



FREEDOM FOR FAMILIES

2020 • ISSUE I

# DIANA MACIAS

A FULFILLING  
MISSION TO  
CHANGE LIVES

WE HELP  
FAMILIES LEARN  
HOW MONEY  
WORKS<sup>SM</sup>

## A LIFE OF PURPOSE

MIKA & JOHNEL  
SAUNDERS

## PAYING IT FORWARD

GUS & JOHANNA GONZALEZ



## FREEDOM FOR FAMILIES

For more than four decades, Primerica has remained committed to helping families live lives of freedom. Our Representatives take a lot of pride in not only being there for the families they serve, but also in knowing the financial education and solutions we offer can help their friends, family, neighbors, and communities get out of debt, save for the future and become financially independent.

What you'll read in these pages are accounts – both from many of Primerica's Representatives, as well as a few of our satisfied clients – of the impact Primerica has had on their lives and on their goals.

Our leaders will share their heart for Main Street families and highlight the clients or situations that still impact them today. Our clients will tell the story of how Primerica's solutions and their Primerica Representative made a difference in their lives.

At Primerica, our mission is helping families find freedom. We invite you to read the stories. Educate yourself with HOW MONEY WORKS<sup>SM</sup>. And talk with the Primerica Representative who gave you this magazine to learn what Primerica can do for your family!

**30** Joseph & Malisha Ward  
Devoted to Empower & Educate Main Street

# INSIDE



**04** Gus & Johanna  
Gonzalez  
Paying It Forward



**06** Cheryl  
Bartlett  
Building Communities by  
Helping Families



**08** Harrison & Brenda  
Woolfolk  
A Business That Matters



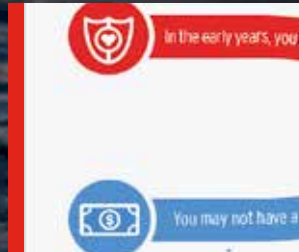
**10** It All Started  
as a Movement



**14** Luciano Di Serafino &  
Stacey Mulhall  
Spreading the Word



**16** Freedom For Families:  
The Blanchards  
A Clear Path Forward



**18** We Help  
Families Learn  
HOW MONEY WORKS<sup>SM</sup>



**20** Ryan & Anna  
Moody  
The Chance to Make a Change



**22** Mika & Johnel  
Saunders  
A Life of Purpose



**24** Freedom For Families:  
The Quijadas  
Following Their Hearts



**26** Randy & Marcy  
Godfrey  
Leading the  
Purpose-Driven Life



**28** Diana  
Macias  
A Fulfilling Mission to  
Change Lives

GUS & JOHANNA GONZALEZ  
NORCROSS, GA  
FORMER OCCUPATION: MORTGAGE BANKER

# PAYING IT FORWARD

**GUS AND JOHANNA GONZALEZ, OF NORCROSS, GA, HAVE DEDICATED THE LAST 20 YEARS OF THEIR LIVES TO HELPING FAMILIES REACH FINANCIAL INDEPENDENCE THROUGH PRIMERICA. THEIR STORY IS A HEARTWARMING EXAMPLE OF THE AMERICAN DREAM THAT SPANS TWO CONTINENTS, TWO STATES, THREE KIDS AND COUNTLESS MEMORIES THROUGH THE YEARS.**

“What attracted me to Primerica was the freedom, flexibility and the potential to have my own business,” Gus says. “Only in America can someone like me – an immigrant from Caracas, Venezuela – be able to achieve this level of success. To be given an opportunity like this is truly life changing.”

As an American success story, the Gonzalezes strive to pay it forward by helping as many people achieve financial security as possible. Gus, who previously worked as a mortgage banker, says it’s an extremely meaningful career. “It’s always a wonderful feeling to help families and it’s especially amazing to see how their demeanor changes once they see how we can help them,” he explains. “When I meet with potential clients, I always tell them, ‘this will look bleak, but I will bring you to a light at the end of the tunnel’ and that’s when they often start to become less apprehensive. There’s really no other company like Primerica who can systematically do what we do for people.”

That remarkable feeling of being able to change someone’s life, they say, never gets old for them, their clients or their teammates after all of these years. But what the Gonzalezes often do see are plenty of people in need of proper financial education. “We’ve done thousands of financial appointments and only four or five of them have actually been in good shape,” Gus shares. “The majority are living paycheck to paycheck, little savings, lots of debt and just financially behind in all areas of life.”

A recent situation carries a lot of sentimental meaning for the Gonzalezes. Gus shares how they had lost touch with one of their clients, who became a family friend for many years, after he moved out to California with his family. “About three years ago, I received a Primerica claim notifying me that he had passed away from cancer,” he says. “I immediately called his wife thinking it must be a mistake but it was true. Thankfully, his family is well protected because he took our advice to upgrade his policy before he died. We also found out that they had actually moved to Georgia and only lived 20 minutes from us. It meant a lot to me to be able to personally hand deliver the check to them.”

Because of their involvement, their friend’s wife was able to take the time she needed to grieve her husband’s death. She now consults Gus on other financial decisions because she regards him not only as a family friend, but also as a big brother. “It really illustrates how one situation can dramatically alter a family’s life, and the power of Primerica to minimize the damage,” Johanna adds. “To be able to have that kind of trust in someone who wants to do what’s best for you is priceless. If it wasn’t for Primerica, where else could she go?”

Before relocating to Georgia, Gus and Johanna spent 10 years building their business in Miami, FL. The city, known for its vibrant, diverse lifestyle, has a lot of Hispanic immigrants from South America and the Caribbean. It’s a niche market that they say requires a “double” approach because the needs are the same, but the cross-cultural perspectives are very different. “It’s not uncommon for us to meet someone from South America who doesn’t realize that their government pension isn’t enough to live off of in the United States or encounter someone who came to America with no debt, but accrues a lot of it in a short timeframe, without understanding how to manage it,” Gus explains. “It’s a different mentality so we have to adjust how we relate to those needs by educating them on why financial security is so important, especially in the U.S. Fortunately, Primerica’s message is universal so it transcends those cultural barriers.”

It’s these types of situations that reinforce to the Gonzalezes why Primerica is invaluable. They say they feel inspired, as the need for financial guidance has only grown since the company was founded in 1977. “It’s no longer just about life insurance, but also high debt and low income,” Gus explains. “It’s amazing that we get to be part of the solution. To be able to build a team of quality people dramatically multiplies your efforts because it adds another dimension to how much more you can effectively serve your clients.” Johanna says, “We love the fact that we’re able to create win-win scenarios in Primerica. We see the transformation up-close in their lives. When we go to bed at night, we sleep well knowing that our clients can do the same because they have the proper financial safeguards in place for their families.”

**CHERYL BARTLETT**  
**SAN JOSE, CA**  
**FORMER OCCUPATION: PROGRAM MANAGER**

# BUILDING COMMUNITIES BY HELPING FAMILIES ONE AT A TIME

From her earliest memories, Cheryl Bartlett, of San Jose, CA, had a deep desire to live a life of value. “I was always ambitious,” she recalls. “When I was nine years old, I got my first job selling donuts door to door. As I got older, I knew I wanted to do something special with my life, not only to make a difference, but also to create a better life for my family than we had access to when I was a kid.

“At the same time, I didn’t have any idea how to manage money wisely. As I got older, went to college and began my career, I always had a job, and a couple of part-time jobs, but like many people, I spent what I earned – and a little bit more.”

In 1982, Cheryl was trying to fulfill her desire to make a difference by working as a program manager for developmentally challenged children, when Ronnie Barnes, one of her former high school teachers, approached her. “He was working for a financial services company that was

fairly new at the time,” remembers Cheryl. “They sold term life insurance and helped people save and invest in mutual funds. That company turned out to be Primerica.”

Cheryl says that she was captivated as Ronnie described the company’s mission of helping middle class families chart their way to protecting their families with life insurance and getting out of debt and, through saving and investing, on the road to financial freedom. “I thought to myself, ‘this is something I can believe in.’ This is where I’m going to plant my flag.”

Over the years, Cheryl has helped countless families by sitting down at the kitchen table, listening to their needs and wants, and then helping them get to where they want to be. “We help educate families about our HOW MONEY WORKS<sup>SM</sup> philosophy. That’s not something most people get in school. They don’t teach about The Rule of 72 or the High Cost of Waiting. Many people don’t learn about The Theory of Decreasing Responsibility until it’s too late.”



“

---

**WE HELP EDUCATE  
FAMILIES ABOUT OUR  
HOW MONEY WORKS<sup>SM</sup>  
PHILOSOPHY. THAT'S  
NOT SOMETHING  
MOST PEOPLE GET  
IN SCHOOL.**

---

”

Cheryl says Primerica wants to change that by taking the time to educate our clients about what our solutions do and how they work. “We level the playing field, so middle-income families have the same advantages that wealthy people have. With that kind of framework, our clients can become – as Primerica’s mission statement says – ‘Properly protected, debt free, and financially independent.’

“Primerica Representatives don’t just sell products. That’s because products alone won’t make families financially independent. We have a definite philosophy we call ‘Buy Term and Invest the Difference.’ We believe in protecting your family with affordable term life insurance and then investing the savings for the future. Primerica Reps work to help clients take control of their money, and develop a budget, so they know where their money is going each week.

“Because one of two things will happen if you don’t have proper life insurance and an investments and savings program,” says Cheryl. “You are either going to die too soon or you’re going to live too long.”

Cheryl smiles, “Primerica Representatives can build client relationships that will last a lifetime. I know I have.”

# A BUSINESS THAT MATTERS

AFTER CLOSE TO 35 YEARS IN BUSINESS, HARRISON AND BRENDA WOOLFOLK, OF RANCHO CORDOVA, CA, ARE PROUD OF THE IMPACT THEY MAKE EVERY DAY.



Breakfast	Brunch	Sandwiches	Salads
PASTRIES 3.50/4.00	HONEY PEANUT BUTTER TOAST 4.75	TURKEY 8.50	GREEN APPLE
YOGURT & GRANOLA 4.00	LOADED TOAST 8.00	B.L.T. 8.50	CRANBERRY CHICKEN
BAGELS 2.00+	<i>Omelettes</i> ONLY AVAILABLE SUN.	VEGGIE 7.50	CHICKEN CAESAR
TIFFIN DACEI 5.25	VEGGIE OMELETTE	THE CLASSIC 9.50	<i>Quesadilla</i>



"I knew I was in the right place, doing the right thing when I delivered my first death claim," recalls Harrison. "My client was 38 years old and a single mother. When she suddenly passed away, the kids went to live with her retired parents. I was able to help them set up college funds for the kids as well as provide an income for the childrens' care. That's when I realized just how much what I do every day changes lives."

## ALL ABOUT RELATIONSHIPS

Right from the start, the Woolfolks get in the trenches with the families they serve. "I always tell our clients that their relationship with us isn't a one-visit situation," Harrison explains. "When they work with us, we are going to be present through the rest of their lives - whether it's celebrating big life events, participating in charity or fundraising efforts that are important to them, and being available for any of their financial questions."

"Harrison spends a lot of time during that initial appointment getting to know the family," says Brenda. "He'll get a feel for their goals, their hobbies, the activities they do that are important to them and, more often than not, he'll find something that I have in common with them. When we go back to deliver the policy, I'll go meet them, too, which leads to developing relationships that last long after we've helped them with the financial solutions they need."

## A NEW EXAMPLE

The Woolfolks' clients come from many different backgrounds, age groups and ethnicities. But perhaps closest to their hearts are families within their own African American community. "The things we see the most among African Americans are families making the same financial mistakes their own parents made," Harrison reflects. "When no one in your life is financially successful, you don't know any different. We hear all the time, 'My parents didn't save, so I'm not going to save,' or 'No one set up a college fund for me, so I'm not going to set one up for my kids,' or 'Mom and Dad didn't trust a 401(k), so why would I?'

"They won't make a change, because they think it's too hard, or the concepts are too complicated, or they don't know who they can trust. Our goal is always to first educate these families on the simple financial principles we teach, and then to suggest small changes they can make which can ultimately help them break that cycle of living paycheck to paycheck and help them get where they want to be."

## FINANCE. SIMPLIFIED

Harrison says most of their clients come to them with very little knowledge of how to make their money work

for them - a situation he always gets excited to correct. "I didn't know anything about money when we first started in 1985," Harrison recalls. "Seeing the concepts we teach - like The Theory of Decreasing Responsibility, which illustrates why life insurance is important in the early stages of a family's life and investments are crucial for your later years, and The Rule of 72 which illustrates the power of compound interest - was an 'aha!' moment for me.

"A lot of the people we meet are afraid to talk about money because they don't want to feel stupid or feel like someone is talking down to them. I really love taking complicated information and showing them how simple these concepts really are. Just seeing them respond to that education is so rewarding!"



## MAKING AN IMPACT

Over the years, the Woolfolks and their extensive organization have served countless clients, but for Harrison, there's one family whose story stands out. "A decade ago, one of our people sold a life policy to a couple who had three kids," remembers Harrison. "The husband was adamant they would only purchase coverage on himself. Ten years later, he became permanently disabled and unable to work and then some time later, he passed away unexpectedly.

"He had handled nearly all of the family's finances and when I went to deliver the death claim to the widow, she had no idea what to do next. After I helped her with the funeral arrangements, we sat down and went over everything. We set up an emergency fund, paid off some bills, and put money into a retirement account. As a result, she only has to work part-time, leaving her free to homeschool their youngest.

"This is why we work so hard to build relationships. I love that I can be there for her - even in the smallest ways, like the other day when she called to see if getting a new cell phone made financial sense. I love that. I love that she and our other clients trust us so much."

A man and a woman are shown in profile, smiling and looking towards the right. They are in a bright, modern living room with large windows in the background. The man is in the foreground, and the woman is slightly behind him. The overall tone is positive and professional.

# IT ALL STARTED AS A MOVEMENT

BACK IN 1977, PRIMERICA'S FOUNDERS WERE SHOCKED AT THE WAY THEY SAW THE FINANCIAL SERVICES INDUSTRY TREATING THEIR FAMILIES, THEIR FRIENDS, THEIR NEIGHBORS AND THEIR COMMUNITIES. AND THAT AWARENESS SPARKED IN THEM A DRIVE TO AFFECT CHANGE.





“

**IT'S SO MEANINGFUL TO BE PART OF THE PRIMERICA MOVEMENT. THE FEELING WE GET FROM HELPING FAMILIES WHO NEED IT MOST IS VERY REWARDING FOR US. WHAT WE DO IS SO IMPORTANT AND WE MUST CONTINUE TO MAKE A DIFFERENCE FOR MIDDLE-INCOME FAMILIES.**

**MIKA & JOHNEL SAUNDERS  
CHICAGO, IL**

”

Hard-working men and women were being taken advantage of, financially. They were being sold the wrong products by companies they trusted – and even abandoned in favor of higher-income clients – because they didn't know enough about the basic principles of HOW MONEY WORKS<sup>SM</sup> to ask the right questions or make better decisions.

**FAMILIES DIDN'T KNOW SIMPLE MONEY MANAGEMENT CONCEPTS SUCH AS:**

- Determining your life insurance needs with The Theory of Decreasing Responsibility
- Making the power of compound interest work for you with The Rule of 72
- The importance of beginning a savings strategy early due to the High Cost of Waiting

Since the beginning Primerica has been committed to do what's right, 100% of the time. And over the decades, our Representatives have helped millions of middle-income families to become educated and empowered to make healthy financial decisions. Primerica provides the *right* solutions to help families stay on track for their goals.

## WE'LL NEVER STOP FIGHTING FOR FAMILIES' FREEDOM

Times may have changed, but Primerica's heart for Main Street hasn't. Every day, our Representatives meet with families in homes and offices across North America to help them get on the path to freedom from:

**Abuse and Abandonment** – The financial services industry is still taking advantage of people like you. Primerica can help you develop a game plan to achieve financial security.

**Others Controlling Your Time/Talents** – The Primerica Business Opportunity offers you the chance to build your own business and be your own boss. When YOU are in control of your future, anything is possible!

**The Failure to Provide Proper Protection for You and Your Family** – The wrong financial products leave you and your family vulnerable to financial devastation. Primerica offers solutions that can enable you to live your best life now and create a legacy for the future.

**The Devastating Impact of Debt** – We start with a solid financial education, which can help you learn to make healthy financial choices.

**A Lack of Knowledge Costing You Money** – When you know the same principles the rich have used for generations to create wealth, you can put that knowledge to work for your future and live life on your own terms.

### WHAT CAN PRIMERICA DO FOR YOUR FAMILY?

**Primerica changes lives. Let us show you what we can do for your family. Talk to the Representative who gave you this magazine or visit [Primerica.com](http://Primerica.com) and click the "Locations" link at the bottom of the page to find a Representative near you.**




“

THROUGH THIS INCREDIBLE BUSINESS, WE'RE ABLE TO GIVE PEOPLE AN OPPORTUNITY TO BUILD FINANCIAL FREEDOM FOR THEIR FAMILIES - USING THE SAME FINANCIAL CONCEPTS WE'VE PUT TO USE IN OUR OWN FAMILY NOW FOR GENERATIONS.

RANDY GODFREY & SCOTT GODFREY  
ALPHARETTA, GA

”



THE FIRST TIME LUCIANO DI SERAFINO AND STACEY MULHALL, OF THOROLD, ON, HEARD THE RULE OF 72 AT A PRIMERICA OPPORTUNITY MEETING. THEY SAY THEY COULDN'T KEEP IT TO THEMSELVES. "THE RULE OF 72 ILLUSTRATES THE APPROXIMATE AMOUNT OF TIME IT WOULD TAKE TO DOUBLE AN INVESTMENT BY DIVIDING YOUR INTEREST RATE INTO THE NUMBER 72." LUCIANO EXPLAINS. "I THOUGHT, IF PEOPLE DON'T KNOW ABOUT THIS - AND I CERTAINLY DIDN'T - WE NEED TO TELL THEM!"

# SPREADING THE WORD

LUCIANO DI SERAFINO & STACEY MULHALL  
THOROLD, ON  
FORMER OCCUPATION: STUDENT

## EDUCATION FIRST

Luciano and Stacey loved Primerica's strong focus on educating families about their personal finances – using the Financial Needs Analysis (FNA) to get an accurate snapshot of their current situation in order to offer the right solutions for each individual family's needs. It is that focus that still keeps the couple excited about growing their Primerica business from kitchen table to kitchen table.

"So many of our new clients come to us unhappy with where they are and confused about what steps to take next," Stacey reflects. "A lot of them have shame about their finances and we're not there to talk about all of the missteps they may have made. We see our role, instead, as financial cheerleaders, helping them answer the questions, 'Where do we go from here?' and 'How do we make financial choices that can help us live our best lives?'"

## BEYOND THE KITCHEN TABLE

The relationship formed in homes throughout their community doesn't end once the appointment does.

"We believe our best ability is our availability," says Luciano. "Every client gets our mobile numbers and our commitment to fast turnaround between their call and our response. Our clients are like family to us, and we go the extra mile because we are genuinely interested in their future."

Stacey says she makes a point of noting important times in their clients' lives to provide that extra layer of attention. "We take every opportunity to recognize people," Stacey smiles. "So, if I see a client has gone over a particular

milestone, if they've had a birthday or anniversary, or even if they mentioned a big family event when we checked in at the beginning of the year, we reach out to them. You don't need to be around the corner to let someone know you care about them, you just have to be available."

## EVERY CLIENT MATTERS

Over the years, their efforts have had a profound impact on lives in their community, but Luciano and Stacey both say the effect their clients have had on them is equally as powerful.

Luciano still thinks about a couple he met during a seminar. The pair weren't interested in life insurance, but during their FNA, Luciano was able to educate them on the importance of coverage. Some time later, the husband passed away. "I'll never forget that at the wake, the wife told me she knew now why I was so excited about this business – because I change people's lives," Luciano recalls.

"I've never taken a term life insurance application and thought about what it would be like to deliver the benefit check to the family," Stacey muses. "But every time I have delivered a check, I remember every detail of the first appointment so clearly and it always hits me what we really do for families."

"On the other side of the coin, it's especially heartbreaking when you try to help a family understand the importance of life insurance and then they pass away without coverage. To me, that's equally as powerful, in a different way, as it is to know a family's future is secure because of how you helped them."


# THE BLANCHARDS

## A CLEAR PATH FORWARD

Michael and Aleesha Blanchard, of Stone Mountain, GA, are like most families – pressed for time. Aleesha is a hair stylist and homeschools their three children, while Michael works for a printing company. “We knew we needed to work on getting our financial affairs in better order,” says Aleesha. “And we had our own ideas and were working on that. So, when we learned that our friends Chrissy and Lorenzo Cooper, people we had known in the community for years, were working with Primerica, we reached out to them to see what it was all about.”

“The FNA really crystalized what we needed to do and showed a clear path forward,” says Aleesha. The FNA indicated that the Blanchards needed more life insurance, needed to reduce their debt and that they should start a regular savings and investment program. Chrissy worked with the Blanchards on developing a program to fit their needs. “We were able to move Aleesha and Michael’s planned debt free date from September 2034 up to December 2023,” says Chrissy.

“Everything Primerica does is everything we’ve been wanting to do for years,” says Aleesha. “We were just looking for the right opportunity with someone we trusted.” In fact, Aleesha and Michael were so impressed with what Chrissy and Lorenzo did for them that they’ve signed up as Primerica Reps themselves.



“Chrissy came to our home and talked with us about our wants and needs,” says Michael. “She listened to us, and we appreciated that. It wasn’t a transaction, like at a bank. It was people helping people. Chrissy also did a Financial Needs Analysis (FNA) for us. The FNA gave us an in-depth look at where we were financially at that time, and then made recommendations.”



## FREEDOM FOR FAMILIES

“

EVERYTHING PRIMERICA DOES IS EVERYTHING WE'VE BEEN WANTING TO DO FOR YEARS. WE WERE JUST LOOKING FOR THE RIGHT OPPORTUNITY WITH SOMEONE WE TRUSTED.

”

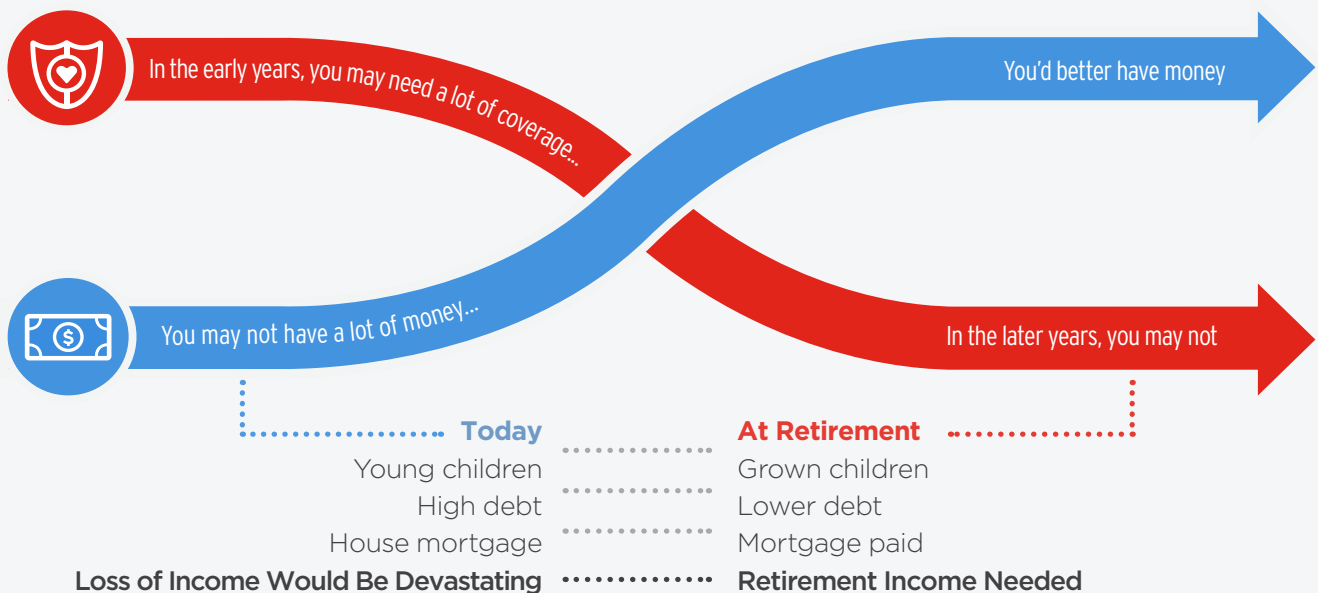


# WE HELP FAMILIES LEARN

# HOW MONEY WORKS<sup>SM</sup>

FINANCIAL EDUCATION IS AT THE HEART OF WHAT PRIMERICA DOES FOR FAMILIES. WE TEACH THE SIMPLE, YET POWERFUL FINANCIAL CONCEPTS THAT THE WEALTHY HAVE USED FOR GENERATIONS TO MAKE SOUND FINANCIAL DECISIONS - YET THESE BASIC PRINCIPLES AREN'T TAUGHT IN SCHOOL!

## THE THEORY OF DECREASING RESPONSIBILITY



## OUR REPRESENTATIVES SHOW FAMILIES HOW TO:

**Understand how life works with The Theory of Decreasing Responsibility** When it comes to your family's future, your need for life insurance mirrors family responsibilities. When you're young, you buy low-cost death protection - term insurance - enough to protect the loss of your earning power, and put the maximum

amount you can afford into an investment program. When you're older, you may have much less need for insurance coverage. If you've saved and invested wisely, you should have a significant amount of accumulated cash. This is The Theory of Decreasing Responsibility.

## THE RULE OF 72

Another important concept in understanding the power of compound interest is The Rule of 72. Your money will double at a certain point determined by dividing 72 by the percent of interest.

Years	3%	6%	12%
0	\$10,000	\$10,000	\$10,000
6	—	—	\$20,000
12	—	\$20,000	\$40,000
18	—	—	\$80,000
24	\$20,000	\$40,000	\$160,000
30	—	—	\$320,000
36	—	\$80,000	\$640,000
42	—	—	\$1,280,000
48	\$40,000	\$160,000	\$2,560,000

**Based on The Rule of 72,** a one-time contribution of \$10,000 doubles **six more times at 12% than at 3%.**

Compound interest is the most powerful force in the universe.

Albert Einstein

This table serves as a demonstration of how The Rule of 72 concept works from a mathematical standpoint. It is not intended to represent an investment. The chart uses constant rates of return, unlike actual investments which will fluctuate in value. It does not include fees or taxes, which would lower performance. It is unlikely that an investment would grow 10% or more on a consistent basis.

**Harness the power of compound interest with The Rule of 72** If you have credit cards, loans, or other debts, you've probably already experienced the downside of compound interest with your interest rate's impact on the amount you owe. But what if you could make compound interest work FOR you to help you reach your goals? The Rule of 72 illustrates how long it will take for your money to double by dividing your interest rate into the number 72.

**Avoid the High Cost of Waiting** When it comes to saving for the future, time is critical. When you're young, you can

save small amounts and still end up with thousands of dollars. If you wait to begin saving, you must save much more. Whichever situation fits yours, one thing is certain: You can't afford the high cost of waiting.

**How Can Primerica Help Your Family?** You CAN have a better life – let Primerica show you what steps to take to achieve your family's goals! Talk to the Representative who gave you this magazine or visit [Primerica.com](http://Primerica.com) and select "Locations" at the bottom of the page to find a Primerica Representative near you.

## THE HIGH COST OF WAITING

If your goal is to save \$500,000 for retirement at age 67, look at the difference time makes:

### Monthly Savings Required

Begin	Save	Cost to wait
Age 25	\$89	—
Age 35	\$224	more than 2 times more
Age 45	\$602	nearly 7 times more
Age 55	\$1,926	more than 21 times more

The sooner you begin to save, the greater the growth on your investment:

### The High Cost of Waiting (\$100/month at 9%)

Begin	Total at Age 67
Age 25	\$566,920
Age 26	\$517,150
Age 30	\$357,240
Age 40	\$137,780

These examples assume a hypothetical 9% constant rate of return. Rate of return is a nominal interest rate compounded on a monthly basis. Actual investments will fluctuate in value. The illustration does not include fees and taxes which would lower results. Investing entails risk, including loss of principal. Shares, when redeemed, may be worth more or less than their original value.



THE  
CHANCE  
TO MAKE  
A CHANGE

RYAN & ANNA MOODY  
DENVER, CO  
FORMER OCCUPATION: CAR RENTAL



**RYAN MOODY WAS JUST 23 YEARS OLD WHEN HE JOINED PRIMERICA. WORKING IN THE CAR RENTAL INDUSTRY, HE HADN'T CONSIDERED A CAREER IN FINANCIAL SERVICES. BUT THAT ALL CHANGED THE DAY HIS BROTHER INTRODUCED HIM TO PRIMERICA.**

"Primerica teaches people about their money, how to make informed decisions and take control of their finances," says Ryan. "Being young at the time, I figured I didn't have anything to lose by giving it a try. At the very least, I'd have the opportunity to learn more about how to manage my finances and be better prepared to tackle any obstacles down the road."

Twelve years later, Ryan and his wife, Anna, have built a successful business and say they're focused on helping other young adults take control of their future. "Being Millennials ourselves, that's the market we tend to attract," says Ryan. "But we're always on the lookout for talented, ambitious people who want to call their own shots, regardless of age. We never categorize anybody, because you never know who you'll meet."

When asked about the most fulfilling aspect of their work, the Moody's response was two-fold. "The first and most rewarding aspect of building our own business is the opportunity to pay it forward," says Ryan. "We can introduce anyone to Primerica and offer them the chance

to do something greater with their lives, just like my brother did for me."

He continues, "The second is the ability to impact families through our products and services. We have hundreds of clients who save and invest money with us, many of whom would be ignored by other financial firms. I will never forget when we delivered our first-ever death claim to a family member. There's a personal aspect to this career that can't be overlooked. That's why we're proud of what we do - what we do truly makes a difference in the lives of Main Street families."

Reflecting on his days before Primerica, Ryan admits it's frightening to imagine life had he not taken the leap of faith. "Without that fateful decision, who knows where we'd be today," he says. "When it comes to planning for your future, time really is of the essence. Building the resources you need to accomplish your goals in life doesn't have to be complicated, but the sooner you start, the better off you'll be. Do it now, do it early, because you'll thank yourself later."

**BEFORE PRIMERICA, MIKA SAUNDERS, OF CHICAGO, IL, COULD ONLY DREAM OF A BETTER WAY OF LIFE FOR HER AND HER FAMILY. A REGISTERED NURSE AND A YOUNG MOTHER, SHE WAS CONSTANTLY WORKING 12 HOUR OVERNIGHT SHIFTS WITH NO END IN SIGHT.**



“The freedom was what attracted me to Primerica, especially the freedom to set my own schedule,” Mika says. “My goal was to give that extra time to my child instead of my work.”

Mika soon traded in her medical career for one as a financial lifesaver. Since joining Primerica five years ago, she has quickly become one of the company’s rising stars. But as her journey to success grows brighter day-by-day, she’s never lost sight of where it all started. Her life story, she says, allows her to empathize with her clients and empower them. “To be able to help people every day is such a powerful position to be in,” she adds. “I love to help those who are in the same spot that I was once in before I knew about Primerica. I know what they’re going through and that there is a way out for them.”

Mika says the need for Primerica has never been greater, especially among middle class Americans. She continues to see countless families who lack the proper financial education to make wise decisions. “Most of my clients are overworked, ambitious people who want more out of life but they’re just doing the wrong things,” she explains. “Many of them make a decent income but they’re working more than 45 hours a week! They also have a ton of expenses so it’s a constant cycle of debt and desperation. It just reinforces how invaluable Primerica is because no one else is offering a lifeline to them besides us.”

To be the answer to someone’s financial prayers is a humbling experience, she says, and one particular client’s situation has touched her deeply. “I was able to protect this client through our field training process before she unfortunately lost her son,” Mika shares. “She only saw one appointment, which was her own, but that one appointment changed her life forever because she was able to protect her own family when she needed to use it a year later. I’ve never forgotten about them.”

It’s hard to explain in words, she says, just how fulfilling it is to help people plan for a better future every day. “It’s incredible knowing that I’m able to impact families in such a tangible way through Primerica. I love knowing that when I walk into a home, I have the ability to change someone’s future!”

MIKA & JOHNEL SAUNDERS  
CHICAGO, IL  
FORMER OCCUPATION: REGISTERED NURSE

“

I LOVE KNOWING  
THAT WHEN I WALK  
INTO A HOME, I HAVE  
THE ABILITY TO  
CHANGE SOMEONE'S  
FUTURE!

”

# A LIFE OF PURPOSE



# THE QUIJADAS

## FOLLOWING THEIR HEARTS

Laura and Jorge Quijada live in the “tech mecca” of Oro Valley, AZ, north of Tucson. She works as a database administrator and he’s a software engineer. “We knew about Primerica because my mother has had a life insurance policy for years,” says Laura. “So when she introduced us to Primerica Representative, Ernest Escarcega, we were already familiar with what Primerica does for families.”



The Quijadas had been saving some money in their 401(k) accounts and they had some group life insurance through work. “But we were very underinsured and we also had some debt,” remembers Jorge. “We didn’t have anywhere near enough income protection and, although we were saving, we didn’t have a coherent strategy. We knew we’d like to retire early, but that was it.”

“Ernest sat down with us to discuss our current situation and our goals,” remembers Laura. “He put together a game plan that would protect us for the here and now, and let us build toward the future we want. So, we got more life insurance to make sure we were adequately covered, we each set up investment accounts that we make monthly contributions to, and we established an emergency fund – that we will not touch except for an emergency.”

“We now have far more confidence that we’re doing the right things,” says Jorge. “We have a definite blueprint to get out of debt, to meet our goals in saving and investing, and move us toward our goal of an early retirement, where we’ve got the freedom to follow our hearts while we’re still able to. Laura and I have also joined as Primerica Reps so we can help others the way we were helped.”



# FREEDOM FOR FAMILIES



“

WE NOW HAVE FAR  
MORE CONFIDENCE  
THAT WE'RE DOING  
THE RIGHT THINGS.

”



RANDY & MARCY GODFREY  
ALPHARETTA, GA  
FORMER OCCUPATION: EXECUTIVE RECRUITER

# LEADING THE PURPOSE-DRIVEN LIFE

THE RIGHT DECISION IS USUALLY THE HARDEST ONE - BUT THAT'S NEVER STOPPED RANDY AND MARCY GODFREY FROM DOING WHAT'S RIGHT. IT'S ONE OF THE REASONS THEY'VE BEEN SO SUCCESSFUL IN PRIMERICA FOR MORE THAN 40 YEARS.

"It's been worth every minute of it," says Randy, who turns 65 in 2020. "It's been the work of a lifetime and what's great is that I get to celebrate with my love of a lifetime. There's nothing like it. And now, at this age, we still get to love it, we still get to be excited. We still get to crank it out and that's a joy that most men and women don't get to experience."

The Godfreys were just newlyweds when they joined A.L. Williams in 1980 – just three years after the company's founder Art Williams set out to awaken the public's eye to the problems with the traditional life insurance industry. Prior to coming to work with Art, 24-year-old Randy was making next to nothing working as an executive search consultant in Dallas, TX. Ironically, he cold-called an A.L. Williams' office. "I called to see if I could help them fill positions," explains Randy. "But the woman on the other end of the line told me they didn't pay recruiters to do that. She said they had already recruited more than 50 people that month. I asked them, 'What in the world do you need all those people for?' And she said, 'Why don't you come talk to one of our leaders and find out?'"

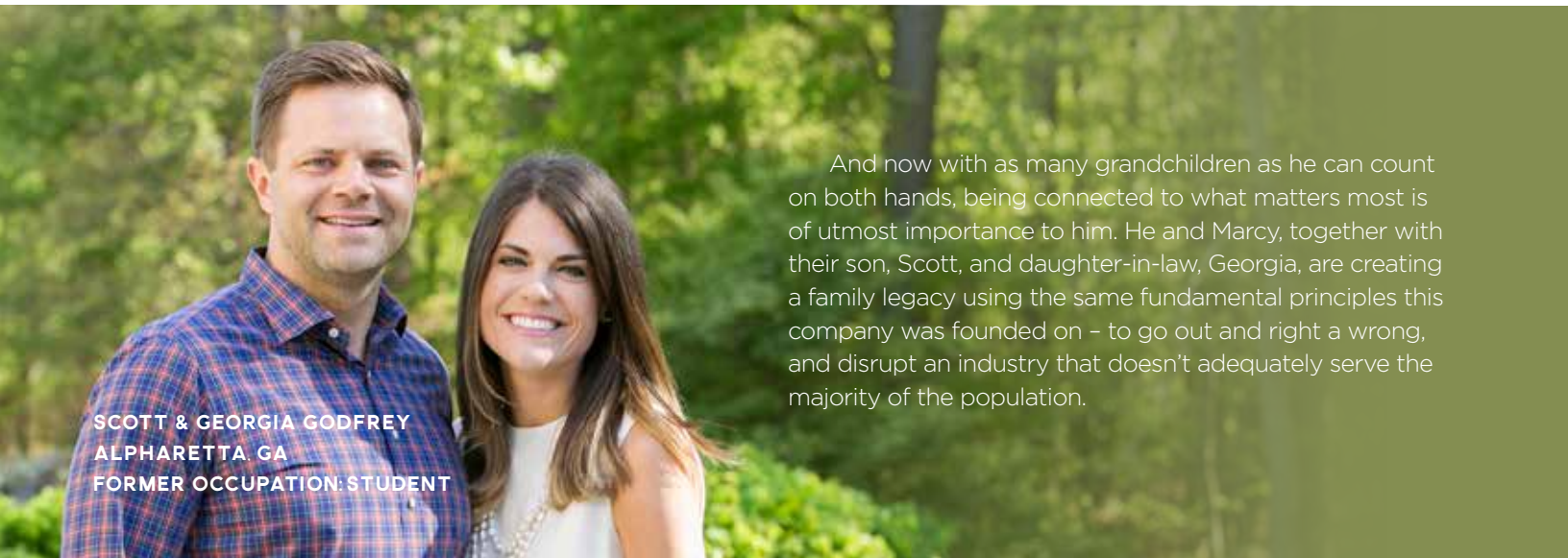
Hungry for a better opportunity, Randy took the suggestion and met with Mike Tuttle the next day. The rest was history. The A.L. Williams opportunity completely changed his life. "The last thing I could have seen myself doing at the time was selling life insurance for a living,"

was the biggest disruption the life insurance industry had ever seen, and he and Marcy not only bought into it, they pioneered it. For the next decade, the young couple fought in uncharted territory alongside other leaders who were spreading the message that families were getting seriously cheated when they were sold expensive policies that barely paid out if their family lost a bread winner, and not only that, but they were teaching them the right way to go about changing their futures.

"We offered an alternative approach and gave people a solution for how to properly protect their families and free up dollars to invest," says Randy. "It didn't feel like I was in sales. It felt like I was educating the consumer. Because in most cases, we were dealing with money they were already spending. We were just teaching them how to reposition it better for the same dollar they were spending. That's what got me more than anything."

Now, more than 40 years later, after relocating his family to Atlanta in the early nineties, the Godfreys are still leading from the front.

"I've always wanted to be relevant," says Randy. "I want to be relevant to my family. I want to be relevant to my faith. And I want to be relevant to the people that I serve in my work. If you don't have relevance, you don't have influence. If you don't have influence, you don't have impact. If you don't have impact, you don't have purpose."



**SCOTT & GEORGIA GODFREY**  
**ALPHARETTA GA**  
**FORMER OCCUPATION: STUDENT**

And now with as many grandchildren as he can count on both hands, being connected to what matters most is of utmost importance to him. He and Marcy, together with their son, Scott, and daughter-in-law, Georgia, are creating a family legacy using the same fundamental principles this company was founded on – to go out and right a wrong, and disrupt an industry that doesn't adequately serve the majority of the population.

Today, the Primerica Movement is still as fulfilling for the Godfreys as it was in 1980 and doing what's right is just as invigorating. After all, the cause is still as necessary today as it was when they joined.

"The industry has effectively abandoned the middle class," says Randy. "Primerica has a system in place where we can go teach principles that no one else is teaching and at the same time give people an opportunity to build financial security for themselves, and that is absolutely a win-win."

explains Randy. "But when I found out what we did for the consumer, it really got my heart. We were teaching people the right way to cover their families and the right way to plan for retirement. It's what the industry wasn't telling the consumer that attracted me. We needed to expose that, and then we needed to tell people what to do about it."

And just like that, Randy and Marcy were on board. To them, 'Buy Term and Invest the Difference' was a revolutionary message they knew could change hearts and minds and they had to be a part of it. This Movement

**BEFORE SHE JOINED PRIMERICA IN 2015. DIANA MACIAS, OF MIAMI, FL, COULDN'T SEE HERSELF HELPING PEOPLE WITH THEIR FINANCES. BUT BY FINDING FREEDOM HERSELF AND DUPLICATING A PROVEN SYSTEM, SHE BECAME EMPOWERED TO SHOW OTHERS HOW THEY COULD BECOME FINANCIALLY INDEPENDENT, TOO.**

"We're taught how to make money and spend it, but rarely how to plan with it, invest it or grow it," says Diana. "Because of Primerica, I know that everyone regardless of their background or current income can have a better, brighter financial future. And I plan to share this with as many people as I can."

taking out student loans is our solution to receiving an education, and living paycheck to paycheck is our only choice to live day by day. But this is absolutely not true. With a little bit of education and guidance, we Hispanics can completely change our financial future. We are smart, driven, hard workers and dreamers. All we need is someone to come and educate us."

The latest statistics back up Diana's claim. A 2019 survey found that most middle-income Hispanic families actually do want financial advice from a professional and would recommend one to a friend.<sup>2</sup> "There are so many Hispanic families out there looking for guidance and education," says Diana. "This is why I'm convinced of what a huge job we have out there."

Diana grew her Primerica business by focusing on licensing new Primerica Representatives, which meant more families in her community had the ability to become properly protected and get the financial help they needed because there were more licensed Representatives available to talk with them about their finances. "When I bring people into the business, I say, 'no matter what you're doing, at least get licensed,'" she says. "Then you'll have the ability to help people."



Diana has been afforded the ability to make an impact on one of the fastest growing populations in the United States – middle-income Hispanic Americans.<sup>1</sup> And as a first generation American who immigrated to the United States from Colombia in her twenties, she knows first hand the challenges many in the Hispanic community face when trying to manage their finances.

Diana admits she knew nothing about financial planning when she first came to the States, and she says that is not uncommon among Hispanic immigrants. "Most of us lack financial planning skills when we move here," she says. "We think getting into debt is our solution to building credit,

As a recent first-time mother, Diana is truly able to identify with the families she serves. "Now, more than ever, I understand what Primerica does for families and why it is so important," she emphasizes. "My daughter and mother are the most precious people in my life, and to know that I am financially prepared for the unexpected gives me a great sense of peace and fulfillment. I know my family can count on me for whatever their needs are."

"What we do matters," says Diana. "I had a desire in my heart to do something big and different and this was it. I'm so thankful for the difference Primerica has made in my life."

<sup>1</sup> PewResearch.org, "U.S. Hispanic Population Reached New High in 2018, But Growth Has Slowed," July 8, 2019

<sup>2</sup> USAToday.com, "Hispanic Americans Motivated to Save, But Many Feel Financially Unprepared," October 18, 2019

DIANA MACIAS  
MIAMI, FL  
FORMER OCCUPATION: NURSE PRACTITIONER

# A FULFILLING MISSION TO CHANGE LIVES

JOSEPH & MALISHA WARD  
CHICAGO, IL  
FORMER OCCUPATION: TEACHER



# DEVOTED TO EMPOWER AND EDUCATE MAIN STREET

**IT'S A FALSEHOOD THAT JOSEPH AND MALISHA WARD, OF CHICAGO, IL, HAVE HEARD TIME AND TIME AGAIN: ONLY THE WEALTHY HAVE ACCESS TO THE FINANCIAL RESOURCES NEEDED TO BETTER THEIR FUTURES. THROUGH EDUCATION AND DEDICATION TO PRIMERICA'S MISSION, THE WARDS ARE SETTING OUT TO CHANGE THE NARRATIVE WITH PRIMERICA.**

“The most important part of my mission with Primerica is to help middle class families and give them access to the financial education that those with more monetary resources have readily available to them,” states Joseph. “That’s what makes Primerica unique – we help Main Street families, which is a neglected segment of North America today.”

Education is a huge part of the Wards’ drive to prepare the middle class to better their financial futures through Primerica’s personalized approach and financial concepts.

“We truly strive to put an emphasis on ‘Buy Term and Invest the Difference’ with every family we meet with. We want to make them feel empowered to conquer their future goals. When we see the ‘light bulb’ go off and we know that we have put them on a path toward a bright financial future – it’s everything.”

Joseph and Malisha want to transform the lives and futures of families that they say have been left behind by other financial services companies. They have devoted their livelihoods to educating, inspiring and believing in Main Street families. Their greatest reward is knowing that they’ve touched the lives of others through Primerica, and have shown them that anything is possible.



FOLLOW US ON SOCIAL MEDIA



@Primerica



@Primerica



@Primerica



@Primerica



Term insurance is underwritten in New York by National Benefit Life Insurance Co. in Long Island City, NY and in the rest of the U.S. by Primerica Life Insurance Co. in Duluth, GA. Primerica Life Insurance Co. of Canada in Mississauga, ON, underwrites Canadian term life insurance and Common Sense Funds segregated fund products.

In the U.S., securities and advisory services are offered by PFS Investments Inc., 1 Primerica Parkway, Duluth, GA 30099-0001, member FINRA [www.finra.org]. PFS Investments Inc. conducts its advisory business under the name Primerica Advisors. Primerica and PFS Investments are affiliated companies. In Canada, mutual funds are offered by PFS Investments Canada Ltd., mutual fund dealer. Head Office: Mississauga, ON.

For more information, please visit to [www.primerica.com](http://www.primerica.com).