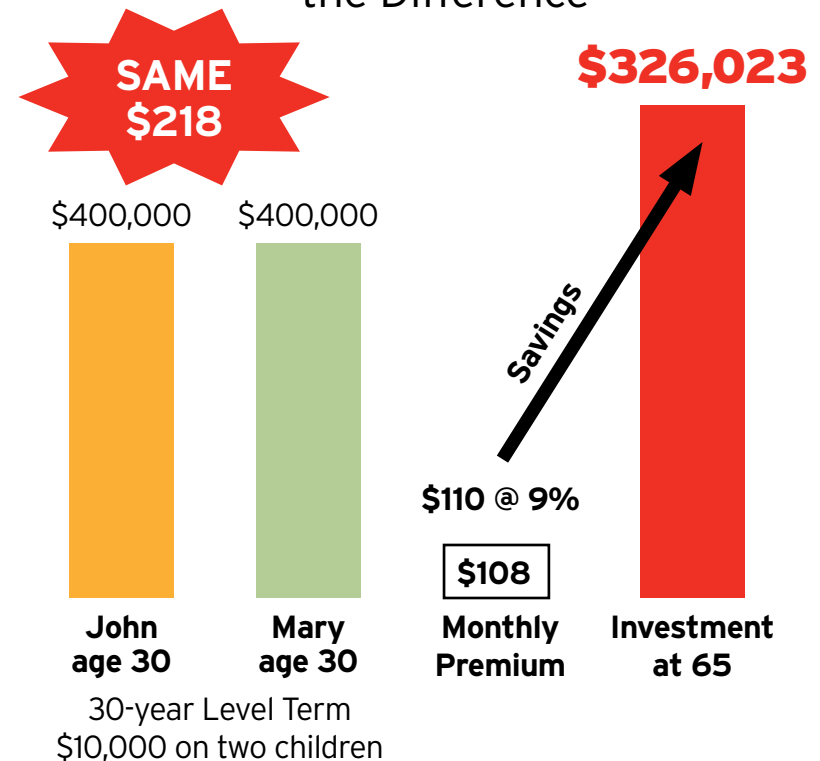
Cash Value Life Insurance

Whole Life, Universal Life, Variable Life



Buy Term and Invest

the Difference

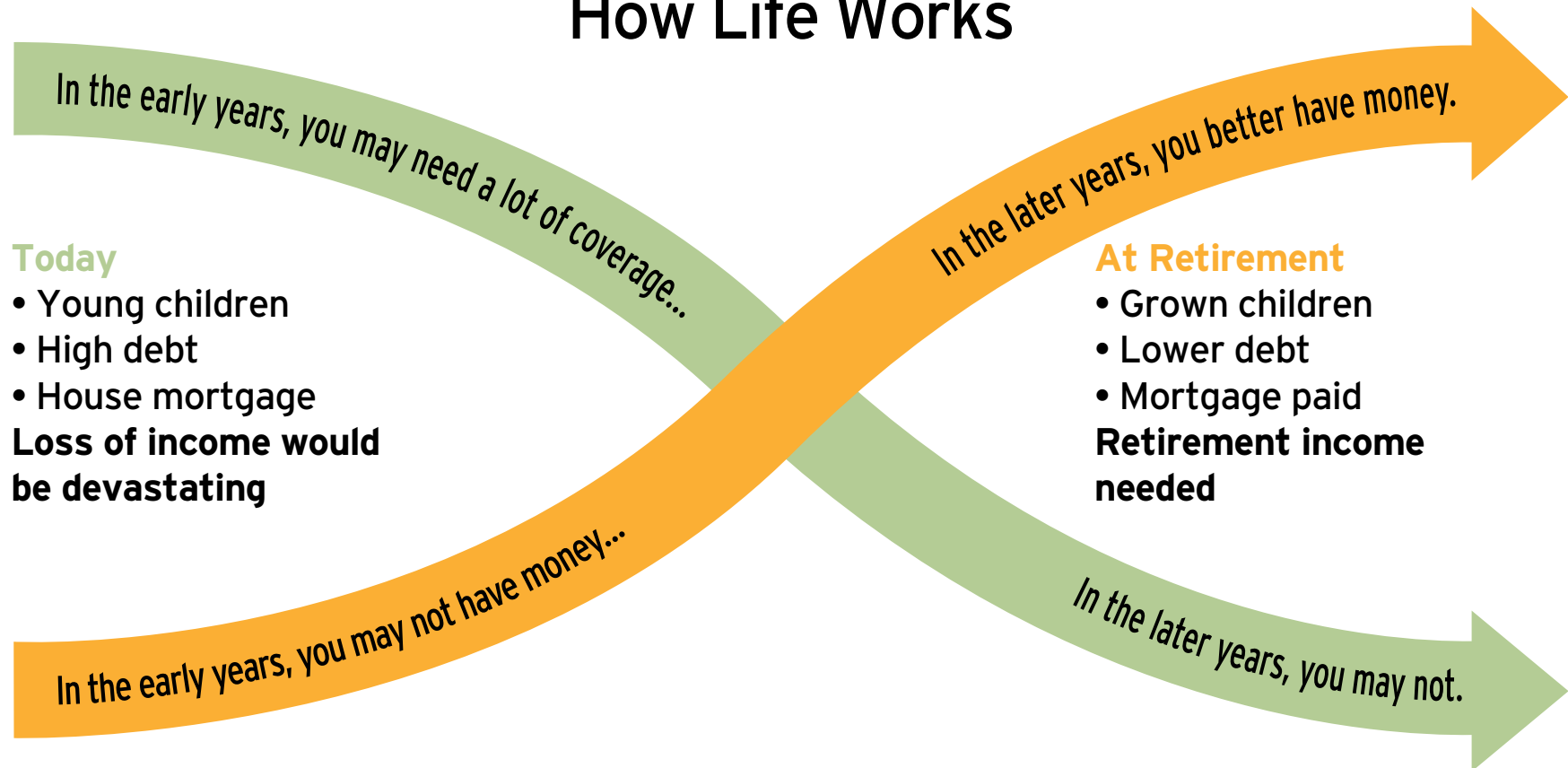


Which program would you want?

Monthly premium for cash value policies is an average of whole life policies from three major North American life insurance companies for male, age 30, standard risk and female, age 30, standard risk. 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. Primerica monthly premium for age 30, non-tobacco use for 30-year Custom Advantage policy (C530) and spouse age 30, non-tobacco use for 30-year Custom Advantage rider (C5SR), 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. Term insurance provides a death benefit only and its premiums increase at certain ages. 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.

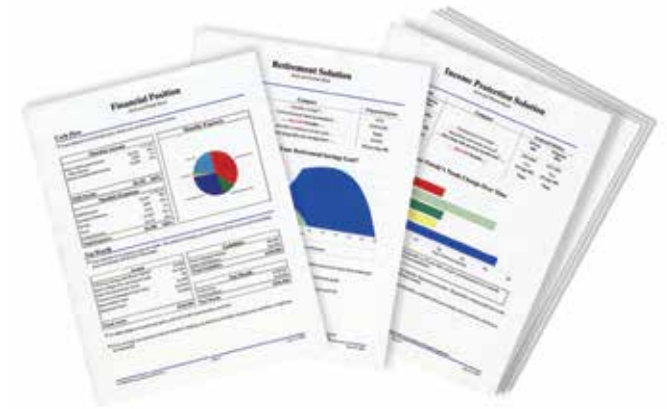
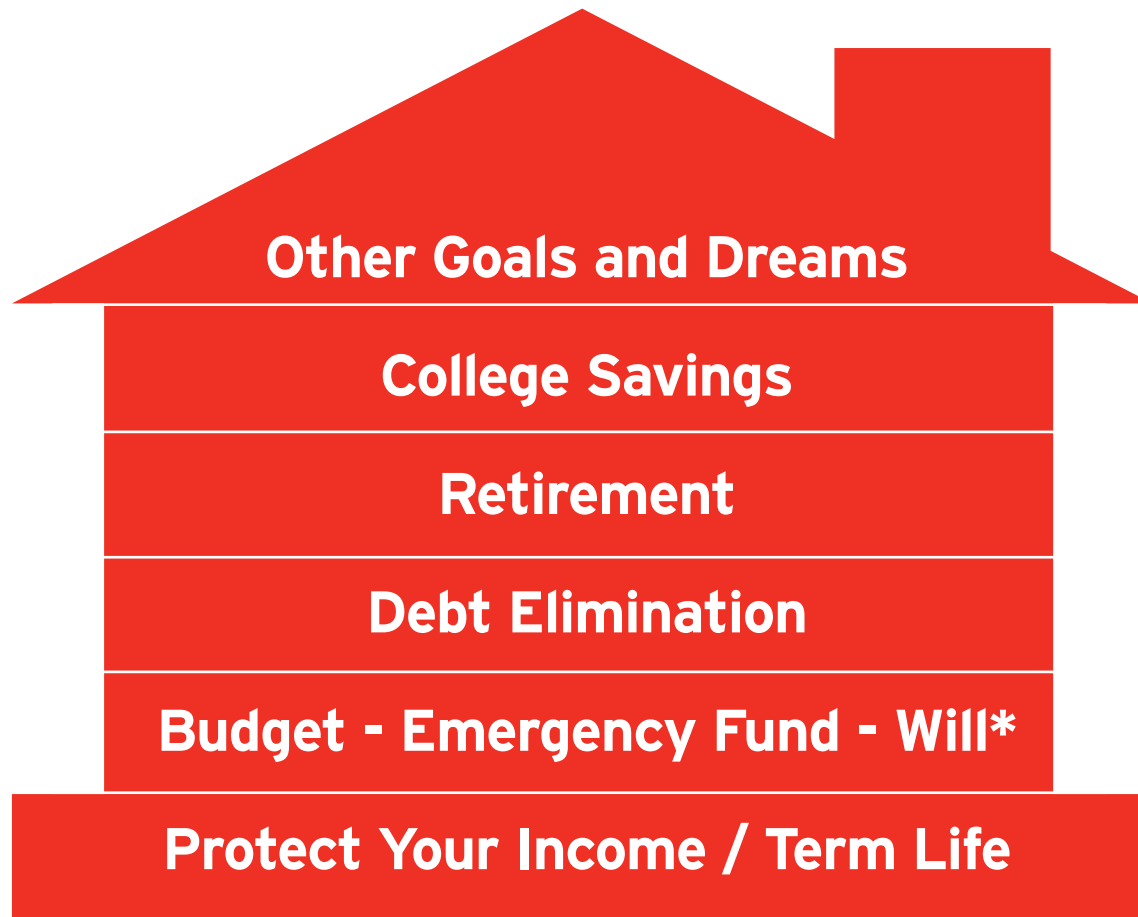
The Theory of Decreasing Responsibility

How Life Works



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

Solution: Build Your Financial House



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?

One basic rule of thumb is that the death benefit on your policy should equal seven to 10 times the amount of your annual salary.

– CNNMoney.com, viewed February 13, 2015

Solution: Debt Stacking

Age 35

Retail Card 1	\$220	+\$220			
Credit Card 2	\$353	\$573	+\$573		
Car Loan	\$551	\$551	\$1,124	+\$1,124	
Credit Card 1	\$303	\$303	\$303	\$1,427	+\$1,427
Mortgage	\$1,293	\$1,293	\$1,293	\$1,293	\$2,720
Total	\$2,720	\$2,720	\$2,720	\$2,720	\$2,720
23 years to pay off debt and \$214,442 in interest paid					
Paid off in 9 years, Age 44 (14 years sooner) Interest saved \$130,643					
(Age 44) Once debts are paid off, invest \$2,720 each month at 9%					
@ Retirement ... Age 67 = \$2.4 million					

DO FINANCIAL COMPANIES WANT YOU TO KNOW THIS?

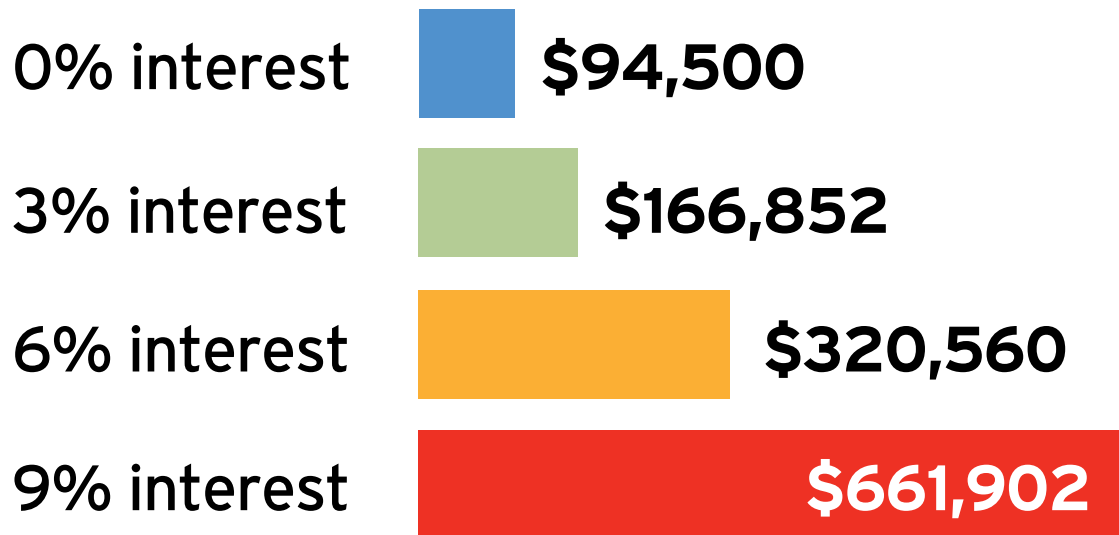
The above example is for illustrative purposes only. The Debt Stacking concept assumes that: (1) you make consistent payments on all of your debts, (2) when you pay off the first debt in your plan, you add the payment you were making toward that debt to your existing payment on the next debt in your plan (therefore you make the same total monthly payment each month toward your debts) (3) you continue this process until you have eliminated all of the debts in your plan. In the example above, when the retail card is paid off, the \$220 is applied to credit card 2, accelerating its payment to \$573. After credit card 2 is paid off, the \$573 is applied to the car loan for a total payment of \$1,124. The process is then continued until all debts are paid off. Note that the total payment per month remains constant. The hypothetical assumes a constant nominal 9% rate of return compounded monthly, unlike actual investments which will fluctuate in value, and does not include taxes or fees, which would reduce returns. Investing begins once debts have been paid off (at age 44).

Are You Giving the Government an Interest-Free Loan?

Average tax refund = \$2,696
\$2,696 / 12 months = \$225 / month*

\$225 Monthly Overpayment for 35 years (Age 35-70)

If you make:



The hypothetical interest rates are for illustrative purposes only and not indicative of a guaranteed rate of return on any investment. Illustrative rates of return are nominal, compounded monthly. Rates of return are constant unlike actual investments which will fluctuate in value. It does not include fees or taxes which would lower results. *Treasury.gov, October 22, 2014

What the Experts Say

“While some life insurance agents aim to guide you toward whole life insurance over term insurance (whole means more commission for them), **term make more sense for most people ...**”

Money.usnews.com, viewed June 6, 2014

“I strongly believe that **term is the best insurance** for the vast majority of people, and it literally costs a fraction of other forms of life insurance.”

The Road to Wealth: A Comprehensive Guide to Your Money, Suze Orman

“**Term coverage is the appropriate coverage for most individuals**, as their needs are for a certain term of years while their other assets accumulate, such as retirement savings.”

Money.usnews.com, viewed June 6, 2014

“**Term life insurance** can provide an essential financial protection for families and its comparatively low premiums make **buying enough coverage affordable ...**”

Ill.org (Insurance Information Institute), viewed June 6, 2014

“If you want to protect your family against your unexpected death, **you are usually better off with term life insurance** rather than whole life. Term usually provides the **most protection** for your family at the **most reasonable cost.**”

Money.usnews.com, viewed June 6, 2014

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

CBSNews.com, viewed June 6, 2014

The Time Value of Money

When is \$44,000 more than \$209,000?

		Individual A			Individual B		
Individual A:	Age	Annual Payment	Accumulation End of Year	Age	Annual Payment	Accumulation End of Year	
Started	22	\$5,500	\$6,020	22	0	0	
Contributing	23	5,500	12,600	23	0	0	
at Age 22	24	5,500	19,790	24	0	0	
	25	5,500	27,670	25	0	0	
	26	5,500	36,280	26	0	0	
	27	5,500	45,700	27	0	0	
	28	5,500	56,000	28	0	0	
Stopped	29	5,500	67,270	29	0	0	
Contributing	30		73,580	30	\$5,500	\$6,020	
at Age 29	31		80,480	31	5,500	12,600	
	32		88,030	32	5,500	19,790	
	33		96,290	33	5,500	27,670	
	34		105,320	34	5,500	36,280	
	35		115,200	35	5,500	45,700	
	36		126,010	36	5,500	56,000	
	37		137,830	37	5,500	67,270	
	38		150,760	38	5,500	79,590	
	39		164,900	39	5,500	93,080	
	40		180,370	40	5,500	107,820	
	41		197,290	41	5,500	123,950	
	42		215,790	42	5,500	141,600	
	43		236,040	43	5,500	160,900	
	44		258,180	44	5,500	182,010	
	45		282,400	45	5,500	205,100	
	46		308,890	46	5,500	230,350	
	47		337,870	47	5,500	257,980	
	48		369,560	48	5,500	288,190	
	49		404,230	49	5,500	321,240	
	50		442,150	50	5,500	357,390	
	51		483,620	51	5,500	396,930	
	52		528,990	52	5,500	440,190	
	53		578,610	53	5,500	487,490	
	54		632,890	54	5,500	539,240	
	55		692,260	55	5,500	595,840	
	56		757,200	56	5,500	657,750	
	57		828,230	57	5,500	725,470	
	58		905,920	58	5,500	799,540	
	59		990,900	59	5,500	880,560	
	60		1,083,860	60	5,500	969,170	
	61		1,185,530	61	5,500	1,066,110	
	62		1,296,740	62	5,500	1,172,130	
	63		1,418,380	63	5,500	1,288,100	
	64		1,551,440	64	5,500	1,414,950	
	65		1,696,970	65	5,500	1,553,700	
	66		1,856,160	66	5,500	1,705,460	
	67		2,030,280	67	5,500	1,871,460	
Total Contributions		\$44,000			\$209,000		
Total Accumulation at Age 67			\$2,030,280			\$1,871,460	

The hypothetical 9% nominal rate of return, compounded monthly, and tax-deferred accumulation shown for both IRA accounts are not guaranteed or intended to demonstrate the performance of any actual investment. Unlike actual investments, the accounts show a constant rate of return without any fees or charges. 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 10% penalty tax. Assumes payments are made at the beginning of each year. Investing entails risk, including loss of principal. Shares, when redeemed, may be worth more or less than their original value.

Auto & Home and Legal Protection

Primerica Secure:

Largest Comparative Quoting System
20+ Top National Insurers



Quotes from companies such as: Safeco, Progressive, Hartford, 21st Century, esurance

Before Primerica	After Primerica
Auto & Home: John & Mary were paying \$243 per month for auto & home insurance.	Auto & Home: Saved: \$65 per month on their auto & home insurance... \$65 mo @ 9% for 20 years = \$43,000 (college fund)

The more you save, the more to invest...

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. This is a hypothetical and does not represent an actual investment. Rates of return are constant, unlike actual investments which will fluctuate in value. It does not include fees or taxes, which would lower results.

Make Your Wishes Known

It's important to have a will. If you don't have a will and you die:

- Strangers could be the ones to decide who will raise your children.¹
- The courts will determine how your money and your belongings will be distributed.
- A larger percentage of your money may go to paying taxes.

Did you know that 50% of Americans with children do not have a will?²

Other Important Legal Benefits:

- Legal Consultation and Legal Assistance Services
- Durable Power of Attorney
- Directive of Physician/Living Will
- Motor Vehicle-Related benefits
- Probate Benefits
- Plus more...

1. Kiplinger's, viewed February 13, 2015

2. YahooFinance.com, viewed February 13, 2015

Four Ways to Earn Income

The Cash Flow Quadrant*

<p>Employee Has a job. Income based on position, not the person.</p>	<p>Business Owns a system. Has others working for him/her. Unlimited income potential via manufacturing, marketing, etc.</p>
<p>Self-Employed Owns a job. Dentist, doctor, lawyer, hair stylist, real estate agent, salesperson.</p>	<p>Investor Has money working for him/her. Enjoys complete freedom and lives the dream.</p>

Which two ways to earn income appeal to you most?

*The Cash Flow Quadrant, CASH FLOW Technologies, Inc.; used with permission. The Cash Flow Quadrant and ESBI are trademarks of CASH FLOW Technologies, Inc. For informational purposes only.

The Five Reasons People Get Involved

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

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



Referrals / Earn Your Business / Expansion

Not to be used in New York.



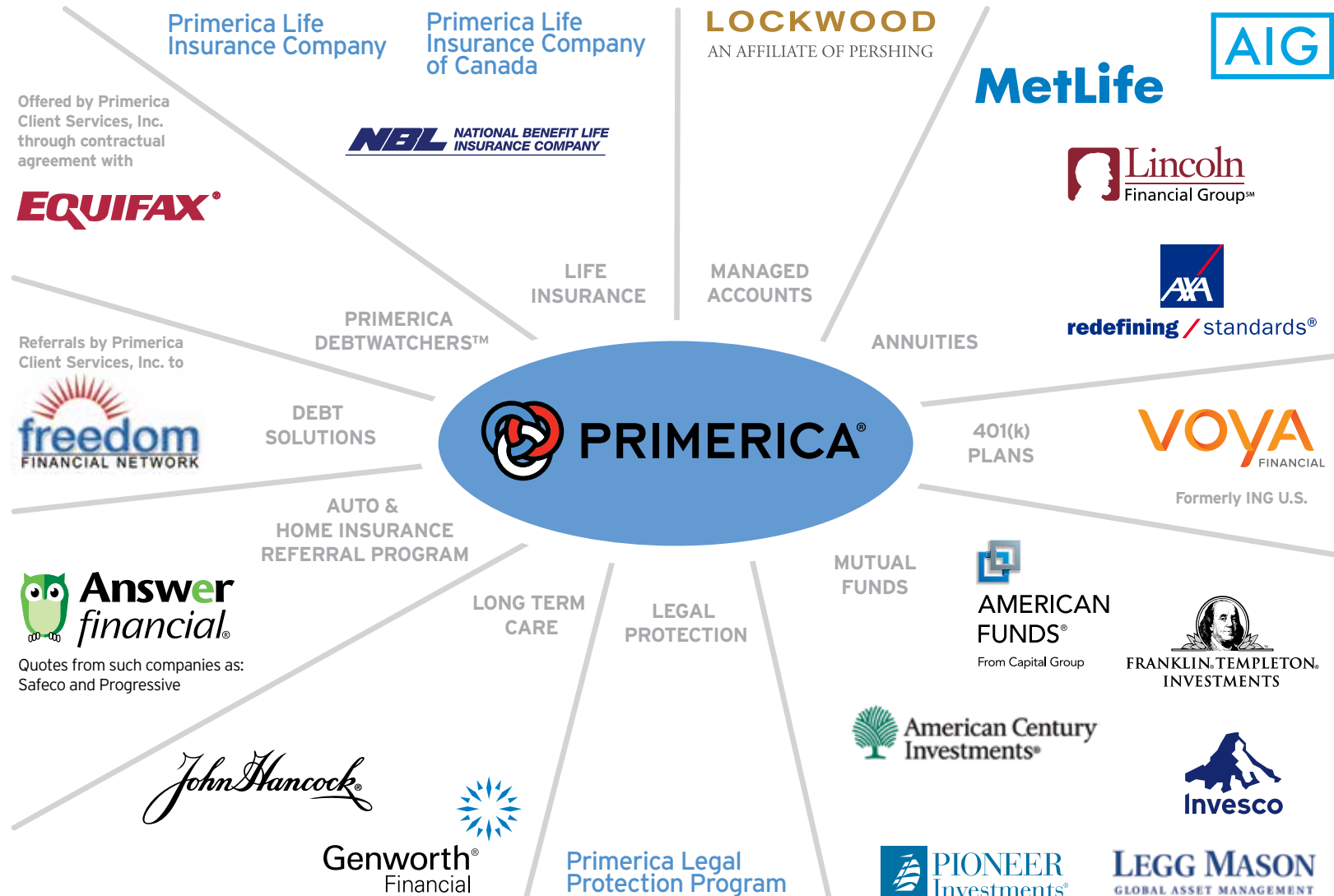
Who we are:

- The largest independent financial services marketing organization in North America
- Listed on the New York Stock Exchange (PRI)
- In business since 1977
- More than 4 million lives insured and more than 2 million client investment accounts

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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:

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

– CNNMoney.com, viewed June 6, 2014

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

– Lifehealthpro.com, viewed June 6, 2014

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

– Huffingtonpost.com, viewed June 6, 2014

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

43% of workers feel “**not too confident**” or “**not at all confident**” that they will have **enough money to live comfortably through retirement**.

– Employee Benefit Research Institute 2014 Retirement Confidence Survey

76% of Americans report that they **live paycheck to paycheck** to make ends meet.

– CNNMoney.com, June 24, 2013

The **typical American household made less money last year than** the typical household made a **full decade ago**.

– “A Decade With No Income Gains,” *The New York Times*, September 10, 2009

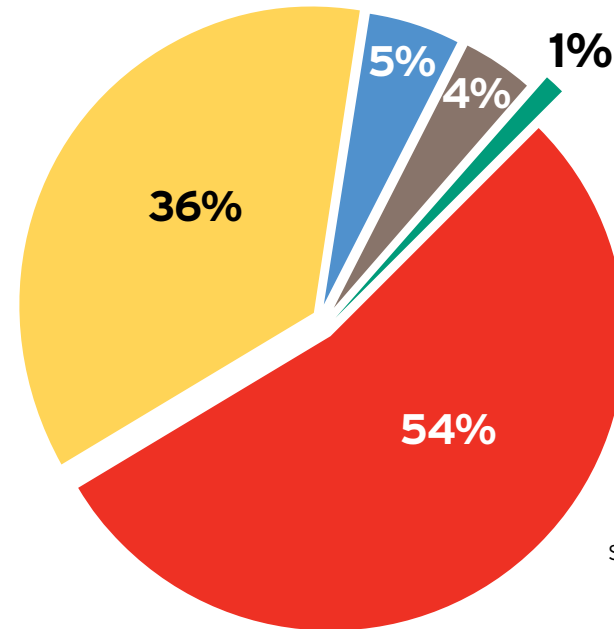
How **real** and **serious** are these problems?

We have the solutions!

100 People After Working From Age 25 - Age 65

100 people at age 65:

- 54% dependent
- 36% working
- 5% deceased
- 4% OK (\$1 million)
- 1% wealthy (\$5 million)



Source: SmartMoney, 2001

Why do 95% fail when it comes to their finances?

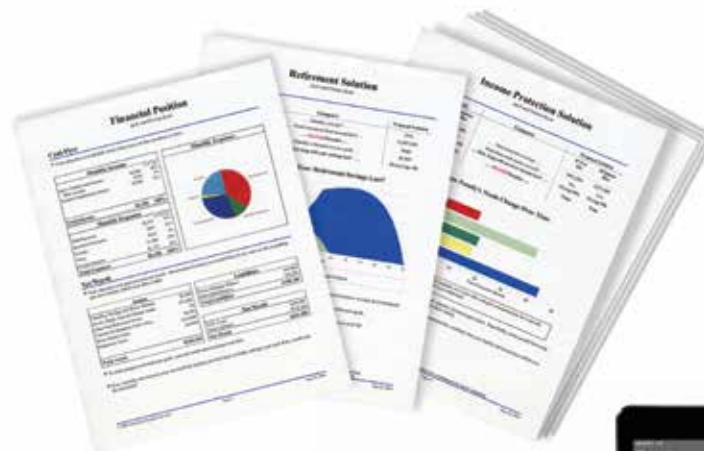
1. No financial education
2. No financial game plan
3. No financial coach

Our Mission

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

Solution:

**Primerica provides
a complimentary FNA
(Financial Needs Analysis)**



A Financial GPS

*See endnotes for important disclosures.

JOHN & MARY, AGE 30, WITH TWO CHILDREN¹

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 – \$218/mo.*	30-year level term life insurance: \$108/mo.
\$52,000 cash value at age 65	\$218 - \$108 = \$110/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. <small>*Pre-Paid Legal Services Program</small>
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 \$210 ($\$100 + \110 savings from cash value life insurance.) 6% rate of return: \$463,000 at age 65 9% rate of return: \$1,083,000 at age 65 12% rate of return: \$2,670,000 at age 65

A

or

B

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?

District Leader: Part-Time

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



Personal:

- 4 clients in one month (one per week)
- 4 life sales
- 2 IRA rollovers
- 1 Primerica DebtWatchers
- 1 A&H
- 1 PLPP

Total cash for the month: \$3,291

**And even if you did about half of that,
you could still earn \$1,737!**

**If you could potentially earn \$20,000 to \$40,000
a year part-time without jeopardizing your job,
would that interest you?**

The Real Estate Model

AGENT

Limited Income Potential
No Security
No Time Freedom

6% Broker Fee
\$100,000 House =
\$6,000 Fee



BROKER

Unlimited Income Potential
More Security
Time Freedom

A Broker with 5 agents
Earning \$3,000/month
Earns \$15,000/month



Broker

50% Override: \$3,000



Agent
50% Commission
\$3,000



Agent
50%
\$3,000



Agent
50%
\$3,000



Agent
50%
\$3,000



Agent
50%
\$3,000

Which would you rather be – an agent or a broker?

Regional Leader: Part-Time



Personal:

4 clients in one month
4 life sales
2 IRA rollovers
1 Primerica DebtWatchers
1 A&H
1 PLPP
Equals: \$4,439



Override:

2 District Leaders
6 clients in one month
6 life sales
2 IRA rollovers
2 Primerica DebtWatchers
2 A&H
2 PLPP
Equals: \$1,665

Total cash for the month: \$6,103

**Once you reach \$50,000 to \$80,000 a year in income,
would you consider making a career change?**

Regional Vice President: Full-Time



Personal:

4 clients in one month
4 life sales
2 IRA rollovers
1 Primerica DebtWatchers
1 A&H
1 PLPP
Equals: \$6,825



Override:

2 Regional Leaders
10 clients combined
10 life sales
4 IRA rollovers
2 Primerica DebtWatchers
2 A&H
2 PLPP
Equals: \$5,743
Bonus: \$1,256

Total cash for the month: \$13,824

Senior Vice President: Full-Time



Personal:

4 clients in one month
4 life sales
2 IRA rollovers
1 Primerica DebtWatchers
1 A&H
1 PLPP
Equals: \$6,825



Team Override:

2 Regional Leaders
3 RVPs
50 clients combined
50 life sales
22 IRA rollovers
11 Primerica DebtWatchers
11 A&H
11 PLPP
Equals: \$14,271
Base Bonus: \$1,256
RVP & SVP
Bonuses: \$6,098

Total cash for the month: \$28,450

Track Record of Success With Momentum

Personal Income	Cumulative Number of Earners	
	Since 1977	New Since 2000
Over \$50,000	5,980	3,452
Over \$100,000	2,913	1,797
Over \$1 million	68	37
Over \$2 million	17	6
Over \$5 million	1	1

What would interest you more?
Starting your own part-time business,
a complimentary financial game plan
OR BOTH?

These figures represent 12-month rolling cash flow levels, including advances, which have been achieved by Primerica representatives, past and present, at some point during their affiliation with a Primerica Company, beginning in 1977. The representatives are not necessarily achieving those levels at this time. Further, the numbers reflected in the "Cumulative Number of Earners" column are cumulative from level to level and, therefore, include all representatives who have ever achieved the stated cash flow figures. The cash flow categories are not intended to demonstrate earnings of typical representatives. 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. 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.

Getting Started

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

Value includes:

State license fee

Exam fee

Fingerprint/background check

PFSU pre-licensing

TOTAL:

Total fees vary for each state

Approximately \$400



2. \$25/month for Primerica Online - Business Support System

Your Technology Support Package

Value includes:

Cell phone discount

\$100-\$250/year

Your own website and business reports

\$600

Access to live and on-demand video training

\$400

Qualify to have securities license paid for

\$500

Morningstar financial analysis software*

\$4,000/year

TOTAL:

\$6,000

Total fees vary for each state

3. Get off to a fast start! Qualify for a bonus when you get trained, licensed and producing.

(See company brochure for details.)

4. Keys to success

- **Submit your IBA with \$99**
- **Show up to all training meetings**
- **Attend pre-licensing and get insurance licensed**
- **Go on 10-15 Field Training Observations in your first 30 days**
- **Complete a Financial Needs Analysis to get your family's financial game plan started**

What would keep you from getting started?

*Term insurance provides a death benefit and its premiums can increase at certain ages. 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 premiums increase after initial premium periods.

1 This is a hypothetical family of four consisting of a 30-year-old non-smoking male, his non-smoking wife 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 30 (form C530); Primary: male, age 30, non-tobacco user, Spouse: female, age 30, non-tobacco user. **4** \$25 per month in most areas. **5** Primerica Secure™ not available in Canada or Puerto Rico. **6** Hypothetical 6% and 9% rates of return, compounded monthly, and tax deferred accumulation for IRA/RRSP 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. In Canada, withdrawal fees and withholding taxes may apply from registered plans such as RRSPs, RRIFs, LIRAs and LIFs.

Representatives of Primerica are independent contractors and are paid commissions on sale of products. Assumes all products remain in force for one year. Life bonus is based on 69% QBI and 10% bonus rate, assuming average premium per policy of \$1,297. Assumes IRA rollovers of \$20,000 and additional investments of \$210/mo. per client for 12 months. Compensation examples are based on 2-year advances in full-benefit states for the PLPP product.

Primerica DebtWatchers™ is a trademark of Primerica, Inc. 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. References to Equifax refer to Equifax Consumer Services LLC, a wholly owned subsidiary of Equifax Inc. See www.my.primerica.com for additional Important Disclosures.

Primerica representatives market term life insurance underwritten by the following 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 US jurisdictions; Primerica Life Insurance Company of Canada, in Canada.

Securities offered by PFS Investments Inc.

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.

Primerica Secure is a personal lines insurance referral program in which representatives may refer individuals to Answer Financial Inc., a company that offers insurance products and services through its licensed affiliates. Not all insurance products and services are available in all states. Primerica, 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. For more information, please see www.PrimericaSecure.com.

Not to be used in New York.

