



Referrals / Earn your business / Expansion

Not to be used in New York.



Why we are here:

1. Explain our financial concepts and how they help people.
2. Training
 - We believe that training new people in their natural, warm market is a great way of learning our business.
3. Referrals
 - If you see value in what in what we do, we ask that you become a referral source for us.
4. Earn your business
 - If it is possible to help your family in any areas we discuss, we would like to compete for your business.
5. Expansion
 - As we go through this, if anyone comes to mind that would like to earn extra income or make a career change, we ask that you introduce this person to us.



WHO WE ARE

- In Business Since 1977
- The Largest Independent Financial Services Marketing Company in North America with 126,000+ Licensed Representatives
- More Than 5 Million Lives Insured and 2 Million Investment Clients
- Listed on the New York Stock Exchange (PRI)
- Named one of America's 50 Most Trustworthy Financial Companies (Forbes, August 2015)



PRIMERICA
FREEDOM REDEFINED

PRI
LISTED
NYSE

As of December 31, 2017

Primerica representatives market term life insurance underwritten by National Benefit Life Insurance Company (Home Office: Long Island City, NY) in New York and Primerica Life Insurance Company (Executive Offices: Duluth, GA) in all other U.S. jurisdictions. In the U.S., securities are offered through PFS Investments Inc., 1 Primerica Parkway, Duluth, Georgia 30099-0001. PFS Investments Inc. is a member of FINRA and SIPC. **Vivint:** Home automation services (including home security) are offered through a referral arrangement by contractual agreement between Primerica Client Services, Inc. Primerica Client Services Inc., PFSL Investments Canada Ltd., Vivint, Inc. and Vivint Canada, Inc.

We are a one-stop financial supermarket with home delivery



Not all products and services are available in all states, territories, or the District of Columbia. A representative's ability to offer products from the companies listed is subject to state and federal licensing and certification requirements. Please refer to the **Important Endnotes** for additional details about the contractual arrangements and company affiliations detailed above.

Today's Financial Challenges

DEBT

About 40% of Americans spend up to half of their monthly income on debt payments.

Marketwatch.com, "40% of Americans Spend Up to Half of Their Income Servicing Debt," April 30, 2017

U.S. households with debt carry an average credit card balance of \$15,654.

NBCNews.com, "Americans Have More Credit Cards – and More Debt, Says CFPB," December 28, 2017



Today's Financial Challenges

INVESTMENTS

More than half of Americans have less than \$1,000 in savings.

CNBC.com, "Here's How Much Money Americans Have in Their Savings Accounts," September 13, 2017

Almost 75% of Americans admitted that they should have started saving for retirement way earlier than they actually did.

2016 Wells Fargo Retirement Study



Today's Financial Challenges

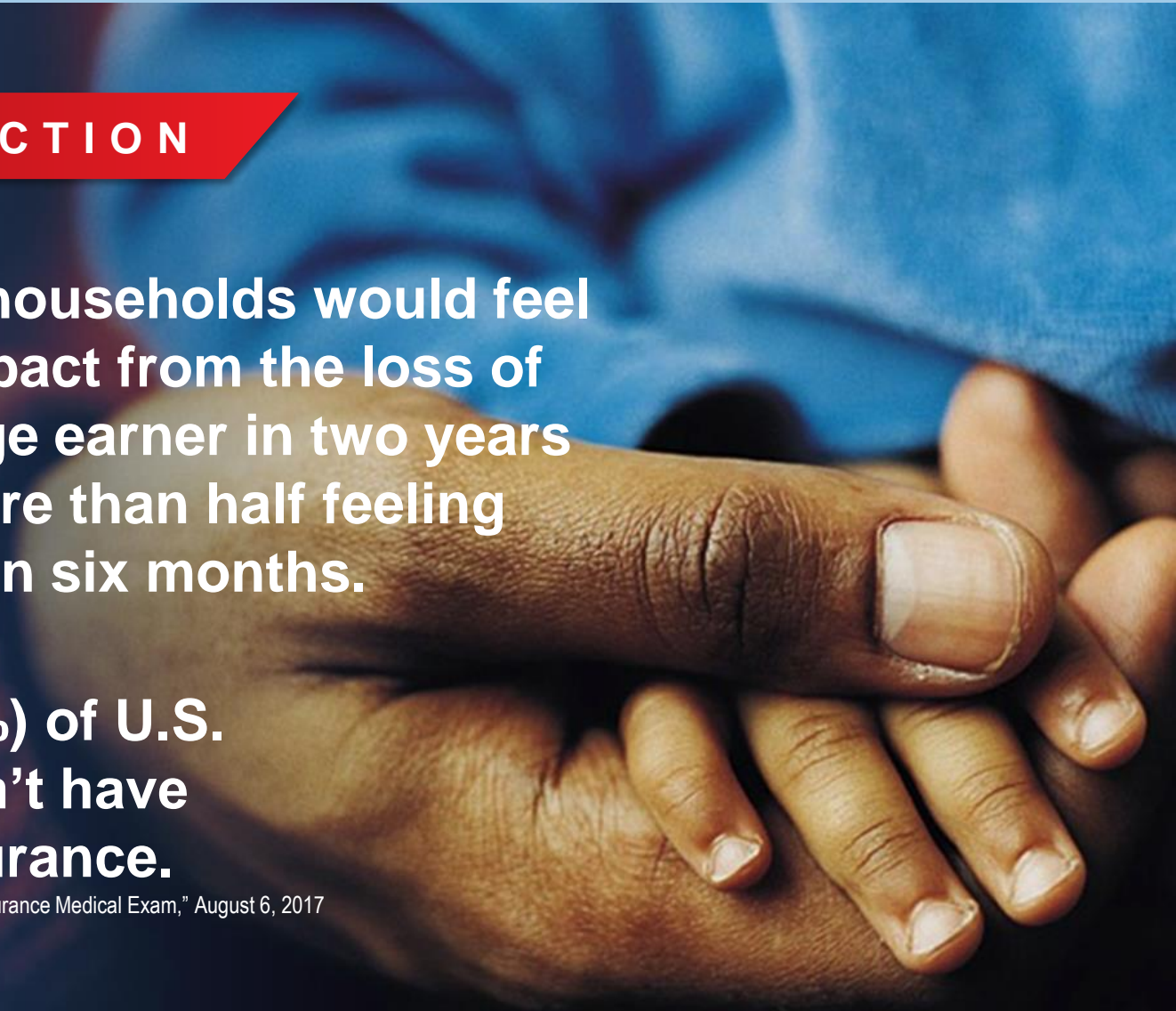
PROTECTION

Almost 70% of households would feel the financial impact from the loss of the primary wage earner in two years or less, with more than half feeling the impact within six months.

LIMRA, 2017 Insurance Barometer Study

Nearly half (48%) of U.S. households don't have enough life insurance.

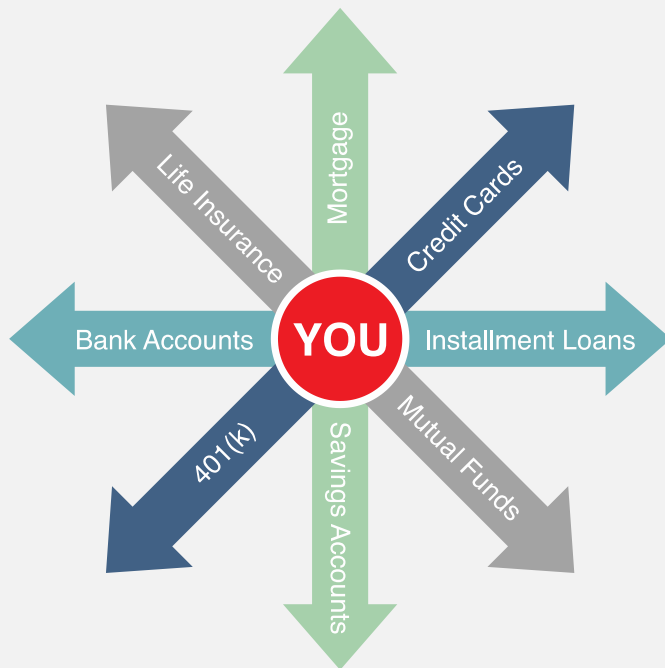
USAToday.com, "Impending Death of the Life Insurance Medical Exam," August 6, 2017



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. A customized, confidential and complimentary program that helps you achieve your goals and dreams. Clients are able to use all or individual parts of this tool



A Financial GPS: It helps you find answers to important questions.

How Primerica Helps Families

John & Mary, Age 30, With Two Children

Before FNA

After FNA

Debt: ¹	Debt: ²
They were paying \$2,720 a month on 3 credit cards, 1 car, and a mortgage. They would be out of debt at age 53 paying \$214,442 in interest	Using the same \$2,720 a month, we showed them how to be debt free at age 39. Saving \$130,643 in interest. Debt Free: 14 years sooner
Life Insurance: ³	Life Insurance/Income Protection: ⁴
\$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 — \$295/mo.	35-year level term life insurance: \$126/mo.
	\$295 - \$126 = \$169/month savings to INVEST

A

or

B

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 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 paid off all of the debts in your plan. In the example above, when Retail Card 1 is paid off, the \$220 payment previously made on Retail Card 1 is applied to Credit Card 2, accelerating its payment to \$573. After Credit Card 2 is paid off, the \$573 payment previously made on Credit Card 2 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 ³ 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. ⁴ Using Primerica Custom Advantage 35 policy: primary (15CA0(35)) and spouse rider (15CB0(35)), both age 30 and non-tobacco use.

How Primerica Helps Families

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 for \$26/mo.
Auto & Homeowner's Insurance:	Auto & Homeowner's Insurance: ^{5,6}
John & Mary were paying \$243 per month for auto & home insurance.	Now they pay \$178 per month with a top rated company. Saved \$65 per month (\$65 per month for 20 years at 9% = \$43,000 for college)
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 = \$89,059	Rolled over \$20,000 IRA into mutual funds. Monthly contributions increased to \$269 (\$100 + \$169 savings from cash value life insurance). 6% rate of return: \$547,600 at age 65 9% rate of return: \$1,258,500 at age 65
A	B

⁴ \$26 per month in most areas. Primerica Legal Protection Program legal protection services are offered by Pre-Paid Legal Services, Inc. dba LegalShield or applicable subsidiary. Neither Primerica nor its representatives provide legal services, representation or advice. Services and benefit availability may vary state to state. ⁵ Primerica Secure™ not available in Puerto Rico. Auto and home insurance is offered through Primerica Secure, a personal lines insurance referral program in which representatives may refer individuals to Answer Financial Inc. which 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. ⁶ Hypothetical 6% and 9% rates of return, compounded monthly, and tax deferred accumulation for IRA is not guaranteed or intend 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.

Expansion & Marketing Strategy

Our products and services are not the issue. Our ***biggest issue*** is that we do not have enough licensed agents to handle the volume of need that is out there.

Expansion: Today's Income Challenges



78% of full-time workers live paycheck to paycheck.

CNNMoney.com, "How to Save for Retirement On a Tight Budget," October 13, 2017

At least 80% of adults live with anxiety about the rising cost of health care, money emergencies, income and savings.

CNNMoney.com, "Why You're Hardwired to Be Bad at Money," November 7, 2017

People that work out of our offices come here because:

1

**DISLIKE
CURRENT JOB**

People looking for a career change with better income potential.

2

**EARN EXTRA
INCOME**

People who love what they do, but a part-time income would make a difference.

3

**FINANCIAL
EDUCATION**

People want to learn how to win the money game.

4

**LOVE HELPING
PEOPLE**

People who believe in making a difference and helping others.

5

**DESIRE
TO OWN A
BUSINESS**

People who dream of having their own business.

Primerica, one of the greatest businesses in North America



Earn \$15,000/yr (Part-time personal producer)
by becoming a **District Leader** and helping 4-5 clients per month with no risk of leaving their current career

Earn \$45,000/yr (Trainer/Recruiter)
by becoming a **Regional Leader** and helping 6 clients per month, plus training 3 people how to help 3 clients per month

Earn \$100,000/yr (Full-time)
by becoming a **Regional Vice President** and helping 6 clients per month, plus training 3 people how to help 3 clients per month

Another 50,000 financial advisors will be needed during the next 4-5 years

These numbers represent 12-month rolling cash flow levels, including advances, that have been achieved by Primerica representatives, past and present, at some point during their affiliation with Primerica. 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, even if they are also included in a higher cash flow category.

From January 1 through December 31, 2017, Primerica paid cash flow to its North American sales force at an average of \$6,030, which includes commissions paid on all lines of business to licensed representatives. Figures include U.S. and Canadian dollars remaining in the local currency earned by the representative, not adjusted for exchange rates.

What We Have Talked

Action Points

- | | | | | |
|---|---|--------------------------------|---|--|
| <input type="checkbox"/> Investing Money for the Future..... | <input type="checkbox"/> Have & Improve (FNA) | <input type="checkbox"/> Start | → | <input type="checkbox"/> Specific Amount
<input type="checkbox"/> Exact (FNA) |
| <input type="checkbox"/> Income Protection/Life Insurance..... | <input type="checkbox"/> Have & Improve | <input type="checkbox"/> Start | | |
| <input type="checkbox"/> Game Plan to Get Out of Debt..... | <input type="checkbox"/> Paying off three or more debts (FNA) | | | |
| <input type="checkbox"/> Saving Money on Auto & Home Insurance | | | | |
| <input type="checkbox"/> Earning Additional Income (Part-Time or Full-Time) see below | | | | |

Which Items Interest You Most?

Financial Needs Analysis (Two Options)

We can leave the form with you to fill out, set an appointment to meet and enter the information together. Many people like this because it is more interactive.

Date: _____

Time: _____

OR

We can take some information now, and set a time to bring back the Financial Needs Analysis.

Date: _____

Time: _____

With Which Option Do You Feel Most Comfortable?

Earning Additional Income

How much additional income, on a monthly basis, would you be looking for? \$ _____

So if you could potentially **hit that dollar amount** doing what we do, with no risk of leaving your current career, do you see any reason wouldn't at least get started with us on a Part-Time basis?

What, if anything, would prevent you from getting started right now?

Schedule your business orientation and get a game plan to get started.

Get The Facts



Independent Business Application (IBA)

\$99

Application Value Includes:

- State Application
- Exam Fee
- Processing Fees
- Appointment Fee
- Fingerprint

Typical Cost to Become Life Licensed: \$399*

*Costs vary by state. Average licensing costs are \$193. Average costs for pre-licensing education are \$206 for life only and \$248 for life and health.

The Ultimate Business Support System

\$25
MONTH

Technology Support Package Value Includes:

- Cell phone discount: up to 25%/yr.
- Your own website and business reports: \$50/mo.
- Live and on-demand video training: \$55/mo.

Total Value: \$105+/month

Additional Potential Value Includes:

- Exam Fee: \$450
- Exam Prep Course: \$150 to \$200

Securities License Total: Approximately \$600*

Morningstar financial analysis software: \$625/mo.**



*Reimbursement of securities licensing costs is subject to meeting program requirements, including a full-service POL subscription and pre-study and licensing requirements. Not all licensing fees are covered. Please refer to the Securities Licensing tab on POL for additional information.

**Must be securities licensed.

Solution – Build Your Financial House



Bypass the Middleman – Become an Owner, Not a Loaner

Traditional Financial Institutions



**Banks, Credit Unions, Insurance Companies =
Historically Low Rates of Return**

The Rule of 72

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?
- 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 “Time Value” of Money

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

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.

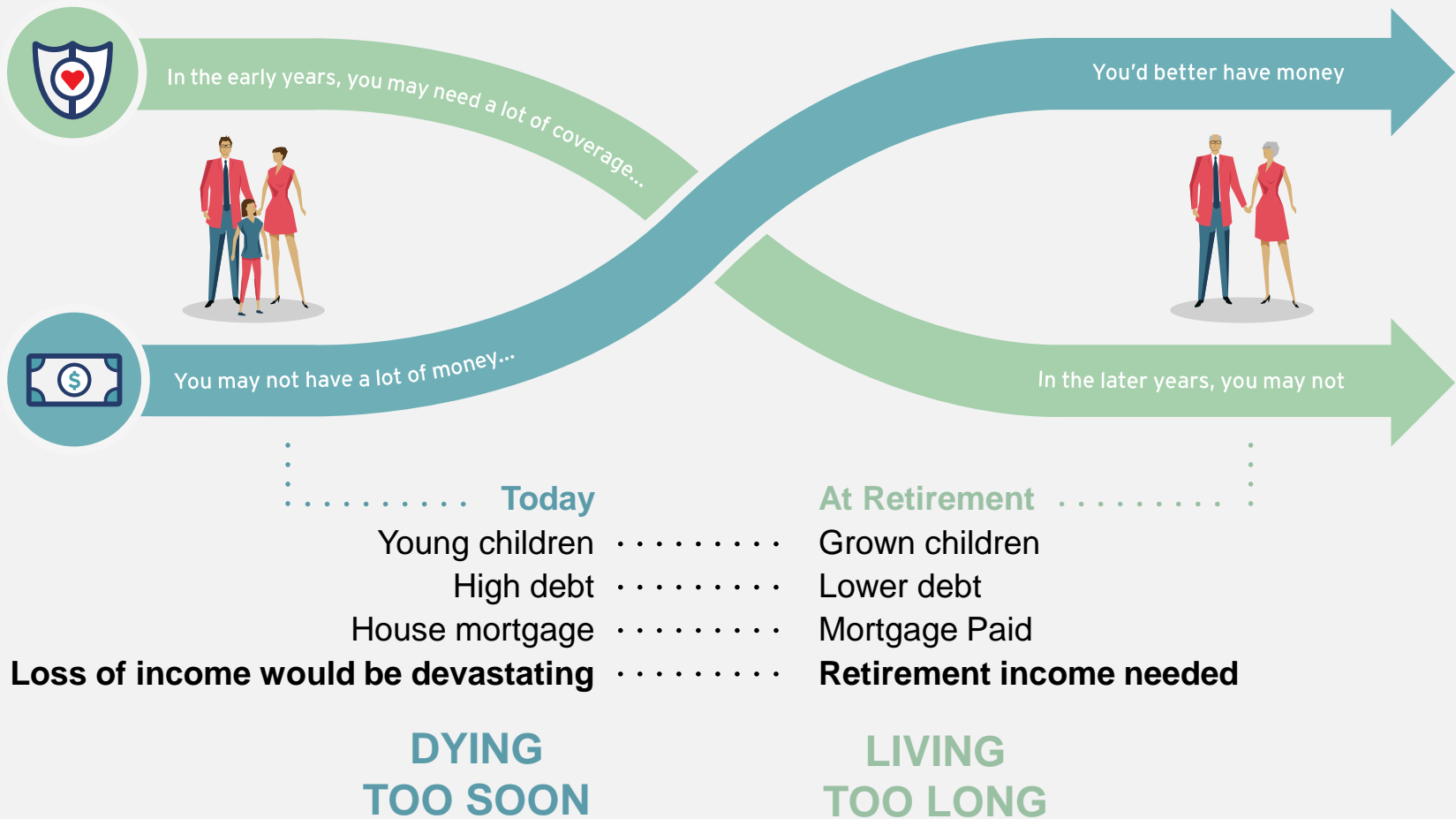
Investor A				Investor B			
	Age	Annual Payment	End of Year Accumulation		Age	Annual Payment	End of Year Accumulation
Individual A: Started contributing At Age 22	22	\$5,500	\$5,470		22	0	0
	23	5,500	12,600		23	0	0
	24	5,500	19,790		24	0	0
	25	5,500	27,670		25	0	0
	26	5,500	36,280		26	0	0
	27	5,500	45,700		27	0	0
	28	5,500	56,000		28	0	0
	29	5,500	67,270		29	0	0
	Individual A: Stopped contributing At Age 29	30	0	73,580		30	\$5,500
31		0	80,480		31	5,500	12,600
32		0	88,030		32	5,500	19,790
33		0	96,290		33	5,500	27,670
34		0	105,320		34	5,500	36,280
35		0	115,200		35	5,500	45,700
36		0	126,010		36	5,500	56,000
37		0	137,830		37	5,500	67,270
38		0	150,760		38	5,500	79,590
39		0	164,900		39	5,500	93,080
40		0	180,370		40	5,500	107,820
41		0	197,290		41	5,500	123,950
42		0	215,790		42	5,500	141,600
43		0	239,040		43	5,500	160,900
44		0	258,180		44	5,500	182,010
45		0	282,400		45	5,500	205,100
46		0	308,890		46	5,500	230,350
47		0	337,870		47	5,500	257,980
48		0	339,560		48	5,500	288,190
49		0	404,230		49	5,500	321,240
50		0	442,150		50	5,500	357,390
51		0	483,620		51	5,500	396,930
52		0	528,990		52	5,500	440,190
53		0	578,610		53	5,500	487,490
54		0	632,890		54	5,500	539,240
55		0	692,260		55	5,500	595,840
56		0	757,200		56	5,500	657,750
57		0	828,230		57	5,500	725,470
58		0	905,920		58	5,500	799,540
59		0	990,900		59	5,500	880,560
60		0	1,083,860		60	5,500	969,170
61		0	1,185,530		61	5,500	1,066,110
62		0	1,296,740		62	5,500	1,172,130
63		0	1,418,380		63	5,500	1,288,100
64		0	1,551,440		64	5,500	1,414,950
65		0	1,696,970		65	5,500	1,553,700
66		0	1,856,160		66	5,500	1,705,460
67		0	2,030,280		67	5,500	1,871,460
Total Contributions		\$44,000		Total Contributions		\$209,000	
Accumulation At Age 67			\$2,030,280	Accumulation At Age 67			\$1,871,460

Individual B:
Started contributing At Age 30

Individual B:
Stopped contributing At Age 67

Total Contributions

The Theory of Decreasing Responsibility



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

What the Experts Say

“Term life is the **simplest**, the **least expensive** and the most widely applicable.”

Forbes.com, “Ten Things You Absolutely Need to Know About Life Insurance,” January 5, 2016

Term is the most affordable type when initially purchased and provides protection for a specific period of time or the “term.”

Lifehappens.org, “10 Everyday Things That Cost More Than Term Life Insurance,” June 15, 2015

“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 modest amounts of money — and big policies are what your spouse and children need.”

Making the Most of Your Money Now, Jane Bryant Quinn

“In my opinion, there’s only one kind of life insurance that makes sense for the vast majority of us, and that’s **term life insurance**.”

The Ultimate Protection Portfolio, Suze Orman

A rule of thumb is to **buy coverage worth 10 times** the policyholder’s **salary**.

NYTimes.com, “Life Insurance Buyer’s Guide: What Type, How Much and Who Will Benefit,” February 19, 2016

“Term life is a better option for most people because it’s **much more affordable** and offers insurance when it’s most needed.”

Nerdwallet.com, “Why Permanent Insurance Is a Bad Idea for Most People,” October 31, 2016

No Life Insurance vs. Primerica

No Life Insurance

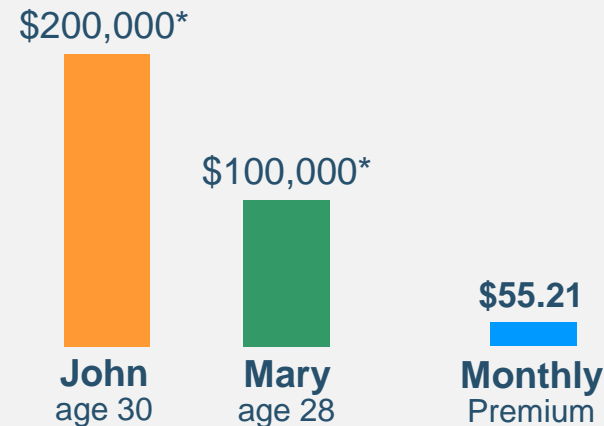
- Uncertainty
- Fear
- Worry



\$0	\$0	\$0
John	Mary	Monthly
age 30	age 28	Premium

Primerica Term

For less than \$2.00 a day your family could be protected.



(30-year Level Term, \$10,000 on two children)

* With IBR coverage doubles over 11 years

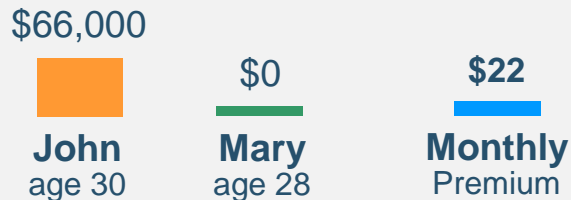
Are you leaving your family's future to chance?

Monthly premium for primary insured age 30, non-tobacco use for 30-year TermNow policy (NBF11AA0 in New York State and PLF11AA0 or ICC11AA0 in all other US jurisdictions) and spouse, age 28, non-tobacco use for 30-year TermNow rider (NBF11AB0 in New York and ICC11AB0 or PLF11AB0 in all other US jurisdictions) plus a child rider (CPCH) of \$10,000 on two children, underwritten by Primerica Life Insurance Company and in New York, National Benefit Life Insurance Company. Primerica's affiliated life insurance companies include National Benefit Life Insurance Company (Home Office: Long Island City, NY) in New York; Primerica Life Insurance Company (Executive Offices: Duluth, GA) in all other US jurisdictions; Primerica Life Insurance Company of Canada (Head Office, Mississauga, ON) In Canada. Each company is responsible for its own obligations.

Group Insurance vs. Primerica Term

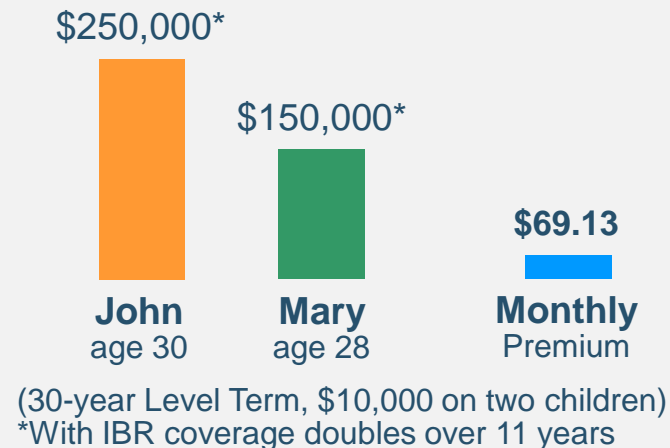
Group Coverage¹

- Not in control
- Limited coverage
- Portability issues



Primerica Term²

- You're the owner
- One policy for entire family
- Covered until age 95

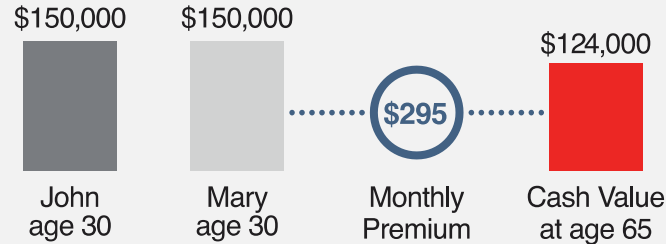


Which program gives better peace of mind?

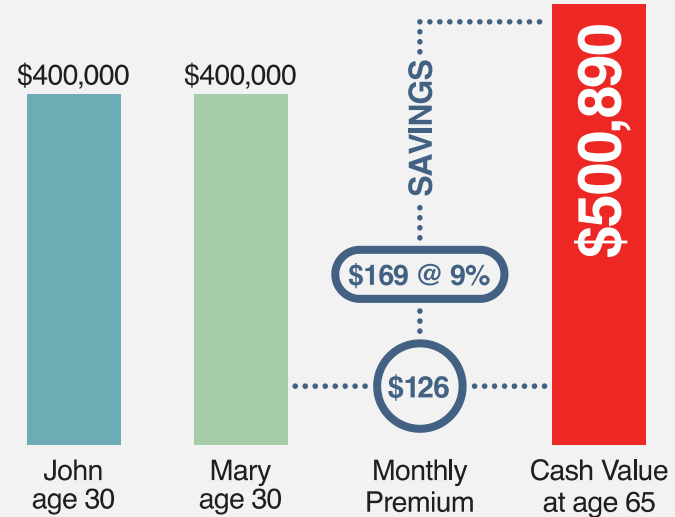
1. 2013 ACLI Life Insurance Fact Book. 2. Monthly premium for primary insured, age 30, non-tobacco use for 30-year TermNow policy (NBF11AA00 in New York State and PLF11AA00 or ICCAA0 in all other U.S. Jurisdictions) and spouse 28, non-tobacco use for 30-year TermNow rider (NBF11AB0 in New York and ICC11AB0 in all other U.S. jurisdictions) plus a child rider (CPCH) of \$10,000 on two children, underwritten by Primerica Life Insurance Company and in New York, National Benefit Life Insurance Company. Primerica's affiliated life insurance companies include National Benefit Life Insurance Company (Home Office: Long Island City, NY) in New York; 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. Each company is responsible for its own obligations.

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 35-year Level Term, \$10,000 each on two children



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 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.

For remaining assumptions, please refer to end notes.

Not for use in New York.

Actual Cash Value Policy

Policy Data

Insured:	[REDACTED]	Face Amount:	\$200,000
Payment Class:	PREFERRED ELITE	Issue Date:	10/23/2009
Issue Age:	35	Monthly Activity Day:	23rd Day of the Month
Sex:	FEMALE		
Policy Number:	[REDACTED]		

Benefit Description

Flexible Premium Adjustable Indexed Life
Insurance-Death Benefit Option 1
Overloan Protection Rider
Annual Reset Crediting Strategy Rider (UL0711 series)
Additional Insured Rider (See Page 7A for Details)

Expiry Date

Life
Life

Payment Information

Minimum Initial Payment	\$82.83
Planned MONTHLY Payment	\$87.50

The payment of a monthly Safety Net premium of \$82.83, on or before each monthly activity day, is guaranteed to keep this policy in force for 10 years, assuming no loans or withdrawals are taken.

Actual Cash Value Policy

Interest Rates

Annual Interest Rate:

Fixed Account Minimum Guaranteed Annual Interest Rate	2.00%
Loan Credited Rate	2.00%
Loan Interest Rate Charges	
On Preferred Loans	2.00%
On Standard Loans	3.00%

Expense and Surrender Charges

Expense Charges:

Maximum Monthly Policy Fee	\$15.00
Premium Expense Charge	
Policy Year 1-20	8.00%
Monthly Administrative Expense Charge (per \$1000 of initial face amount)	
Policy Year 1-8	\$0.03
Policy Year 9+	\$0.00
Partial Withdrawal Service Fee	\$25.00

Surrender Charges:

<u>Policy Year</u>	<u>Amount of Charge</u>	<u>Policy Year</u>	<u>Amount of Charge</u>	<u>Policy Year</u>	<u>Amount of Charge</u>
1	\$2,610.00	8	\$2,088.00	15	\$861.30
2	2,610.00	9	1,905.30	16	704.70
3	2,610.00	10	1,748.70	17	522.00
4	2,610.00	11	1,566.00	18	339.30
5	2,610.00	12	1,383.30	19	182.70
6	2,427.30	13	1,226.70	20	0.00
7	2,270.70	14	1,044.00		

Table of Guaranteed Values

<u>End of Year</u>	<u>Annual Planned Premium</u>	<u>Surrender Value</u>	<u>Death Benefit</u>
1	\$1,250	\$0	\$200,000
2	1,050	0	200,000
3	1,050	0	200,000
4	1,050	0	200,000
5	1,050	0	200,000
6	1,050	0	200,000
7	1,050	0	200,000
8	1,050	314	200,000
9	1,050	742	200,000
10	1,050	1,106	200,000
11	1,050	1,444	200,000
12	1,050	1,719	200,000
13	1,050	1,894	200,000
14	1,050	2,006	200,000
15	1,050	2,016	200,000
16	1,050	1,888	200,000
17	1,050	1,661	200,000
18	1,050	1,308	200,000
19	1,050	801	200,000
20	1,050	175	200,000
Age 60	**	**	**
Age 65	**	**	**
Age 70	**	**	**
Age 100	**	**	**
Age 121	**	**	**

Solution: Debt Stacking

AGE 30	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 39** (14 years sooner) - Interest avoided \$130,643

(Age 39) Once debts are paid off, invest \$2,720 each month at 9%
at Retirement... **Age 62 = \$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 paid off all of the debts in your plan. In the example above, when Retail Card 1 is paid off, the \$220 payment previously made on Retail Card 1 is applied to Credit Card 2, accelerating its payment to \$573. After Credit Card 2 is paid off, the \$573 payment previously made on Credit Card 2 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 39).

Auto & Home



- Largest comparative quoting system with **20+ top national insurers**

Progressive Esurance
The Hartford Safeco Travelers

- Average auto insurance savings is as much **\$451 per year***
- Most clients will qualify for coverage

Just call toll-free (877) 855-8111

Call Center Hours of Operation

Monday-Friday	8 a.m. to Midnight ET
Saturday	9 a.m. to 11 p.m. ET
Sunday	11 a.m. to 10 p.m. ET

Before you call be sure to have your Primerica representative's last name & solution number

PLPP

Primerica
Legal
Protection
Program



\$26 monthly cost
\$10 initial set-up

The law firm to call for your legal needs is:
Davis Miles McGuire Gardner, PLLC

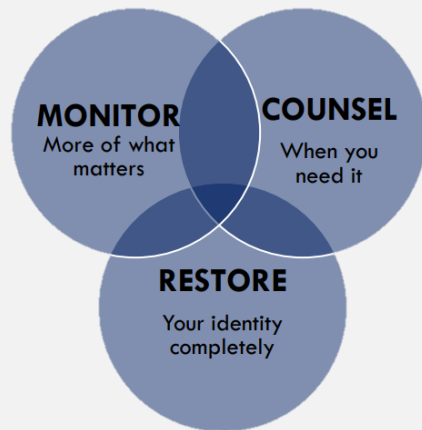
Call Toll-Free in Arizona: 1-800-435-5081
Out of State & Local Calls: 1-602-285-4664

10 Powerful Features:

- Legal consultation and assistance services
- Will Benefits
- Directive to Physician/Living Will
- Durable Power of Attorney
- Probate benefits
- Motor Vehicle-Related Benefits
- Trial Defense Benefits
- IRS Audit Legal Services
- Bankruptcy
- Legal Shield (optional 24hr provider service)



ID Theft DefenseSM



Backed with Industry Leaders



- ❑ 4.1 Million lives protected across the US and Canada
- ❑ 39 provider law firms across US and Canada prepared to handle your legal matters
- ❑ Over 200,000 identity Consultations provided
- ❑ Over 10,000 identities completely restored to pre-theft status



- ❑ THE world's leading risk consulting company
- ❑ Provided unmatched risk mitigation across the globe for the past 40 years
- ❑ Has been at the forefront on Identity Management longer than anyone else in the market
- ❑ Reputation for doing what's right, not just what's right now

Counsel

- ✓ Unlimited Counseling with Investigator
- ✓ Emergency Assistance 24/7/365
- ✓ Customer Service 7-7 M-F
- ✓ Lost and Stolen Wallet Assistance
- ✓ ID Alert System
- ✓ Social Security Fraud Detection
- ✓ Monthly ID Theft Updates
- ✓ Sex Offender Registry Reports
- ✓ Data Breach Notifications
- ✓ Reduced Pre-Approved Card Offers

Restore

- ✓ Licensed Private Investigators
- ✓ \$5 million Service Guarantee
- ✓ Medical ID Theft Restoration
- ✓ Complete Identity Restoration
- ✓ Financial Identity Theft Restoration

Individual Plan	Family Plan
\$11 per month	\$22 per month
Coverage: Member	Coverage: Member, Spouse, up to 8 dependents

Vivint Smart Home

Introducing Vivint Flex: Total Customization to Fit Your Needs

- No money down and no activation fees
- All Primerica referred customers receive a \$100 equipment credit
- Customers have a choice of a 42- or a 60-month contract
- Customers have the option of paying for equipment upfront and avoiding a contract
- Monthly equipment cost varies based on chosen equipment and contract term
- Free basic installation on all systems
- Customers who qualify can finance up to \$4,000 of equipment
- Minimum FICO score of 600 is required to qualify for financing
- At the end of the contract term, the monthly payment drops to the base monthly monitoring fee

Option 1 **Smart Security** **Home Security**

\$39.99 / month monitoring fee*

*Equipment Costs Extra

- Smart Sensors
- Mobile App
- Full Integration
- Event Notifications
- Smart Detectors



Option 2 **Smart Home** **Home Security + Home Automation**

\$49.99 / month monitoring fee*

*Equipment Costs Extra

- Home Security
- Smart Sensors
- Mobile App
- Full Integration
- Event Notifications
- Smart Detectors
- Video Cameras
- Door Lock
- Energy Savings



To get started:
Call **Vivint** at the dedicated
Primerica Line:

1-877-571-6139

M-F: 6am – 11pm MT
Sat-Sun: 6am – 10pm MT

Provide them with the referring
representatives last name and
five-character solution number

The **Vivint** rep will
take it from there

Our Business Model

DISTRICT LEADER

GET LIFE LICENSED

PART-TIME



SCENARIO 3

Help three families like John and Mary with their life insurance needs.

\$1,317 TOTAL CASH

The income example of \$1,317 assumes 3 sales of the life product specified in the “John & Mary” chart above. Assumes all products remain in force for 12 months. Cash flow includes 75% advance of 1st year commission and is subject to deferred compensation withholding. Cash flow includes amounts that are received over 12 months. See Endnotes for details and assumptions for this potential compensation.

From January 1 through December 31, 2017, Primerica paid cash flow to its North American sales force at an average of \$6,030, which includes commissions paid on all lines of business to licensed representatives. Figures include U.S. and Canadian dollars remaining in the local currency earned by the representative, not adjusted for exchange rates.

Our Business Model

REGIONAL LEADER

GET SECURITIES LICENSED



Personal

3 life clients and
1 investment client
like John and Mary

\$2,234

SCENARIO 2



Override 5 District Leaders

5 life clients like
John and Mary

\$878

\$3,112 TOTAL CASH

The personal income example of \$2,234 assumes 3 sales of the life product specified in the “John & Mary” chart above. The override income example of \$878 assumes 5 life sales identical to the personal example. Assumes all products remain in force for 12 months. Life commissions cash flow includes 75% advance of 1st year commission and is subject to deferred compensation withholding. Cash flow includes amounts that are received over 12 months. See Endnotes for details and assumptions for additional information.

From January 1 through December 31, 2017, Primerica paid cash flow to its North American sales force at an average of \$6,030, which includes commissions paid on all lines of business to licensed representatives. Figures include U.S. and Canadian dollars remaining in the local currency earned by the representative, not adjusted for exchange rates.

Our Business Model

REGIONAL VICE PRESIDENT

FULL-TIME

SCENARIO 2



Personal

2 life clients and
2 investment clients
like John and Mary

\$3,071



Override Regional Leaders

10 life clients and
5 investment clients
like John and Mary

\$4,407

\$797 BASE BONUS

\$8,275 TOTAL CASH FROM
MONTH'S SALES

OR

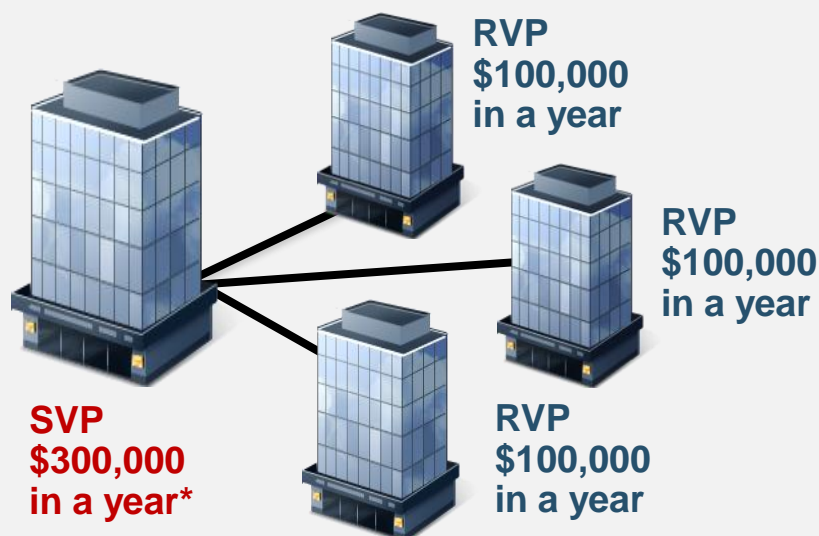
\$99,300 IN A
YEAR*

*Annual cash flow assumes the same level of activity over a 12-month period.

The personal income example assumes compensation for products in the amounts specified. The override income example assumes sales identical to the personal example. Life Bonus is based on 69% QBI and 10% Base Shop Bonus Rate, assuming average premium per policy of \$963. Assumes all products remain in force for 12 months. Life commissions cash flow includes 75% advance of 1st year commission and is subject to deferred compensation withholding. Assumes life product specified in the "John & Mary" example and \$20,000 rollover plus additional investments of \$250/mo. in an IRA per client for 12 months. Cash flow includes amounts that are received over 12 months from sale activity. See Endnotes for additional information.

From January 1 through December 31, 2017, Primerica paid cash flow to its North American sales force at an average of \$6,030, which includes commissions paid on all lines of business to licensed representatives. Figures include U.S. and Canadian dollars remaining in the local currency earned by the representative, not adjusted for exchange rates.

We Are Incented to Promote RVPs



Building Distribution

Earn income from your base shop and all of your RVPs.

Qualify for Ownership.

Develop and promote as many RVPs as you want.

*Annual cash flow assumes the same level of activity over a 12-month period and all products remain in force for 12 months. Cash flow includes amounts that are received over 12 months from sales activity.

Assumes the SVP, his or her base shop Regional Leaders and each RVP team makes a certain number of sales of the life product and the investment specified in the “John & Mary” chart above. Life commissions cash flow includes 75% advance of 1st year commission and is subject to deferred compensation withholding. See Endnotes for details and assumptions for this potential compensation. The Ownership Program is subject to terms and conditions. See the Endnotes for important details.

From January 1 through December 31, 2017, Primerica paid cash flow to its North America sales force at an average of \$6,030 per life licensed representative. Average cash flow includes commissions paid on all lines of business, and reflects combined U.S. and Canadian dollars remaining in the local currency earned by the representative. Exchange rates fluctuate daily and could impact the average.

A Track Record of Success with Tremendous Momentum

12-MONTH CASH FLOW

CUMULATIVE NUMBER OF EARNERS

	SINCE 1977	NEW SINCE 2000
Over \$50,000	6,789	4,396
Over \$100,000	3,423	2,288
Over \$1,000,000	83	52
Over \$2,000,000	18	7
Over \$5,000,000	1	1

**In 2017, Primerica paid more than
\$760 million to its sales force.**

These numbers represent 12-month rolling cash flow levels, including advances, that have been achieved by Primerica representatives, past and present, at some point during their affiliation with Primerica. 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, even if they are also included in a higher cash flow category.

From January 1 through December 31, 2017, Primerica paid cash flow to its North American sales force at an average of \$6,030, which includes commissions paid on all lines of business to licensed representatives. Figures include U.S. and Canadian dollars remaining in the local currency earned by the representative, not adjusted for exchange rates.