

Courtesy Of:  
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# The Future Is **NOW**

Every so often **one company** changes the future of an industry.

Apple changed the way people purchase music.

Ford changed the way people travel.

Amazon changed the way people shop.

Primerica changed the life insurance industry.

**Now . . . Primerica is changing the future of financial services.**



A photograph of a modern, multi-story office building with large glass windows and a curved facade. In the foreground, three tall flagpoles stand on a green lawn. The tallest pole on the left flies the United States flag. The middle pole flies the Canadian flag. The shortest pole on the right flies a white flag with the Primerica logo and the word "PRIMERICA" in blue. The sky is a clear, deep blue, suggesting dusk or dawn. The building's interior lights are visible through the windows.

Primerica ...

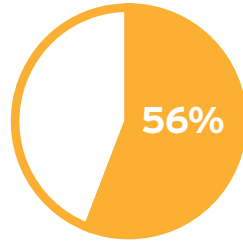
changing the future of financial services.

Today's economy has had a devastating effect on people's financial futures, and there has never been a bigger need for what Primerica does.

## The Need for Investments

More than half (56%) of all workers surveyed have saved less than \$25,000 toward their retirement.

The 2011 Retirement Confidence Survey, Employee Benefit Research Institute, March 2011



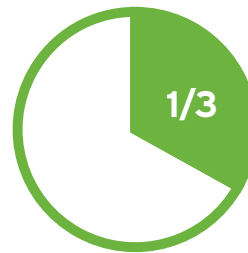
## The Need for Life Insurance

Ownership of life insurance is at a 50-year low.

*USA Today*, December 3, 2010

Fifty-five percent said they didn't even know how much they need to save for retirement, while those that thought they did know often underestimated the amount.

*cnnmoney.com*, April 13, 2011

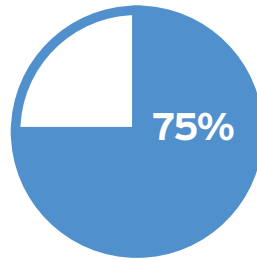


"...the underserved middle-income market, where more than a third of all households own no life insurance ..."

*Best Week U.S./Canada*, October 25, 2010

Almost 75% of workers expect to work in retirement.

The 2011 Retirement Confidence Survey, Employee Benefit Research Institute, March 2011

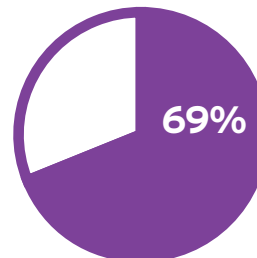


"45% of married parents with children in the household lack life insurance."

*National Underwriter Life & Health*, March 23, 2011

Three quarters of Canadians have no specific corporate pension plan and are relying on vehicles such as RRSPs to fund their investment needs.

*canoe.com*, February 26, 2010



"69% of single parents with children living in the household lack life insurance."

*National Underwriter Life & Health*, March 23, 2011

## They Need Help with Investments

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**Did you know that most traditional investment firms are focused on the wealthiest investors while ignoring middle-income families who need the most help?**

While many other financial professionals no longer take on clients with portfolios of less than \$100,000, \$200,000 or \$250,000, Primerica is committed to helping Main Street families invest for the future.

Investment News.com, viewed May 20, 2010

# Is Anyone Helping M

*Smart Money* reported "at a full-service brokerage, an investor isn't likely to get much attention if he or she has less than \$250,000 in an account."

*SmartMoney*, May 2011

"Advisor growth in the industry is already weak...we are going to see negative growth shortly."

Investment Executive.com, May 3, 2011

**Did you know that at a time when there has never been a greater wealth transfer, the financial services industry has been unable to keep pace with the growing demands of the market?**

Another 50,000 financial advisors will be needed during the next four to five years.

SIE Communications, October 2010





# Main Street Anymore?

## They Need Help with Life Insurance

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**Did you know that the ownership of life insurance is at a 50-year low?**

"...the number of individual life policies sold annually in the U. S. dropped 45% over the past 25 years, even as the number of households with children rose more than 25%."

*The Wall Street Journal*, April 25, 2011

**Did you know the life insurance industry is shrinking due to its focus on affluent clients? And that most experts see a dire need to serve the middle market?**

"Actuary Urges Life Insurers to Reach Out to the Middle-Income Market."

[www.ambest.com](http://www.ambest.com), April, 18, 2007

"Shift to Wealthier Clientele Puts Life Insurers in a Bind."

[wsj.com](http://wsj.com), October 3, 2010

"CEO PANEL: Future Life Insurance Industry Growth Tied to the Middle Market."

LIMRA, April 14, 2011

"The industry is also grappling with a decline in the number of agents who sell to middle-class families..."

[wsj.com](http://wsj.com), August 29, 2010



## Primerica Is a Main Street Company for Main Street North America

All of this creates an even greater opportunity for Primerica to help this vastly underserved market. The traditional life insurance industry made it too complicated.

The traditional investments industry has focused on the wealthy while neglecting the families that need the most help. We have the right products for the right market. We have the unique distribution that allows us to serve this vast untapped market. We have the technology that pulls it all together.

Simply put, Primerica has broken the mold.

## The Revolution Has Begun... Again

More than 34 years ago, our company changed the life insurance industry with our “Buy Term and Invest the Difference” philosophy.

### Fast forward to 2011 ...

#### Distribution

We're the one company with a distribution system in place to meet the needs of Main Street families.



#### Products

We have unique financial solutions that make sense for families.



#### Technology

We have one-of-a-kind technology that allows our representatives to build a business rather than just run a business.

## 1. We are going to revolutionize the life insurance industry.

- **Only our company**
- **Only our products**
- **Only our technology**

### We give people **TERM NOW!**

- Offer term life coverage within minutes
- Only seven health questions the majority of the time
- Convenient and easy
- Approve an application from a mobile device
- E-delivery of policy option to myprimerica.com

How easy is that?

The Industry – Last 30 Years	Now – TermNow
Shrinking distribution	<b>Unique distribution</b>
Process took too long	<b>Policy approved at kitchen table</b>
Complicated products	<b>Unique product</b>
Time-consuming underwriting	<b>Revolutionary</b>

### Did you know?

- Primerica's life insurance companies are rated A+ by A.M. Best.
- \$7 billion in death benefit claims paid in last 10 years
- \$939 million in death claims paid in 2010
- \$2.6 million in death claims paid daily
- \$656 billion of life insurance in force
- 4.3 million lives insured
- Primerica's life companies issue 40 policies per minute - but that's not enough!

National Benefit Life Insurance Company, Home Office: Long Island City, NY, in New York State; Primerica Life Insurance Company, Executive Offices: Duluth, Georgia, in all other US jurisdictions; Primerica Life Insurance Company of Canada, Executive Office: Mississauga, ON., in Canada.

## 2. We are bringing active money management to Main Street

At a time when there has never been a greater wealth transfer, the financial services industry has been unable to keep pace with the growing demands of the market. Primerica is leading the way for the consumer by bringing active money management to Main Street investors.

Through Primerica Advisors, we are providing an advisory product that historically has been available primarily to institutional and affluent investors!

Asset allocation, portfolio selection, ongoing monitoring and periodic rebalancing - conducted by one of the industry's leading advisory firms.

Primerica is taking it to Main Street families all across North America.

### **PFS Investments Inc. / PFSL Investments Canada Ltd.:**

- **\$35 billion in assets under management**
- **Two million investment clients**

Asset allocation does not assure a profit or protect against loss. Investments are not guaranteed and values may fluctuate based on the market.

## 3. We are harnessing the latest in technology to allow our representatives to deliver the most leading edge service and products in the industry!

- Run your business - from the palm of your hand. Mobile apps allow you to do business where you want, when you want.
- Primerica is introducing revolutionary technology that will drastically impact the delivery of income protection to families in North America!
- You'll be able to process life insurance applications electronically while you're at the kitchen table!
- You'll have access to web-based applications that you can use on the device of your choice - from tablet to smart phone to desktop - the choice is yours!

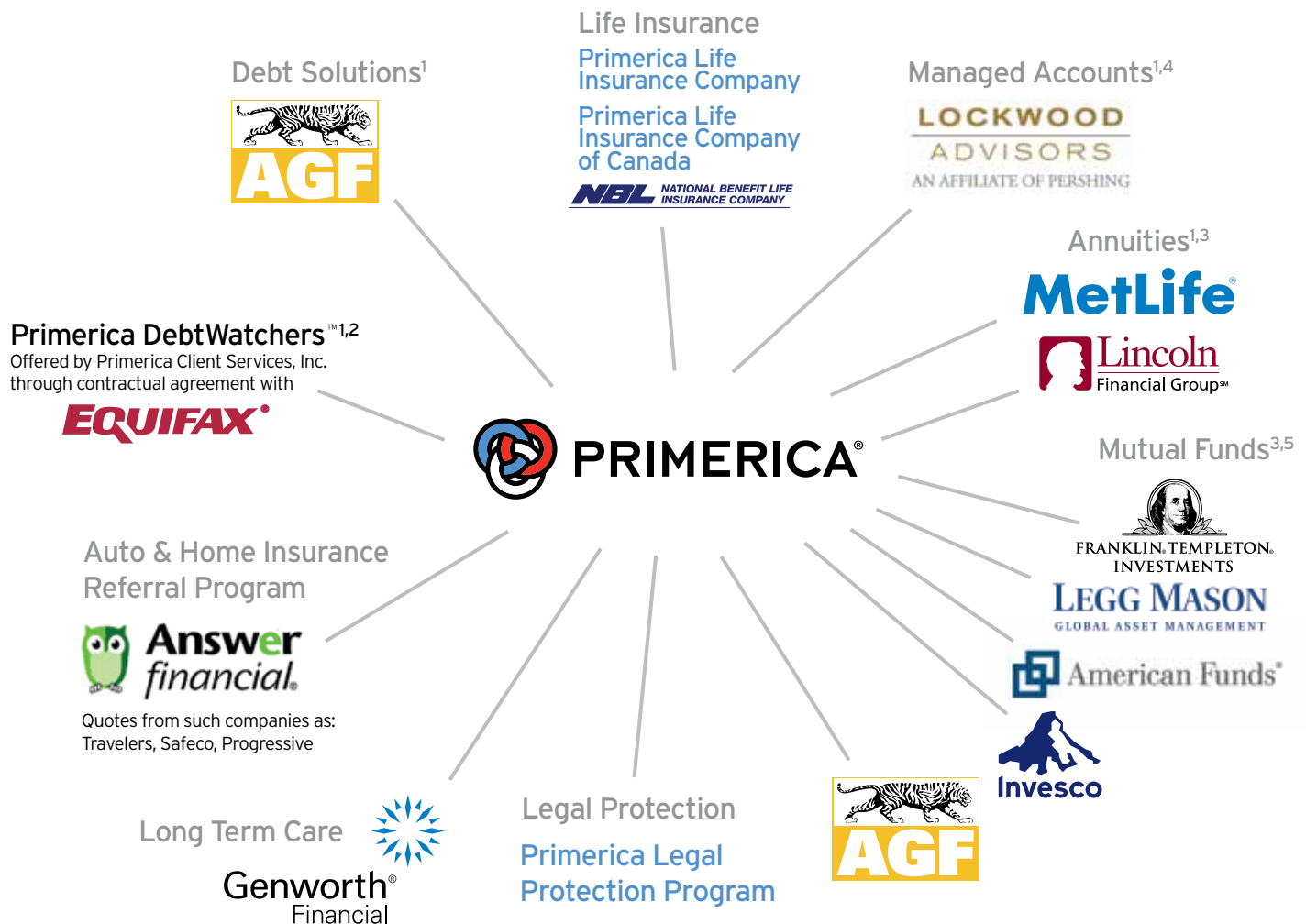
All of this - and more - combines into a business opportunity that no one else has: **The Primerica Business Opportunity.**





# A Growing Market Exceeds Industry Capacity

The financial services industry is one of the largest in the world. It also is an industry that ranks high on future growth projection lists and it is targeted as one for higher than average income. Wouldn't you be proud to represent the companies mentioned in this brochure?



**1** Not all products/services available in all states or provinces. **2** Not available to residents of Washington, D.C. **3** In the United States, securities are offered by PFS Investments Inc., 3120 Breckinridge Blvd., Duluth, Georgia 30099-0001. **4** PFS Investments Inc. (PFSI) is an SEC Registered Investment Adviser doing business as Primerica Advisors. PFSI is a member of FINRA and SIPC. Lockwood Advisors, Inc. (Lockwood) is an SEC Registered Investment Adviser and an affiliate of Pershing LLC, each subsidiaries of The Bank of New York Mellon Corporation (BNY Mellon). Pershing LLC, member FINRA, NYSE, SIPC. SEC registration neither implies nor asserts the SEC or any state securities authority has approved or endorsed PFSI or Lockwood or the contents of this disclosure. In addition, SEC registration does not carry any official imprimatur or indication PFSI or Lockwood have attained a particular level of skill or ability. Neither Lockwood or BNY Mellon is affiliated with Primerica. **5** In Canada, mutual funds are offered by PFSI Investments Canada Ltd., mutual fund dealer, Segregated funds are offered by Primerica Life Insurance Company of Canada.

# Become a Primerica Representative

## Fill a Need = Make Money

### How many people do YOU know who want or need to:

- Protect their family with life insurance
- Change their life insurance
- Increase their life insurance
- Save more money
- Spend less on auto and homeowner's insurance<sup>1</sup>
- Consolidate their debt
- Reduce their debt
- Buy a house
- Open an IRA or RRSP
- Convert an IRA or RRSP<sup>2</sup>
- Rollover a 401(k) or Group RRSP
- Draft a will<sup>3</sup>
- Learn more about any other of Primerica's financial services?

As a Primerica representative, you can be confident that people need what you offer. We are the premier name in financial services for Main Street families and the industry is taking notice!

### Primerica delivers for the consumer. Look at the facts about Primerica:

- **Publicly traded on the NYSE (PRI)**
- **The largest independent financial services marketing company in North America**
- **Has a proven 34-year track record**
- **More than \$500 million paid to its sales force in 2010<sup>4</sup>**

We teach Main Street North America how money works. That is why we are uniquely positioned to dominate this market like never before.

Ready to be part of something big? Contact the Primerica representative who gave you this brochure.

<sup>1</sup> Primerica Secure™ Auto and Home Insurance referral program not available in Canada. <sup>2</sup> IRA conversions have tax consequences. Consult your tax advisor with any questions. <sup>3</sup> Primerica representatives do not provide legal or estate planning advice. This service is provided through Pre Paid Legal plans. See plan documents for limitations and exclusions. <sup>4</sup> In the 12-month period ending December 2010, Primerica paid \$503,115,928 in compensation to its sales force at an average of \$5,296 per licensed representative.

# What Our Clients Have to Say

“Had it not been for Primerica, I don’t know what I would have done. We never went shopping for life insurance. If Desi hadn’t taken the time to talk to us, who knows what would be happening to our family. Because of Primerica, we are financially secure.”

**Karolien Vaiasuso**, San Diego, CA

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“Between our monthly contributions, our RRSPs and my work pension, which we recently rolled into Primerica investments, we currently have over a million dollars in our retirement accounts. We trusted Kelly and Primerica to help us to prepare for retirement, and they came through for us.”

**Tom and Lynne Hiller**, Ajax, ON

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“Primerica has been absolutely indispensable to me over the years as I prepared for my retirement. With the help of my Primerica representatives, I have a retirement that allows me to be active in the community and travel to the places I have always wanted to go.”

**Alice Byers**, Williamsburg, VA

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“We’ve been Primerica clients for several years now. Primerica has taught us how to make our money work for us. Over the years, we’ve protected our income with life insurance, purchased legal protection and, with our combined work-sponsored and Primerica investment accounts, are now on track to retire. ”

**Tim & Mary Margaret Evans**, Houston, TX

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“Taking out our Primerica life insurance policies was one of the best decisions we ever made. When my husband died, I was widowed at 37 with three young kids. Money’s not everything, but it helped me to continue to be a hands-on, involved mother after we lost Craig’s income. I appreciate Primerica for being a company that stands behind their products. I would recommend Primerica to any of my friends.”

**Tina Sweetman**, Highland Lakes, NJ

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“We’ve recommended Primerica to everyone we know who needs financial help that they can trust.”

**Chuck and Mary Kulas**, Trempealeau, WI

**[www.primericabusinessopportunity.com](http://www.primericabusinessopportunity.com)**

Primerica representatives market term insurance underwritten by the following affiliated companies in these respective jurisdictions: 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 jurisdictions; Primerica Life Insurance Company of Canada (Home Office: Mississauga, ON) in Canada.

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