



Join the Explosive Growth of Primerica Mortgage in 2023!

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Primerica Mortgage Mission

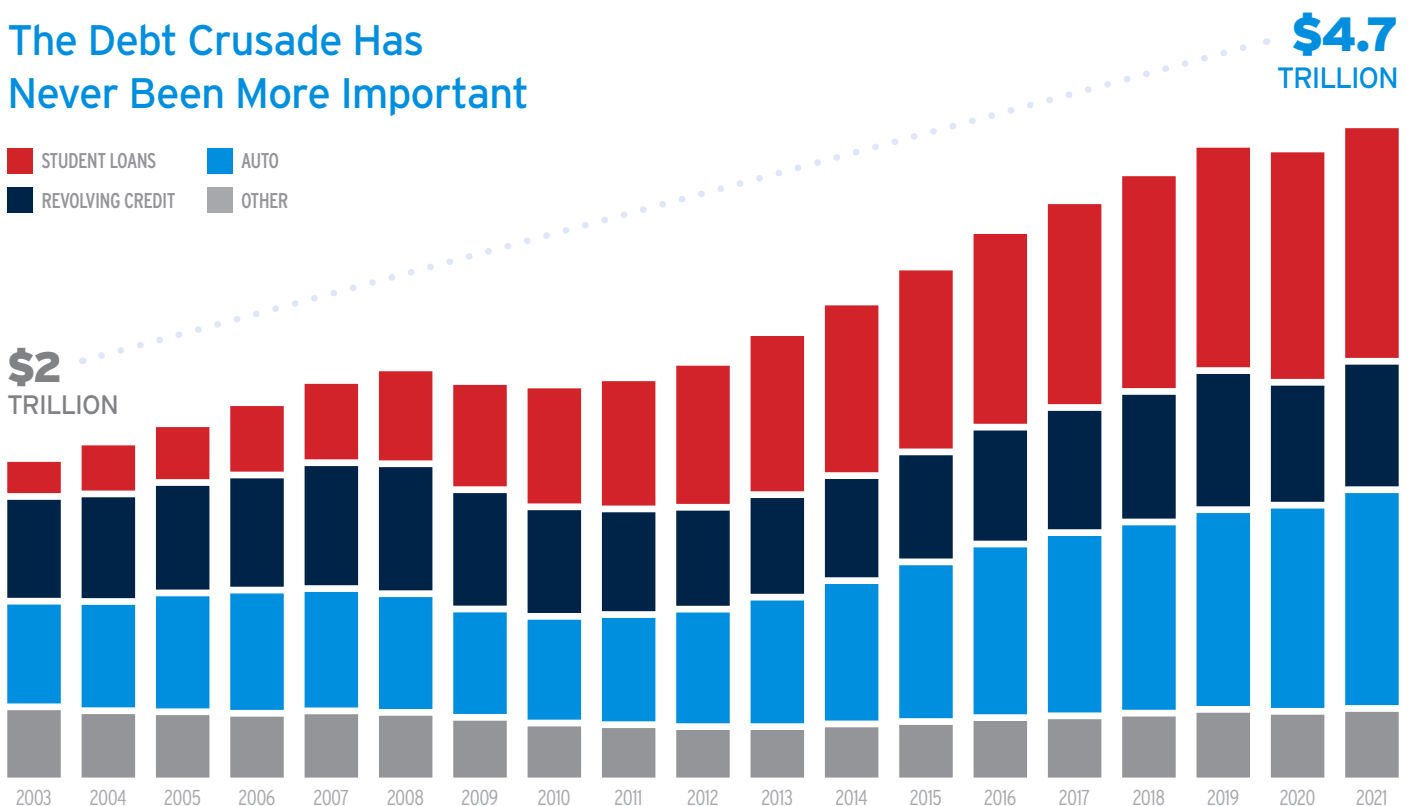
To help families and individuals better understand their financial situation, take control of their debt, and realize their goals. We are different by design. Unlike other mortgage brokers in the industry, who are transactional, we take an educational approach and help clients with multiple aspects of their finances including getting them properly protected and on the path to financial independence.

STRENGTH IN NUMBERS

Doing business in more than 29 states, with over 2,200 MLOs, 9,000 clients served, and over \$20 Million paid in field compensation, Primerica Mortgage is perfectly positioned to accomplish BIG things in 2023!

- Become one of the top 10 largest mortgage brokers in the country
- Become Rocket Pro TPO's #2 partner
- Add 1,000 new mortgage licensed reps
- Expand our footprint to 35 states
- Close to \$1 Billion in loan volume
- Approach \$30 Million in total mortgage compensation paid to the field since inception*

The Debt Crusade Has Never Been More Important



*These goals are aspirational and are not necessarily reflective of current earnings.

Source: New York Federal Reserve (As of May 2023, Accessed June 2, 2023)

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MORE IN STORE FOR 2023

Primerica Mortgage is perfectly positioned for huge growth and success in 2023 while traditional mortgage brokers are reeling. Seize the opportunity to take your mortgage business to the next level.

- **More States:** We are laser focused on making mortgages available to as many reps as possible! Non resident licenses now available to RVPs in most states. (See mortgage licensing page on POL for more information.)
- **More Products:** Added a competitive **Home Equity Loan product** and a Verified Approval Letter (VAL) for purchase clients. We're one of the few brokers in the country with access to these highly sought-after options.
- **More Service:** Significant improvements have been made to the mortgage process, making it easier and faster for you to do loans. Your mortgage team is more prepared to support you than ever.
- **More Recruiting:** You can now recruit experienced mortgage originators without a securities license. Over 75,000 MLOs have lost their jobs in the last 18 months.
- **More Recognition:** Mortgage licenses and 10% of closed loan volume are now included in the Builders Production Points formula.
- **More Tools:** **FNA now has a mortgage option. Mortgage content now available on Pri Social for mortgage licensed Reps.** Many new brochures available for order and on demand. New mortgage reporting for hierarchies in CRM. Coming soon... mortgage campaigns in RMC, FNA mortgage leads, advanced mortgage reporting and visibility, and much more.

"Helping families consolidate and accelerate payments on their debt load gives families hope about what keeps them awake at night. At Primerica Mortgage, we can do that and so much more, including achieving a lower interest rate and purchasing a home. I believe the mortgage business is absolutely critical to our future success at Primerica!"



CEO GLENN WILLIAMS

ROCKET Mortgage

Why Rocket Mortgage, LLC?

- A top residential mortgage lender in the U.S.¹
- Typical turn times in one day or less
- Competitive pricing
- Helpful technology
- Fannie Mae Star Performer in Solution Delivery²

Rocket Mortgage is honored to be #1 in the nation. J. D. Power has ranked Rocket Mortgage highest in customer satisfaction for Mortgage Origination 12 out of 13 years.³

Spring EQ

WHOLESALE LENDING

Why Spring EQ wholesale Lending?

- One of the largest wholesale home equity lenders in the U.S.
- Nationwide footprint to align with Primerica Mortgage
- Competitive rates and fast times
- Broad qualification guidelines suited for helping middle-income families
- Customized and personalized service just for Primerica Mortgage

Why Get Licensed?

- **Provide Total Client Solutions:** Help your clients turn debt burdens identified from their FNA into action by consolidating high-interest debt into a new first or second mortgage using equity they've built.
- **Demonstrate Commitment and Leadership:** Market multiple products, which makes you more valuable to your clients and more appealing to potential recruits. Lead from the front.
- **Improve Client Retention:** We know from experience that when clients establish multiple accounts, they tend to remain your clients longer. Work with your clients every step of the way from the FNA down the path to reaching their financial goals.
- **Improve Rep Retention:** Help your recruits advance their business by getting mortgage licensed. Experience shows that when a representative gets mortgage licensed, he or she tends to stay in the business longer.
- **Door Opener:** People love talking about their house, their rate, their value, and their property. It will be one of your best sources of new introductions to new clients. Also help your client buy their dream home.

¹ Top mortgage lender-based on Rocket Mortgage data in comparison to public data records. ² Fanniemae.com, "Fannie Mae Recognizes 29 Mortgage Servicers for Industry Excellence," February 17, 2022 ³ Rocket Mortgage received the highest score in the J.D. Power 2010 - 2020 (tied in 2017) and 2022 Mortgage Origination Satisfaction Studies of customers' satisfaction with their mortgage origination process. Visit [JDPower.com/awards](https://www.jdpower.com/awards) for more information.

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What Should I Do to Get Licensed?

If you're in a participating state and have a securities license, now is the time to get mortgage licensed!

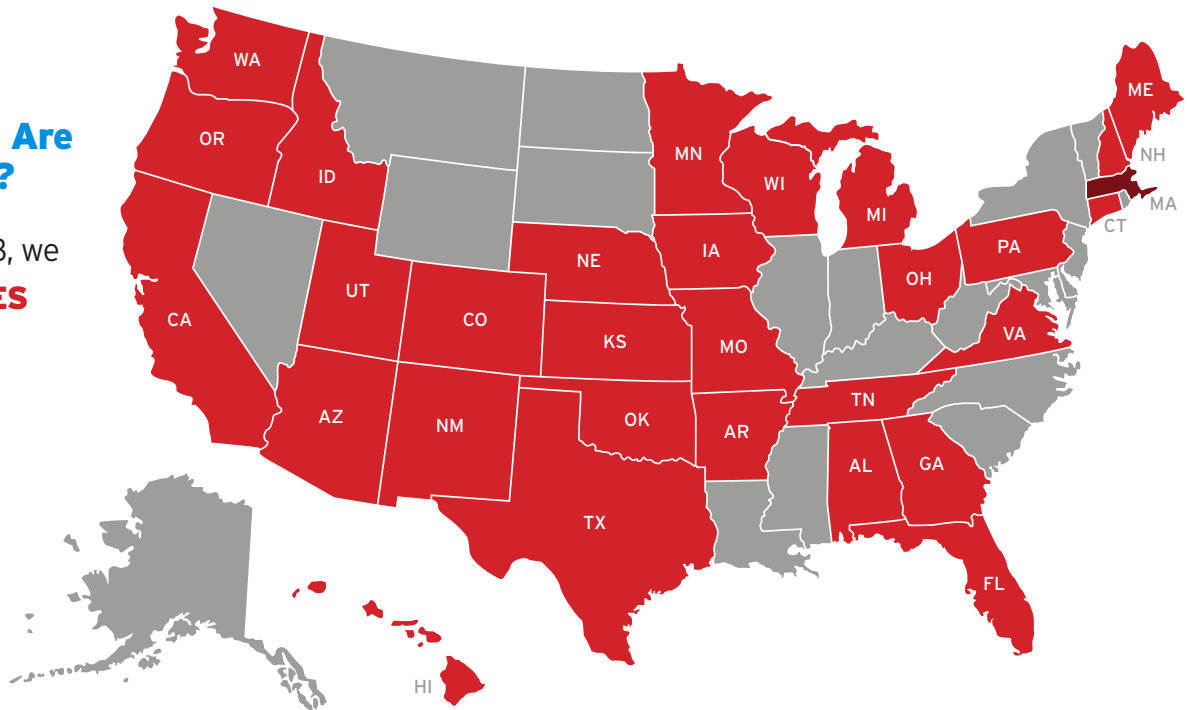


For more information, visit [POL > Products > Mortgage US](#). To join Primerica Mortgage and get licensed, contact us today at PrimericaMortgage@primerica.com or (855) 357-1054.

Which States Are Participating?

As of May 1, 2023, we are in **29 STATES** and growing.

- PARTICIPATING STATES
- STATES ANNOUNCED



What Products Can We Offer?

We offer a comprehensive shelf of residential mortgage loan products from 8 to 30 years.

MLOs may immediately help clients with Cash Out, Rate and Term, Home Equity (**NEW!**), Jumbo, FHA and VA refinancing. Purchase is now available to all MLOs!

The addition of our new home equity loan product will revolutionize our business.

Home Refinance Loans

NEW! Home Equity
Rate and Term
Cash Out/Debt Consolidation
Jumbo
FHA
VA

Home Purchase Loans

Conventional
FHA
VA
Jumbo
NEW! Verified Approval Letter (VAL)



Why Reps Love Primerica Mortgage



"With Primerica Mortgage, you can create value for your clients and an extra revenue stream for yourself. Don't miss out, and get mortgage licensed today!"

NSD OMAR OROPESA | Parkland, FL



"At Primerica, we've always been known as great educators. In fact, I haven't had a single person that I've helped with their mortgage who didn't follow up with another service request."

NSD CAROL DIVITA | Discovery Bay, CA



"Getting your mortgage license will help you expand your business on all fronts. It is a huge opportunity to serve your clients and build your business through multiple channels. Now is the time to act. Don't miss this opportunity!"

NSD RICK MILLER | Highland, CA



"Primerica Mortgage gives us the opportunity to assist our clients with multiple aspects of their financial needs and goals. It can also help accomplish dreams like home ownership."

NSD DAVID LEUNG | Rancho Cordova, CA



"It's the perfect opportunity for women at home, retired women or anyone who wants to bring more value to their clients. Since being admitted to the pilot program my income has gone up 27%, and it's helped me secure my spot on the WIP Board of Directors. That's been a goal of mine for 15 years."

RVP ROBIN JANKOWSKI | Estes Park, CO



"Along with creating another diversified source of income, Primerica Mortgage gives my clients the opportunity to reduce monthly obligations enabling them to pursue other financial goals."

RVP ROBERT McCLINTON | Spring Valley, CA

Leaders on the Move

These leaders earned \$50,000+ with Primerica Mortgage!

SNSD Mark & Deborah Penny
 SNSD David & Sophia Leung
 RVP Margi Duncan & Victor Arias
 RVP Fritz G. & Yasmine Erie
 RVP Kesia & Gerardo Castellanos
 RVP Domonek & Tania Prince
 RVP Karl & Jen Tanchoco
 RVP Trey & Carissa Foster
 SVP Denis & Dina Samodarov
 RVP Paul & Jing Manganti
 RVP Dave & Jackie Choury
 RVP Marc & Vanessa Young
 RVP Tika & Khina Dhungana
 RVP Chip & Krisha Arias
 SVP Luis & Rachell Guico
 RVP Robert & Mary Anne Young
 RVP Michelle & Dean Martin
 RVP Tom & Kym Welton
 RVP Sukhwant & Barbara Singh
 RVP Jon & Patte Lavin
 RVP Bruce & Nancy Jensen
 RVP Ciro & Rosa Aguilar
 SVP Chandler & Blanch Tiu
 RVP Andrew Burnfield
 NSD Igor & Georgina Rocha
 NSD Leonard & Edith Puente
 RVP Jacqueline Dheere
 SNSD Mical Pyeatt & Alana Pyeatt
 RVP Marvin & Migmari Rodriguez
 RVP Brian & Yvette Walker
 RVP Evelyn Quinoa & Alba Cruz
 RVP Marion & Jose Manahan
 DIV Jason & Kim Pendleton
 SNSD Gary & Coletta Martin
 RVP Bryan & Marj Banting
 RVP Mohamed & Amy Rafeek

All-time mortgage cashflow through May 1, 2023.

Earnings depicted within consist of compensation earned by the listed mortgage licensed representatives based on their total closed loan volume and supervisory compensation as a senior sales force member; they are not necessarily representative of the average compensation earned by similarly licensed individuals for the origination of closed mortgage loans. From January 1 through December 31, 2022, Primerica paid cash flow to its North American sales force at an average of \$7,479, which includes commissions paid on all lines of business to licensed representatives. Figures include U.S. and Canadian dollars remaining in the local currency earned by the representative, not adjusted for exchange rates.

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Real Leaders Earning Real Money

We've had 36 leaders earn over \$100,000 with Primerica Mortgage! Congratulations!



RVP ERIK & MARILOU TOMAMBO
 Fresno, CA

\$415,856



SVP BERNIE & CHERRY MERCADER
 Fresno, CA

\$368,279



RVP KEN & STEPHANIE RIPA
 Wesley Chapel, FL

\$300,618

RVP	Alex & Sarvia Vaquer	\$266,578
NSD	Rick & Brigitte Miller	\$239,057
RVP	Robin Jankowski	\$231,599
NSD	Eric & Lyhen Fiallo	\$215,038
SVP	Mario & Taz Hinojosa	\$214,876
RVP	Rob & Sheri Smith, Jr.	\$214,686
RVP	Sharon Cassella	\$210,160
RVP	Joey & Nelly Velez	\$205,825
RVP	Fernando & Gabriela Praca	\$195,503
RVP	Lito & Lilli Eusebio	\$191,659
RVP	P.J. & Aya Olmedillo	\$189,898
RVP	Jason & Julie Bobrowitz	\$170,889
RVP	Victor & Carolyn Baker	\$168,510
SVP	Doug & Ericka Gutshall	\$155,204
SNSD	Omar & Danielle Oropesa	\$145,052
RVP	Torrance Chaplin & Sharareh Shafiel	\$143,552
RVP	Elizabeth Weido	\$140,466
RVP	Chris & Felicia George	\$139,172
RVP	Robert & Jacquelyn McClinton	\$123,104
SNSD	Don & Carolyn Steepe	\$119,397
RVP	Melvin & Cora Corrales	\$112,269
RVP	Rigaud & Genie A. Jean	\$109,768
RVP	Alrey & Tin Doctor	\$108,113
RVP	Jodi Banks	\$107,947
SVP	Jimmy & Jae Lara	\$107,907
RVP	Johnathan Norton	\$107,387
RVP	Kia Conwell & Kendra Buck	\$106,496
RVP	Martin & Becky Cruz	\$106,481
NSD	Jay & Lauren Knott	\$106,065
NSD	Allan & Nicole Medrano	\$105,366
RVP	Pat & Susanne Mullaney	\$104,921
RVP	Eve & Larry Meyer	\$104,535
NSD	Carol & Christina Divita	\$102,821

Primerica Mortgage Is Critical in the Decade of Dominance

For most American families and individuals, their home is their largest asset and their largest expense. We need to be engaged in mortgage during the Decade of Dominance.

**Take the opportunity to build your
mortgage business in 2023!**



For more information, visit POL > Products > Mortgage US. To join Primerica Mortgage and get licensed, contact us today at PrimericaMortgage@primerica.com or (855) 357-1054.

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