



Columbus  
knows that  
Primerica  
can change  
your family's  
destiny.

# Against All Odds

The odds were against Columbus Pollard as he grew up in a 700-square-foot rural Virginia home without indoor plumbing. His mother died when he was only seven years old, stacking the odds even further against him. The very low death benefit that Columbus' father received from a whole life policy was certainly not enough to provide for his five children – one of whom was only two weeks old. A term life insurance policy could have made a big difference for them.

Despite the circumstances, Columbus' father taught him that life is all about taking care of family. As a truck farmer with a country store in front of his home, his dad worked from sunrise to well past sunset every day in order to provide for his family. Before school, Columbus worked in the fields. After basketball practice, he came home and worked in the store. On weekends he went to the market to sell vegetables. Columbus gave up college basketball opportunities to join the Army with the goal of helping his family.

While serving in the Army, Columbus was introduced to Primerica. He knew that Primerica would allow him to give his family the life they deserved. In 1985 Columbus left the Army after eight years of service because his Primerica income had far surpassed that which he received from the Army. Through his Primerica business, in 2001 he earned enough to put a 1,700-square-foot, fully furnished house across the field from his original home so that his dad could have more space and luxury.

In 2004, when his father became terminally ill, Columbus moved his family and his Primerica business across the country from St. Louis, Missouri to Richmond, Virginia. For more than a year, Columbus was able to be with his father, sitting in the yard sharing stories, attending doctor's appointments to ensure he was getting the best care and standing at his hospital bedside to provide him comfort and company.

Because of the way Primerica businesses are structured, the Pollards were able to move their business, keep their clients in St. Louis and open an office in Richmond without their business suffering.

Today, Columbus continues to focus on his family, including his four children. In 1993 Columbus retired his wife Alison from Corporate America early so that she

could manage his office and have time to spend with on the children. Alison has the freedom to be there for her children in everything they do.

Three of Columbus' four children have either completed or will complete college debt free. The youngest excels as a high school scholar, athlete and accomplished musician. Primerica has allowed Columbus to provide amazing opportunities to his children and impact his family's destiny forever.

As Columbus travels around the country sharing his story of success, he shares his family's story. Columbus' father didn't have information about life insurance and mutual funds. Columbus is on a personal mission to affect as many people as possible by providing them with a financial education from Primerica. Columbus knows that Primerica can change your family's destiny.

Now, that two-week-old baby who Columbus' father was left to raise so many years ago is a Primerica representative. Janice Robinson Biggs has been with Primerica since 1992 and is a Regional Vice President running her own organization. The odds were against her, too. But Primerica allows you to defy the odds.

