



There is no other company like
Primera.

We are the only hope that Main Street has.

We teach people how to save their financial lives.



What we
do is so
powerful.

We teach people how to:

- Get out of debt
- Save money
- Send their children to college
- Obtain proper protection
- Prepare for retirement
- And become financially independent

While...

- Reducing their stress level
- Improving their quality of life
- Helping them enjoy life

On a scale from 1 to 10, with 10 being the highest, how motivated are you to accomplish some or all of the things above?

If we can put together a plan that helps you accomplish some or all of those things, are you ready to get started?

No one else
is doing
what we do.

Primerica takes an educational approach, and we offer complimentary sophisticated financial tools to the Middle Market.

We start with our Financial Needs Analysis, a very basic questionnaire we can complete in 20 minutes. It asks all the right questions to help determine the next steps you need to take on the road to a better financial future.

Buy Term...

Cash Value vs. Term Life Insurance¹

	Death Benefit Before Primerica	Changed to Primerica's Term	
John	\$100,000	\$250,000	More than double the coverage for \$153 LESS per month!
Mary	\$100,000	\$250,000	
Total Coverage	\$200,000	\$500,000	
Monthly Premium	\$235	\$82	
		Difference = \$153/month!	

Invest the Difference: \$153 monthly savings invested at 9% for 32 years = \$282,200 at age 67

Invest the Difference...

Nearly 60% of all of our new accounts get started with a systematic monthly investment. Who wins? The client wins, because they take advantage of "dollar-cost averaging" by staying in the market.

The Power of Compound Interest

\$200 Monthly Savings for 37 Years (Age 30-67)²

3% interest	\$162,820
6% interest	\$327,893
9% interest	\$714,475

There is a greater probability of getting a higher rate of return with professional money management.

Dollar-cost averaging is a technique for lowering the average cost per share over time. While a continuous program of dollar-cost averaging can reduce cost per share over time, it cannot assure a profit or protect against loss in declining markets. Since dollar-cost averaging involves continuous investments over time, the investor should consider his or her financial ability to continue purchases through low price levels. The values shown are hypothetical, not intended to reflect any specific market period but to demonstrate the effect of a fluctuating market.

Get Out of Debt.

The No. 1 reason most people don't save more money is their level of debt. Unless you have a plan to get out of debt, you will not be able to save the amount of money you need.

Debt Stacking³

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

If you were debt free, how much better would you feel?

	Without Debt Stacking	With Debt Stacking
Payoff	23 years	9 years 14 years sooner
Interest Avoided	\$0	\$130,643
Interest Paid	\$214,442	\$83,799
Monthly Payments	\$2,720	\$2,720
Once debts are paid off, invest \$2,720 each month until age 67 - the total, given a 9% return, is \$2.4 million. ³		

By the way, you can make money helping people.

Our goal is to help people experience what we have just described.

- If you were able to help your family and friends with these powerful financial concepts and products, how would that make you feel?
- How would they feel about you?
- Would you be comfortable asking them for referrals?

We would not ask anybody to do business with us unless we could significantly improve their financial situation.

Without Primerica, most people don't have a chance financially. Everybody needs to understand how special and different we are - and what a huge impact we make on people's lives.

On a scale from 1 to 10, how motivated are you to become debt free and financially independent?

1. 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 may have 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 30-year Primerica PrecisionTerm policy, Class 6, husband, form ICC21PAO in the U.S., and Primerica PrecisionTerm policy, Class 4, wife, form ICC21PAO in the U.S., both age 35, underwritten by Primerica Life Insurance Company, Executive Offices: Duluth, GA. The accumulation figure reflects continued investment at the same rate over 30 years at a 9% nominal rate of return compounded monthly and does not take into consideration taxes, fees 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. **2.** This is a hypothetical and does not represent an actual investment. Actual investments will fluctuate in value. It does not include fees and taxes which would lower results. Rate of returns are constant nominal rates, compounded monthly. Investing entails risk including loss of principal. Shares, when redeemed, may be worth more or less than their original value. There is no guarantee you will achieve these results. **3.** This 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 44).