



FREEDOM FOR FAMILIES

2024 • ISSUE I

PAYING IT FORWARD

CHRIS & KELLY KERNER

BECOMING THE HERO

JAIME & JANETT
GOMEZ

FREE FINANCIAL
EDUCATION

HOW MONEY WORKS™

KNOWLEDGE IS POWER

WARREN & JADA POWERS

LETTER FROM THE EDITOR

Over four decades ago, Primerica's visionary founders recognized a widespread problem affecting hardworking families. Traditional financial services often neglected and exploited these families, leaving them in the dark about the fundamental concepts of HOW MONEY WORKS™. Fueled by a desire to correct this injustice, they launched a movement that continues to impact communities across North America.

In these pages, you'll find firsthand accounts from Primerica Representatives sharing the profound impact Primerica has had on their lives as they pursued new careers and served clients with a company committed to making a difference. They will reveal their dedication to Main Street families, and recount how our solutions, coupled with the guidance we offer, have transformed their own financial well-being – as well as countless others.

At Primerica, our mission is to help families find the path to freedom. We invite you to check out these inspiring stories and engage in a conversation with the Primerica Representative who shared this magazine. Discover how Primerica can bring freedom to your family's doorstep.



14 Chris & Kelly
Kerner
Paying It Forward

See important disclosures on back page.

INSIDE



04 Jaime & Janett
Gomez
Becoming the Hero



07 Alex Ittycheriah &
Risha Serrano
Generational Freedom for All



10 Joshua & Catrina
Knight
Inspired to Educate



12 Vivian
Diaz
A Personal Transformation



17 A Free Financial
Education
How Money Works™



20 Warren & Jada
Powers
Knowledge Is Power



22 April & Rufus
Taylor
Freedom for Families



24 Jason & Julie
Bobrowitz
Stopping the Cycle



26 Alain Morin & Audrey
McGurrin
Searching for an Opportunity



29 Michael & Lisa
Chaffin
Carving Out Their Own Path

BECOMING THE HERO



Growing up, Jaime Gomez, of Denver, CO, poured through comic books dreaming of one day emulating his favorite superheroes. “As a kid growing up in a tough city, I was inspired by the stories of extraordinary people fighting for justice,” Jaime smiles. “I imagined being the hero and making things better for my family and friends if only I could build a successful company by day and by night,

right the wrongs the people I cared about suffered. I always imagined my life being an adventure like something straight out of those books and movies I loved.”

Although that childhood dream got pushed to the side by the realities of adult life and raising three children, Jaime never lost that passion to help people – a desire that made the Primerica business opportunity the perfect fit.


TAKING CONTROL

In 2003, Jaime was working full-time as a forklift operator and picking up extra work part-time in real estate and telecommunications sales. “I was working 70 hours a week and I loved it until my family began needing more of my time and attention,” Jaime recalls. “I realized I was overworked and underpaid for the value I was giving to my employer. I decided that if I was going to work that hard, I would rather my efforts go toward a business I owned.”

As it turns out, Primerica gave Jaime more than simply the opportunity to earn a great income, it also gave him an outlet to become a real-life “superhero” to his family and to the families in his community that he and his business serve.

HITTING HOME

That idea of becoming the hero to his family came into sharp focus when a family tragedy struck. In the aftermath, what really motivated Jaime was the intense need to share

A photograph of a man and a woman in a library. The man, Jaime Gomez, is seated at a glass table, wearing a blue blazer over a light blue shirt. He is smiling and looking towards the camera. The woman, Janett Gomez, is standing behind him, wearing a green dress and a gold necklace. She is also smiling and has her hand on Jaime's shoulder. In the background, there are bookshelves filled with books.

JAIME & JANETT GOMEZ
DENVER, CO
FORMER OCCUPATION:
FORKLIFT OPERATOR

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"I IMAGINED BEING THE HERO AND MAKING THINGS BETTER FOR MY FAMILY AND FRIENDS IF ONLY I COULD BUILD A SUCCESSFUL COMPANY BY DAY AND BY NIGHT. RIGHT THE WRONGS THE PEOPLE I CARED ABOUT SUFFERED. I ALWAYS IMAGINED MY LIFE BEING AN ADVENTURE LIKE SOMETHING STRAIGHT OUT OF THOSE BOOKS AND MOVIES I LOVED."

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the financial education he had received through Primerica with as many people as he could.

“My aunt has always considered herself financially savvy, but when her infant son was killed by a drunk driver, the death benefit from the whole life insurance policy she had didn’t turn out to be what she expected,” Jaime says. “Nobody is out there teaching the Latino community about the differences between whole life insurance and term life insurance. For me and my fiancée, Janett, it’s not about making a dollar; it’s about making a difference in the lives of the people we care about.”

EARNING TRUST

Jaime and Janett are proud that the financial successes they’ve achieved are directly related to the number of families they’ve helped. “We love knowing that we can be 100% transparent with clients about who we are and what we do,” Jaime enthuses. “Our faith calls us to take care of the widows and orphans and we feel like our business allows us to do exactly that. The families we serve know they can count on us – and Primerica – to be there at their most vulnerable moments.

ALEX ITTYCHERIAH & RISHA SERRANO
MOUNT JULIET, TN
FORMER OCCUPATION: STUDENT

A photograph of two women, Alex Ittycheriah and Risha Serrano, standing on a set of concrete stairs. They are both smiling and looking towards the camera. The woman on the left is wearing a pink sleeveless top and dark brown leggings. The woman on the right is wearing a yellow lace top and a black skirt. They are standing in front of a modern building with large glass windows. The text 'GENERATIONAL FREEDOM FOR ALL' is overlaid in large white letters at the bottom of the image.

GENERATIONAL FREEDOM FOR ALL

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**THE BEST REWARD OF
OUR BUSINESS IS HOW
MUCH CLIENTS VALUE
US AND ARE AT PEACE
WITH THEIR DECISION
TO BE PART OF
OUR PURPOSE.**

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Alex Ittycheriah and Risha Serrano, of Mount Juliet, TN, are a dynamic mother-and-daughter team working side by side to grow their Primerica business. Alex, an immigrant from India, joined Primerica more than 20 years ago.

“Risha, my beautiful daughter, grew up as a Primerica kid,” Alex says. “She watched and learned from our struggles for survival, success and significance.”

Alex was a biochemistry graduate student before joining Primerica. “I saw a newsletter about local events in the neighborhood,” she recalls. “One event mentioned a free college planning seminar. I had never heard about Primerica before attending the seminar, but I was curious.”

At the seminar, Alex learned about The Rule of 72 and The Power of Compound Interest, two of Primerica’s proven How Money Works™ financial concepts. “I scheduled an appointment for my husband and I to get help with our personal finances,” she recounts. “My husband had just started working as a chemist after finishing his Master’s degree. I joined Primerica to learn more about investments. At the meeting, they said they offered free weekly investment seminars on Tuesday evenings and Saturday mornings. I knew I wanted to learn more.”

A LIFE OF PURPOSE

Building a family business with Primerica has been an absolute blessing for their family. “Primerica has taught us how to successfully build a generational Primerica business so we can live a life of purpose with freedom of time and financial independence,” Alex shares. “We’ve also learned how to handle our family’s finances and invest our funds, strategically, utilizing time-tested fundamentals. We help clients create generational wealth using the same time-tested principles. And the best thing is, we offer this education for free!”

Alex says they also learn from their clients, especially their older clients. “We learn about the time value of money,” she explains. “We serve multiple generations of the same family since our practice is a referral business. We educate and prepare clients for individual financial freedom and for intergenerational wealth transfers.”

It’s also a joy for Alex to work alongside her daughter. “Risha joined Primerica right after high school, rejecting a prestigious college scholarship,” Alex says with utmost gratitude. “She is the wind beneath my wings. The best reward of our business is how much clients value us and are at peace with their decision to be part of our purpose.”

JOSHUA & CATRINA KNIGHT
ATLANTA, GA
FORMER OCCUPATION: EDUCATOR

INSPIRED TO EDUCATE

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**I REMEMBER THINKING,
'WHY HADN'T ANYONE
TAUGHT US THIS
BEFORE?' AND 'HOW
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Joshua and Catrina Knight, of Atlanta, GA, thought they knew a lot about finances until they were informed by their tax professional that they should have been utilizing their tax return in a more favorable manner. Joshua found himself perplexed as to why he'd never learned fundamental financial principles before. As a former educator, Joshua knew the value of teaching others. Seeking to improve their financial education eventually led the Knights to Primerica. Joshua recalls, “I remember thinking, ‘Why hadn't anyone taught us this before?’ and ‘How many more people deserve to know what we learned?’ We pursued Primerica to change our lives, as well as the lives of everyone around us.”

FOCUSED ON INDEPENDENCE

Before beginning his Primerica career, Joshua pursued many different jobs that he thought offered promising potential, however, he quickly realized he valued independence even more than a good income.

“I tried all types of jobs to make money,” Joshua recalls. “I realized I wasn't really looking for the extra income, but the freedom from the constraints of a typical job. These other jobs offered a lot of things – but control over my time and efforts was not one of them. Primerica has not only given me the chance to experience financial independence, but I know that I can give the same to clients and my community.”

The Knights teach their team that if they are willing to put in the work they can reap the rewards. “That's what makes Primerica different,” he says proudly. “You

get out what you put in. The opportunities are endless. Put in the work and see where it takes you. There's no other company that can offer you the same freedom and rewards for your hard work. I believe that's freedom.”


A DIFFERENT KIND OF COMPANY

Joshua is now passionate about taking the financial knowledge he's learned and using it to better his community through education, preparation and organization. He believes that Primerica has given him the chance to guide his community and wishes everyone was given the same chance.

“Primerica is different,” he reflects. “The opportunity is different. The concepts are different. I could see the financial benefit Primerica would have had on my parents early in their lives if someone had been willing to sit with them. I became passionate about reaching as many families that come from where I come from: a working-class family looking for someone to show them a successful path to financial independence.”

THE FUTURE IS BRIGHT

Primerica's philosophy of always doing what's right has been a driving force behind Joshua's successful Primerica career. He values not only educating his community to become financially independent, but instills the same mindset in his growing team. He strives to help others achieve their goals, better their futures and leave a legacy. The future is bright for the Knights and their community will continue to benefit from their dedication to helping Main Street families.

A woman with long dark hair, wearing a bright pink short-sleeved top and white pants, is sitting on a stone ledge outdoors. She is smiling and looking towards the camera. In the background, there is a teal patio umbrella, potted plants, and a paved patio area.

VIVIAN DIAZ
RANCHO CUCAMONGA, CA
FORMER OCCUPATION:
SALES REPRESENTATIVE

A PERSONAL TRANSFORMATION

See important disclosures on back page.

At the heart of every success story lies a tale of hard work, dedication, and an unrelenting pursuit of a dream. For Vivian Diaz, of Rancho Cucamonga, CA, her journey with Primerica has been more than just a road to financial success; it's been a path of self-empowerment and transformation for herself and others. Her story underscores the profound significance of the Primerica business opportunity, which not only provides income but also has the power to change lives.

Vivian's Primerica journey began in August 2014 when a close friend invited her to a business overview. This pivotal moment marked the beginning of her life-changing adventure, although it took a few more months for her to fully embrace a new career path.

Vivian reflects on her journey, saying, "Yes, there is freedom of time – a freedom unlike any other. There are ups and downs and the typical learning curve, but when you consistently go above and beyond, the day comes when your efforts pay off more than you ever imagined."

A LIFELINE

She worked tirelessly to build her Primerica business, wondering if her efforts would pay off. Then, life threw her a curveball. Vivian was living with her parents and cherishing the opportunity to spend more time with her family. "In August of 2020, my mother was diagnosed with cancer," she shares. "This ignited an urgent desire within me to help those who needed me. I couldn't wait another day."

During this trying period, Primerica became her

lifeline. "I could be there for my family while fulfilling my responsibilities as a Primerica Representative," she recounts. "She passed just a few months later. Outside of my window, my front yard bloomed with flowers – a true testament to the unwavering support of the Primerica community."

Today, Vivian's sister has taken on the role of caring for their disabled father, and Vivian provides the financial support needed. She affirms, "I ensure that both my father's and sister's needs are met. So, when I ask myself, 'Was it worth it?' The answer is a resounding YES!"

MAKING AN IMPACT

Exactly one year later, on the anniversary of her mother's passing, Vivian faced her own medical challenges and was admitted to the hospital. Once again, the strength of her Primerica business and her team shone through.

"I didn't have to worry about taking time off work because I could continue working from the comfort of my own home," she reflects. "My team rallied around me, demonstrating the true essence of freedom – the ability to be there for loved ones when they need you the most."

Vivian's impact is felt daily, as she witnesses individuals who initially joined Primerica full of doubt and lacking confidence transform into entirely different people, thanks to the mentorship and community that her Primerica business provides. For me, Primerica is more than just a means of making a living," she says. "It's about changing lives, one financial education at a time. It's something that words alone cannot adequately express."

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**IT'S ABOUT CHANGING LIVES.
ONE FINANCIAL EDUCATION
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PAYING IT FORWARD

The life that Chris and Kelly Kerner, of Lancaster, PA, once shared with their two young children was one they desperately wanted to change. “In 1995, we were living paycheck-to-paycheck in a small two-bedroom apartment in Virginia with four deadbolts on the door,” Chris recalls. “Our home was located about a mile away from the local prison and there was a sewage plant in the back. It was not a desirable life by any means!”

At the time, Chris was a U.S. Army Executive Officer at Fort Belvoir, where he was second in command of about 400 troops, while Kelly was a stay-at-home mom. The young military family was originally stationed in Germany where Chris served as a Tank Commander, but they had to return to the United States after their son, Clark, was born prematurely. “We were living in civilian housing while he received medical care at Walter Reed but we were eager for something better,” Kelly adds. “Out of the blue, we received a phone call from Primerica Representative Larry Moylan who asked if we’d be interested in what Primerica offered. My main concern was whether we could pursue the business opportunity if we moved out of state but once he said it wouldn’t be an issue, I assured him Chris would be at his meeting that evening.”

Kelly wasted no time in seizing the opportunity to pursue a new path. “She rushed me out of the door so fast

after work that I didn’t even have time to change out of my combat fatigues,” Chris jokes. “Even though I earned a business degree from Penn State University, I never learned any of the financial concepts that Primerica teaches! The reality is that most kids will graduate high school without a personal finance class but we have to deal with money every day. We often tell people if they read *How Money Works™*, they’ll know more about finances than 95% of the general population.”

BETTER TOGETHER

Chris spent the next year splitting his time between the Army and Primerica. It wasn’t always easy, but he wasn’t deterred by the challenges. “I needed to learn a lot of the fundamentals but having a ‘half-glass full mentality’ helped me to trust the growth process and stay inspired by the potential. We knew Primerica was real because I had actually made the mistake of buying a whole life insurance policy through a different carrier. The intention was to put it towards a down payment on a home once I got out of the Army, but after paying \$100 a month for four years, I only got \$600 back! It was incredibly disappointing.”

While they worked to build their Primerica business, Kelly and the kids relocated to a new home in State College, PA, when she landed a full-time job at Penn State. But the

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 provides a death benefit and its premiums increase after initial premium periods at certain ages.

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CHRIS & KELLY KERNER
LANCASTER, PA
FORMER OCCUPATION:
U.S. ARMY



distance soon became too much for their family. “We spent 14 months apart where I was living and working in another city during the week and driving home on the weekends to see everyone,” Chris adds. “That was when Kelly and I understood we were much better together. As we achieved more success in Primerica, she was able to be more involved in the day-to-day operations and transition out of Penn State. We both love that this Company not only allows us to work together, but encourages it.”

After more than thirty years together, the Kerners are grateful Primerica crossed their paths at the right moment. Their daughter, Anastasia, joined the family business in 2012, and they’ve been able to build a multi-generational business as a result of their efforts to build relationships with clients. “One client has been with us for more than twenty years and we’re now helping his granddaughter set up an account for her daughter, which would be his great-granddaughter. When you’re first starting out, you don’t realize the impact you can have because you’re just trying to take care of your family. It’s incredible what can happen over time when you continually strive to do the right thing for people. What we’ve learned in Primerica has impacted intangibles in all areas of our lives – marriage, relationships, parenting and philanthropy.”

GIVING BACK

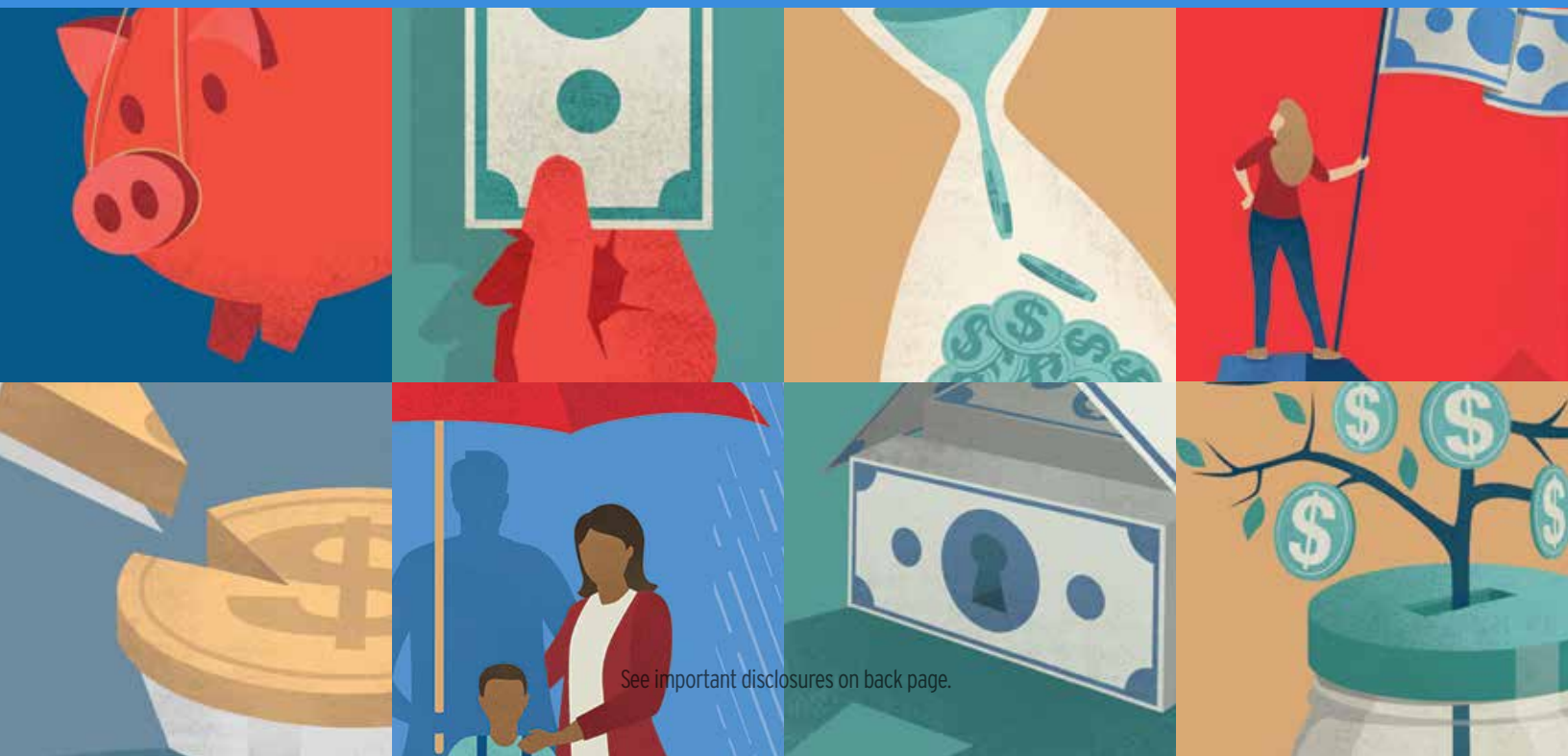
Their transformative success has allowed them to give whenever and however they can towards their local community. “Our Giver’s Gala is one of our biggest events,” they say. “It started 22 years ago as a small way to help families in need and it’s grown so much! We’ve been able to raise more than \$100,000 for different philanthropic needs in the community. We now host the gala around Thanksgiving every year and we’ve even had teammates modify our concept to bring it back to their communities.”

They add, “We’ve also benefitted tremendously by learning from so many successful, yet humble Primerica leaders. We were searching for mentorship and it made such a difference once we met Primerica Representatives Jim and Mary Kocher. There are very few places where everyone starts at the same spot regardless of your education, background or circumstances. But Primerica offers a level playing field. It’s up to you to do your part if you want to change your life. Unlike corporate America, you get to become a better version of yourself while still being yourself. The relationships you make with teammates and clients here are priceless. We love to meet new people and we view it as an opportunity to pay it forward. Always choose to believe if you put good out there, it will come back around. We are living proof of it.”



H MONEY WORKS™

For more than 40 years we've had a simple philosophy: do what's right. While other financial companies focus on the wealthy, we help people in our community. The ones who teach our kids, make our goods, grow our food and protect our nation. We want to serve you just as you serve us — because together — we can all achieve our dreams.



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FINANCIAL EDUCATION SHOULD BE FREE

THERE IS A COMMON MISUNDERSTANDING THAT AVERAGE AND ORDINARY PEOPLE CAN'T BECOME FINANCIALLY INDEPENDENT, BUT THIS COULDN'T BE FURTHER FROM THE TRUTH.

The fact is you have the power to become financially independent. Many people who have never earned a six-figure income become financially independent. How do they do it? Doesn't it take a high-level job with a big salary? Or a large inheritance? Or winning the lottery?

The answer is no. No matter what your income level, you can achieve financial security — if you take the time to learn a few simple principles from **How Money Works™**.

INVALUABLE. PROVEN CONCEPTS

You CAN have the freedom you've always dreamed of. With the right financial education, solutions customized to your unique situation and goals, and our business opportunity, you'll have the freedom to create a future on your own terms. Here are just a few of the concepts you'll learn from **How Money Works™**:

- **The High Cost of Waiting** shows you that the longer you wait to start saving, the more money you'll have to put away each month to reach your retirement goals.
- **The Theory of Decreasing Responsibility** explains how your need for life insurance changes over time depending on your family responsibilities.
- **The Power of Compound Interest** shows how much earning power your savings can have. (Tip: It's not what you earn, but what you keep that matters!)
- **The Rule of 72** can show you how long it will take for your investment to double.
- **Debt Stacking** is a strategy to pay off all your debts faster and more efficiently.

SEE WHERE YOU STAND

Are you on track to meet your financial goals? Primerica can help you see where you stand and help you find the right solutions to help you get where you want to be — in just 20 minutes. We start with a Financial Needs Analysis (FNA). It's a basic questionnaire that asks all the right questions to help determine the next steps you need to take on the road to freedom. Want to see where you stand? Ask your Primerica Representative for a customized and complimentary FNA.

DEFINING FREEDOM

One of the fastest ways to make significant progress on your financial goals is to consider taking a part-time job to get the extra money you need to start an investment program or pay down your debt.

As a Primerica Representative, you can make a difference in the lives of the people you care about the most and help families just like yours become educated about their finances. You can provide the solutions they need to achieve their goals while pursuing a rewarding and flexible new career path. Want to learn more? Ask the Primerica Representative who gave you this magazine for more information about starting your own Primerica business.

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For more information and to
download a free digital book of
How Money Works™ scan the QR Code.



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KNOWLEDGE IS POWER



“WE EMPOWER PEOPLE THROUGH FINANCIAL LITERACY AND THAT’S ONE OF OUR GREATEST THRILLS.”

Like many young men, Warren Powers, of Randallstown, MD, dreamed of having a professional football career – and all of the options that kind of life could provide for himself and his future family. In 1989, that dream started to become a reality when he was a second-round draft pick, earning a spot as a defensive end for the Denver Broncos. But five years in, a career-ending injury sidelined his future plans for he and his wife, Jada.

“I had everything I’d ever wanted – an NFL career, a great home, a beautiful wife – but I was only living in the moment, not preparing for a future after football,” Warren explains. “All of our goals depended on my earning the same salary for the next five years and we had nothing to fall back on when I was injured.”


The only solution they had was for Warren to finish his college degree to buy some time while they sorted out the rest of their lives together. “I graduated with a degree in criminal justice, but it was clear I wouldn’t be able to earn the kind of money I wanted in order to reach our goals,” he says. “The NFL has a resource office to help players with post-football career prospects and they referred me to Andy Young, a Primerica Representative, who showed me what the Primerica business opportunity could do for me. Andy told me that with some hard work, we could do

something special here. I was ignorant about money and I saw the entrepreneurial business opportunity as not only a chance to make money but also to learn how to manage it wisely.”

GETTING EDUCATED

Five years of a professional football player’s salary had changed their financial circumstances while they had it, but the couple had no idea how to make their money last into the future. “I grew up in a tough neighborhood in Baltimore,” Warren recalls. “All of the people I knew were blue-collar workers who needed every paycheck to feed their families and keep a roof over their heads. We didn’t have access to knowledge about our finances.”

When Andy showed them The Rule of 72 – a formula that helps you take advantage of time and compound interest to calculate the approximate number of years it will take for an investment to double – it blew them away. “We were saving money in the bank but if we’d have understood the power of compound interest, our options post-football would have been entirely different,” he says. “That’s why what we’ve been able to do for the communities we grew up in is so important.”

A photograph of Warren and Jada Powers standing in front of a city skyline. Warren is on the right, wearing a light blue button-down shirt and dark pants. Jada is on the left, wearing a mustard-colored top and matching pants. They are both smiling. The background shows various skyscrapers under a clear sky.

WARREN & JADA POWERS
RANDALLSTOWN, MD
FORMER OCCUPATION:
PROFESSIONAL FOOTBALL PLAYER

THE IMPACT

Nearly three decades later, Warren and Jada say it's witnessing the impact of the financial education they provide to their clients that motivates them to keep going. "We've been with Primerica for 28 years and have clients that started with us who are now able to retire the way they'd like to because they trusted us to help them invest their money," Warren reflects.

"Just recently, we had an older couple come to us who had some extra money left after selling their home. We were able to set them up with a Primerica solution that fit their needs. I'll never forget, the wife asked me why she had never heard of this and it struck me – Primerica is the only company that goes into people's homes and gives them this important financial education. The reason why people still don't know basic financial concepts is because we're not talking to enough people!"

THE GIFT OF TIME

Helping families in their communities has paid dividends for the couple – and not just through the financial rewards that can come from building a successful business. More important than money, they say, it's the gift of time their success has granted to them.

"The biggest thing Primerica has given us is the ability to take care of our family," said Warren. "We're able to be there when our family needs us. When our three children were young, I was able to coach their sports teams and be there for every game. We were able to travel together and experience the world. And I was able to spend years of quality time with my mom so that I had no regrets when we lost her last year. Maybe I would have made the same kind of income doing something besides Primerica, but I know I wouldn't have had that time."

EMPOWERED FOR SUCCESS

Warren and Jada have come a long way from the uncertainty they felt when Warren was injured to where they are today. Together, they are building a business that can be a lasting legacy for their children – and they're proud of what they're doing in their community. "I'm so grateful for the Primerica Opportunity," said Warren. "We empower people through financial literacy and that's one of our greatest thrills."

APRIL & RUFUS TAYLOR
WAYNE, PA
FORMER OCCUPATION:
LICENSED BEHAVIOR SPECIALIST



FREEDOM FOR FAMILIES

In April & Rufus Taylor, there's not only a success story, but also a shining example of the independence and fulfillment that Primerica can offer. "We've witnessed the transformative power of Primerica," April says. "We want to remind others that, with the right opportunity, you can achieve the life you've always hoped for and leave an impact on those you love the most."

They're firm believers in "right now" when it comes to approaching financial education and opportunity with urgency. "There's no need to delay, no time to waste, and no reason to dwell in financial uncertainty," April says. "This is the perfect moment to secure a brighter future. We wake up every day inspired to teach and empower others to make wiser financial decisions, invest smartly, save for the future, and break free from financial burdens. It's a movement that fuels everything we do."

MOVING IN THE RIGHT DIRECTION

Before becoming a Primerica Representative, Rufus had a history with Primerica first as a client, holding a life insurance policy with the company. "I knew the basics of life insurance," he recalls. "But I had no idea what Primerica truly stood for, and I couldn't have imagined the journey that lay ahead."


April shares it was a single decision that set things in motion. "We may not have been flawless every step of the way, but we worked consistently to expand our team and our influence. We are constantly receiving reminders that we're headed in the right direction."

April and Rufus' daughter, Apris, has found her own

footing at Primerica and works alongside her parents in the business. "It sets the standard for what Primerica truly embodies – a platform for education, empowerment, and inspiration, made available to everyone," April says proudly. "She's a living testament to the genuine promise Primerica makes, to offer freedom for families."

"Our mission has always been to help others and build a stronger community," April reflects. "It's not just about us; it's about the impact we can make together. Our journey centers on the idea that financial literacy is a powerful tool for change. We reach out to more individuals, whether they are just starting or are on their way, and aspire to make a positive impact in the financial field and the broader community."





JASON & JULIE BOBROWITZ
COLORADO SPRINGS, CO
FORMER OCCUPATION: ENGINEER

STOPPING THE CYCLE

Jason Bobrowitz, the son of a carpenter, and his wife Julie, the daughter of a farmer, grew up in rural Wisconsin. "Where we lived, there was a lack of financial education, a lack of planning, and a lack of coaching," recalls Jason. "Everyone worked really hard during their lives, then retired, either barely making it or broke, and then the next generation fell into the same cycle: just working every day to pay bills and barely getting by."

Julie learned about Primerica first through her sister, Gayle. "I was studying finance and economics in college, but I was never taught anything as important as what I learned through Primerica," says Julie. "For example, The Rule of 72, a

calculation used to estimate the number of years required for your money to double, was brand new to me!"

After she graduated from college, Julie worked in the hospitality industry for a couple of years and began building a part-time Primerica business. When she met Jason, an engineering student, during that time, she invited him on a date. "I didn't know it was a financial seminar," he laughs. "I just wanted to spend time with her!" But it was on that date that Jason learned about Primerica's How Money Works™ financial concepts, and it lit a fire in him to teach others what Julie had taught him.

“UNPREPARED” GETS PERSONAL

Unfortunately, Jason had a front-row seat to seeing what can happen when families aren't prepared for unexpected expenses. “I watched my grandfather go through medical issues that landed him in nursing home care and hospice,” Jason explains. “It broke our hearts when my grandmother called a family meeting and said she couldn't afford for my grandfather to be alive anymore.” Jason knew that if they had learned about managing their finances earlier in life, they could have avoided some of the pitfalls they were facing.

“Seeing some of the trouble that family and friends were going through, we became very passionate about teaching people about their finances,” Jason explains. “We believe that Americans deserve a quality financial education, but we're not taught in grade school, high school or college how insurance works, or how mortgages work, or how investments work.”

REAL FAMILIES, REAL RELIEF


Over the years, Jason and Julie have amassed countless stories of how they've been able to improve

families' lives by teaching Primerica's financial concepts and how to implement those concepts into a plan that benefits each family's future. They recall one client in particular, an 82-year-old woman who had never learned anything about finances. Jason and Julie taught her how to manage her own finances when her husband developed dementia and could no longer complete those tasks. “She looked at me and said, ‘Now I understand,’” Jason recounts.

Another family abruptly lost a 9-year-old child to an asthma attack after school. “Because we had put in place a term life insurance policy with a child rider, we were able to deliver a check for burial expenses within two weeks,” explains Jason. “Her employer took nine months to pay their claim. We can't bring back a child, but we can soften a financial blow.”

The couple also shared the story of a woman who lost her husband, but thanks to her term life insurance policy, she was able to keep her home. “The other companies in our industry sell products,” Julie says. “But they don't help people. We do what's right for families. We can be a force for change to stop the cycle of financial strife.”



A man and a woman are smiling in a modern kitchen. The man, on the left, is bald with glasses and a goatee, wearing a tan jacket over a patterned shirt. He is holding a white mug. The woman, on the right, has long dark hair and is wearing a light purple button-down shirt under a black cardigan. She has her arm around the man's shoulder. The kitchen features light wood cabinets, a white subway tile backsplash, and a stainless steel range hood. A staircase with black railings is visible in the background.

ALAIN MORIN & AUDREY MCGURRIN
TERREBONNE, OC
FORMER OCCUPATION: STUDENT/ROOFER

SEARCHING FOR AN OPPORTUNITY

See important disclosures on back page.



In 1999, Alain Morin was a 21-year-old student and roofer looking for a chance to do something special with his life. “I had grown up with not very much,” recalls Alain. “Audrey and I had, by then, started a life together and I wanted to find a way to build a better future for us. I just didn’t know what that was going to be, and I honestly lacked the confidence that I would be able to find such an opportunity.”

It was in the fall of that year that a friend introduced Alain to a Primerica Representative who invited him to a business overview. “I went to the meeting not knowing what I was going to find there – but what I saw really surprised me. People were upbeat and happy. I was really impressed with Primerica’s How Money Works™ financial education materials. These are concepts that I hadn’t learned in school even though I was studying finance at university. And I knew that the vast majority of people aren’t being taught them either. But the big takeaway for me, right from the beginning, was that this was a business that I could do, and I could do it on my own terms. I knew I’d have to step out of my comfort zone and get more accomplished at talking with people –

because I was pretty shy at the time – but that was part of the personal growth that I would have to work on. I wanted to get off people’s roofs and earn a living with my pen, my phone, and my car!”

COMBINING FORCES TO TRANSFORM LIVES

One of the things that attracted Alain to Primerica was the promise of striking work/life balance. “I knew that there’s always a price to pay for any success but what attracted me to this business was being able to build it and answer to myself and not anyone else. I got into this business with the knowledge that I was going to have to work hard, especially at first, but that would be my decision.”

A few years after Alain had joined Primerica, Audrey quit her job as a pediatric oncology nurse to join Alain in building their business together and, eventually, opening their own Primerica office. “We had met when I was the pizza delivery guy for her mother’s restaurant,” smiles Alain. “And now here we were, working together to fulfill our dream of doing something that would be life-changing for us and for others.”

“

PRIMERICA REALLY HAS OFFERED US THE ABILITY TO MAKE OUR OWN CHOICES, CONTROL OUR OWN DESTINY, AND TO PROVIDE US WITH A QUALITY OF LIFE THAT I DIDN'T EVEN HAVE THE MEANS TO DREAM OF DURING MY CHILDHOOD.

”

WINNING ON THEIR TERMS

Now, years later, Alain and Audrey have established a successful and growing organization. “The early years were indeed challenging, but the effort has been worth it,” says Alain. “Primerica really has offered us the ability to make our own choices, control our own destiny, and to provide us with a quality of life that I didn’t even have the means to dream of during my

childhood. And our daughter, Amandine, can now choose whatever she wants to do in her future.

“Today, we continue to be focused on supporting our team members in their quest to transform their own lives and find others who want to do the same. Audrey and I grew up in this business. We feel very lucky to have come across this unique company and taken advantage of its wonderful opportunity.”

A full-page photograph of a man and a woman walking together on a sidewalk. The woman, on the left, has blonde hair and is wearing a tan blazer over a maroon top and white pants. The man, on the right, has dark hair and a beard, wearing a grey sweater and dark jeans. They are both smiling and looking towards the right. The background shows a brick building with large windows and some greenery.

MICHAEL & LISA CHAFFIN
ALPHARETTA, GA
FORMER OCCUPATION:
FITNESS MANAGEMENT

CARVING OUT THEIR OWN PATH

MICHAEL AND LISA CHAFFIN OF ALPHARETTA, GA. THOUGHT THEY WERE IN THE DRIVER'S SEAT OF THEIR FUTURE UNTIL THEY REALIZED THEY WEREN'T FULLY PREPARED FOR HOW TO HANDLE LIFE'S UNEXPECTED TURNS.

See important disclosures on back page.



That's until they found Primerica, where they were educated on making better financial choices and given a map for a brighter financial future. Along the way, they also discovered an opportunity to carve out their own career path that put them in control. Today, the couple blissfully work side by side, building a family legacy.

A PROMISING START

Fresh out of college in 2001, Michael and Lisa moved to Florida from their home state of Maine where they'd met as college freshmen. Ready to build their life together, they both landed jobs in their prospective fields using the degrees they'd earned. For Lisa, that was education, and for Michael, it was exercise science. They considered themselves smart go-getters with great attitudes who believed the key to a happy and successful life was the traditional path: go to college, earn a degree, and get a good job with a nice salary and then work your way up the ladder.

The couple settled in Orlando where Lisa excelled at teaching school. She taught second grade and physical education – even earning Teacher of the Year for her school district during her tenure. Likewise, Michael shined as he climbed up the ladder at his fitness industry job, earning recognition after recognition for everything from personal trainer of the year to fitness manager of the year.

CHECKING ALL THE BOXES

Recognizing the importance of planning for the unknown and saving for retirement, Michael ensured he

was contributing to the 401(k) offered through his job, in addition to making some investments in real estate. He even took out a 20-year term life insurance policy at the age of 26, offered to him by a client he knew through his corporate job.

Combined with Lisa's retirement she paid into through the school system, the couple thought they were doing everything right, while still making time to enjoy football season, concerts, and occasional travel, and be present parents for their children, Tyler and Tia. Reality told a different story, however, and it would be at least a decade before they would discover the flaws in their plans.

When the Great Recession of 2008 hit, the Chaffins fell on hard times, losing income from their real estate investments and accruing debt due to lost wages. As a result, they were forced to sell their investment property and their primary residence to settle their debts.

Michael's company was sold to another fitness company in 2012, and his new employer relocated him to Atlanta. The family moved to Georgia, where Lisa continued teaching. In 2014, Michael took a massive pay cut to change jobs, where he hoped he could climb the corporate ladder again. After all, it was all he knew to do to get ahead, and he knew he could excel if given the opportunity to prove himself. "I was always chasing money or the next promotion in the corporate world," Michael recalls. "I thought I was following the way to get ahead in life, but I had just sold out to the corporate dream."

A WAKE-UP CALL

It was through Michael's new job that he met Scott

Godfrey, a Primerica Representative, and the son of a client at one of Michael's fitness clubs. Scott started conducting financial education seminars for trainers at the gym and in September of 2015, he came to the Chaffins' home and sat down with them to review their finances. At that meeting, Scott rolled over Michael's 401(k), went over their retirement goals, and helped them secure a better life insurance plan. "We had the right insurance but the wrong company," laughs Michael. "I had been sold a 20-year term insurance policy when I was 26. It would have cost me \$23,000 to renew!"

For Lisa, the financial education component of that initial meeting blew her away. "It was so simple," she remembers. "Having been a teacher as long as I was, this material was always so confusing to me. I could never understand it before. But when Scott came to our house, he really helped us understand."

The Chaffins were so impressed with Primerica's unique blend of education and tailored solutions, they became Primerica clients that night.



THE RIGHT OPPORTUNITY PRESENTS ITSELF

The following year, Lisa decided to switch careers and took a sales job where she could chase her passion for design. She had just started her new career when Michael was terminated from his job in August of 2016. When Michael called Scott about his 401(k), Scott invited Michael to a Primerica event that was happening that very day.

"The first words out of Scott's mouth during that pivotal conversation were 'What are you doing today?'," recalls Michael, who had not been considering a career change until then. "It was truly a God moment. When you're freaked out and stressed out it's easy to miss the signs. I was too stubborn to see it, but I would have kept trading time for money and wasting our talent."

It didn't take long before Michael was intrigued with the opportunity and began attending Primerica events with Scott and his other teammates – and Lisa started to take note.

A turning point came after Michael attended a Primerica Convention in 2017. He returned home from that event recharged and passionate, sharing what he learned with Lisa, who was equally excited. A week after the Convention, the company that terminated Michael offered him his job back complete with a handsome salary, only he decided to pass. He and Lisa were on board to focus on building their Primerica career. She started attending events, got licensed and started working part-time, and in 2018, she quit her sales job and joined Michael full-time in the business.

"As soon as I started plugging in, I saw my value here," Lisa remembers. "I saw an opportunity for us to have a business partnership. The goodness and bigness of Primerica did its work on our hearts."

EDUCATING OTHERS ON HOW TO GET AHEAD

Today, the Chaffins are fueled by how Primerica's How Money Works™ principles have transformed their personal financial situation, from learning about the importance of paying themselves first to staying out of debt. They have big goals and dreams for their family and business, and they're committed to educating others on how to get ahead in life.

"Most households are crazy divided around money – not just around making money but agreeing on how to manage it," says Michael. "We are united about it – and it all started with our early jobs and money problems." Adds Lisa: "Everybody needs what we do! It's heartbreaking for those who don't allow us to sit down with them and educate them."

With their oldest son, Tyler, now in business with them and their daughter, Tia, planning to join next year, the Chaffins have their sights set on the future. "We're allowing our kids to carve their own path," smiles Lisa. "We're dispelling the myth that our kids must go to college and get good jobs, and instead letting them explore entrepreneurship. There's no one out there teaching it."

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