



Rep ID: 57YBX

SMART SOLUTIONS

for small business



At Primerica, we offer affordable benefits for small business owners, like you, who work to attract and retain valuable employees. Whether it's financial wellness workshops, a legal protection program, or retirement plans, we'll help you to find the right program to match your company's needs, size and budget.

Not Just a Pay Raise

A pay raise isn't always the answer. Successful business owners show their employees that they care. You can potentially create a more productive atmosphere if your employees feel valued.

How would employee morale change in your business if you could help your employees:

- Learn basic money-management concepts?
- Build retirement nest eggs?
- Protect themselves from life's everyday legal situations?
- Offer a retirement plan that could help them save for their future?

By helping employees with their financial futures, you can provide them with something more valuable than money: peace of mind. As a result, you may find them more productive and loyal to your company.

Wouldn't That Put Your Mind at Rest?





We're in the Business of Small Business

Primerica can get you – and your team – started on the journey to becoming debt-free and financially independent.

As part of a financial wellness workshop, our team of representatives will provide a complimentary Financial Needs Analysis (FNA) for each employee upon request. The FNA will give your employees a snapshot of their financial situation. After all, to know where they're headed, they have to know where they're starting! An FNA will help them answer important questions like:

- **How can I "free up" money to save?**
- **Am I on track toward meeting my retirement goals?**
- **How much should I be saving to pay for my child's education expenses?**
- **Do I have enough life insurance to meet my survivors' needs?**

A low-cost retirement plan is another great way to help your employees and your company at the same time.

While your employees save for their futures, they can benefit from tax-deferred*plans and maximize the potential for long-term growth with long-term investing.

*Primerica representatives do not provide tax advice. Please be sure to consult your tax advisor. Securities offered by PFS Investments Inc., 1 Primerica Parkway, Duluth, GA 30099, 1-800-544-5445. In the United States (except in New York), term life insurance products are underwritten by Primerica Life Insurance Company, Executive Offices: Duluth, Georgia. In New York, term life insurance products are underwritten by National Benefit Life Insurance Company, Home Office: Long Island City, New York.

Your Support System

You stepped out to fulfill your dream of entrepreneurship. Let Primerica help attract and retain quality employees and boost employee morale. We've got smart solutions for your business. Contact your Primerica representative today. We want to work with you to make your business a huge success.

Consider These Options:¹

401(k) Plan – Created for any size business, this plan carries a low set-up, low annual maintenance charges and flexibility in employer matching. It allows for high employee pre-tax contributions – up to \$18,500 of a participant’s salary, plus a \$6,000 catch-up contribution for those over age 50. Plans are permitted to allow employees to designate some or all of their elective contributions as “Roth elective deferrals.”

Individual 401(k) Plan – Designed exclusively for owner-only businesses, this traditional 401(k) plan covers a business owner with no employees, or that person and his or her spouse. These plans have the same rules and requirements as any other 401(k) plan, but are easy and inexpensive to maintain and there are no discrimination tests. A plan participant under the age of 50 can make a maximum employee deferral contribution in the amount of \$18,500.

Profit-Sharing Plan – A profit-sharing plan is designed to give employees a share of the company profits. Employees receive a percentage of company profits based on its earnings, commonly on an annual basis. This plan accepts discretionary employer contributions, and there is no set amount an employer must contribute, nor is the employer required to make annual contributions. It allows for employer contributions of the lesser of 25% of compensation or \$55,000 per participant. Profit-sharing plans are often combined with a 401(k) plan.

Simple IRA (Savings Incentive Match Plan for Employees) – Created for small businesses (100 or fewer employees), this plan is easy to administer and is funded by employee salary deferrals of up to \$12,500 and employer contributions of up to 3% of employee compensation. For employees age 50 and older, an additional catch-up contribution of \$3,000 is available. Traditional IRAs are set up for employees.

SEP IRA (Simplified Employee Pension Plan) – This flexible plan is ideal for small businesses and the self-employed. Funded entirely by the employer, it allows for contributions of up to the lesser of 25% of compensation or \$55,000, resulting in a higher level of tax deductions. Elective employee salary deferrals and catch-up contributions are not permitted in SEP plans. Traditional IRAs are set up for employees.

Payroll Deduction Plan (PDP) IRA – This is a feature that can be added to any of the retirement plans. It’s a convenient and low-cost program that allows employees to request payroll deduction be directly deposited into a mutual fund IRA (Traditional or Roth). Employer contributions are not required, nor are there any annual filings or reporting responsibilities.

eContributions – An electronic web-based system used to submit employer plan contributions to Primerica Shareholder Services (PSS). This easy-to-use system expedites retirement plan contributions via Automated Clearing House (ACH) to PSS. It’s available to plan administrators/employers that sponsor SEP, SIMPLE, 403(b), or Payroll Deductible (PDP) retirement plans.

Primerica Legal Protection Program (PLPP)² – The Primerica Legal Protection Program (PLPP) has plans tailored for small business owners. The PLPP Group Plan was created for employees. A minimum of five members are required to qualify as a group plan. Benefits include legal consultation, will benefits and IRS audit legal services.

The PLPP Business Owner Plan is another version of the pre-paid legal program. With this plan, business owners receive legal consultation and correspondence, contract and document review, debt collection services and more.

¹. 2018 contribution limits. ². Primerica Legal Protection Program services are offered through Pre-Paid Legal Services, Inc. d/b/a LegalShield, or applicable subsidiary. Services and benefit availability may vary by state. The information contained in this material is for illustrative purposes only. It is intended to provide a general overview of plan benefits. See plan contract for actual terms, coverage, amounts, conditions and exclusions.

As a business owner,
you've probably spent
a fortune recruiting,
training and replacing
your employees.

Wouldn't it be nice
to keep them around?

Invest with Primerica through PFS Investments Inc.

Unlike many financial professionals who simply aren't interested in working with the middle class, Primerica has been committed to helping Main Street families save and invest for their future since 1977.¹

By helping families learn how money works, we show them how they can achieve a better financial future – no matter what their economic background is – because at Primerica, no client is too big or too small.

We offer products and programs for every need, goal, and phase of life.

Investments

PFS Investments Inc. markets third party investment products and services from some of the world's most recognizable companies.

We help people achieve financial freedom by investing in:

- Mutual Funds²
- Annuities
- Managed Investments³

We use tax-deferred accounts:

- IRAs - Traditional and Roth
- 403(b) and 403(b)(7) plans
- College savings plans

We have retirement plans for businesses:

- 401(k) plans
- SEP and SIMPLE IRA plans
- Payroll deduction plans - complimentary for employers

At a Glance

- We have one of the largest securities sales forces in North America and have more than 2 million in client investment accounts with more than \$61 billion in invested assets.⁴
- We are a publicly traded company on the New York Stock Exchange under the symbol "PRI."
- Primerica was named as one of the Top 50 of America's Most Trustworthy Financial Companies by *Forbes* in 2015.⁵

For more information about Primerica and PFS Investments Inc., visit Primerica.com/Investments

PFS Investments Inc.

1. money.usnews.com, "Getting Financial Advice When You Have Less than \$100,000 to Invest," October 5, 2017
2. Securities offered by PFS Investments Inc. Home Office: 1 Primerica Parkway Duluth, GA 300993. 3. Managed Investments: PFS Investments Inc. (PFSI) is an SEC Registered Investment Adviser doing business as Primerica Advisors.
4. PFS Investments Inc., PFSI Investments Canada Ltd. and Primerica Life Insurance Company of Canada combined as of December 31, 2017. 5. As of August 3, 2015. America's 50 Most Trustworthy Financial Companies ranking compiled by MSCI ESG Research. Numerical score based on "Aggressive Accounting and Governance Risk"(AGR), which is determined by factors including high-risk events, revenue and expense recognition methods, SEC action and bankruptcy risks.

Name, Title

Life License Number (XXX) XXX-XXXX Office
Address Line 1 (XXX) XXX-XXXX Cell
Address Line 2 (XXX) XXX-XXXX Fax
City, California ZIP www.primerica.com/name
first.last@primerica.com

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