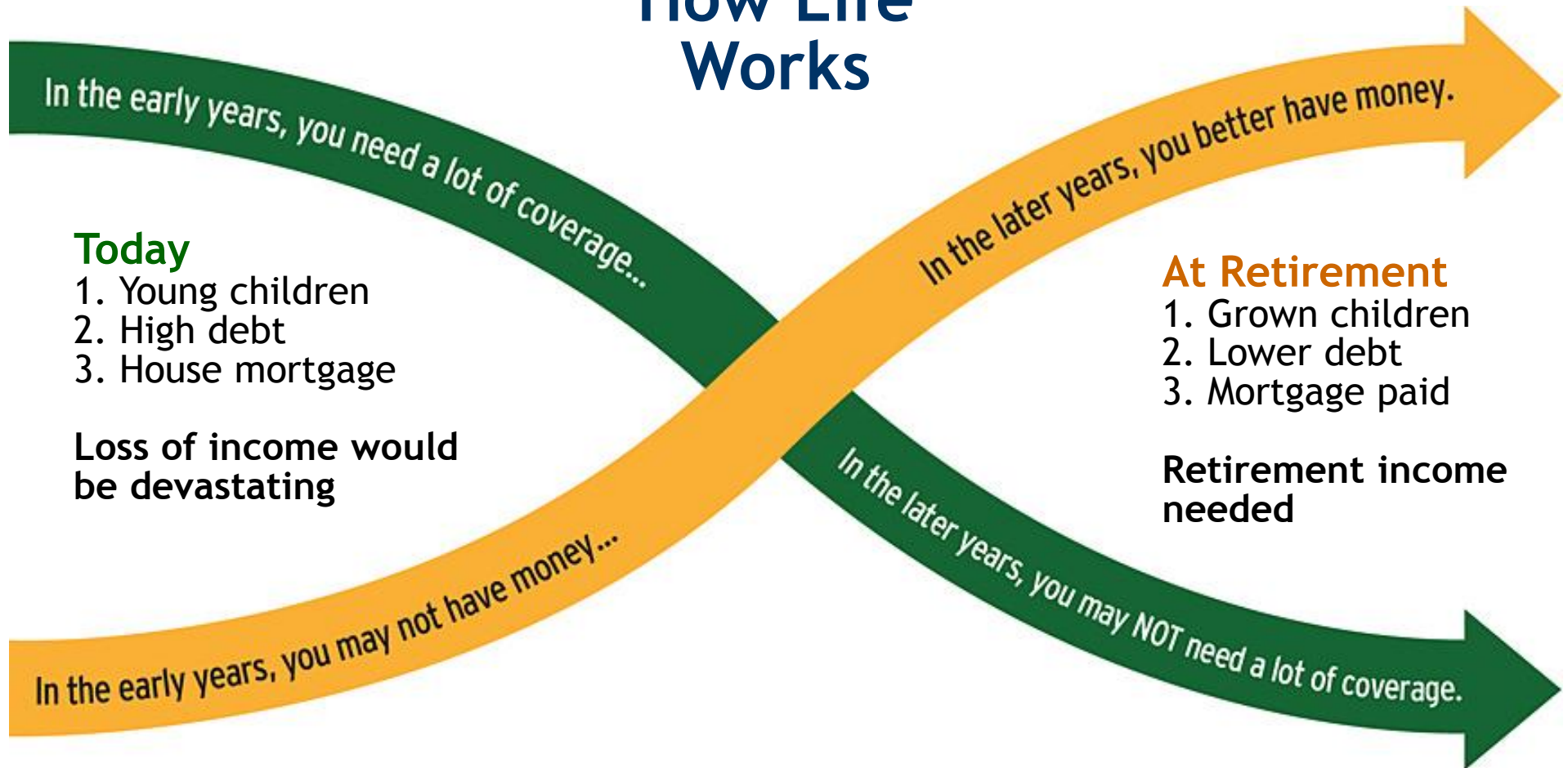


The Theory of Decreasing Responsibility

How Life Works



What **life insurance company** do you know of that **teaches people** how to eliminate the need for life insurance?

Four Ways to Protect Your Family

The Coverage Quadrant

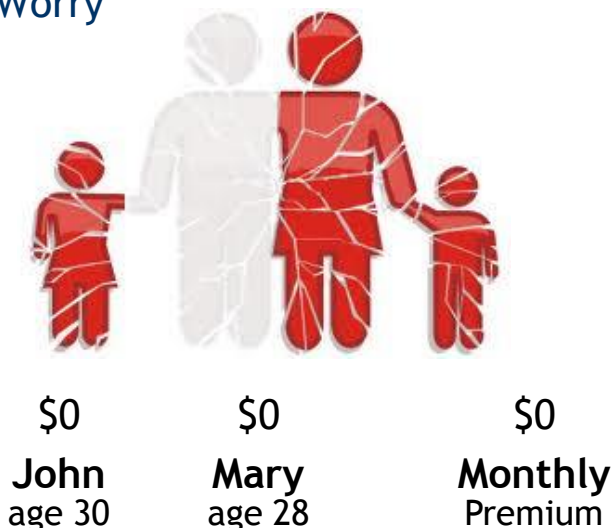
No Coverage Family at Risk	Cash Value Insurance Protection Build Savings
Limited Coverage Group Mortgage Credit	Term Insurance Protection Only

How do you protect your family?

No Life Insurance vs. Primerica Term

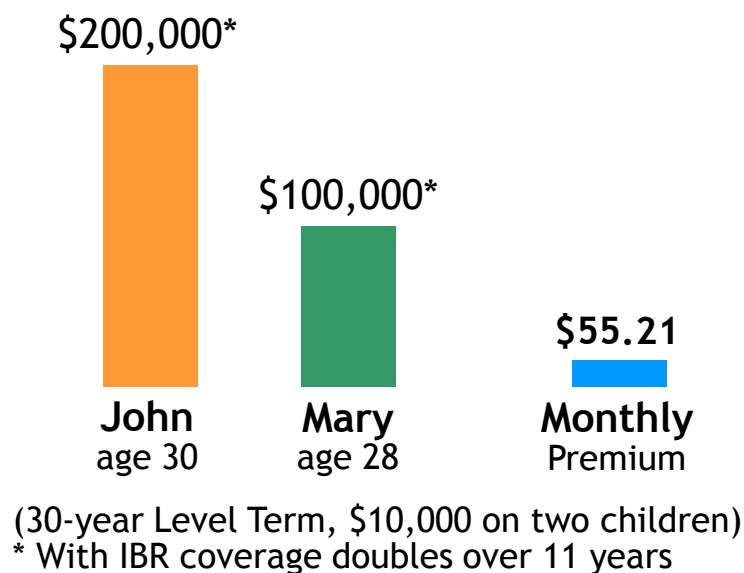
No Life Insurance

- Uncertainty
- Fear
- Worry



Primerica Term

For less than \$2.00 a day your family could be protected.



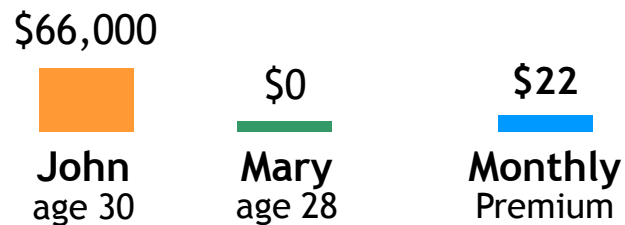
Are you leaving your family's future to chance?

Monthly premium for primary insured age 30, non-tobacco use for 30-year TermNow policy (NBF11AA0 in New York State and PLF11AA0 or ICC11AA0 in all other US jurisdictions) and spouse, age 28, non-tobacco use for 30-year TermNow rider (NBF11AB0 in New York and ICC11AB0 or PLF11AB0 in all other US jurisdictions) plus a child rider (CPCH) of \$10,000 on two children, underwritten by Primerica Life Insurance Company and in New York, National Benefit Life Insurance Company. Primerica's affiliated life insurance companies include 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 US jurisdictions; Primerica Life Insurance Company of Canada (Head Office, Mississauga, ON) In Canada. Each company is responsible for its own obligations.

Group Insurance vs. Primerica Term

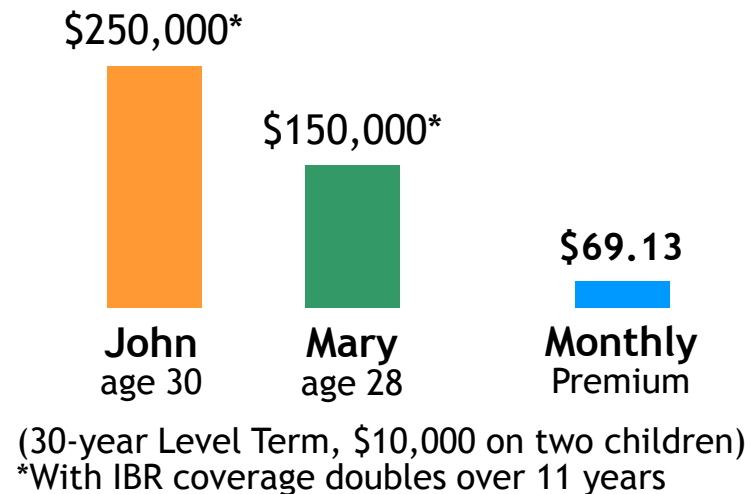
Group Coverage¹

- Not in control
- Limited coverage
- Portability issues



Primerica Term²

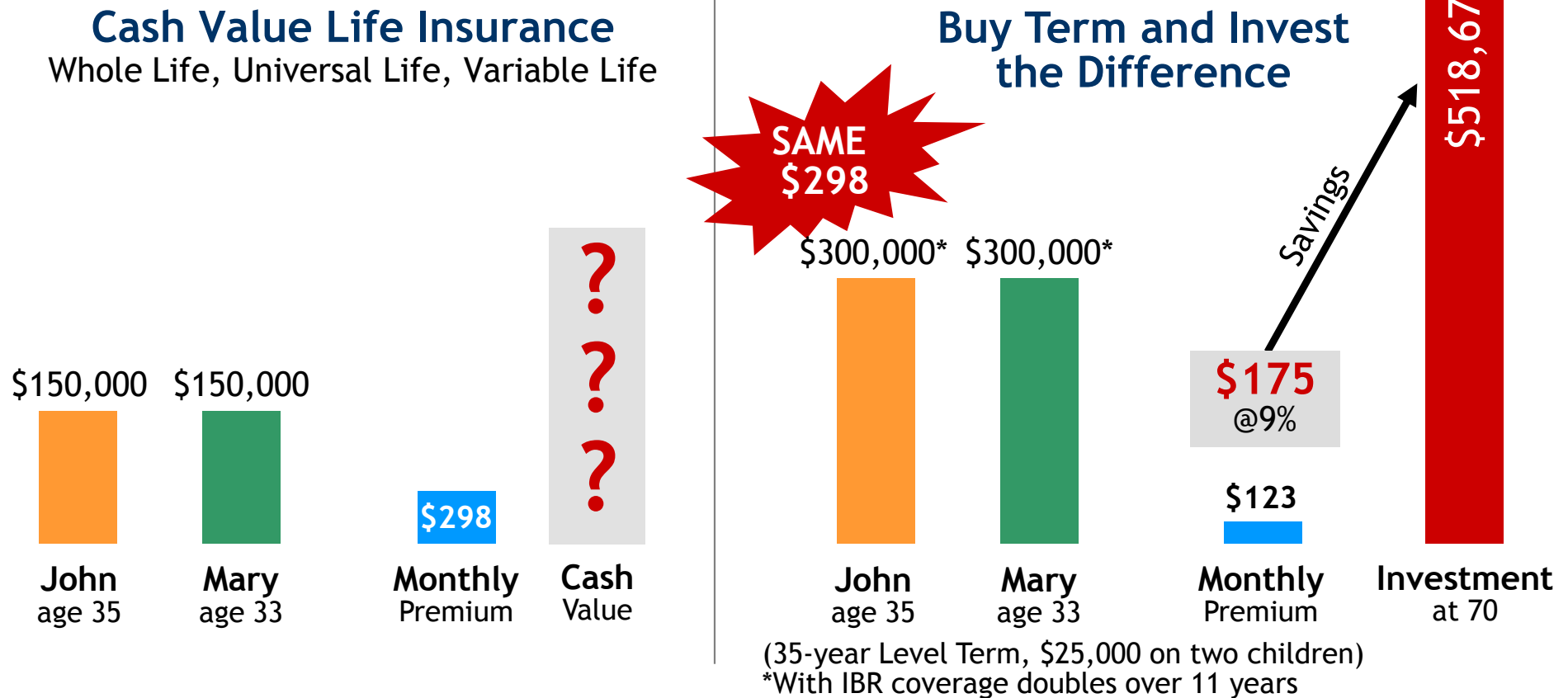
- You're the owner
- One policy for entire family
- Covered until age 95



Which program gives better peace of mind?

1. 2013 ACLI Life Insurance Fact Book. 2. Monthly premium for primary insured, age 30, non-tobacco use for 30-year TermNow policy (NBF11AA00 in New York State and PLF11AA00 or ICCAA0 in all other U.S. Jurisdictions) and spouse 28, non-tobacco use for 30-year TermNow rider (NBF11AB0 in New York and ICC11AB0 in all other U.S. jurisdictions) plus a child rider (CPCH) of \$10,000 on two children, underwritten by Primerica Life Insurance Company and in New York, National Benefit Life Insurance Company. Primerica's affiliated life insurance companies include 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: Mississauga, ON) in Canada. Each company is responsible for its own obligations.

Cash Value Life Insurance vs. Buy Term and Invest the Difference



Which program would you want?

Monthly premium for cash value policies 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 or variable life, 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.

Industry Term vs. Primerica Term

Industry Term

What's in Your Policy...



Primerica Term

Rated A+ (Superior) by A.M. Best*

Term Durations up to 35 Years

Industry Leading Renewal Options

Industry Leading Renewal Rates

Increasing Benefit Rider

Terminal Illness Rider up to 70%

One Child Rider Covers all Kids

Liberal Child Rider Conversions

Conditional Coverage

Honor Clients contestability

No War or Terror Clause

Waiver of Premium on Primary and Spouse

One Policy per Family

Family Banding

E-Delivery of Policies

Freedom Accumulation Benefit

Not All Term Life Is Created Equal

* A.M. 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.