

A Company of Destiny



We're on a Mission

Main Street families are under-insured, have too much debt and don't believe they can save money for the future. Their needs – and their dreams – have been neglected and overlooked. They've never needed a champion more. Primerica helps Main Street families change their financial lives so they can dream again.

A man and a woman are standing outdoors in front of a house. The man is on the left, wearing a grey blazer, a light blue shirt, dark pants, and glasses. He has his hands in his pockets and is smiling. The woman is on the right, wearing a yellow sleeveless top and white pants. She is also smiling. The background shows a house and some greenery.

"Primerica is in a better position than ever to meet the needs of middle-income families, which translates to an even better opportunity to make a difference."

Gus & Johanna Gonzalez
Norcross, GA

With the help of our incredible strategic partners, we offer real families real solutions.



Auto and Home Solutions: In the United States, 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. In Canada, Auto & Home Insurance is offered through a referral arrangement by contractual agreement between SurexDirect.com Ltd., SurexDirect.com (Ontario) Ltd., Primerica Life Insurance Company of Canada and PFSL Investments Canada Ltd. Auto & Home Insurance is not directly offered by Primerica. In the U.S. and Canada, home automation services (including home security) are offered through a referral arrangement by contractual agreement between Primerica Client Services, Inc., Primerica Client Services Inc., PFSL Investments Canada Ltd., Vivint, Inc. and Vivint Canada, Inc. **Debt Solutions:** In Canada, Primerica representatives make simple referral of clients to B2B Bank for debt consolidation loans secured by residential real estate. **Disability Benefits:** In Canada, Primerica's representatives promote and market insurance products administered by The Edge Benefits Inc. and underwritten by various Canadian insurers unaffiliated with Primerica. **Legal and Identity Protection:** In the U.S., ID Theft Defense is a product of LegalShield that provides access to identity theft protection and restoration services, through contractual agreement between Primerica Client Services, Inc. and LegalShield. In the U.S., Primerica Legal Protection Program legal protection services are offered by Prepaid Legal Services, Inc. d/b/a LegalShield ("LegalShield") or applicable subsidiary, through contractual agreement between Primerica Client Services, Inc. and LegalShield. LegalShield provides access to legal services offered by a network of provider law firms to LegalShield members through membership-based participation. In Canada, Pre-Paid Legal Services and ID Theft Defense are each offered by contractual agreement between Primerica Client Services, Inc., PFSL Investments Canada Ltd. and PPL Legal Care of Canada Corporation. **Life Insurance & Segregated Funds:** 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; in Canada, Primerica Life Insurance Company of Canada (Head Office: Mississauga, Ontario) offers term life insurance and segregated funds. **Managed Investments:** PFS Investments Inc. is an SEC Registered Investment Adviser doing business as Primerica Advisors. For additional information about managed investments, please ask your Primerica representative for a copy of the Form ADV Part 2A wrap fee program brochure for the Lifetime Investment Platform. **Mutual Fund, Annuities and 401(k) Plans:** In the U.S., 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. Primerica Financial Services, LLC and PFS Investments Inc. are both subsidiaries of Primerica, Inc. In Canada, mutual funds are offered by PFSL Investments Canada Ltd., mutual fund dealer, Head Office: Mississauga, Ontario.

Primerica is the trademark of Primerica, Inc. All other trademarks and service marks are the property of their respective owners. All rights reserved.

We Are Primerica

For more than 40 years, Primerica has been a company dedicated to helping Main Street families. From the very beginning, we have shown that there is a way to do business and be successful and still remain true to core beliefs.



“As a Primerica representative, you’ll help families get real solutions to their financial problems. You’ll feel great about what you do.”

Frances Avrett
Lawrenceville, GA

We offer credibility, strength and longevity.

- In business since 1977
- Largest independent financial services marketing organization in North America
- Listed on the New York Stock Exchange (PRI)
- Member of Standard & Poor's MidCap 400 Index
- Member of the Russell 1000 Index
- Accredited member of the Better Business Bureau
- Primerica life insurance companies are rated A+ (Superior) by A.M. Best
- American Council of Life Insurers (ACLI) member
- *Best's Review* recognized Primerica as one of the industry's top 10 innovators for our TermNow life insurance

We help families get the protection they need.

- Approximately 5 million lives insured through our life companies
- \$808 billion of term life insurance in force
- An average of \$3.9 million in benefit claims paid every day

We help families invest for their future.

- Approximately 2.5 million client investment accounts
- Investment clients have more than \$70 billion in asset values in their Primerica investment accounts



Primerica Shareholder Services has received the exclusive Dalbar Service Award for outstanding customer service **17 years in a row.**

We Have Vision

Primerica's International Headquarters was created to serve our sales force. We're the only one in the financial services industry with a company this size that is 100% dedicated to helping our sales force build their businesses and help Main Street families. While other companies are shrinking, Primerica is growing and thriving. The 367,000-square-foot building houses 1,600 employees who are focused on providing a top-notch entrepreneurial support system and helping our sales force take their success to a whole new level.



Numbers reflect the combined totals or daily average, as indicated above, as of, or for the year ended, December 31, 2019, 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 PFSL 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.

Forbes Most Trustworthy as of August 3, 2015. America's 50 Most Trustworthy Financial Companies ranking compiled by MSCI ESG Research. Numerical score based on Aggressive Accounting and Governance Risk: (AGR), which is determined by factors including high risk events, revenue and expense recognition methods, SEC action and bankruptcy risks.

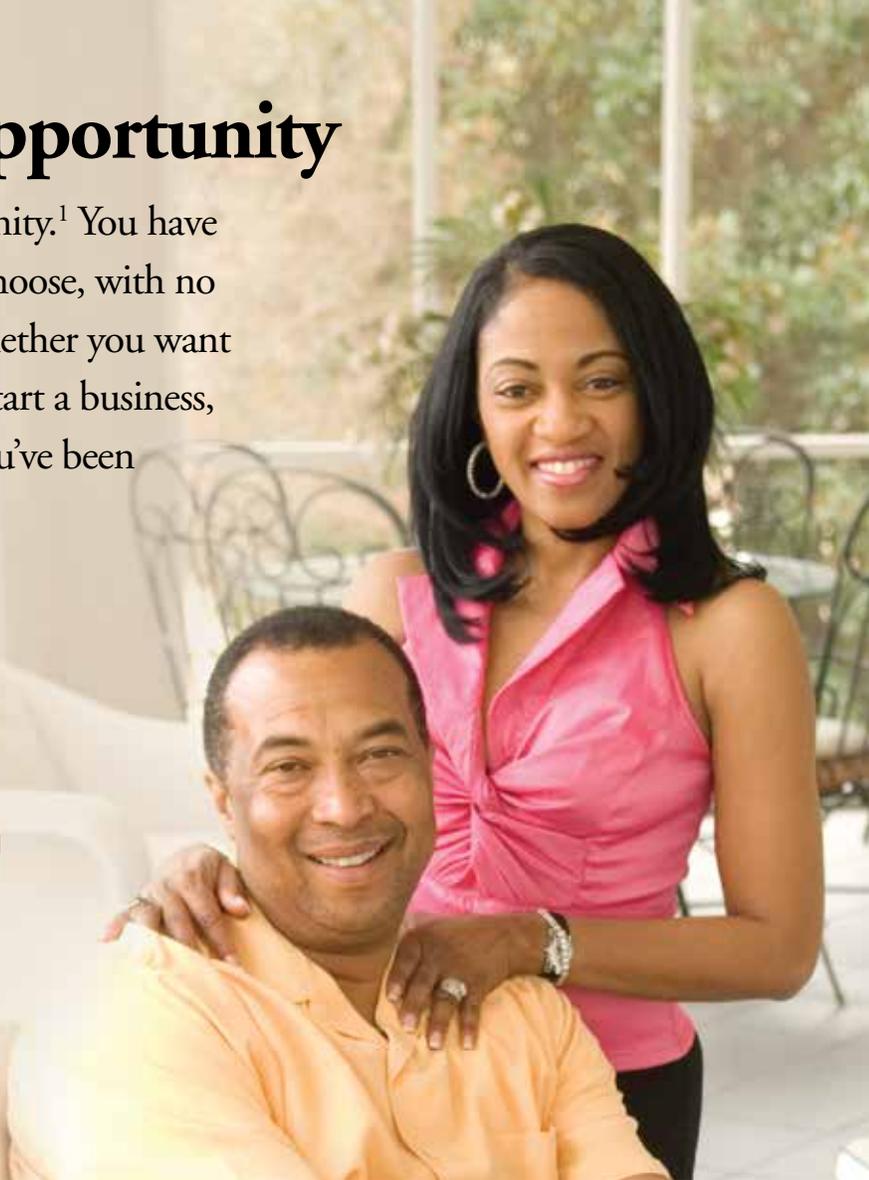
Forbes Best Employers for Women as of July 2019. The survey was conducted using online access panels, providing a sample of individuals working part- or full-time with companies with more than 1,000 employees and/or independent contractor agents in the U.S. Primerica representatives are independent contractors, not employees.

We Offer an Ideal Opportunity

Primerica offers the ideal business opportunity.¹ You have the freedom to build a business how you choose, with no restrictions on your earnings potential. Whether you want to earn a little extra money part-time,² or start a business, Primerica could be just the opportunity you've been looking for.

"Here, we have a chance to build a business than can last a lifetime and leave a legacy for the next generation."

Ivan & Sharon Earle
Columbia, SC



How Primerica Helps Families



John and Mary, Each Age 35*

Life Insurance/Income Protection**

- \$250,000 coverage on John; \$250,000 coverage on Mary
- 30-year level term life insurance premium of approximately \$80 per month

Retirement Plan***

- Rolled over \$20,000 IRA into mutual funds
- Monthly contributions \$250
- **6% rate of return: \$372,800 at age 65**
- **9% rate of return: \$755,700 at age 65**

*This is a hypothetical family that is used to illustrate our products and is not intended to reflect any real family. **Primerica Custom Advantage policy (non-tobacco use): primary (15CA0(30)) and spouse rider (15CB0(30)). ***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. Primerica representatives do not provide legal, tax or estate planning advice.

Primerica, One of the Greatest Opportunities in North America

<p>Part-Time - Personal Activity</p> <p>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.</p>	<p>District Leader</p> <p>Help couples like John and Mary with their life insurance needs:</p> <p>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</p>																							
<p>Part-Time - Combined Personal and Team Activity</p> <p>Bring people onto your team, get securities licensed and advance to the next level in order to help more families and earn more.</p>	<p>Regional Leader</p> <p>Help couples like John and Mary with insurance and investments:</p> <table border="0"> <tr> <td rowspan="3" style="background-color: #0070C0; color: white; text-align: center; vertical-align: middle;">SCENARIO 1</td> <td>Personal: Help 1 life client =</td> <td style="text-align: right;">\$619</td> </tr> <tr> <td>Override: 2 Districts with a total of 2 life clients =</td> <td style="text-align: right;">\$353</td> </tr> <tr> <td>Total Cash from Month's Sales</td> <td style="text-align: right;">\$972</td> </tr> <tr> <td rowspan="3" style="background-color: #0070C0; color: white; text-align: center; vertical-align: middle;">SCENARIO 2</td> <td>Personal: Help 3 life clients and 1 investment client =</td> <td style="text-align: right;">\$2,247</td> </tr> <tr> <td>Override: 5 Districts with a total of 5 life clients =</td> <td style="text-align: right;">\$884</td> </tr> <tr> <td>Total Cash from Month's Sales</td> <td style="text-align: right;">\$3,131</td> </tr> </table>	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									
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<p>Full-Time</p> <p>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!</p>	<p>Regional Vice President</p> <p>Help couples like John and Mary with insurance and investments:</p> <table border="0"> <tr> <td rowspan="3" style="background-color: #0070C0; color: white; text-align: center; vertical-align: middle;">SCENARIO 1</td> <td>Personal: Help 2 life clients and 1 investment client =</td> <td style="text-align: right;">\$2,515</td> </tr> <tr> <td>Override: RLs with a total of 4 life clients and 2 investment clients =</td> <td style="text-align: right;">\$1,773</td> </tr> <tr> <td>Total Cash from Month's Sales</td> <td style="text-align: right;">\$4,288</td> </tr> <tr> <td colspan="2">Total Cash in a Year*</td> <td style="text-align: right;">\$51,456</td> </tr> <tr> <td rowspan="3" style="background-color: #0070C0; color: white; text-align: center; vertical-align: middle;">SCENARIO 2</td> <td>Personal: Help 2 life clients and 2 investment clients =</td> <td style="text-align: right;">\$3,085</td> </tr> <tr> <td>Override: RLs with a total of 10 life clients and 5 investment clients =</td> <td style="text-align: right;">\$4,432</td> </tr> <tr> <td>PLUS Base Bonus =</td> <td style="text-align: right;">\$802</td> </tr> <tr> <td colspan="2">Total Cash from Month's Sales</td> <td style="text-align: right;">\$8,319</td> </tr> <tr> <td colspan="2">Total Cash in a Year*</td> <td style="text-align: right;">\$99,828</td> </tr> </table>	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
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<p>Ownership</p> <p>When you develop a bigger team and grow your income to the \$300,000 level, you may be able to qualify for Ownership.</p>	<p>Ownership allows you to:</p> <ul style="list-style-type: none"> • 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, 2019, Primerica paid cash flow to its North American sales force at an average of \$6,249, 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.

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 (in the U.S., 15CA0(30) and in NY, NBF 17CA1(30)) and spouse rider (in the U.S., 15CB0(30) and in NY, NBF 17CB1(30)), 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.

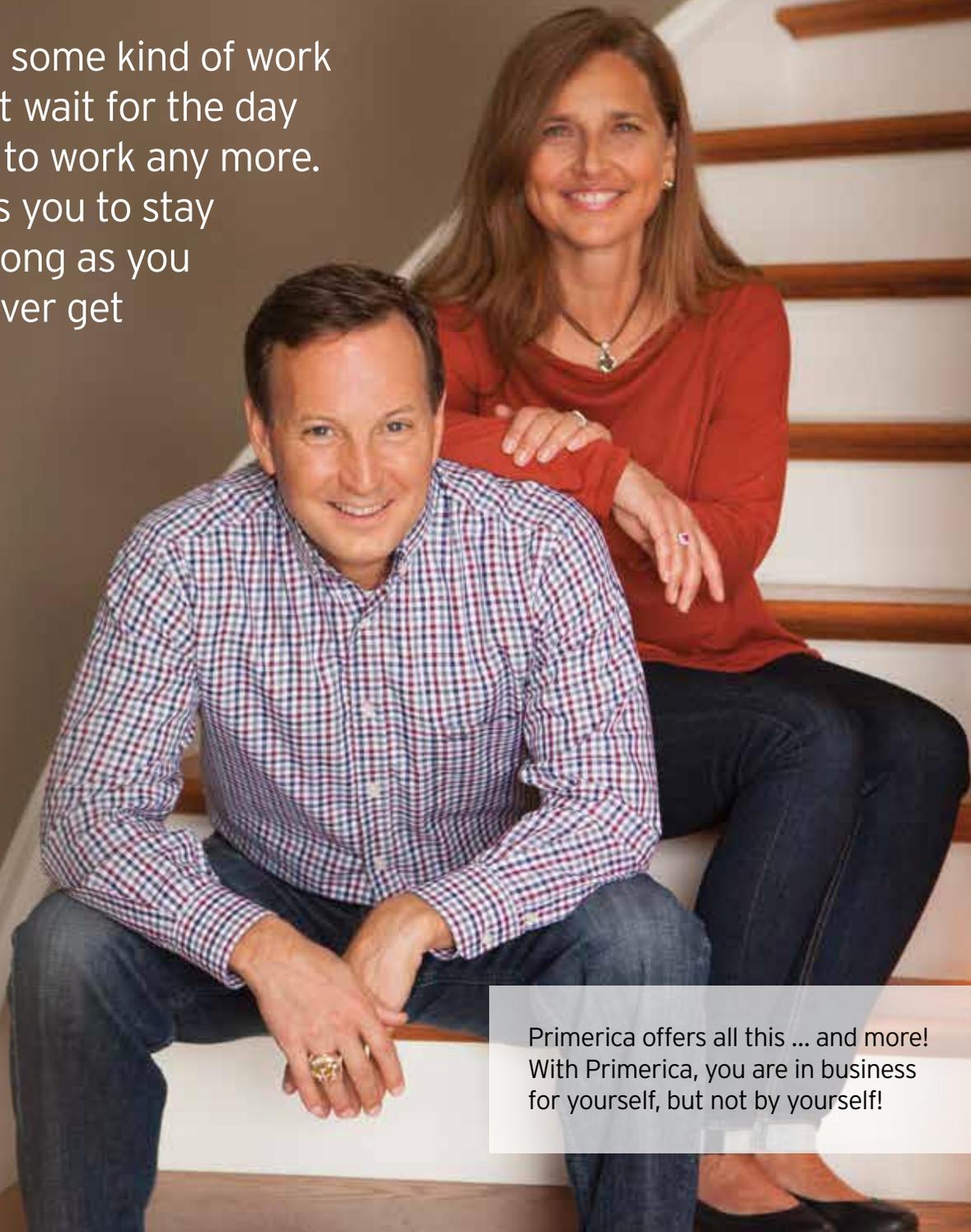
Ownership refers to the conditional right of an eligible RVP to transfer his or her code number to another eligible RVP, subject to the consent of Primerica and subject to terms, conditions and regulatory requirements. The Ownership Program Document and policies located on POL control in all respects.

We're Innovative

Primerica provides the ultimate success system to help representatives achieve the success they've always dreamed of. From new technology to our unparalleled recognition and events and so much more, our revolutionary ideas and advancements allow reps to build their businesses whenever they want, no matter where they are.

"Most people do some kind of work where they can't wait for the day they don't have to work any more. Primerica allows you to stay in the game as long as you want to. I will never get tired of that."

Giancarlo & Joy Gigone
St. Catharines, ON



Primerica offers all this ... and more!
With Primerica, you are in business
for yourself, but not by yourself!

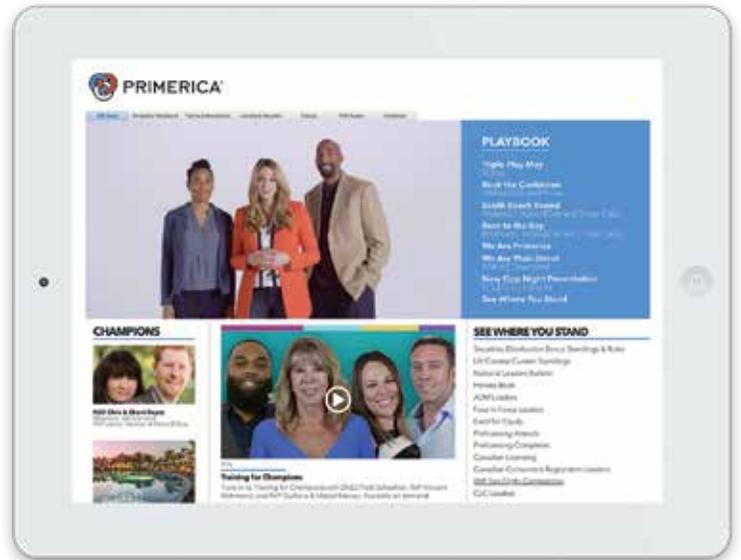
The Ultimate Business Support System

At Primerica, we provide a step-by-step guide to success to help you build your Primerica business.

When you pay your \$99 to complete your Independent Business Application (IBA) fee plus \$25 a month* for The Ultimate Business Support System, you'll have access to everything you need to succeed.

The Primerica App and Primerica Online (POL) let you do business in real time from your desktop, laptop, tablet, or smartphone. New recruits:

- Learn how to build a business in Primerica
- Get field trained and licensed
- Use the Primerica App's powerful suite of tools (marketing, communications and technology) 24/7, wherever they are
- Work on advancing to the next level



Unbelievable Support

Primerica is committed to helping you build your business with the support and resources you need every step of the way.

- No other company offers the kind of behind the scenes support that we do.
- At Primerica, you're in business for yourself, but not by yourself.
- From training and development to outstanding communications support, we provide you with the tools you need to succeed!

*In Canada, fees are \$103.95 for the IBA (includes applicable sales tax) plus \$28 per month for POL.



Exciting Recognition and Events

Primerica believes in recognizing representatives' commitment and hard work.

- Primerica rewards its top producers with incentive trips to world-class destinations like the Hilton Waikoloa in Hawaii, the Atlantis Resort in the Bahamas, the Fontainebleau in Miami and the Hard Rock Hotel & Casino in Punta Cana, Dominican Republic.
- It also has the most incredible recognition program in the industry, life-changing company conventions and special events and much more!



We Showcase Success

Some of our most successful leaders are showcased here. They come from all walks of life. They're former coaches and teachers, students and college graduates, homemakers and mechanics. But they all have two things in common: the desire to make a difference and the desire to dream.



Mario & Franny Arrizon
Riverside, CA
Former Occupation:
Student
Income Milestone: \$1,700,000



Frances Avrett
Lawrenceville, GA
Former Occupation:
Greenhouse Owner
Income Milestone: \$1,300,000



Cheryl Bartlett
San Jose, CA
Former Occupation:
Program Manager
Income Milestone: \$1,300,000



Bob & Red Buisson
Gainesville, GA
Former Occupation:
Teacher/Coach
Income Milestone: \$4,200,000



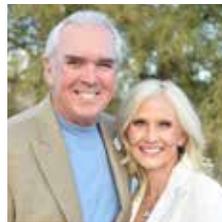
Andrea Burks
Boca Raton, FL
Former Occupation:
Student
Income Milestone: \$700,000



Jerry & Rhonda Byer
Troy, MI
Former Occupation:
Industrial Sales
Income Milestone: \$1,800,000



Danny & Ada Chamorro
Burbank, CA
Former Occupation:
Registered Nurse
Income Milestone: \$1,600,000



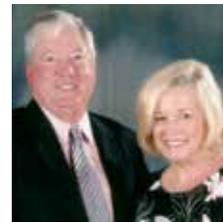
Rusty & Andrea Crossland
Durango, CO
Former Occupation:
Basketball Coach
Income Milestone: \$2,600,000



Francisco & Alain Dillon
Lodi, NJ
Former Occupation:
Clinical Psychologist
Income Milestone: \$1,500,000



Ivan & Sharon Earle
Columbia, SC
Former Occupation:
Plant Worker
Income Milestone: \$1,100,000



Greg & Sharon Fitzpatrick
Margate, FL
Former Occupation:
Teacher/Coach
Income Milestone: \$1,300,000



Nikole & Leo Galanes
Toronto, ON
Former Occupation:
Student
Income Milestone: \$600,000



Giancarlo & Joy Gigone
St. Catharines, ON
Former Occupation:
Teacher
Income Milestone: \$1,300,000



Brad Girard & Jonathan Kellert
Surrey, BC
Former Occupation:
Construction Laborer
Income Milestone: \$1,000,000



Gus & Johanna Gonzalez
Norcross, GA
Former Occupation:
Mortgage Banker
Income Milestone: \$1,500,000



Neal & Victoria Gurfein
Arcadia, CA
Former Occupation:
Warehouse Worker
Income Milestone: \$1,700,000



Dave & Kelly Harms
Duluth, GA
Former Occupation:
Aviation Student
Income Milestone: \$700,000



Peggy Gist Hightower
Lanham, MD
Former Occupation:
Registered Nurse
Income Milestone: \$1,000,000

Anyone can succeed in Primerica, but that doesn't mean everyone will succeed in Primerica. Our company is not right for everyone, but for the right person, Primerica can be the greatest business opportunity in the world.

This brochure is designed to recognize important milestones in a Primerica representative's business. Although earnings levels fluctuate, the members pictured within this brochure are recognized for having achieved their respective levels during their careers and current incomes may be lower. Most RVPs/Representatives do not achieve the levels illustrated. Primerica income figures are based upon rolling 12-month gross cash flow (including advances). The cash flows stated are not intended to demonstrate earnings of typical RVPs/Representatives. Rather, the cash flows that have been cited reflect the potential that comes with building your business, and there is no guarantee that you will achieve any specific cash flow level.

From January 1 through December 31, 2019, Primerica paid cash flow to its North American sales force at an average of \$6,249, 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.



Patricia & Gary Kornegay
 Rancho Cucamonga, CA
 Former Occupation:
 Clerk Typist
 Income Milestone: \$1,300,000



Hector & Jann La Marque
 Goodyear, AZ
 Former Occupation:
 Retail Store Manager
 Income Milestone: \$3,200,000



Mike & Amy Landrum
 Hattiesburg, MS
 Former Occupation:
 Professional Football Player
 Income Milestone: \$1,200,000



Arleigh & Fern Larson
 Calgary, AB
 Former Occupation:
 Farm Machinery Dealer
 Income Milestone: \$1,600,000



Howard & Maria Lashner
 Huntingdon Valley, PA
 Former Occupation:
 Manager
 Income Milestone: \$1,400,000



Jon & Patte Lavin
 Conshohocken, PA
 Former Occupation:
 Cookware Salesman
 Income Milestone: \$1,200,000



David & Sophia Leung
 Sacramento, CA
 Former Occupation:
 Grocery Clerk
 Income Milestone: \$1,000,000



Glen & Xiomara Li
 Teaneck, NJ
 Former Occupation:
 Theater Technician
 Income Milestone: \$800,000



Alex & Lisa Makanvand
 Pasadena, CA
 Former Occupation:
 Engineer
 Income Milestone: \$1,300,000



Jim Meyer
 Jacksonville, FL
 Former Occupation:
 Pressman
 Income Milestone: \$2,000,000



Tony & Shelly Narain
 Stratford, CT
 Former Occupation:
 Real Estate Broker
 Income Milestone: \$1,200,000



Willy & Lorena Naranjo
 Miami, FL
 Former Occupation:
 Financial Planner
 Income Milestone: \$1,800,000



Omar & Danielle Oropesa
 Miami Lakes, FL
 Former Occupation:
 College Student
 Income Milestone: \$1,400,000



Keith & Danielle Otto
 Teaneck, NJ
 Former Occupation:
 Plumber
 Income Milestone: \$1,100,000



Mark & Deborah Penny
 Loveland, CO
 Former Occupation:
 Student
 Income Milestone: \$1,000,000



Keith & Deborah Phillips
 Conyers, GA
 Former Occupation:
 Accountant
 Income Milestone: \$700,000



Tonia Poe
 Gardena, CA
 Former Occupation:
 Probation Officer
 Income Milestone: \$600,000



Ian & Jessica Prukner
 Sarasota, FL
 Former Occupation:
 Worship Leader
 Income Milestone: \$1,000,000



Angie Reed-Hogans & Randy Hogans
 Atlanta, GA
 Former Occupation:
 Real Estate Agent
 Income Milestone: \$600,000



Jose & Eileen Rivera Vega
 Hato Rey, PR
 Former Occupation:
 Student
 Income Milestone: \$600,000



Fred & Betty Rodrigues
 Honolulu, HI
 Former Occupation:
 Police Officer
 Income Milestone: \$800,000



Chris & Sherri Royce
 Syracuse, NY
 Former Occupation:
 Sales Representative
 Income Milestone: \$600,000



Alex & Claudia Sanabria
 Lawrenceville, GA
 Former Occupation:
 Personal Banker
 Income Milestone: \$1,100,000



Sam & Elaine Shepard
 Atlanta, GA
 Former Occupation:
 Airline Baggage Handler
 Income Milestone: \$2,000,000



Benjamin & Samantha Sheppard
 York, PA
 Former Occupation:
 Sales
 Income Milestone: \$1,000,000



Gurpreet & Harjinder Singh
 Valley Stream, NY
 Former Occupation:
 Programmer
 Income Milestone: \$1,000,000



Rick & Michelle Susie
 Henderson, NV
 Former Occupation:
 Retail Supervisor
 Income Milestone: \$2,600,000



Joseph & Martine Tansey
 Cranbury, NJ
 Former Occupation:
 College Student
 Income Milestone: \$700,000



Collis & Britney Temple
 Baton Rouge, LA
 Former Occupation:
 Student/Athlete
 Income Milestone: \$800,000



Bill & Leslie Whittle
 Baton Rouge, LA
 Former Occupation:
 Teacher/Coach
 Income Milestone: \$2,900,000

Primerica Has a Track Record of Success ... with Tremendous Momentum

12-Month Cash Flow	Cumulative Number of Earners	
	Since 1977	New Since 2000
Over \$50,000	7,383	4,988
Over \$100,000	3,763	2,611
Over \$1 million	95	64
Over \$2 million	19	8
Over \$5 million	1	1

In 2019, Primerica paid more than \$815 million to its sales force!

These numbers represent 12-month rolling cash flow levels, including advances, that have been achieved by Primerica representatives, past and present, at some point during their affiliation with Primerica. The representatives are not necessarily achieving those levels at this time. Further, the numbers reflected in the "Cumulative Number of Earners" column are cumulative from level to level and, therefore, include all representatives who have ever achieved the stated cash flow figures, even if they are also included in a higher cash flow category.

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www.primerica.com
www.primericacanada.ca

1 The Primerica business opportunity involves the sale of term life insurance and mutual funds, as well as offering other financial services products and services such as debt consolidation loan referrals. Primerica Representatives are individuals who have signed an independent Business Application ("IBA") and who have been approved to become a member of Primerica's sales force. Primerica Representatives are independent contractors, and are not employees of Primerica Companies, or its parent company Primerica, Inc. **2** Part-time opportunities may be subject to certain restrictions or limitations in Canada, depending on your occupation.

Primerica Representatives are individuals who have signed an Independent Business Application ("IBA") and who have been approved to become a member of Primerica's sales force. Primerica Representatives are independent contractors and are not employees of any of the Primerica Companies, including Primerica, Inc.