



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.

No one else  
is doing  
what we do.

### 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?

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

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.

**Here are three powerful examples of what the FNA can potentially do for you:**

---

# Buy Term...

## Cash Value vs. Term Life Insurance<sup>1</sup>

Death Benefit Before Primerica		Changed to Primerica's Term	
John (Age 35)	\$150,000	\$300,000	
Mary (Age 33)	\$150,000	\$300,000	
Children	\$0	\$25,000	
<b>Total Coverage</b>	<b>\$300,000</b>	<b>\$625,000</b>	More than double the coverage for \$175 LESS per month!
<b>Monthly Premium</b>	<b>\$298</b>	<b>\$123</b>	

**Difference = \$175/month!**

Invest the Difference: \$175 monthly savings invested at 9% for 35 years = \$518,673 at age 70

## 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)<sup>2</sup>

3% interest	\$162,820
6% interest	\$327,893
9% interest	<b>\$714,475</b>

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 never be able to save the amount of money you need.

### Debt Stacking<sup>3,4</sup>

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
<b>Total</b>	<b>\$2,720</b>	<b>\$2,720</b>	<b>\$2,720</b>	<b>\$2,720</b>	<b>\$2,720</b>

	Without Debt Stacking	With Debt Stacking
Payoff	23 years	<b>9 years</b> 14 years sooner
Interest Saved	\$0	<b>\$130,643</b>
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.<sup>5</sup>

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

# 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 before Primerica is an average of whole life policies from three major North American life insurance companies for male, age 35, standard risk and female, age 33, standard risk. Cash value life insurance can be universal life, whole life, etc., 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 35, non-tobacco use for 35-year Custom Advantage policy (C535) and spouse age 33, non-tobacco use for 35-year Custom Advantage rider (C5SR), both with rates guaranteed for 20 years, plus a child rider of \$25,000 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. **2** Rates of return 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, which will fluctuate. It does not take into consideration taxes or other applicable deductions, which would lower results. **3** The examples are for illustrative purposes only. **4** 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. **5** 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).