



# Primerica PowerTerm

## Life Insurance at the Speed of Life

Life comes at you fast – and choosing the right life insurance protection that gives you the most value for your money is more important than ever. Primerica developed Primerica PowerTerm with maximum convenience and speed to help you and your family prepare for the future – usually in just a few minutes.

## Protection Shouldn't Be Complicated

Think of term life insurance as the foundation of your family's financial home. Having protection in place offers peace of mind knowing that your loved ones' goals can live on no matter what happens.

**Primerica PowerTerm offers easy-to-understand, personalized coverage usually without the need for medical exams or any blood samples.**

## Built-In Value

Primerica PowerTerm is packed with features – adding value to your coverage.

- Terms up to 35 years
- Affordable Renewal Rates
- Increasing Benefit Rider
- Waiver of Premium Rider Availability
- Terminal Illness Benefit
- Automatic Increase Request
- One Child Rider Covers All Eligible Children
- No War or Terror Clauses

## Primerica: An Industry Leader Since 1977<sup>1</sup>

- Primerica's life companies stand tall in the industry.
- Over 5.7 million lives insured through our life companies
- \$903 billion of term life insurance in force
- An average of \$6.1 million in benefit claims paid every day
- Primerica's life insurance companies are rated A+ (Superior) by AM Best<sup>2</sup>



## We Do What's Right

In 1977, Primerica's founders witnessed their loved ones left behind, financially, by the financial services industry. Middle-income families in their neighborhoods and communities were being sold the wrong products by people they trusted – or even abandoned in favor of higher-income clients – because they didn't know enough about basic financial principles. Primerica offers HOW MONEY WORKS™ financial literacy services to help teach people the basics of personal finance because we believe a solid foundation is key.

**What our founders saw sparked in them a powerful drive to effect change. And that drive became a movement, a passion, a purpose, and a commitment to do what's right 100% of the time.**

## The Personal Touch

At Primerica, we believe in providing a great client experience in every interaction. Your Primerica Representative will earn your trust – and your business – starting with our complimentary Financial Needs Analysis (FNA). The FNA allows us to take a comprehensive snapshot of your current financial health and identifies personalized solutions to help you reach your goals at every stage of life.

## Innovations That Work for You

Technology enhancements and features help streamline the application process and deliver a superior product and experience:

- Precise underwriting for the perfect fit
- Real-time decisions at the kitchen table
- Industry standard security
- Identity authentication feature
- Seamless banking information importation
- Electronic signatures and disclosure delivery

*Some features not currently available in Canada.*

## Simplified, Authentic Conversations

We've simplified our language across the board to make Primerica's life insurance solutions accessible and easy to understand. Your Primerica Representative will be there every step of the way to help ensure your family gets the coverage you need at a price that fits your budget.

## What Matters Most

Primerica understands how important your loved ones are to you. Talk to your Primerica Representative today to find out how we can help you protect what matters most.

[www.primerica.com](http://www.primerica.com)  
[www.primericacanada.ca](http://www.primericacanada.ca)

**1** Numbers reflect the combined totals or daily average, as indicated above, as of, or for the year ended, December 31, 2021, for the following affiliated companies: 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: Suite 400, 6985 Financial Drive, Mississauga, ON, L5N 0G3, Phone: 905-812-2900) in Canada. **2** The following companies have been rated A+ (Superior) by AM Best: Primerica Life Insurance Company, Primerica Life Insurance Company of Canada, and National Benefit Life Insurance Company. For the latest Best's Credit Rating, access [www.ambest.com](http://www.ambest.com). AM Best ratings range in order from the highest ratings as follows: A++, A+, A, A-, B++, B+, B, B-, C++, C+, C, C-, D, E, F.

Primerica PowerTerm term life insurance policy form ICC21QA0 or PLF22QA0 in the U.S. In Canada, Primerica PowerTerm life insurance is policy form ZLF22QA0G.

Primerica representatives market term life insurance underwritten by National Benefit Life Insurance Company, Home Office: Long Island City, NY in New York State; Primerica Life Insurance Company, Executive Offices: Duluth, GA in all other U.S. jurisdictions; and Primerica Life Insurance Company of Canada, Home Office: Suite 400, 6985 Financial Drive, Mississauga, ON, L5N 0G3, Phone: 905-812-2900 in Canada.

**Not for use in New York.**

Primerica Life Insurance Company  
Primerica Life Insurance Company of Canada

