Fast Start Planner

Team Building Basics

PRIMERICA®

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WELCOME TO PRIMERICA!

By joining our team, you've shown that you're committed to being a SUCCESS and your success is important to us. This planner has been specifically developed just for you – the new recruit. The concepts and guidelines you'll find throughout this planner were designed to get your new business on the fast track.

If you follow the system, you can achieve your goals and dreams! Our time-tested, proven system has helped train thousands of new leaders to get their business started. Within about 60 days, you can be licensed, trained, earn a Field Training Bonus and building a team of licensed and trained people.

You'll have a referral base built, providing you an unlimited number of appointments and you can be in a position to earn extra income. Most importantly, you can be in a position to become a Primerica RVP. We believe that to be successful all you need to do is follow these steps:

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DREAM IT. PLAN IT. DO IT

For more information about our incredible company, who we are, our mission and history, visit **www.primerica.com** or **www.primericacanada.ca**. As soon as you receive your Rep ID, log into the Primerica App (available for download from the App Store or Google Play) to immediately start earning credits toward your Field Training Bonus (FTB).

You can access everything you need to help build your business on the Primerica App.

- **Field Training Bonus (FTB):** Start banking credits toward the FTB bonus on your first day with Primerica by logging in to the Primerica App. Your App home page is personalized for you with real-time FTB updates. It shows how many bonus credits you've earned, the amount of time left to qualify for your FTB, personalized next steps and more. When on the home page, scroll down for additional details about your progress and next steps.*
- **Get Licensed Now:** View your personalized and streamlined path to licensing with links to register for class, schedule exams, access study tools and even access an exam simulator.
- **Learn the Business:** Check out videos, brochures, and other materials customized for you by your RVP to help you learn the business.
- **Connect with Your Team:** Your RVP, Field Trainer and Licensing Coach are just one click away – by email, phone or text.

Name: _____

Home Phone: _____ Work Phone: _____

Upline's Name: _____

Upline's Home Phone _____ Upline's Work Phone: _____

Pre-licensing Address: _____

_____

Pre-licensing Start Date:	Pre-licensing Completion Date:	Field Training Bonus Qualification Period Ends:	State/Province Exam Date:
___/___/___	___/___/___	___/___/___	___/___/___

Business Overview: Day _____ Time _____

Team Training Days: Day _____ Time _____

Team Training Days: Day _____ Time _____

* See POL for product availability and licensing requirements. To qualify for the Field Training Bonus (including App log in credits), recruits must complete pre-licensing in 60 days and achieve at least 1 recruit and $1,000 from FTOs and get life licensed in 90 days (120 days in CN, 150 in QC, and 220 in PR). See the Field Training Bonus Program Document on POL Home/Compensation/Bonuses for important additional details and restrictions.

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IDENTIFY YOUR DREAM

The first step on the path to success is to **DREAM IT.** Creating goals – both business and personal – are important. Take a moment to write down what you want to achieve, both in the near-term and long-term. This will help you stay focused and give you the fuel you need to succeed.

Why Are You Here?

1. What do you want to accomplish in:

   One Year? –

   Three Years? –

   Five Years? –

   Your Lifetime (What do you want to achieve for yourself/your family – financial independence, etc.?)

2. Will you allow your upline to hold you accountable to your goals?

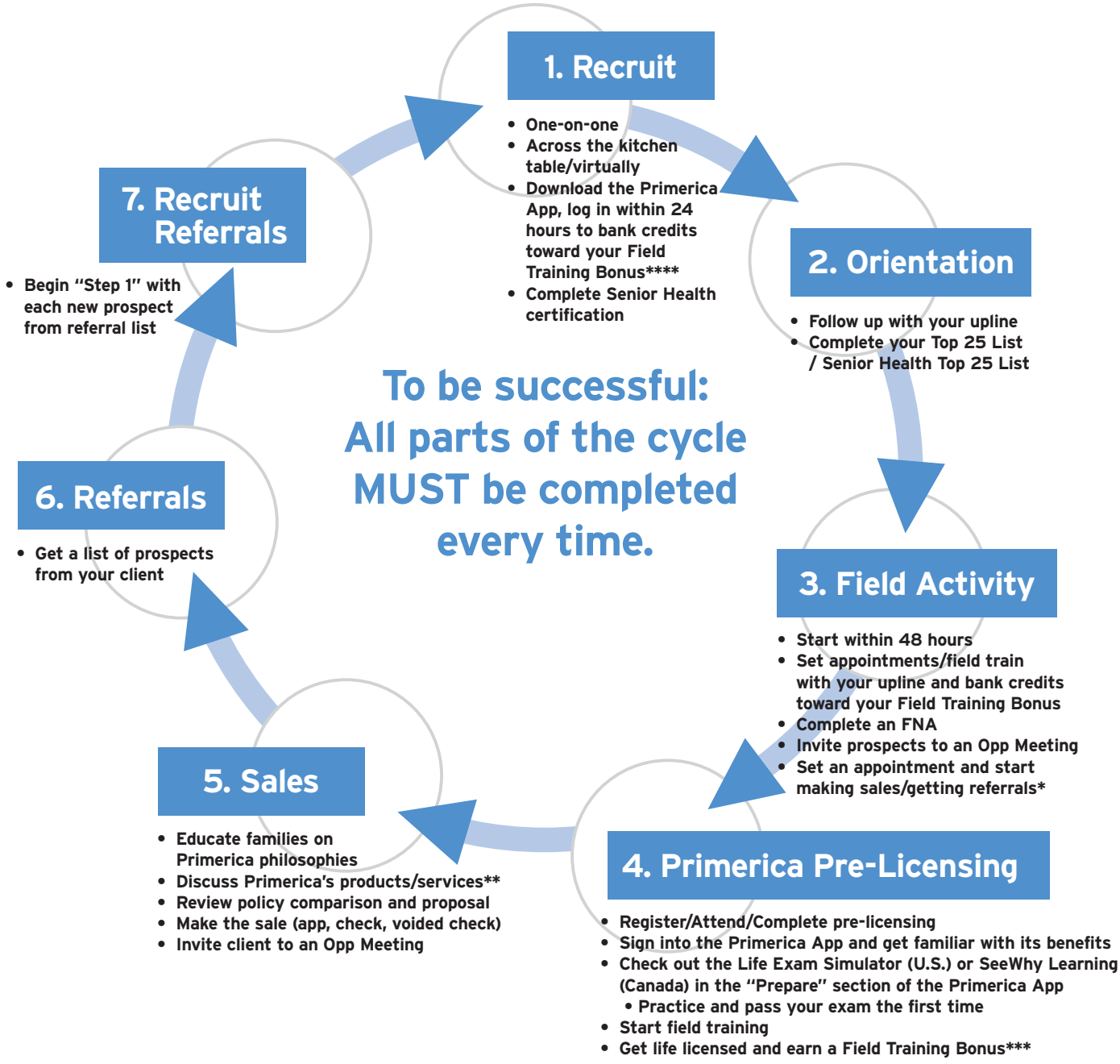
Milestone	Deadline (date)	Achieved (date)
IBA Submitted		
Complete Senior Health Certification		
Representative Designation		
Senior Rep Designation		
District Leader Designation		
Division Leader Designation		
Regional Leader Designation		
RVP Designation		

Review these goals often to make sure you're on the fast track to success!

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THE SUCCESS CYCLE

Your success will depend on learning the Success Cycle, understanding it, using it yourself, and teaching it to others.



*Most products require you to be licensed or certified to market them. Check with your trainer for details.

**You may not discuss products/services for which you are not licensed or certified.

All telephone calls you place including calls that you place in response to a text that you sent or received continue to be subject to Primerica's telephone solicitation policy. Remember to check Primerica's Telephone solicitation policies in Section 14 (U.S.) or section 13 (Canada) of the advertising handbook on POL before placing any calls for your business.

***To qualify for the Field Training Bonus (including App log in credits), recruits must complete pre-licensing in 60 days and achieve at least 1 recruit and $1,000 from FTOs and get life licensed in 90 days (120 days in CN, 150 in QC, and 220 in PR). See the Field Training Bonus Program Document on POL Home/Compensation/Bonuses for important additional details and restrictions.

****Access to features requires a full-service POL subscription.

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WHO DO YOU KNOW?

- The best leader, manager, friend
- The most successful salesperson, teacher, coach
- The most enthusiastic, ambitious, money-motivated

CONTACT LIST

The most successful way to start your business is by contacting your warm market.
These are the people you would want to help and who would most want to help you.

NAME/ADDRESS	SPOUSE	HOME/CELL #	OFFICE #	PROFILE	MARRIED	NUMBER OF KIDS	HOME

Reference Profile (after contact):
Everyone is a prospect but they have individual profiles.
"A"s – people who buy and need part-time income*
"B"s – people who may buy and may be recruiting prospects
"C"s – people who are supportive and will give referrals because they like you
"X"s – people who are not interested in buying or earning extra income
*In Canada, the part-time opportunity may be subject to certain restrictions, depending on your occupation.

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WHAT DO WE DO?

- We show people how to save money and how to make money.
- How do you feel about making money?
- How do you feel about saving money?

MARKET					CREDIBILITY					ACTIVITY										
OWNER	OVER 25	EMPLOYED	IN AREA 3 YEARS	TOTAL POINTS	KNOWN OVER 1 YEAR	SPOUSE FIRST NAME	BEEN TO THEIR HOME	VISITED HOME IN LAST 6 MOS.	EVER HELPED YOU	APPOINTMENT	PRESENTATION	FNA/POLICY PICK-UP	LIFE	SECURITIES	SALES OBSERVATION DEBT SOLUTIONS	DELIVERY	REFERRALS	ATTEND MTG.	IBA

The "A" prospects are generally those who are:

- People who are married with young children
- People who have a good job, home and car, but want more
- People who are highly motivated and will work hard

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MEMORY JOGGER

Who comes to mind?

- Co-worker
- Boss
- Partner
- Janitor
- Security guard
- Delivery person
- Administrative staff
- Customer
- Parking attendant
- Landscaper
- Coffee shop
- Personnel manager
- Salespeople
- Boss' boss
- Lunch with
- Competition
- Repair person
- Copier person
- Complainers
- Inspector
- Credit Union/banker
- Fired-up male
- Fired-up female
- Federal Express
- UPS
- Delivers mail
- Lost job
- Will be laid off
- Job hunters
- Dislikes job
- Missed promotion
- Most likable
- Needs part-time job
- Engineer
- New employee
- Time keeper
- Operator
- Payroll
- Contractor
- Mover & shaker
- Preacher
- Nurse
- Dentist
- Doctor
- Principal
- Teacher
- Coach
- Gym
- Therapist
- Hairdresser
- Carpenter
- Mechanic
- Car salesperson
- Gas station
- Police officer
- Painter
- Roofer
- Book store
- Department store
- Grocery store
- Convenience store
- Waitress/waiter
- Chef
- Cashier
- Dishwasher
- Hardware store
- Truck driver
- Pharmacist
- Flower shop
- Health spa
- Fast food restaurants
- Toy store
- Dry cleaner
- Student
- Repair person
- Movie rental
- Theater
- Realtor
- Office supplies
- Pizza delivery
- Phone installer
- Pest control
- Bowl with
- Hunt with
- Golf with
- Fish with
- Tennis with
- Ski with
- Soccer with
- Baseball with
- Softball with
- Football with
- Hockey with
- Bike with
- Racquetball with
- Swim with
- Jog with
- Firefighter
- Scout leader
- Barber
- Auctioneer
- Photographer
- Guidance counselor
- Musician
- Sister-in-law
- Brother-in-law
- Father-in-law
- Mother-in-law
- Brother
- Sister
- Father
- Mother
- Cousin
- Aunt
- Uncle
- Nephew
- Niece
- Best friend
- Farmer
- Military
- Babysitter
- Sitter's parents
- Neighbors
- Best man
- Maid of honor
- Bartender
- Bridesmaids
- Ushers
- Groomsmen
- Singers
- Plumber
- Plays bridge
- Plays bingo
- Plays poker
- Church
- Plays pool
- Carpool
- Yoga
- PTA
- Hometown
- School reunion
- College annuals
- Optimist
- Eat out with
- Dancing with
- Daycare center
- Park
- From out-of-state
- From out-of-province
- Has a truck
- Plays instrument
- Lifts weights
- Little League
- YMCA
- Apartment manager
- Ambitious
- Outgoing
- Enthusiastic
- Trustworthy
- Hard-worker
- Chiropractor
- Nice smile
- Works nights
- Quit smoking
- Scuba diver
- College professor
- In management
- Does odd jobs
- Works second job
- Mortgage broker

Remember, the people who need your help the most will:

• Be married • Have kids • Be homeowners • Be age 25-55 • Be employed ($35k+)

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S.T.E.A.M.

In addition to the Memory Jogger, another great way to create a prospect list is by using "S.T.E.A.M." Take a look at the following adjectives and write down who comes to mind.

S | Salesperson

1. _____ Tel. # _____
2. _____ Tel. # _____
3. _____ Tel. # _____

T | Teacher

1. _____ Tel. # _____
2. _____ Tel. # _____
3. _____ Tel. # _____

E | Enthusiastic Person

1. _____ Tel. # _____
2. _____ Tel. # _____
3. _____ Tel. # _____

A | Ambitious Person

1. _____ Tel. # _____
2. _____ Tel. # _____
3. _____ Tel. # _____

M | Make More Money

1. _____ Tel. # _____
2. _____ Tel. # _____
3. _____ Tel. # _____

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WHICH OF YOUR CONTACTS MAY WANT TO LEARN ABOUT SENIOR HEALTH?

By joining our team, you've shown that you're committed to being a SUCCESS and your success is important to us! To get off to a fast start and potentially earn income right away, we encourage you to use the Primerica's Senior Health referral program to help educate seniors and create an exciting income opportunity.

Many Seniors work their entire lives to build financial security and enjoy their golden years, and uninsured medical expenses can deplete hard-earned assets and derail years of dedicated planning. Traditional Medicare may not adequately cover all the costs of health care in retirement and can leave seniors with significant out-of-pocket expenses from copays, deductibles and coinsurance.

By referring clients to e-TeleQuote's easyMedicare, you can connect clients with licensed agents who can educate them on Medicare and explain how a Medicare Advantage plan or Medicare Supplement policy might fit their needs. If the referral submits an application to a carrier, you can earn compensation – even before you obtain your life license!*

Getting Started

Getting started is quick and easy! Complete the simple Senior Health certification from POL and, in most states, you're ready to start making referrals the same day!*

Who Should You Contact?

To help you get started identifying potential individuals in your warm market that may be interested in the Senior Health referral program, take a look at the following descriptions and write down who comes to mind.

- 65 or older
- Receives Medicare Benefits
- Turning 65 in the Next 3 Months
- Turned 65 in prior 2 Months
- In the Process of Enrolling in Medicare Parts A & B
- For Those Who Are Over 65:
  - Retired
  - Getting Ready to Retire
  - Medicare Eligible & Still Employed & Enrolled in Employer Health Coverage
  - Medicare Eligible & Leaving Employer's Health Coverage Soon
  - Recently Enrolled in Medicare Part B
  - Recently Moved to a New Zip Code
  - Recent FEMA Weather Emergency or Major Disaster
- On Medicare & Recently Left a Nursing Home
- On Medicare & Interested in Medicare Supplement Plans
- On Medicare & Interested in Medicare Advantage Plans
- On Medicare & Medicaid With a Current or Recent Change in Medicaid Status
- On Medicare & Receives VA Benefits
- Do you know of a friend, relative or someone in your community on Medicare who mentioned they:
  - Take Several Medications Monthly
  - Visit Specialists Regularly
  - Are on Oxygen
  - Had a Heart Attack
  - Have Diabetes
- Under 65 & Receives Medicare Due to a Disability

Making the Referral

Use the Referral Form on POL with the client or have the client call 1-800-579-2152 to speak with an e-TeleQuote easyMedicare licensed agent.

*Please note that Georgia and Michigan require representatives in ANY STATE to hold an active HEALTH license in order to refer residents of those respective states. This licensing requirement is in addition to the Senior Health certification requirement.

Primerica Senior Health is an insurance customer 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). e-TeleQuote is not connected with or endorsed by the U.S. Government or the Federal Medicare Program. Enrollment in any plan for coverage is subject to insurance company approval. e-TeleQuote does not offer every plan available in a client's area. Any information provided is limited to those plans offered in client's area, as applicable. Clients may contact Medicare.gov or 1-800-MEDICARE to get information on all options.

Primerica representatives and the Primerica Senior Health referral program do not represent e-TeleQuote or any of the insurers that e-TeleQuote represents. Representatives may make referrals solely in their capacity as Primerica representatives. Primerica representatives who work in healthcare may not, in their capacity or setting as a healthcare professional, refer patients, healthcare clients or any others. Not all health plans are available through e-TeleQuote in all states.

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SENIOR HEALTH TOP 25 LIST

CONTACT LIST

MARKET

The most successful way to start your business is by contacting your warm market.
These are the people you would want to help and who would most want to help you.

NAME	CELL #	HOME #	EMAIL	AGE 64.5+	ENROLLING IN MEDICARE SOON	RETIRING SOON	LEAVING EMPLOYER HEALTHCARE	DISABLED

All calls made for your Primerica business are subject to Primerica's telephone solicitation policy. For more information, refer to Chapter 14 (U.S.) or Chapter 13 (Canada) of the Advertising Handbook on POL.

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TRAINING IN YOUR WARM MARKET

Your warm market is generally made up of close friends and family who are willing to meet with you as part of your training. Since you're not yet life licensed when you start, your trainer will go with you to interview your warm market. Together with your licensed field trainer, you can help your warm market now, and you'll benefit from the training and have the opportunity to bank Field Training Bonus credits.

- When they offer referrals, those names are yours to follow up on.
- If they are interested in joining Primerica, they become part of your Primerica business.
- When you qualify to train others, you'll be the one taking those recruits out on field training appointments and helping families.

Keep your appointments no matter what! Reconfirm two days ahead. Be persistent. Look for ways to meet new people. You're building your story, and your success story helps recruit people!

KEYS TO FINDING REFERRALS

- Write down everybody you know. (Don't leave anyone out; give them a chance to learn about the Primerica Opportunity.)
- Look through your address book/contacts list for names.
- Use the Memory Jogger to trigger names of people you may have overlooked.
- Ask for names from your friends and relatives – people who are supportive of you and your business.

BREAKING DOWN YOUR BUDDY LIST

1. **Your Buddy List**
   People you know, or know of, who are looking to make more money, are frustrated with their current job, want to go into business for themselves, are great people (i.e., competitive, personable, leader/coach, caring, positive, happy, outgoing, honest, hardworking, fun to be around, want more out of life).

2. **Your Market**
   People who are married, have children and are making a house payment. (3-5 pointers)

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WORK THE RIGHT MARKET

Working in the right market is critical to your success. The right market will help you make money and build a solid business. Each of the following 5 categories is worth one point. During your field training (across the kitchen table), you'll only see 4-5 pointers. Three pointers and below will be invited directly to an Opportunity Meeting or to a one-on-one interview by your trainer.

Your Target Market
1. Age 25-55 (Age 65+ for Senior Health referrals)
2. Married
3. Has children
4. Home owner
5. Employed full-time

BECOME A MASTER INVITER

These questions are helpful when inviting a prospect to an Opportunity Meeting:

- Would you be open to learning something new and earning more money?
- Would you be interested in earning extra money if you could do it part-time?*
- Would you be interested in a career change if the money was right?
- Could you use extra income over the next year?
- If I could show you a way to increase your income, you'd want to look into the possibility, right?
- "John, you're a friend of mine, right? I've just gotten involved in a business I'm very excited about. I respect you and Mary a lot and would like to have you come and look at the business to see if you see the same potential I do."

  Once you receive a positive response, say, "The company I'm working with has an Opportunity Meeting scheduled on (selected date and time) for interested and qualified candidates. I'd like you to join me as my special guest, okay?" Get their commitment and finalize details. Offer to pick them up for the appointment.**

*In Canada, the part-time opportunity may be subject to certain restrictions, depending on your occupation.
**Please refer to the Field Marketing Manual for rules and guidance on recruiting scripts and internal training material.

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MARK YOUR CALENDAR

Now that you've set your goals and reviewed this booklet, it's time to **DO IT** by setting your training schedule. You should plan on attending all meetings during training. Keeping a schedule will help you and your trainer keep track of when you'll be working together each week.

KEEP THE DATE

Here are some of the important dates and meetings you and your upline might want to add to your calendar:

- Opportunity Meeting nights
- Pre-licensing course dates
- Insurance exam date
- Base Shop training dates
- First appointment dates
- Fast Start School dates
- Field Training Bonus Qualification dates*
- Field Training dates
- Self-study time
- First sales target date

	SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
WEEK 1							
WEEK 2							
WEEK 3							
WEEK 4							
WEEK 5							
WEEK 6							

* To qualify for the Field Training Bonus (including App log in credits), recruits must complete pre-licensing in 60 days and achieve at least 1 recruit and $1,000 from FTOs and get life licensed in 90 days (120 days in CN, 150 in QC, and 220 in PR). See the Field Training Bonus Program Document on POL Home/Compensation/Bonuses for important additional details and restrictions.

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MOVING UP: ADVANCEMENT GUIDELINES

Advance and Earn Commissions

At other companies, you have no idea how or whether you'll get promoted. Plus, you can't count on earning fair compensation for your hard work. But at Primerica, there are guidelines to help you know how to climb high and how much money you can make.* Unlike other companies, Primerica tells you how to do it!

Here's a look at the Company recommended guidelines to advance to each level and earn commissions along the way:*

Step 1: Become an Associate

- Submit Independent Business Application
- Obtain Solution Number
- Field Training Bonus

Step 2: Become a Representative

- 25% Commission
- Become life-licensed

Step 3: Become a Senior Representative

- 35% Commission
- Produce three Associate Representatives
- Complete your personal FNA

Step 4: Become a District Leader

- 50% Commission
- Produce one Senior Representative
- Submit $2,500 in Bonusable Premium in one month

Step 5: Become a Division Leader

- 60% Commission
- Produce one District Leader
- Submit $5,000 in Bonusable Premium in one month

Step 6: Become a Regional Leader

- 70% Commission
- Produce two more District Leaders (total of three District Leaders)
- Submit $7,500 in Bonusable Premium in one month

Step 7: Become a Regional Vice President

- 110% Commission + Bonuses
- Have six direct District Leaders (or above) currently in place
- Submit $20,000 in Bonusable Premium during two consecutive months (minimum $8,000 in each month)
- Have acceptable persistency: not in persistency penalty before or immediately after promotion
- Execute RVP Agreement
- Provide upline RVP with replacement leg(s) - RVP's choice: one Regional Leader or two Division Leaders or three District Leaders
- Be securities licensed and, to receive full securities compensation, securities principal licensed**
- Be full time
- Must have Office of Supervisory Jurisdiction approval

*The above requirements to advance up to Level 6 (Regional Leader) are only guidelines. They have been developed based on the experience of our senior field leaders.

**In the U.S., until an RVP has a principal license, the RVP will earn only 50% of securities overrides during the first year and, thereafter, no securities overrides. In Canada, until an RVP has obtained Branch Manager registration, the RVP will initially earn 100% of securities overrides, but if he or she has not obtained Branch Manager registration within 120 days of RVP advancement date, then only 50% and, after the first year, no securities overrides.

See important notes on the next page.

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Step 8: Become a Senior Vice President

- 110% Commission + Bonuses
- Have three 1st-Generation RVPs currently in place
- Submit $50,000 thru 1st in Bonusable Premium; maximum credit 25% per leg; Base Shop Bonusable Premium may only count for 50%
- Minimum $10,000 Base Shop Bonusable Premium
- Pre-qualify month before with at least 75% of each of the two above premium requirements
- Have acceptable persistency
- Execute SVP Agreement
- Be securities principal licensed (Series 26)*

Step 9: Become a National Sales Director

- 110% Commission + Bonuses
- Have six 1st-Generation RVPs currently in place
- Submit either $100,000 thru 2nd in Bonusable Premium or $150,000 thru 6th in Bonusable Premium; maximum credit 25% per leg; Base Shop Bonusable Premium may only count for 50%
- Pre-qualify month before with at least 75% of the above premium requirements
- Have acceptable persistency
- Execute NSD Agreement
- Be securities principal licensed (Series 26)*

Step 10: Become a Senior National Sales Director

- 110% Commission + Bonuses
- Have nine 1st-Generation RVPs currently in place
- Submit either $250,000 thru 3rd in Bonusable Premium or $450,000 thru 6th in Bonusable Premium; maximum credit 25% per leg; Base Shop Bonusable Premium may only count 50%
- Pre-qualify month before with at least 75% of the above premium requirements
- Have acceptable persistency
- Execute SNSD Agreement
- Be securities principal license (Series 26)*

*In Canada, you must obtain Branch Manager registration.

Notes: (A) Although the production requirements are based on life premium, credit for securities and, in Canada, for loan referrals, up to 25% of the total production requirement, may be earned as follows: 3% of the loan amount (Canada) and 10% of the contribution for an initial securities sale both count as premium credit; (B) Maximum premium credit of $1,500 from any one sale (including securities and loans); (C) For RVP advancement, no one leg can count more than 50% of premium requirement.

No commissions or bonuses are earned except upon product sales. Assumes achievement of current company production and quality of business requirements. Representatives must meet all qualifications for bonuses to be payable. For bonus information, see the Bonus Program Document at POL Home tab/Compensation/Bonuses.
Contract advancement subject to being in good standing with each Primerica company.

Percentages based on Primerica Life's Custom Advantage 30 product outside of New York and, in New York, National Benefit Life's Custom Advantage 30 year product, Form no. NC5RV-30. Issue ages 26-45.

Portion of commissions subject to placement in a deferred compensation account (DCA) with deferred release. PFSNY pays life commissions in New York, where term life insurance is underwritten by National Benefit Life Insurance Company, Home Office: Long Island City, NY. In Canada, Primerica Life Insurance Company of Canada
pays life commissions and underwrites insurance; Home Office: Mississauga, Ontario.

These guidelines, including the commission rates and levels, are subject to change from time to time.

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NOTES

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