

How Is Your Family Protected?



We Do What's Right for Families. Every Time.

Primerica's life insurance solutions go beyond dollars and cents. We're proud to bring you exceptional value through a better approach to the life insurance business.

	Primerica's Life Companies*	Other Companies
Complimentary Financial Needs Analysis (FNA)	YES	?
Personalized Solutions & Financial Education	YES	?
Convenient Service, House Calls & Virtual Appointments	YES	?
Guaranteed Insurability to Age 95 ¹	YES	?
Guaranteed Rates for the Entire Term ²	YES	?
Affordable & Customizable	YES	?
Automatic Increase Request	YES	?
Waiver of Premium	YES	?
Terms Up to 35 Years	YES	?
91% of Claims Paid Within 14 Days	YES	?
Up to 70% of Face Amount Terminal Illness Benefit with Waiver of Premium ³	YES	?
Increasing Benefit Rider ⁴	YES	?
Flexible Use of Riders to Increase Coverage	YES	?
One Child Rider Covers All Eligible Children in Family	YES	?
Policy eDelivery	YES	?
Achieved Incontestability Honored ⁵	YES	?
No War or Terror Clauses	YES	?
Never Raised Premium Above Scheduled Rates ⁶	YES	?
Industry Leading Renewal Options	YES	?
Affordable Renewal Rates	YES	?

Try finding all these benefits offered by one company other than the leader in term life coverage – Primerica!

How does your insurance company compare?

*Not all products or features are available in all states or provinces.

1 Applies only once applicable underwriting requirements are met for the approval and issuing of initial policy and subject to the provisions of the policy. **2** Premiums guaranteed not to increase during initial term. **3** The lesser of \$400,000 or 70% of the face amount. Charges apply to activate Terminal Illness Benefit. Costs vary by state or province. This is a life insurance benefit that also gives you the option to accelerate some or all of the death benefit in the event that you meet the criteria for a qualifying event described in the policy. This policy or certificate does not provide long-term care insurance subject to California long-term care insurance law. This policy or certificate is not a California Partnership for Long-Term Care program policy. This policy or certificate is not a Medicare supplement (policy or certificate). ICC21AF0, PLF22AF0 or PLF11AF1 in the U.S. In Canada: ZLF22AF0G. **4** Must be under age 56 and issued nonrated coverage. **5** Not available in New York. Important conditions and limitations apply. **6** On Primerica Life and NBL products. Scheduled rates not applicable in Canada as premiums have always been guaranteed.

Primerica: A Legacy of Helping Families

Primerica has been in the business of changing lives for over four decades, with an educational approach to personal finance and a practical lineup of financial solutions.

Primerica, a leading marketer of term life insurance, pioneered the “Buy Term and Invest the Difference” philosophy that is helping change the lives of families across North America.

About our life insurance companies:

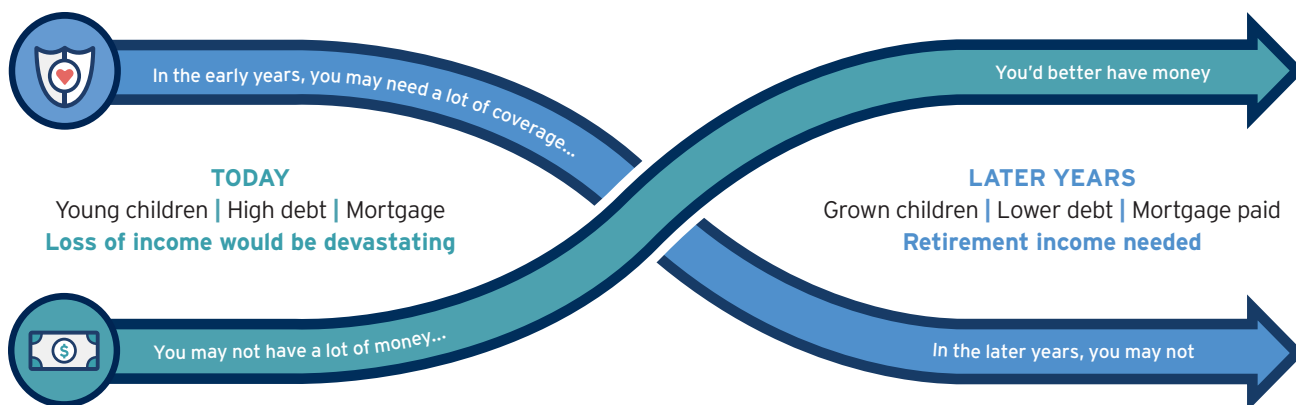
- **\$903 billion of term life insurance in force**
- **An average of \$6.1 million in benefit claims paid every day**
- **Have helped millions of families like yours get the protection they need**
- **Primerica life insurance companies are rated A+ (Superior) by AM Best - something very few life insurance companies can currently claim****

*Numbers reflect the combined totals or daily average, as indicated above, as of, or for the year ended, December 31, 2021, for the following affiliated companies: **Life Insurance:** National Benefit Life Insurance Company (Home Office: Long Island City, NY) in New York; Primerica Life Insurance Company (Executive Offices: Duluth, GA) in all other U.S. jurisdictions; Primerica Life Insurance Company of Canada (Head Office: Mississauga, ON) in Canada. **Investments:** In the United States, securities are offered by PFS Investments Inc. (PFSI), 1 Primerica Parkway, Duluth, Georgia 30099-0001; In Canada, mutual funds are offered by PFS Investments Canada Ltd., mutual fund dealer, and segregated funds are offered by Primerica Life Insurance Company of Canada, Head Office: Mississauga, ON. Each company is responsible for its own financial obligations.

**The following companies have been rated A+ (Superior) by AM Best: Primerica Life Insurance Company, Primerica Life Insurance Company of Canada, and National Benefit Life Insurance Company. For the latest Best's Credit Rating, access www.ambest.com. AM Best ratings range in order from the highest ratings as follows: A++, A+, A, A-, B++, B+, B, B-, C++, C+, C, C-, D, E, F.

It's Up to You to Safeguard Your Financial Future

Income protection is most important while your family is counting on you to provide for them. When you are younger, you're more likely to have more financial obligations. But as you get older, your financial commitments are usually fewer. Your kids grow up. Your mortgage gets paid off. And, if you have been saving your money diligently, you may need less income protection in your later years. The Theory of Decreasing Responsibility illustrates this concept. Here's how it works:



Be prepared. As life expectancy continues to rise, you need to make your retirement savings last longer. If you're still working to catch up on saving money in your later years, you may need income protection for a longer period.

Where are you on this timeline? How long do you need income protection?

Term Life Insurance: Your Financial Advantage

You need life insurance to protect your current standard of living and a long-term investment program to build wealth for the future. But choosing the right solution to fit your needs can be a challenge. Why Primerica advocates buying term life insurance:

- **Term is the simplest, most straightforward type of insurance available.**
- **Term premiums have never been more affordable for families.**
- **Term insurance does not have an investment component built in, so you're free to manage your long-term investing separately.**

"Term insurance is pure protection, like fire insurance or auto insurance, its sole function is to support your family if you die. You can buy large amounts of coverage for modest amounts of money - and big policies are what your spouse and children need."

Making the Most of Your Money Now, Jane Bryant Quinn

"Term life insurance is a top choice for people who want to cover financial obligations that are common when raising a family."

Forbes.com, "What Is Term Life Insurance?" March 7, 2022

"Term life insurance is the simplest and most affordable option for most people."

PolicyGenius.com, "Types of Life Insurance," July 19, 2022

Term insurance provides a death benefit and its premiums can increase at certain ages. 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 premiums increase after initial premium periods.

How Much Is Enough?

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.

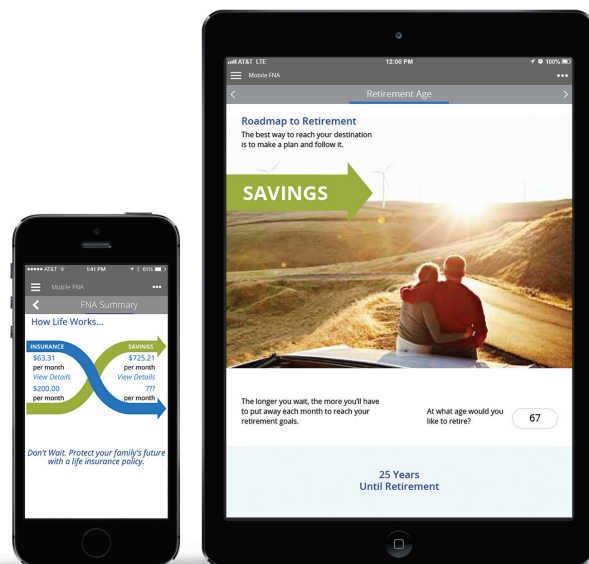
NerdWallet.com, "How Much Life Insurance Do I Need?" February 8, 2022

How Much Life Insurance Your Family Needs Can Vary - That's Where Your Primerica representative Can Help.

Thirty Minutes Could Change Your Life

Primerica designed the Financial Needs Analysis (FNA) to help you create a snapshot of your family's current financial situation. You can complete the FNA with your Primerica representative in about half an hour. Among other things, the FNA can help you determine the amount of life insurance coverage your family needs to maintain their standard of living.

**Customized
Complimentary
Confidential**



Primerica Gives Families the Advantage!

Choice	Primerica's life insurance companies offer affordable protection ranging from a 10-year level premium policy all the way up to a 35-year level premium policy. You can buy protection for the period of time you need it most.
Flexibility	<p>An optional Disability Waiver of Premium Rider will keep your coverage in force and waive the premium should you become unable to work due to disability.¹</p> <p>Available at no additional premium, a Terminal Illness Benefit allows you to access a portion of the death benefit in advance if you are diagnosed with a terminal illness²</p> <p>Policies have an Increasing Benefit Rider (IBR) – which helps you keep pace with inflation by incrementally increasing your death benefit without additional underwriting. An IBR allows you to double your coverage over 10 years – Guaranteed!³</p> <p>Industry leading renewal options and rates give you the flexibility at the end of your initial term for the uncertain future.</p>

Which of these benefits is important to you?

¹ PLF22D0 or PLF11D0 in the U.S. In Canada: ZLF22D0G. ² The lesser of \$400,000 or 70% of the death benefit. Charges apply to Activate Terminal Illness Benefit. This is a life insurance benefit that also gives you the option to accelerate some or all of the death benefit in the event that you meet the criteria for a qualifying event described in the policy. This policy or certificate does not provide long-term care insurance subject to California long-term care insurance law. This policy or certificate is not a California Partnership for Long-Term Care program policy. This policy or certificate is not a Medicare supplement (policy or certificate). ICC21AF0, PLF22AF0 or PLF11AF1 in the U.S. In Canada: ZLF22AF0G. ³ Costs vary by state or province. This coverage is provided to our clients, Insured and Spouse, who are under the insurance age of 56 and issued non-rated coverage. Maximum IBR coverage is \$500,000. ICC21PC0/QC0, PLF22PC0/QC0 in the U.S. In Canada: ZLF22PC0G.

Personalized Service With Your Needs In Mind

Primerica is proud of its tradition of personalized service through education about how life insurance works. Call your Primerica representative when –

- **You have questions about your policy**
- **You need to file a claim**
- **Life changes happen - such as an addition to the family**
- **You need help with other financial solutions**

Remember, you don't need life insurance. Your family does.

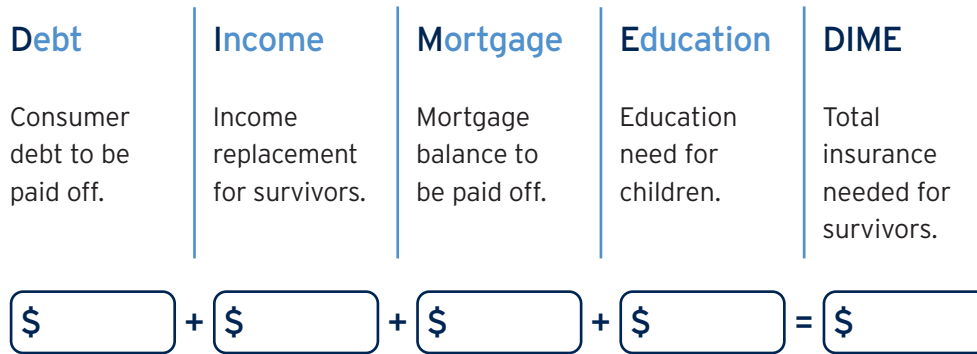
No one knows what the future holds. It's important for you to protect your loved ones today. Primerica's life insurance coverage – it's easy, affordable and it's the right thing to do.



The DIME Method to Life Insurance

If you died tomorrow...how much cash would your family NEED to maintain their quality of life? How much would they HAVE? How much can you AFFORD to pay every month so they will have enough to live the way you want them to?

Use the DIME Method to calculate your life insurance need.*



www.primerica.com
www.primericacanada.ca

* Term life insurance products marketed through Primerica representatives are underwritten by National Benefit Life Insurance Company, Home Office: Long Island City, NY, in New York; Primerica Life Insurance Company, Home Office: Duluth, GA, in all other US jurisdictions; and Primerica Life Insurance Company of Canada, Home Office: 6985 Financial Drive, Suite 400, Mississauga, ON L5N 0G3 | 905-812-2900