



## Who We Are:

- In Business Since 1977
- Member of the New York Stock Exchange (NYSE) PRI - 2010
- Over 2 million clients maintain Investment accounts with us
- Over 4.3 Million lives insured through our company
- The Largest Independent financial services marketing company in North America

## Our Mission:

Help Families Become Properly Protected, Debt Free, and Financially Independent

### Today's Financial Statistics:

“The average American household with at least one Credit card has nearly \$15,950 in credit card debt.”  
[CNNMoney.com](http://CNNMoney.com) July 18, 2012

“More than two-thirds in US live paycheck to paycheck...”  
[www.reuters.com](http://www.reuters.com), January 23, 2013

“A record 23% of workers say they are not at all confident about having enough money saved For a comfortable retirement.”  
[Employment Benefit Research Institute 2012 Survey](http://Employment Benefit Research Institute 2012 Survey)

“40% of American workers have \$500 or less in savings.”  
[www.philadelphia.cbslocal.com](http://www.philadelphia.cbslocal.com), January 23, 2013

“95 million adult Americans have no life insurance.”  
[LIMRA](http://LIMRA), “Facts about Life 2011” September 2011

“60% of workers say that they have less than \$25,000 In savings and investments for retirement.”  
[Employment Benefit Research Institute 2012 Survey](http://Employment Benefit Research Institute 2012 Survey)

**Do families have a written program to get out of debt and retire financially secure?**

# Most 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

- Customized
- Confidential
- Complimentary



The FNA provides solutions in these areas:

- Retirement
- College
- Emergency savings
- Budgeting
- Debt freedom
- Insurance cost reduction

On a scale of 1–10, 10 being the highest, how would you rate your desire to become debt free, and financially independent?

# The Rule of 72

This simple calculation gives you the approximate number of years it will take to double your investment.

Number Of Years	4%	6%	12%
0	\$10,000	\$10,000	\$10,000
6			\$20,000
12		\$20,000	\$40,000
18	\$20,000		\$80,000
24		\$40,000	\$160,000
30			\$320,000
36	\$40,000	\$80,000	\$640,000

Based on the Rule of 72, a one-time contribution of \$10,000 doubles 4 more times at 12% than at 4%.

**“Compound interest is the most powerful force in the universe.”**

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

The table serves as a demonstration of how the Rule of 72 works and is only an approximation of accumulations. It is not intended to represent any specific investment, which will fluctuate in value.



Life Insurance

Primerica Life Insurance Company



Auto & Home Insurance



Quotes from such companies as:  
Travelers  
Safeco  
Progressive

Debt Solutions<sup>1,2</sup>



Primerica DebtWatchers™  
Offered by Primerica Client Services, Inc.  
through contractual agreement with



Managed Accounts<sup>1,4</sup>



401(k) Plans<sup>1,3</sup>



Long Term Care



Genworth®  
Financial

Annuities<sup>1,3</sup>



Mutual Funds<sup>3,5</sup>



Legal Protection

Primerica Legal Protection Program



LEGG MASON



# An Example of How We Help Families

Bob Smith, Age 35 & Wife Susan, Age 33 Have Two Children

	Debt	Life Insurance <sup>2</sup>	Auto & Home	Retirement
BEFORE	<ul style="list-style-type: none"> <li>• 24 years left on \$165,000 1st mortgage</li> <li>• \$13,000 on 3 credit cards; payoff in 58 years</li> </ul>	<ul style="list-style-type: none"> <li>• \$150,000 coverage on Bob</li> <li>• \$150,000 coverage on Susan</li> <li>• No protection for kids</li> <li>• Monthly cost: \$298*</li> </ul>	<ul style="list-style-type: none"> <li>• Bob &amp; Susan paying \$243 per month for Auto &amp; Home Insurance</li> </ul>	<ul style="list-style-type: none"> <li>• \$50,000 in IRA at bank earning 3% with \$100 per month contributions</li> <li>• Accumulation @ age 65 = \$181,000</li> </ul>
AFTER	<ul style="list-style-type: none"> <li>• Customized Primerica DebtWatchers™ Fast Pay Plan allows all debt to be paid off in 20 years</li> <li>• Saves 4 years of mortgage payments and over \$56,000 in total interest (with \$0 extra in payment)</li> </ul>	<ul style="list-style-type: none"> <li>• \$300,000 coverage on Bob</li> <li>• \$300,000 coverage on Susan</li> <li>• \$25,000 coverage on each child</li> <li>• Total monthly cost = \$123</li> <li>• Saving \$175 per month</li> </ul>	<ul style="list-style-type: none"> <li>• Saved them \$65 per month for Auto &amp; Home Insurance policies</li> </ul>	<ul style="list-style-type: none"> <li>• Roll over IRA into Mutual Funds</li> <li>• Monthly contributions increased to \$300</li> <li>• <b>Accumulated savings at 9% at age 67 = \$1,289,871</b></li> </ul>

\*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. Based on the assumption that the consumer makes minimum monthly payments, the APR for the mortgage is 6.0% and the APR on each of the three credit cards is 19.8%. Assumes no additional debt is incurred. 2. Monthly premium 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. 3. 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 30 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 would fluctuate in value. This is hypothetical and does not represent an actual investment.



# What You Would *Earn*

Product	District	RVP
Primerica DebtWatchers™	\$48	\$69
Life Insurance	\$696	\$1,541
Auto & Home	\$55	\$85
Investments	\$750	\$ 1,240
<b>Total</b>	<b>\$1,549</b>	<b>\$2,935</b>

**\$1,386**

These estimated earnings are based on the following assumptions: Life – Custom Advantage 35 policy for primary insured, totaling \$300,000 (C535) at 35-year-old non-tobacco rates and spouse, totaling \$300,000 (C535) at 33-year-old non-tobacco rates, plus a child rider at \$25,000 each on two children. Investment – Lump sum of \$50,000 and \$175 monthly saving from the life insurance example into a mutual fund. Auto & Home – one completed sale.

6 In 2013, Primerica paid a total of \$536,506,140 to its life-licensed representatives, for an average of \$5,614 per person.



# Our partners



# What to expect in the next 30-60 Days

## Training Class

Tuesday	7:00 – 9:00 pm	→ 2 hrs
Saturday	10:00am – 12:00pm	→ 2 hrs

## 1 on 1

**On the Job Training** → 4 hrs

**Total 8 hrs/wk**

## Licensing

**\$1,000**



**\$ 99**

**Books  
Class  
License**



# Licensing & Compensation

\$1,000 → \$900 -\$99 → **DISTRICT**

4 - 5 / Month

2000 - 3000 / Month

**8-10hrs  
1 client a  
week**



20 Client / Month

12,000 - 15,000/Month

150k +

**RVP**

1 - 3Yrs

# We have three types of positions to fill in our Company's expansion plans!

## Education

Help Clients  
and Companies  
1 on 1



**Part-time**  
**\$500-\$2,000/mo+**

## Management

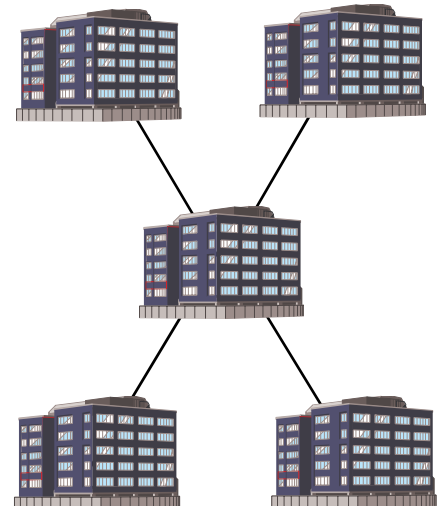
Train and  
manage Agents  
Teach Classes



**PT/FT**  
**\$2,000-\$8,000/mo+**

## Ownership

Develop Leaders  
Promote Vice  
Presidents  
Open Offices



**Full-time**  
**\$10,000/mo +**