



Primerica is the largest independent financial services marketing organization in North America.

Founded in 1977

Listed on the New York Stock Exchange (PRI)

Named One of America's Best Insurance Companies
(*Forbes*, 2022)*

Named #1 Most Trusted Life Insurance Company and #3 Most Trusted Financial
Company by *Investor's Business Daily***

*This recognition is presented by Forbes and Statista. Insurance companies were identified through an independent survey of more than 16,000 U.S. consumers with at least one insurance policy. The survey considered customers' overall recommendations, their general satisfaction and ratings in five specific areas. In the U.S., term life insurance is underwritten by Primerica Life Insurance Company, Executive Offices: Duluth, GA except New York, and National Benefit Life Insurance Company, Home Office: Long Island City, NY in New York State.

**Most Trusted Financial Companies 2022 by Investor's Business Daily. Survey results are presented solely with respect to Primerica's U.S. term life insurance business.



The Four Ways to Earn Income

EMPLOYEE Has a job. Income based on position, not the person.	BUSINESS Owns a system. Has others working for them. Unlimited income potential via manufacturing, marketing, etc.
SELF EMPLOYED Owns a job. Dentist, doctor, lawyer, hair stylist, real estate agent, salesperson.	INVESTOR Has money working for him/her. Enjoys freedom and has the opportunity to achieve their dreams.

Which **two ways** to earn income appeal to you most?

The Cash Flow Quadrant, CASH FLOW Technologies, Inc.; used with permission. The Cash Flow Quadrant is a trademark of CASH FLOW Technologies Inc. For information purposes only. Not for any product solicitation.

The Five Reasons People Get Involved

1

Don't like
current job –
looking for a
career change,
better income
potential

2

Love what they
do, but earning
extra part-time
income would
make a difference

3

Want financial
education –
learn how to
win the
money game

4

Love helping
people and
making a
difference

5

Dream of
having
their own
business

Can you see where most people would be interested in at least one of these areas?

Our Mission:

To help families earn more income and become properly protected, debt free and financially independent.

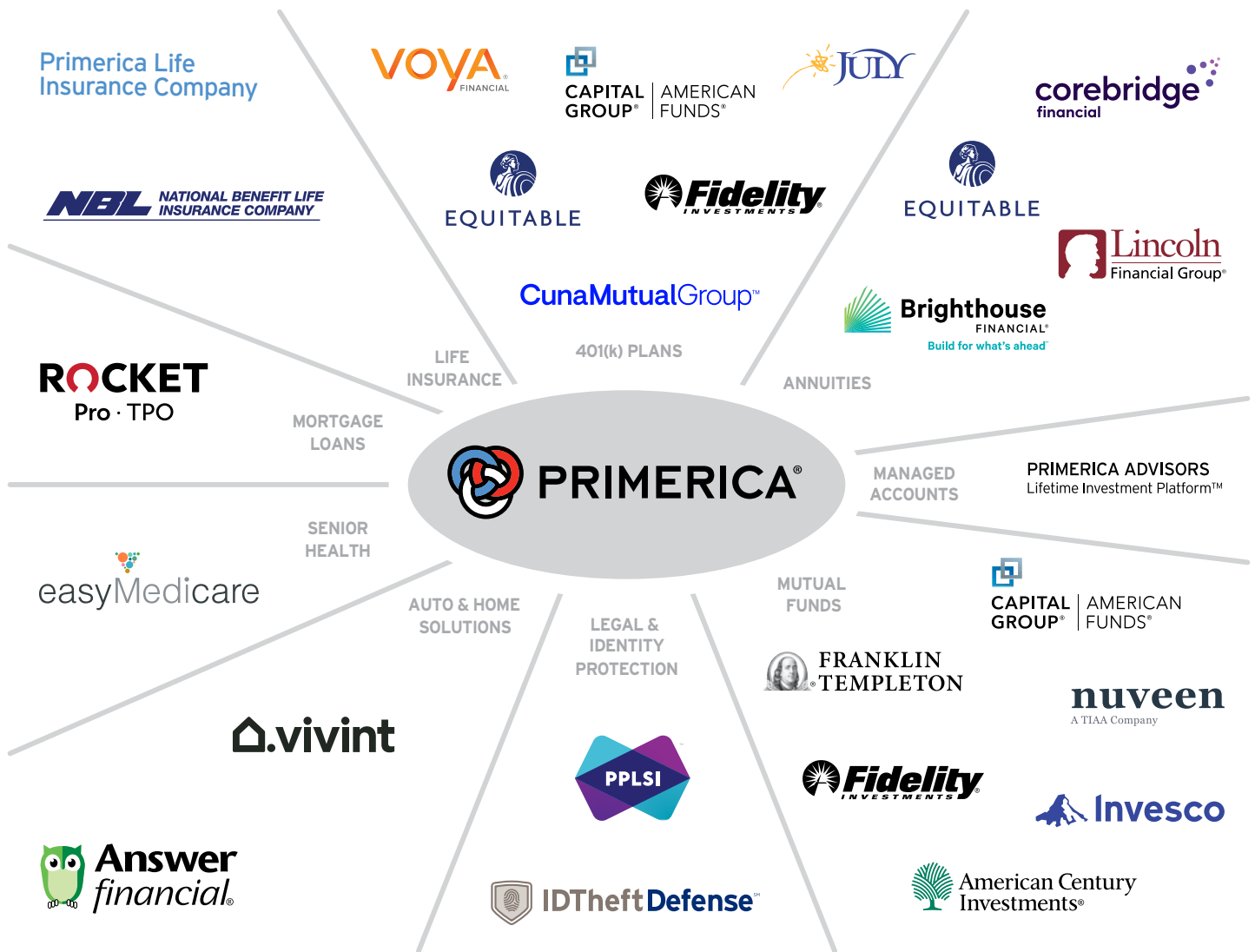
What We Do:

Primerica offers HOW MONEY WORKS™ financial literacy services to help teach consumers about finances so they can make informed decisions about how to take control of their finances.

We Offer:

We offer a variety of products and services designed to help people achieve their financial goals.

We Are a One-Stop Financial Supermarket With Home Delivery!



Not all products and services are available in all states, territories, or the District of Columbia. A representative's ability to offer products from the companies listed is subject to state and federal licensing and certification requirements. Please refer to the Important Endnotes for additional details about the contractual arrangements and company affiliations detailed above.

IMPORTANT ENDNOTES: Auto and Home Solutions: Insurance referrals are offered through Primerica Secure™, an insurance referral program in which representatives may refer individuals to Answer Financial Inc., which offers insurance products and services through its licensed affiliates. Primerica, its representatives and the Primerica Secure™ program do not represent any of the insurers in the program. Home automation services (including home security) are offered through a referral arrangement by contractual agreement between Primerica Client Services Inc., and Vivint, Inc. **Legal and Identity Protection:** IDTheftDefense™ is a product of Pre-Paid Legal Services, Inc. (PPLSI) that provides access to identity theft protection and restoration services, through contractual agreement between Primerica Client Services, Inc. and PPLSI. Primerica Legal Protection Program legal protection services are offered by PPLSI through contractual agreement between Primerica Client Services, Inc. and PPLSI. PPLSI provides access to legal services offered by a network of provider law firms to PPLSI members through membership-based participation. **Life Insurance:** Primerica representatives market term life insurance underwritten by National Benefit Life Insurance Company (Home Office: Long Island City, NY) in New York and Primerica Life Insurance Company (Executive Offices: Duluth, GA) in all other U.S. jurisdictions. **Managed Accounts:** PFS Investments Inc. is an SEC Registered Investment Adviser doing business as Primerica Advisors. For additional information about managed accounts, please ask your Primerica representative for a copy of the Form ADV Part 2A wrap fee program brochure for the Lifetime Investment Platform. **Mortgage Loans:** Primerica Mortgage, LLC, NMLS ID # 1723477 (<https://nmlsconsumeraccess.org>). EQUAL HOUSING OPPORTUNITY. Primerica Mortgage, LLC is a state licensed Mortgage Broker, with its headquarters office located at 1 Primerica Parkway, Duluth, GA 30099-0001. Phone Number: 1-855-357-1054. Mortgage products are offered through a contractual agreement between Primerica Mortgage, LLC and Rocket Mortgage, LLC, NMLS ID # 3030. For additional disclosures and a complete list of states where residential mortgage loans are offered please visit https://www.primerica.com/public/primerica_mortgage_disclosures.html. **Mutual Fund, Annuities and 401(k) Plans:** Securities are offered by PFS Investments Inc., 1 Primerica Parkway, Duluth, Georgia 30099-0001. Fixed index annuities are offered by Primerica Financial Services, LLC, an affiliate of PFS Investments Inc. **Senior Health:** Primerica Senior Health is a referral program in which Primerica representatives may introduce individuals to e-TeleQuote Insurance, Inc. ("e-TeleQuote"), an affiliate of Primerica, Inc. e-TeleQuote does business as easyMedicare® in all states other than California, Florida and New Mexico. e-TeleQuote is a duly licensed insurance agency appointed by Medicare Advantage HMO, PPO and PFFS plans and stand-alone prescription drug plans and insurance companies holding Medicare contracts approved by The Centers for Medicare & Medicaid Services (CMS).

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Today's Financial Challenges

The average American has \$90,460 in consumer debt - including credit cards and personal loans, auto and mortgage loans, and student debt.

CNBC.com, "The Average American has \$90,460 in Debt - Here's How Much Debt Americans Have at Every Age," January 22, 2021

Nearly half (48%) of Americans had no life insurance coverage in 2021.

Statista.com, "Life Insurance Ownership in the U.S. 2021," January 11, 2022

Forty-two percent of U.S. adults say they've gone deeper into debt during the pandemic.

Bankrate.com, "Average Credit Card Debt in the U.S.," January 26, 2022

Almost four in 10 Americans would have difficulty finding \$1,000 for an emergency.

Bankrate.com, "Survey: Fewer than 4 in 10 Americans Could Pay a Surprise \$1,000 Bill from Savings," January 11, 2021

About 25% of American workers have less than \$10,000 in retirement savings."

Forbes.com, "It's Time to Rethink Retirement Security in the U.S.," January 14, 2022

Sixty-four percent of workers live paycheck to paycheck.

CNBC.com, "As Inflation Heats Up, 64% of Americans Are Now Living Paycheck to Paycheck," March 8, 2022

How real and serious are these problems?

Do You Know Your Financial Independence Number?

Your FIN is: The amount of money you'll need to accumulate, so that someday you can live off that money for the rest of your life and never have to go back to work!

You want to retire in 30 years, with \$30,000 a year...

30 years from now, after 3% inflation... \$73,000 spends like \$30,000 does today.



To get there, invest \$585 per month for 30 years at 9% = \$1,080,000

How important is it to know your Financial Independence Number?

This hypothetical example assumes 20 years of retirement income needed, at a 6% post-retirement rate of return and 3% inflation. Hypothetical investment rates assume a nominal 9% rate of return, compounded monthly, and is not indicative of any specific investment. Any actual investment may be subject to taxes and fees, which would lower performance. This example shows a constant rate of return, unlike actual investments which may fluctuate in value.

The Rule of 72...Sometimes called the Bankers Rule

Divide your interest rate into 72 to find the approximate number of years it takes for money to double!

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

- How do you win a game if you don't know the rules?
- Do banks or insurance companies have any incentive to teach us this rule?
- Who would benefit from learning this rule?
- Shouldn't we have learned this rule in school?

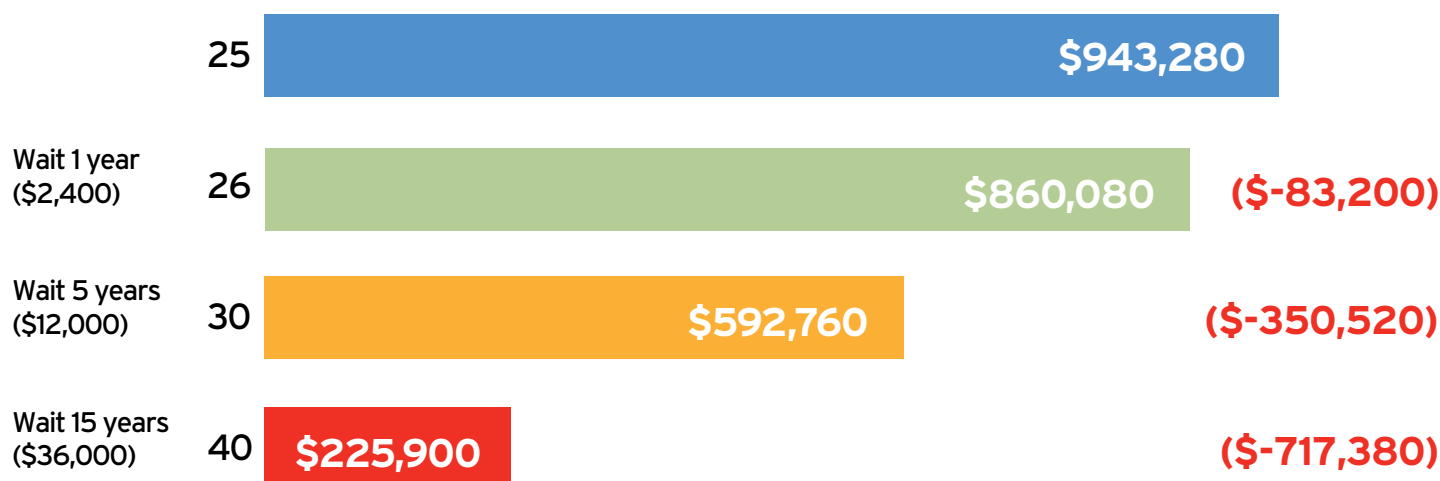
Without introducing us to family and friends, how would they learn the "Rule of 72?"

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 greater on a consistent basis.

The First Step to Financial Success Is Pay Yourself First

When you don't, there's a high cost of waiting.

**\$200 Monthly Savings @ 9% for 40 Years
(Age 25-65)**



Who are people hurting if they wait?

Rates of return are constant and nominal rates, compounded monthly. Contributions are assumed to be made at the beginning of the month. The chart above is not indicative of any particular investment or savings vehicle where rates of return fluctuate. It does not take into consideration taxes or other applicable deductions, which would lower results.

Cash Value Life Insurance vs. Buy Term and Invest the Difference

What a Difference Term Can Make

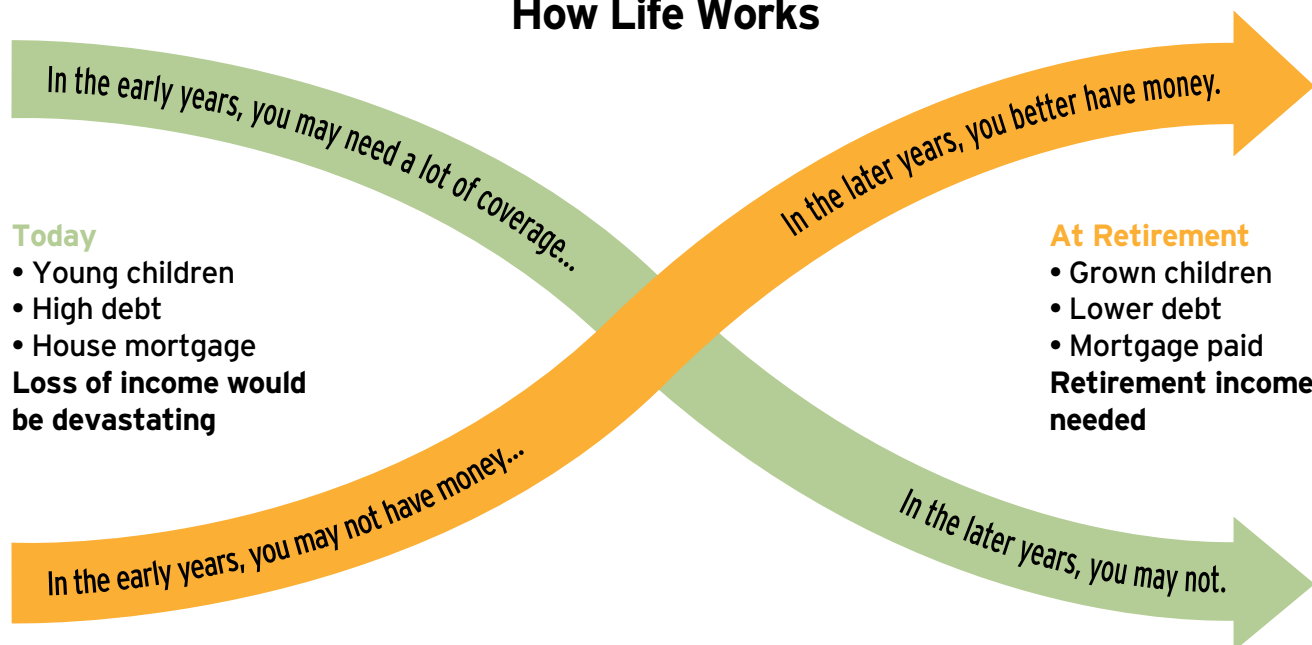
Death Benefit Before Primerica (Cash Value*)		Changed to Primerica's Term
John	\$100,000	\$250,000
Mary	\$100,000	\$250,000
Total Coverage	\$200,000	\$500,000

*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.

Policy form numbers: term insurance, 30-year Custom Advantage policy primary: husband (age 35) totaling \$250,000 (form NBF16CF0), and spouse rider: wife (age 35) totaling \$250,000 (form NBF17DE1), both non-tobacco users, underwritten by National Benefit Life Insurance Company, Home Office: Long Island City, New York.

The Theory of Decreasing Responsibility

How Life Works



What life insurance company do you know of that teaches people how to eliminate the need for life insurance?

How Primerica Helps Families

John and Mary, Each Age 35¹



On a scale of 1-10, 10 being the highest, how would you rate your desire to become properly protected, debt free and financially independent? _____

A simple way to determine your life insurance need is to consider any future financial obligations you want to cover – such as income replacement for your working lifetime, your mortgage balance, other large debts, and childrens' education costs.

NerdWallet.com, "How Much Life Insurance Do I Need?" February, 8, 2022

BEFORE FNA	AFTER FNA
Life Insurance:	Life Insurance/Income Protection:²
\$100,000 coverage on John \$100,000 coverage on Mary	\$250,000 coverage on John \$250,000 coverage on Mary
Cash value policy**	30-year level term life insurance
Retirement Plan:	Retirement Plan:³
John & Mary had \$20,000 in an IRA at their bank earning 1.5%, with \$105 per month contributions. Accumulated savings at age 65 = \$79,118	Rolled over \$20,000 IRA into mutual funds. Monthly contributions increased to \$250 6% rate of return: \$372,800 at age 65 9% rate of return: \$755,700 at age 65

A

or

B

If you showed the A and B example to 10 families, how many of the 10 would switch from A to B?

1. This is a hypothetical family that is used to illustrate our products and is not intended to reflect any real family. 2. Using National Benefit Life Insurance Company Custom Advantage policy number primary: husband, age 35 (NBF16CF0) and spouse rider: wife, age 35 (NBF17DE1), both non-tobacco users. 3. Hypothetical nominal rates of return, compounded monthly and tax deferred accumulation for IRA is not guaranteed or intended to demonstrate the performance of an actual investment. See End Notes for additional assumptions and other details.

* Will is available through the Primerica Legal Protection Program. Exclusions and limitations apply. See plan for your state for details.

** Monthly premium and accumulated cash value for cash value policies is an average of whole life policies from three major North American life insurance companies for male and female, both age 35 and standard risk. 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 a level premium for the life of the policy. Term insurance provides a death benefit and its premiums increase after initial premium periods and at certain ages.

Primerica, One of the Greatest Opportunities in North America

Part-Time - Personal Activity

No need to leave your full-time job. With the Primerica Part-Time Opportunity, you can earn money toward your goals, build a business on the side, and feel good about helping others.

District Leader

Help couples like John and Mary with their life insurance needs:

Help 1 Family **\$442** Total Cash from Month's Sales
 Help 2 Families **\$884** Total Cash from Month's Sales
 Help 3 Families **\$1,326** Total Cash from Month's Sales

Part-Time - Combined Personal and Team Activity

Bring people onto your team, get securities licensed and advance to the next level in order to help more families and earn more.

Regional Leader

Help couples like John and Mary with insurance and investments:

SCENARIO 1	Personal: Help 1 life client =	\$619
	Override: 2 Districts with a total of 2 life clients =	\$353
	Total Cash from Month's Sales	\$972
SCENARIO 2	Personal: Help 3 life clients and 1 investment client =	\$2,247
	Override: 5 Districts with a total of 5 life clients =	\$884
	Total Cash from Month's Sales	\$3,131

Full-Time

As you continue to build a team and expand your Primerica business, you may decide to quit your job and focus on your Primerica business full-time as an RVP. At this level, you also have the chance to earn bonuses!

Regional Vice President

Help couples like John and Mary with insurance and investments:

SCENARIO 1	Personal: Help 2 life clients and 1 investment client =	\$2,515
	Override: RLs with a total of 4 life clients and 2 investment clients =	\$1,773
	Total Cash from Month's Sales	\$4,288
	Total Cash in a Year*	\$51,456
SCENARIO 2	Personal: Help 2 life clients and 2 investment clients =	\$3,085
	Override: RLs with a total of 10 life clients and 5 investment clients =	\$4,432
	PLUS Base Bonus =	\$802
	Total Cash from Month's Sales	\$8,319
	Total Cash in a Year*	\$99,828

Ownership

When you develop a bigger team and grow your income to the \$300,000 level, you may be able to qualify for Ownership.

Ownership allows you to:

- Build a legacy for your family.
- Create a business that can be handed down generation to generation.
- Secure your family's future should something happen to you.

*Annual cash flow assumes the same level of sales over a 12-month period.

From January 1 through December 31, 2021, Primerica paid cash flow to its North American sales force at an average of \$8,410, which includes commissions paid on all lines of business to life licensed representatives. Figures include U.S. and Canadian dollars remaining in the local currency earned by the representative, not adjusted for exchange rates.

Primerica Representatives are independent contractors and are not employees of Primerica. Representatives are paid commissions only on the sale of products and are not paid for recruiting. Representatives are not financial or estate planners or tax advisors.

The above income examples are not intended to demonstrate typical earnings, but are hypotheticals for certain leadership levels in the sales force. Most representatives do not achieve these levels and clients do not always buy the hypothetical product sets. In order to become a District Leader, you must achieve certain requirements and get life licensed. Reaching other leadership levels is also dependent on achieving certain requirements. The ability to sustain any level of sales and earnings depends on the size of the organization you build, the number of sales and override commissions you earn, and the efforts of you and your downlines.

For life sales, each income example above assumes the sale of a life product consisting of 30-year level term life insurance, using Primerica Custom Advantage 30-year policy (non-tobacco use) primary (NBF16CFO) and spouse rider (NBF17DEI), both age 35, with \$250,000 coverage each. Life cash flow includes 75% advance of 1st year commission and is subject to deferred compensation withholding. Assumes average premium per policy of \$969. Life bonus is based on 69% QBI and 10% RVP Base Shop bonus rate. For investment product sales, each income example above assumes a \$20,000 rollover into an IRA, plus additional investments of \$250/mo. per client for 12 months.

All cash flow assumes all products remain in force for 12 months. The cash flow from the 12 months of sales is received beyond the 12 months, as cash flow from each month of sales is received over a 12-month period from the month of sale.

Ownership refers to the conditional right of an eligible RVP to transfer his or her code number to another eligible RVP, subject to the consent of Primerica and subject to terms, conditions and regulatory requirements. The Ownership Program Document and policies located on POL control in all respects.