



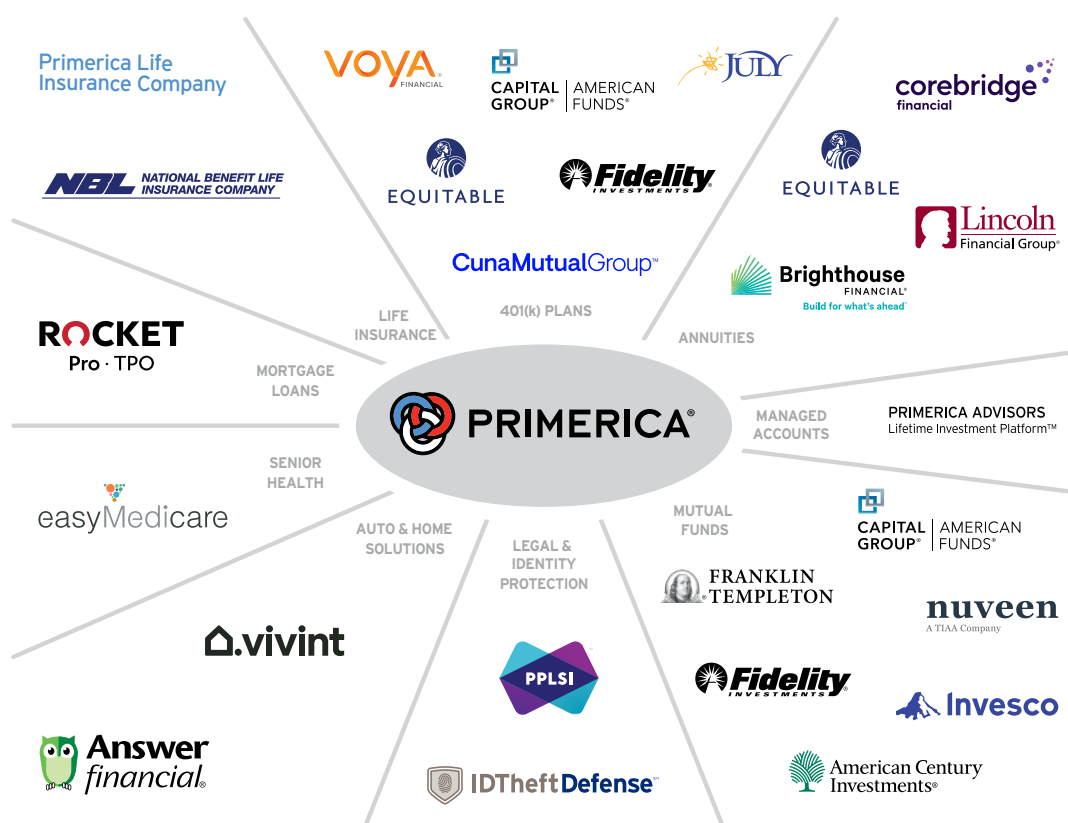
**Primerica is the largest independent financial services marketing organization in North America.**

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



- Our Mission:** To help families earn more income and become properly protected, debt free and financially independent.
- What We Do:** Through our HOW MONEY WORKS™ concepts and complimentary Financial Needs Analysis, we teach people how to take control of their finances by making informed decisions.
- We Offer:** We offer a variety of products and services designed to help people achieve their financial goals.

Primerica's Strategic Partners: Some of the most respected companies in the financial services industry.



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.

**IMPORTANT ENDNOTES: Auto and Home Solutions:** Insurance referrals are offered through Primerica Secure™, an insurance referral program in which representatives may refer individuals to Answer Financial Inc., which offers insurance products and services through its licensed affiliates. Primerica, its representatives and the Primerica Secure™ program do not represent any of the insurers in the program. Home automation services (including home security) are offered through a referral arrangement by contractual agreement between Primerica Client Services Inc., and Vivint, Inc. **Legal and Identity Protection:** IDTheftDefense™ is a product of Pre-Paid Legal Services, Inc. (PPLSI) that provides access to identity theft protection and restoration services, through contractual agreement between Primerica Client Services, Inc. and PPLSI. Primerica Legal Protection Program legal protection services are offered by PPLSI through contractual agreement between Primerica Client Services, Inc. and PPLSI. PPLSI provides access to legal services offered by a network of provider law firms to PPLSI members through membership-based participation. **Life Insurance:** 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. **Managed Accounts:** PFS Investments Inc. is an SEC Registered Investment Adviser doing business as Primerica Advisors. For additional information about managed accounts, please ask your Primerica representative for a copy of the Form ADV Part 2A wrap fee program brochure for the Lifetime Investment Platform. **Mortgage Loans:** Primerica Mortgage, LLC, NMLS ID # 1723477 (<https://nmlsconsumeraccess.org>). EQUAL HOUSING OPPORTUNITY. Primerica Mortgage, LLC is a state licensed Mortgage Broker, with its headquarters office located at 1 Primerica Parkway, Duluth, GA 30099-0001. Phone Number: 1-855-357-1054. Mortgage products are offered through a contractual agreement between Primerica Mortgage, LLC and Rocket Mortgage, LLC, NMLS ID # 3030. For additional disclosures and a complete list of states where residential mortgage loans are offered please visit [https://www.primerica.com/public/primerica\\_mortgage\\_disclosures.html](https://www.primerica.com/public/primerica_mortgage_disclosures.html). **Mutual Fund, Annuities and 401(k) Plans:** Securities are offered by PFS Investments Inc., 1 Primerica Parkway, Duluth, Georgia 30099-0001. Fixed index annuities are offered by Primerica Financial Services, LLC, an affiliate of PFS Investments Inc. **Senior Health:** Primerica Senior Health is a referral program in which Primerica representatives may introduce individuals to e-TeleQuote Insurance, Inc. ("e-TeleQuote"), an affiliate of Primerica, Inc. e-TeleQuote does business as easyMedicare® in all states other than California, Florida and New Mexico. e-TeleQuote is a duly licensed insurance agency appointed by Medicare Advantage HMO, PPO and PFFS plans and stand-alone prescription drug plans and insurance companies holding Medicare contracts approved by The Centers for Medicare & Medicaid Services (CMS).

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## Today's Financial Challenges

**The average American has \$90,460 in consumer debt - including credit cards and personal loans, auto and mortgage loans and student debt.**

CNBC.com, "The Average American has \$90,460 in Debt - Here's How Much Debt Americans Have at Every Age," January 22, 2021

**Nearly half (48%) of Americans had no life insurance coverage in 2021.**

Statista.com, "Life Insurance Ownership in the U.S. 2021," January 11, 2022

**Forty-two percent of U.S. adults say they've gone deeper into debt because of the pandemic.**

Bankrate.com, "Average Credit Card Debt in the U.S." January 26, 2022

**Almost four in 10 Americans would have difficulty finding \$1,000 for an emergency.**

Bankrate.com, "Survey: Fewer than 4 in 10 Americans Could Pay a Surprise \$1,000 Bill from Savings," January 11, 2021

**About 25% of American workers have less than \$10,000 in retirement savings.**

Forbes.com, "It's Time to Rethink Retirement Security in the U.S.," January 14, 2022

**Sixty-four percent of workers live paycheck to paycheck.**

CNBC.com, "As Inflation Heats Up, 64% of Americans Are Now Living Paycheck to Paycheck," March 8, 2022

**Primerica provides financial education to solve these challenges.**

## HOW MONEY WORKS™

The Rule of 72 approximates the number of years it may take to double your money. You could **DOUBLE** your money in approximately...

72 ÷ 3% interest	24 Years
72 ÷ 6% interest	12 Years
72 ÷ 12% interest	6 Years

**? How many doubling periods do you have in your life?**

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 more on a consistent basis, given current market conditions.

## The Power of Compound Interest

\$200 Monthly Savings for 35 Years (Age 30-65)

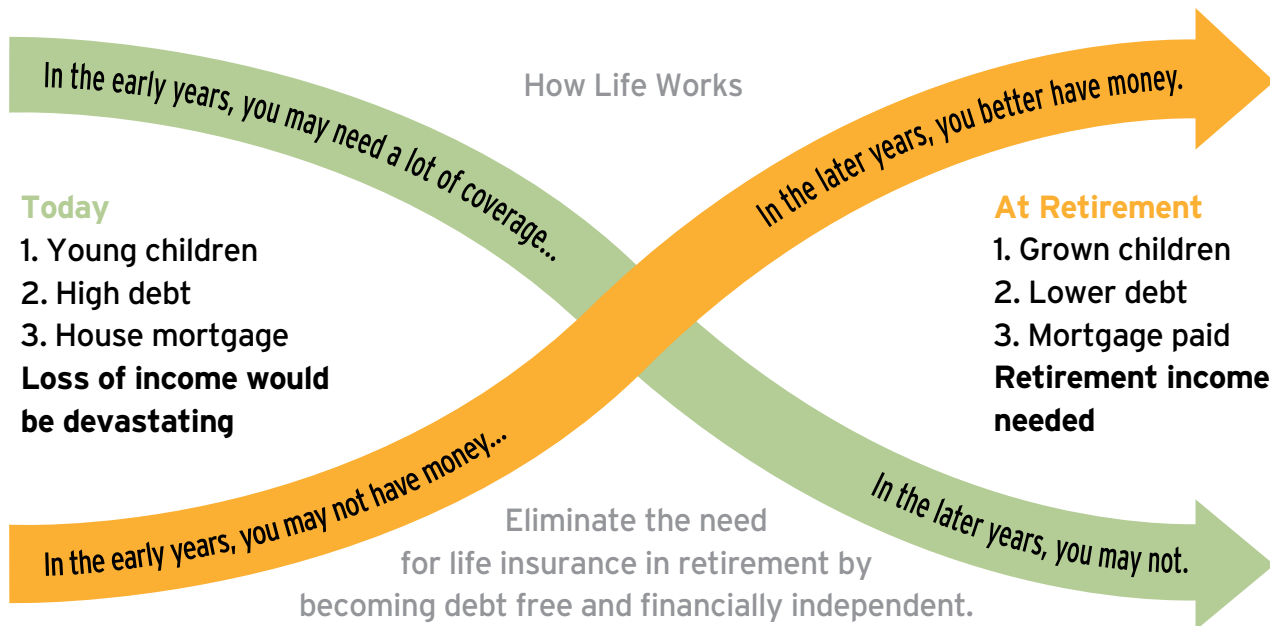
3% interest	\$148,684
6% interest	\$286,367
9% interest	\$592,770

Rates of return are constant and are nominal rates, compounded monthly. Contributions are assumed to be made at the beginning of the month. The chart above is not intended to represent any particular investment or savings vehicle, actual investments will fluctuate in value. It does not take into consideration taxes or other applicable deductions.

**"Compound interest is the most powerful force in the universe."**

Albert Einstein, as quoted in *Dow 40,000*, David Elias (1999)

# Our Philosophy: The Theory of Decreasing Responsibility



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

### The Problem:

Traditional financial institutions sell products; they don't provide a **financial game plan**.



### The Solution:

#### A Financial Needs Analysis (FNA)

A complimentary, confidential and customized program that helps you achieve your goals and dreams.



The FNA provides solutions in these areas:

- Savings
- Debt Solutions
- Income Protection
- Income Management



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? \_\_\_\_\_



# How Primerica Helps Families

## John and Mary, Each Age 35<sup>1</sup>



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? \_\_\_\_\_

A simple way to determine your life insurance need is to consider any future financial obligations you want to cover - such as income replacement for your working lifetime, your mortgage balance, other large debts, and childrens' education costs.

NerdWallet.com, "How Much Life Insurance Do I Need?" February 8, 2022

BEFORE FNA	AFTER FNA
<b>Life Insurance:</b>	<b>Life Insurance/Income Protection:<sup>2</sup></b>
<b>\$100,000</b> coverage on John <b>\$100,000</b> coverage on Mary	<b>\$250,000</b> coverage on John <b>\$250,000</b> coverage on Mary
<b>Cash value policy: \$235/mo.**</b>	<b>30-year level term life insurance: \$82/mo.</b>
<b>\$74,227</b> cash value at age 65	<b>\$235 - \$82 = \$153/month savings to INVEST</b>
<b>Retirement Plan:</b>	<b>Retirement Plan:<sup>3</sup></b>
John & Mary had <b>\$20,000 in an IRA</b> at their bank earning <b>1.5%</b> , with <b>\$105</b> per month contributions.  Accumulated savings at age <b>65 = \$79,118</b>	<b>Rolled over \$20,000 IRA into mutual funds.</b> <b>Monthly contributions increased to \$258</b> ( <b>\$105 + \$153 savings from cash value life insurance.</b> ) <b>6% rate of return: \$380,912 at age 65</b> <b>9% rate of return: \$770,486 at age 65</b>

**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?**

1. This is a hypothetical family that is used to illustrate our products and is not intended to reflect any real family. 2. Primerica policy: Primerica PrecisionTerm, Class 6, husband, form ICC21PA0 or PLF22PA0 in the U.S. and Primerica PrecisionTerm, Class 4, wife, form ICC21PA0 or PLF22PA0 in the U.S., both age 35. 3. Hypothetical nominal rates of return, compounded monthly and tax deferred accumulation for IRA is not guaranteed or intended to demonstrate the performance of an actual investment. See End Notes for additional assumptions and other details.

\* Will is available through the Primerica Legal Protection Program. Exclusions and limitations apply. See plan for your state for details.

\*\* Monthly premium and accumulated cash value 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 35 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 a level premium 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, One of the Greatest Opportunities in North America

## PART-TIME / Personal Activity

No need to leave your full-time job. With the Primerica Part-Time Opportunity, you can earn money toward your goals, build a business on the side, and feel good about helping others.

## DISTRICT LEADER

Help couples like John and Mary with their life insurance needs:

Help **1** Family ..... **\$428** **Total Cash from Month's Sales**

Help **2** Families ..... **\$855** **Total Cash from Month's Sales**

Help **3** Families ..... **\$1,283** **Total Cash from Month's Sales**

## PART-TIME / Combined Personal and Team Activity

Bring people onto your team, get securities licensed and advance to the next level in order to help more families and earn more.

## REGIONAL LEADER

Help couples like John and Mary with insurance and investments:

SCENARIO 1	PERSONAL: Help <b>1</b> life client = .....	<b>\$599</b>
	OVERRIDE: <b>2</b> Districts with a total of <b>2</b> life clients = .....	<b>\$342</b>
	<b>Total Cash from Month's Sales</b> .....	<b>\$941</b>

SCENARIO 2	PERSONAL: Help <b>3</b> life clients and <b>1</b> investment client = .....	<b>\$2,286</b>
	OVERRIDE: <b>5</b> Districts with a total of <b>5</b> life clients = .....	<b>\$855</b>
	<b>Total Cash from Month's Sales</b> .....	<b>\$3,141</b>

## FULL-TIME

As you continue to build a team and expand your Primerica business, you may decide to quit your job and focus on your Primerica business full-time as an RVP. At this level, you also have the chance to earn bonuses!

## REGIONAL VICE PRESIDENT

Help couples like John and Mary with insurance and investments:

SCENARIO 1	PERSONAL: Help <b>2</b> life clients and <b>1</b> investment client = .....	<b>\$2,597</b>
	OVERRIDE: RLs with a total of <b>4</b> life clients and <b>2</b> investment clients = .....	<b>\$1,818</b>
	<b>Total Cash from Month's Sales</b> .....	<b>\$4,415</b>
	<b>Total Cash in a Year*</b> .....	<b>\$52,984</b>

SCENARIO 2	PERSONAL: Help <b>2</b> life clients and <b>2</b> investment clients = .....	<b>\$3,313</b>
	OVERRIDE: RLs with a total of <b>10</b> life clients and <b>5</b> investment clients = ..	<b>\$4,546</b>
	<b>PLUS</b> Base Bonus = .....	<b>\$816</b>
	<b>Total Cash from Month's Sales</b> .....	<b>\$8,675</b>
	<b>Total Cash in a Year*</b> .....	<b>\$104,095</b>

## OWNERSHIP

When you develop a bigger team and grow your income to the \$300,000 level, you may be able to qualify for Ownership.

## OWNERSHIP ALLOWS YOU TO:

- Build a legacy for your family.
- Create a business that can be handed down generation to generation.
- Secure your family's future should something happen to you.

## Can you think of any logical reason not to get started, at least part-time?

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

From January 1 through December 31, 2021, Primerica paid cash flow to its North American sales force at an average of \$8,410, which includes commissions paid on all lines of business to life licensed representatives. Figures include U.S. and Canadian dollars remaining in the local currency earned by the representative, not adjusted for exchange rates.

Primerica Representatives are independent contractors and are not employees of Primerica. Representatives are paid commissions only on the sale of products and are not paid for recruiting. Representatives are not financial or estate planners or tax advisors.

The above income examples are not intended to demonstrate typical earnings, but are hypotheticals for certain leadership levels in the sales force. Most representatives do not achieve these levels and clients do not always buy the hypothetical product sets. In order to become a District Leader, you must achieve certain requirements and get life licensed. Reaching other leadership levels is also dependent on achieving certain requirements. The ability to sustain any level of sales and earnings depends on the size of the organization you build, the number of sales and override commissions you earn, and the efforts of you and your downlines.

For life sales, each income example above assumes the sale of a life product consisting of 30-year level term life insurance using Primerica PrecisionTerm, Class 6, husband, form ICC21PA0 or PLF22PA0 in the U.S. and Primerica PrecisionTerm, Class 4, wife, form ICC21PA0 or PLF22PA0 in the U.S., both age 35, with \$250,000 coverage each. Life cash flow includes 75% advance of 1st year commission and is subject to deferred compensation withholding. Assumes average commissionable premium per policy of \$855. Life bonus is based on 69% QBI and 10% RVP Base Shop bonus rate. For investment product sales, each income example above assumes a \$20,000 rollover into an IRA, plus additional investments of \$258/mo. per client for 12 months.

All cash flow assumes all products remain in force for 12 months. The cash flow from the 12 months of sales is received beyond the 12 months, as cash flow from each month of sales is received over a 12-month period from the month of sale.

Ownership refers to the conditional right of an eligible RVP to transfer his or her code number to another eligible RVP, subject to the consent of Primerica and subject to terms, conditions and regulatory requirements. The Ownership Program Document and policies located on POL control in all respects.