

**THE TOP 22
REASONS
TO JOIN
PRIMERICA
RIGHT NOW**



Primerica is different.

In any economy and in any environment, Primerica is a solid rock of hope and opportunity. We offer an unparalleled business opportunity in the world today and here are 22 reasons why...

1 Extremely low start-up cost

Most businesses can cost tens of thousands of dollars to start and have crippling overhead costs. Not Primerica. Here, you can start your business for just \$99 and plug into Primerica Online - our expansive online support system - for just \$25 a month.¹ Where else can you start a business with such little overhead or up-front costs?

- **When you join Primerica, your \$99 fee can cover all resident life licensing fees. Plus, you can also position yourself to have your securities license fees paid for as well.²**
- **With Primerica's business opportunity, you can qualify to have the costs of your life and securities licenses covered and potentially save hundreds of dollars!**
- **Additional information and requirements are available through the representative who gave you this brochure.**

2 Practically recession proof!

In the past, veterans could expect to get a good job at a stable company once they finished their military service, and stay with their new career until retirement. Not anymore. Don't wait for someone else to decide your destiny. We're looking for entrepreneurs who want to take control, be their own boss and control their own future. No matter what the current economic environment is, Primerica is a company for all seasons:

- **Now more than ever, people need to be educated about their finances and learn how money works.**
- **People need the opportunity to earn extra money or start over in a new career.**
- **People need our services and our opportunity every day.**

3 Run a business without franchise fees or royalties

Primerica is not a franchise. Here, you're an independent contractor and work for yourself. We provide a proven system that you can plug into, but you do not have to pay franchise fees to take advantage of this time-tested business-building system.

4 Own your efforts³

When you meet the qualifications, you can qualify for Ownership of your business. The bigger you grow, and the more milestones you achieve, the more value you can build in a business you can pass on to the next generation. In Primerica, you can truly have a family business.

5 You offer basic products that everyone needs, regardless of the economy

No matter what the current economic environment, people still need to protect their family, save money and get out of debt. Primerica helps families find the financial solutions that they need.⁴

- **Type of life insurance most experts recommend: Term life insurance**
- **Mutual funds for professional money management**
- **Debt solutions that work toward debt freedom**
- **Auto and homeowner's insurance referral program**
- **Legal protection: Everyone deserves access to legal services**
- **Long term care insurance: Protect the assets you accumulate**

6 Start part-time with no risk to your current military service

Whether you're on active duty, looking to supplement your income, or if you're searching for a second career once your military service is completed, Primerica can help! Part-time or full-time, your Primerica business works when you do.

7 No financial experience necessary

You don't need a background or degree in financial services - Primerica offers a turnkey system to help you succeed. Our representatives come from all walks of life - they're former teachers, coaches, veterans, nurses and salesmen. They joined Primerica to make a difference in their lives and the lives of others. The most important requirement? A desire to change your life!

8 You offer products you can be proud of

Primerica markets products and services from some of the world's most recognizable companies. They're products that many people need and may make a true difference in a family's financial future.

Term Life Insurance⁴

Primerica Life Insurance Company
Primerica Life Insurance Company of Canada
National Benefit Life Insurance Company

Debt Solutions

Primerica DebtWatchers™⁵

Long Term Care Insurance

Genworth Financial
John Hancock
Main Street Long Term Care Insurance
Placement Program (Offered through LTCI Partners)

Health Insurance⁶

GoHealth, LLC

Pre-Paid Legal Services

Primerica Legal Protection Program

Auto & Homeowner's Insurance Referral Program⁷

Primerica Secure™ by Insurance Answer Center®

Mutual Fund Investments⁸

AB (formerly AllianceBernstein)
American Century Investments
American Funds
Invesco
Fidelity Advisors Funds
Franklin Templeton Investments
Legg Mason
MFS
OppenheimerFunds
Pioneer Investments
Putnam Investments

Individual 401(k) Programs

Invesco Solo 401(k)
Pioneer Uni-K
Oppenheimer Single K
American Century Single-Participant 401(k)

Annuities

MetLife Investors (fixed, variable, SPIA, GIB)
Lincoln Financial Group (fixed index, variable)
AXA (variable)
AIG (fixed index, variable)
Universal (Puerto Rico) (fixed, equity indexed)

Managed Accounts⁹

Lockwood Advisors, Inc.

13 Great income potential - one of the best in direct marketing

As commissioned representatives, Primerica representatives are free to work as much as they want to and earn income accordingly. You earn income on your efforts as well as those of your team members. The possibilities are amazing. Our competitive compensation system is unparalleled in the industry.

14 Compete for multiple world-class incentive trips

At Primerica, you have the opportunity to compete for world-class incentive trips. Top producers and hot up-and-comers have been to places like Hawaii, Las Vegas, Cancun and the Bahamas, just to name a few.

15 No territory

At Primerica, there are no territories to limit your growth. Your business goes where you do - anywhere in North America!⁵ And, if you're deployed, you can simply pause your business and pick back up whenever you're ready.

16 Unlimited expansion opportunity

You're free to build wherever you want to, as fast as you want to. We don't restrict your opportunities for growth and development. We currently do business in the U.S., Canada, Guam and Puerto Rico.¹⁰

17 Cutting-edge technology support

Primerica is always looking for new technology to give our reps the cutting edge. Our revolutionary ideas and advancements allow reps to build their businesses whenever they want, no matter where they are.

9 Professional training in all aspects of the business

At Primerica, you can earn as you learn. Training, support and mentorship are available to you from experienced leaders to help you every step of the way. You have an entire company that wants to see you win!

10 Leadership and personal development

In this business, you get ahead by helping others achieve their goals. It's that simple. This is a business built on the principle of "pushing up people." Plus, you can take the leadership skills you learned in your military service and develop them further as you grow your business.

11 You offer highly competitive products that truly make a difference in people's lives

Primerica doesn't sell beauty products or nutritional supplements - we sell financial freedom. The products we offer help people get on the path to a better financial future and can change their lives for the better.

12 Offer a complimentary Financial Needs Analysis

We offer a comprehensive, personalized and accurate picture of your overall financial health for no charge!

The Primerica App

The Primerica App comes packed with essential features for business on the go, including the mobile FNA, financial calculators and quick quote feature.

Web Life TurboApps

Reps maximize their time by taking rapid issue TermNow life insurance apps electronically.

Web-Based Apps

Trailblazing web-based versions of business applications allow reps to do business in real time.

Mobile-Friendly Materials

A selection of e-brochures, presentations and videos can be downloaded directly to the rep's smartphone or tablet.

e-Delivery

Clients can access their life policy electronically, eliminating paper waste and allowing clients access to their policy 24/7.

deductr™ App

This mobile app helps Primerica reps track their potential business tax deductions - a fabulously sophisticated app for today's entrepreneur.

18 Earn commissions based on your efforts, and the efforts of your team

In addition to the income that you earn from your own personal production, you also have the opportunity to earn override income based on the business that your team, or "downlines," produce.

19 We actually disclose our representatives' incomes¹¹

Primerica is not like the corporate world where the incomes of top leaders are a secret. We disclose the incomes of our representatives and are proud of our leaders who are earning the income of their dreams.

A Track Record of Success¹¹

Personal Income	Cumulative Number of Earners Since 1977	New Since 2000
Over \$50,000	6,262	3,729
Over \$100,000	3,083	1,963
Over \$1 million	73	42
Over \$2 million	17	6
Over \$5 million	1	1

20 Fun, competitive environment

Primerica is a place where competitors can thrive. If you love being recognized for your hard work, Primerica is the place for you.

21 Freedom to make your own schedule and be your own boss

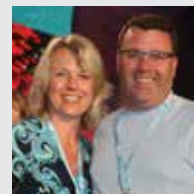
At Primerica, you can actually earn what you think you're worth, with no limits on what you can do. If you're tired of "business as usual," Primerica is the ideal opportunity for you. Stop just getting by and start dreaming again.

22 We're a public company!

Primerica, under the symbol PRI, is listed on the New York Stock Exchange. You can be confident that you're doing business with a strong, solid company with exciting things on the horizon. We're a company with a nearly 40-year track record of greatness behind us!

SOME OF OUR MOST SUCCESSFUL REPRESENTATIVES ARE FORMER MILITARY PERSONNEL

"When we were approached about the business by a Primerica representative, we found out that we had all the wrong financial products. I have a business degree from a major university and I knew nothing about finance! I figured if this had happened to me, there was clearly a need for what Primerica does, and we wanted to be a part of that. Finding Primerica has completely changed my family's life. I can't even imagine where we'd be if we hadn't started this journey."



Chris & Kelly Kerner, Lancaster, Pennsylvania
Primerica Senior Vice President, Primerica Income: \$511,167¹²
1st Lieutenant, U.S. Army

"When I was seven, I lost my mother - and she had only a small whole life insurance policy. My dad had to raise five kids on his own and it was a struggle. So, when I saw what Primerica did for families, I was hooked. I was able to start part-time while I was still in active duty and really ramp up my business when I left the service. Primerica has allowed Alison and me to put our three children through college with no debt, purchase my father a home and have Alison's mother move in with us and travel all over the world. It's truly a family business and it's changed our family's future."



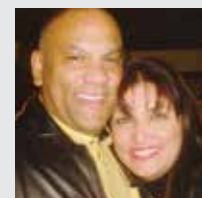
Columbus & Alison Pollard, Mechanicsville, Virginia
Primerica National Sales Director, Primerica Income: \$461,977¹²
Staff Sergeant, U.S. Army, Commander Navy Inactive Reserve (Alison)

"I was active duty Air Force and looking into many companies but every job I found wanted to take first, second and third place in importance in my life. Primerica allowed me to start part-time, put my family first, and still be successful. In fact, unlike a job, your success, your income and how you structure your business is all up to you. What's even better is that Alisa and I have been able to build our business together. We share the work and we share in the triumphs."



Todd & Alisa Greer, Houston, Texas
Primerica Senior Vice President, Primerica Income: \$492,209¹²
Senior Airman, U.S. Air Force

"Ivonne and I found the Primerica opportunity back in 1992 after I left the Army and we knew right from the start that we loved it. We have been able to build our business together - all the while doing things and going places we could never have dreamed of with just another job. And we're just getting started!"



Ed & Ivonne Ortiz, Tampa, Florida
Primerica Senior Vice President, Primerica Income: \$334,982¹²
Major, U.S. Army Aviation Corps

1. A recruit may cancel his or her contracts at any time. To receive a refund of the Independent Business Application (IBA) fee (less a \$30 processing fee), the recruit must cancel in writing within 120 days of the IBA submit date. Other conditions apply. Additionally, the recruit may cancel the monthly Primerica Online (POL) subscription fee, at any time with 30 days notice but any refund of the initial POL fee must be requested within 30 days of the date the recruit's Solution Number issued. See the IBA for complete cancellation and refund policies.
2. The requirements as well as the particular fees covered for both the life license and the securities license are detailed in the "Entry Methods for Recruits" under the Licensing & Education Tab on POL.
3. Ownership is available only upon meeting all qualification and eligibility requirements, and remaining in compliance with all terms and conditions, as set forth in the Ownership Program Document and various operating policies and procedures issued by Primerica from time to time.
4. Primerica Life Insurance Company Executive Offices: Duluth, GA. Primerica Life Insurance Company of Canada, Head Office: Mississauga, Ontario. National Benefit Life Insurance Company, Home Office: Long Island City, New York.
5. Primerica DebtWatchers™ is offered by Primerica Client Services, Inc. through contractual agreement with Equifax Consumer Services LLC. Not available to residents of Washington DC.
6. Health insurance is offered through Primerica Financial Services, Inc. by contractual arrangement with GoHealth, LLC. GoHealth, LLC provides a private online health insurance marketplace offering health insurance products. Not all insurance products and services are available in all states.
7. Not available in Canada, Puerto Rico or Guam.
8. Securities offered by PFS Investments Inc. Home Office: 1 Primerica Parkway, Duluth, GA 30099
9. PFS Investments Inc. (PFSI) is an SEC Registered Investment Adviser DBA Primerica Advisors. PFSI is a member of FINRA and SIPC. Lockwood Advisors, Inc. (Lockwood) is an SEC Registered Investment Adviser and an affiliate of Pershing LLC, each subsidiaries of The Bank of New York Mellon Corporation (BNY Mellon). Pershing LLC, member FINRA, NYSE, SIPC. SEC registration neither implies nor asserts the SEC or any state securities authority has approved or endorsed PFSI or Lockwood or the contents of this disclosure. In addition, SEC registration does not carry any official imprimatur or indication PFSI or Lockwood have attained a particular level of skill or ability.
10. Subject to licensing restrictions.
11. These figures represent 12-month rolling cash flow levels, including advances, which have been achieved by Primerica representatives, past and present, at some point during their affiliation with a Primerica Company, beginning in 1977. The representatives are not necessarily achieving those levels at this time. Further, the numbers reflected in the "Cumulative Number of Earners" column are cumulative from level to level and, therefore, include all representatives who have ever achieved the stated cash flow figures. The cash flow categories are not intended to demonstrate earnings of typical representatives. From January 1 through December 31, 2015, Primerica paid a total of \$660,360,000 in compensation to its sales force, at an average of \$6,188 per life licensed representative. Actual gross cash flow is, among other factors, dependent upon the size and scale of a representative's organization, the number of sales and the override spread on each sale, and the ability and efforts of a representative and their downlines. Having said this, Primerica provides an opportunity for individuals who work hard to develop a business with unlimited income potential.
12. As of April 2016. Please see important earnings disclosure above.



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