Get The FACTS

Information for Your Today and Tomorrow

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PRIMERICA

• GET THE FACTS •

Have You Heard?

Debt is at an all-time high.

Savings are at an all-time low.

People seem to be working more hours for less pay.

What's going on?

Today's families are struggling financially. Few people understand how money works ... and the financial services industry, which is primarily interested in working with the affluent, is too busy to teach you.

Meanwhile, your dreams of financial freedom are slipping away ... you don't know how you'll ever get back on track. You're not alone. The problems are real. And they exist everywhere. But you don't have to tackle them by yourself.

There is one company that has a mission to help families just like yours.

By learning some simple but powerful concepts, you too can join millions of other families who have discovered a company that wants to help you:

- get out of debt
- build savings for your future
- get the financial protection you need
- understand how money works

Discover Primerica Financial Services.
Get the financial education you need and the better life you deserve!

- ***PRIMERICA… WHO WE ARE***
- NYSE VIDEO
- CREDIBILITY VIDEO
- WEBSITE: www.howardteamfreedom.com

- ***Our Mission:***
- To help families: **earn more income, become properly protected, debt free and financially independent.**
- **What We Do:**
- We teach people ***how money works*** so they can make ***informed decisions*** about how to take control of their finances.
- ***We Offer:***
- ***We offer a variety of products and services*** designed to help people achieve their financial goals.
- ***WHY IS PRIMERICA HAVING SO MUCH SUCCESS ?***

1. THE CONSUMER NEED FOR WHAT WE DO
2. OUR PROVEN CONCEPTS & SOLUTIONS
3. OUR SYSTEM, DISTRIBUTION & COMPENSATION

1. THE CONSUMER NEED FOR WHAT WE DO

95% BROKE AT AGE 65... WHY ?

- NO FINANCIAL EDUCATION
- NO FINANCIAL GAME PLAN
- NO FINANCIAL COACH

Almost 75% of Americans Have This Major Retirement Regret

Are you one of them?

Maurie Backman (TMFBookNerd)
Dec 27, 2016 at 8:42AM

Many of us experience different types of financial remorse, but when it comes to retirement, there's one major regret that's seemingly universal: not saving early enough. In a recent Wells Fargo survey, 74% of workers admitted that they should've started saving for retirement sooner than when they actually did. Not surprisingly, this attitude is

CNN Money U.S. +

6 in 10 Americans don't have $500 in savings

By Kathryn Vasel January 12, 2017 08:21AM EST

If you were suddenly hit with a $500 unexpected bill, would you be able to cover it?

If the answer is no, you're not alone.

Nearly six in 10 Americans don't have enough savings to cover a $500 or $1,000 unplanned expense, according to a new report from Bankrate.

THE REALITY OF OWING MONEY IN AMERICA.

Five Charts That Show Americans Families' Debt Crisis

U.S. households owe trillions in student loans, credit card loans, auto loans, and mortgages.

By Chris Kirk

USATODAY MONEY

MONEY

Millennials earn 20% less than Boomers did at same stage of life

Aa

Updated 12:56 p.m. ET Jan. 13, 2017

SOUTH MILWAUKEE, Wisconsin (AP) – Baby Boomers: your millennial children are worse off than you.

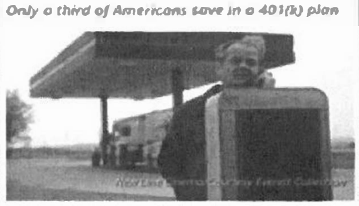
MarketWatch

S&P 500 2,365 -8.02 -0.34%

It's worse than you thought: Americans are drastically under-saved for retirement

Aa

Only a third of Americans save in a 401(k) plan

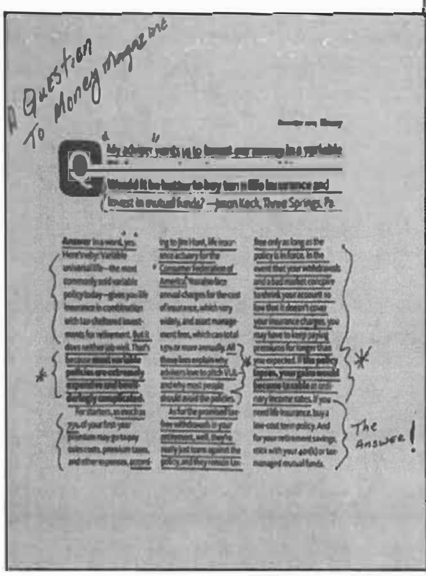


Not many Americans are funding their retirements.

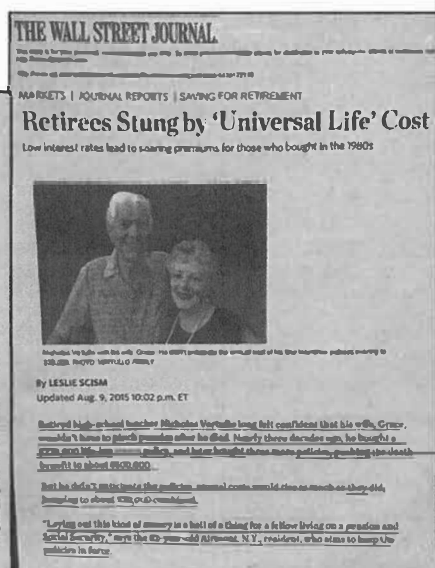
There's no easy way to say this: Americans are not saving for their futures.

- **2. *OUR PROVEN CONCEPTS & SOLUTIONS***

- BYPASS THE MIDDLE MAN
- THE RULE OF 72
- THE POWER OF COMPOUND %
- MUTUAL FUNDS
- ***GET THE FACTS***
- 3 FLAWS OF CV. INSURANCE
- CV - VS – TERM & INVEST THE DIFFERENCE
- SUZE ORMAN
- DAVE RAMSEY
- CANADA VIDEO


A Question To Money magazine

The Answer!


THE WALL STREET JOURNAL.

MARKETS | JOURNAL REPORTS | SAVING FOR RETIREMENT

Retirees Stung by 'Universal Life' Cost

Low interest rates lead to soaring premiums for those who bought in the 1980s

By LESLIE SCISM

Updated Aug. 9, 2015 10:02 p.m. ET


FORBES

SEPTEMBER 13, 2012

"Retirement Disaster Looms" For Universal Life Policyholders

How we got here is depressingly familiar in an age of financial misengineering.

Almost 75% of Americans Have This Major Retirement Regret

Are you one of them?

Many of us experience different types of financial remorse, but when it comes to retirement, there's one major regret that's seemingly universal: not saving early enough. In a recent Wells Fargo survey, 74% of workers admitted that they should've started saving for retirement sooner than when they actually did. Not surprisingly, this attitude is

USA TODAY MONEY

PERSONAL FINANCE

Nearly 7 in 10 Americans have less than $1,000 in savings

Aa

Sean Williams | The Motley Fool

Updated 1:03 p.m. ET Oct. 9, 2016

America's spend-first mentality is a genuine concern.

The U.S. is often referred to as the land of economic opportunity. Apparently, it's also the land of consumption and "spend everything you've got."

WHY ?

Middle America being Avoided

InvestmentNews

Home | News & Opinion | Lists & Rankings | Companies | Video | Ever

Merrill Lynch raises the bar for its brokers

Increases account minimum to $250,000 in bid to bring in wealthier clients

By Andrew Osterland

January 5, 2012 2:55 pm ET

(Bloomberg News)

The annual tweaking of the compensation grids for financial advisers is nothing new for the wirehouses.

Merrill Lynch
$250,000 Minimum

How Most People Save

You invest **$10,000** at a **one percent** rate of return with your local bank ...

You earn interest for the year:	$100
But you pay $25 in taxes on that interest at 25%:	-$25
So your net earnings are:	$75
Your resulting balance would be:	**$10,075**
... but if inflation is 3%, your buying power would be reduced to:	**$9,782**

You would have actually lost purchasing power!

Become an Owner, Not a Loaner

Savings Accounts, CDs, Cash Value Life Insurance =
Historically Low Rates of Return

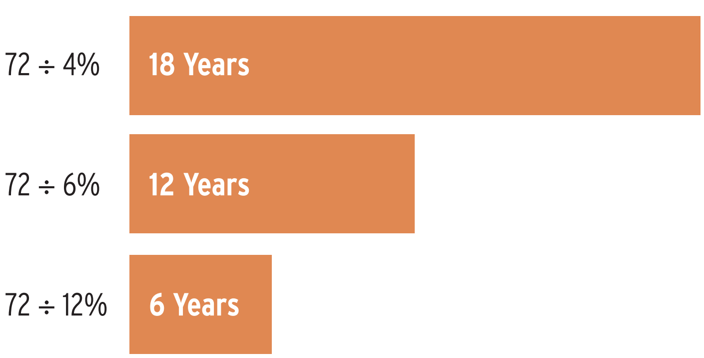
CDs and savings accounts are generally FDIC insured up to $250,000.

> Can you afford a guarantee?

This is a hypothetical situation. If your tax bracket is not 25%, results will vary.

The Rule of 72

This simple calculation (72 ÷ the interest rate) gives you the approximate number of years it may take you to double your savings.



This table serves as a demonstration of how the Rule of 72 concept works from a mathematical standpoint. It is a hypothetical and not intended to represent an investment. The chart uses constant rates of return, unlike actual investments which will fluctuate in value. It does not include fees or taxes, which would lower performance.

Number of Years	4% Return	6% Return	12% Return
0	$ 10,000	$ 10,000	$ 10,000
6			$ 20,000
12		$ 20,000	$ 40,000
18	$ 20,000		$ 80,000
24		$ 40,000	$ 160,000
30			$320,000
36	$ 40,000	$ 80,000	$640,000

Based on the Rule of 72, **a one-time contribution of $10,000 doubles 4 more times at 12% than at 4%.**

It is unlikely that an investment would grow 10% or more on a consistent basis, given current market conditions.

> How many doubling periods do you have in your life?

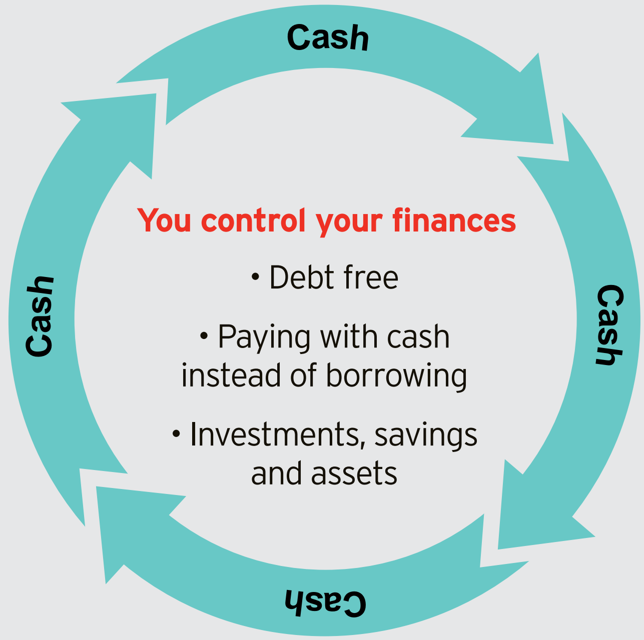
The Basics of **Investing**

PRIMERICA®

Most American Families Live in a Debt Cycle vs. a Cash Cycle

Debt Cycle:

Cash Cycle:



Of all the threats to your financial security, none is more dangerous than debt.

The solution:

STEP ONE:
Learn how to invest.
Pay yourself first.
Set up three fundamental accounts.

\+

STEP TWO:
Eliminate debt.
Set up a debt stacking program.

\+

STEP THREE:
Protect your income.
Insure your income until you build financial independence.

STEP ONE: Pay yourself first

Three Fundamental Accounts

1. Emergency Account

Goal: Up to three months of income

- Emergencies
- Uncovered medical expense
- Major car repair
- Purchases within 0-2 years

2. Short-Term Account

Goal: Up to six months of income

- Reserve for unforeseen events
- Loss of job
- Down payment for a house
- Purchases within 3-5 years

3. Wealth-Building Account

Goal: Retirement Funds

- Roth or Traditional IRA*
- 401(k), deferred comp, TSA, etc.*
- Tax-deferred accounts*

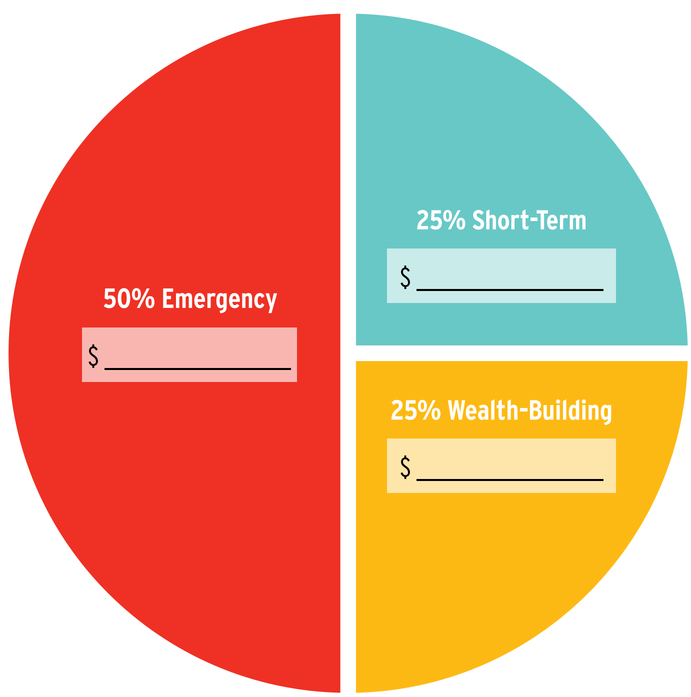
*Withdrawals before age 59 1/2 may be subject to ordinary income tax and a 10% tax penalty. Consult with your tax advisor with questions regarding your situation.

Based on your total investment amount, allocate:

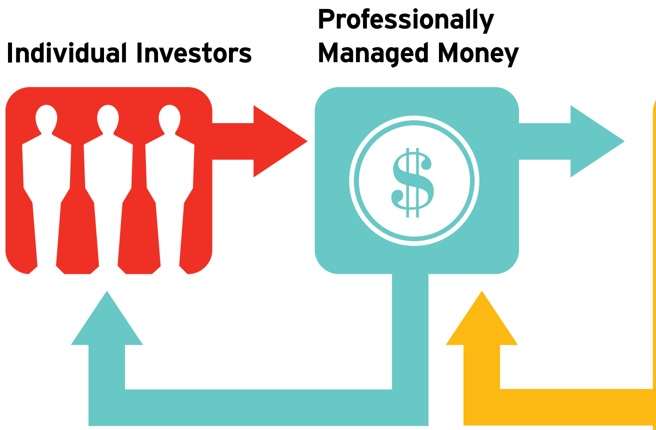
- **50% to your emergency account**
- **25% to your short-term account**
- **25% to your wealth-building account**

Once emergency and short-term goals are satisfied, add those investment amounts to the wealth-building account.

TOTAL $ ____________________



What Is a Mutual Fund?
One of the Most Effective Long-Term Investment Vehicles



Top Holdings Examples

Consumer The Proctor & Gamble Company (Febreze, Crest, Downy, Gillette, Tide)

Entertainment The Walt Disney Company (ABC Television Network, Disney Channel, Walt Disney World Theme Park)

Pharmaceuticals Pfizer, Inc. (Advil, Enbrel, Celebrex)

Telecommunications Verizon Communications, Inc. (Wireless, long-distance telephone, broadband internet)

Consumer McDonald's Corporation (Global fast food operator)

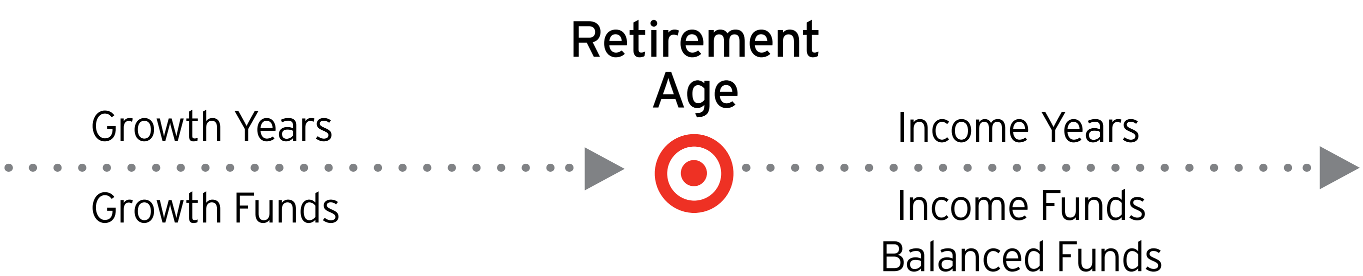
Technology Microsoft Corporation (Windows computer software, Xbox video game system)

Did you know the typical mutual fund holds more than 150 stocks on average?

The specific companies listed do not constitute a recommendation to buy or sell securities.

Note: Each mutual fund invests differently. Read the mutual fund's prospectuses to determine how a fund may invest and to determine its current holdings. Mutual funds are actively managed portfolios and incur advisory fees and internal management costs. The value of a fund fluctuates and, shares, when redeemed, may be less than the original value. Investments in mutual funds involve risk including loss of principal. Source: Morningstar. Average based on 3,276 U.S. domestic equity open-end funds.

Wealth Building Concepts



A GROWTH FUND invests primarily in the common stock of well-established companies. This type of fund may invest for long-term capital gains and is not intended for an investor who seeks income.

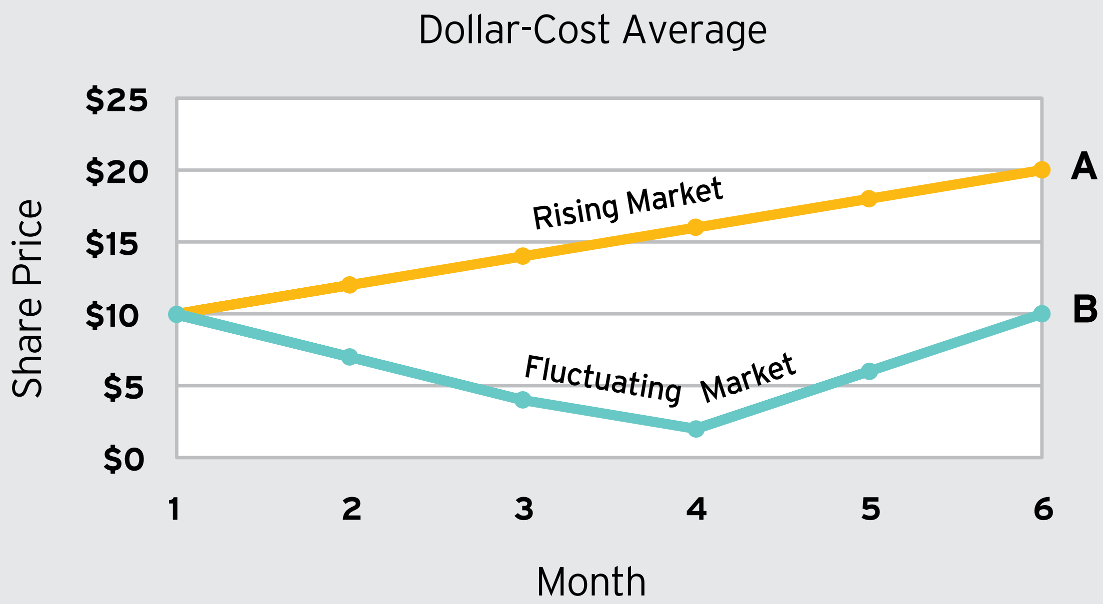
AN INCOME FUND invests in either corporate, government, or municipal debt securities. A debt security is an obligation, which pays interest on a regular basis. This type of fund is designed for investors who desire periodic income payments. There are, however, substantial differences and varying degrees of risk among income funds depending on the credit quality of the debt issuer, the maturity of the debt instrument, and prevailing interest rates. Bond prices move in the opposite direction of interest rates. In a declining interest rate environment, the portfolio may generate less income.

A BALANCED FUND invests for both growth and income. The fund will invest in both equity and debt securities. A balanced fund seeks to provide long-term growth through its equity component as well as income to be generated by the portfolio's debt securities. The specific companies listed do not constitute a recommendation to buy or sell securities. Bond prices move in the opposite direction of interest rates. In a declining interest rate environment, the portfolio may generate less income.

1 An investment in a money market is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. Although the fund seeks to preserve the value of your investment at $1.00 per share, it is possible to lose money by investing in the fund.

2 The shorter the time frame, the more conservative an allocation should be. Market fluctuations will affect the ability of your investment to reach your desired goal in a specified period of time. The value of mutual funds fluctuate and shares, when redeemed, may be less than the original value. Investments in mutual funds involve risk, including loss of principal.

Systematic Investing: Dollar-Cost Averaging



		Month 1	Month 2	Month 3	Month 4	Month 5	Month 6	Number of Shares Accumulated
Investor A								
Invests $100/ month	Per share:	**$10.00**	**$12.00**	**$14.00**	**$16.0**	**$18.00**	**$20.00**	42
	# of shares:	10.00	8.33	7.14	6.25	5.56	5.00	
Investor B								
Invests $100/ month	Per share:	**$10.00**	**$7.00**	**$4.00**	**$2.00**	**$6.00**	**$10.00**	126
	# of shares:	10.00	14.29	25.00	50.00	16.67	10.00	

	Amount Invested in 6 months	Number of Shares Accumulated	Avg. Cost Per Share
A	$600	42.28	$14.19
B	$600	125.95	$4.76

Dollar-cost averaging is a technique for lowering average cost per share over time. Dollar-cost averaging cannot assure a profit or protect against loss in declining markets. Investors should consider their ability to continue to invest in periods of low-price levels. These values are hypothetical and not intended to reflect any specific market period.

STEP TWO: Eliminate debt

Debt Stacking Can Lead to Debt Freedom

If the idea of paying off your debt seems overwhelming, consider debt stacking. They say you can eat an elephant – one bite at a time. Well, the same concept works with paying off your debt! By taking into account the interest rate and amount of debt, debt stacking identifies an ideal order for you to pay off your debts. You begin by making consistent payments on all of your debts.

The debt that debt stacking suggests that you pay off first is called your target account. There are programs you can enroll in that will automatically select your target account for you using a variety of criteria to help you get out of debt faster.

When you pay off the target account, you roll that payment into the payment that you were making on the next target account. These extra dollars help you reduce the effect of compound interest working against you. As each debt is paid off, you apply the amount you were paying to that debt to the payment that you were making on the next target account.

Debt stacking allows you to make the same total monthly payment each month (in the example it is $2,720 each month) toward all of your debt and works best when you do not accrue any new debts. You continue this process until you have paid off all of your debts. When you finish paying off your debts, you can apply the amount you were paying towards your debt toward creating wealth and financial independence!

Debt Stacking

Target Account | Extra Debt Payment Amount

Retail Card 1 $220	+$220			
Credit Card 2 $353	Credit Card 2 $573	+$573		
Car Loan $551	Car Loan $551	Car Loan $1,124	+$1,124	
Credit Card 1 $303	Credit Card 1 $303	Credit Card 1 $303	Credit Card 1 $1,427	+$1,427
Mortgage $1,293	Mortgage $1,293	Mortgage $1,293	Mortgage $1,293	Mortgage $2,720
Total $2,720	**Total $2,720**	**Total $2,720**	**Total $2,720**	**Total $2,720**

As each debt is paid off, you apply the amount you were paying to that debt to the payment that you were making on the next target account.

	Without Debt Stacking	With Debt Stacking
Payoff	**23 years**	**9 years** 14 years sooner
Interest Saved	**$0**	**$130,643**
Interest Paid	**$214,442**	**$83,799**
Monthly Payments	**$2,720**	**$2,720**

Once debts are paid off, invest $2,720 each month until age 67 – the total, given a 9% return, is $2.4 million.*

The examples are for illustrative purposes only. The Debt Stacking concept assumes that: (1) you make consistent payments on all of your debts, (2) when you pay off the first debt in your plan, you add the payment you were making toward that debt to your existing payment on the next debt in your plan (therefore you make the same total monthly payment each month toward your debts) (3) you continue this process until you have eliminated all of the debts in your plan. In the example above, when the retail card is paid off, the $220 is applied to credit card 2, accelerating its payment to $573. After credit card 2 is paid off, the $573 is applied to the car loan for a total payment of $1,124. The process is then continued until all debts are paid off. Note that the total payment per month remains constant. *The hypothetical assumes a constant nominal 9% rate of return compounded monthly, unlike actual investments, which will fluctuate in value, and does not include taxes or fees, which would reduce returns. Investing begins once debts have been paid off (at age 44).

STEP THREE: Protect your income

Cash Value vs. Buy Term and Invest the Difference

	Death Benefit Before Primerica	Changed to Primerica's Term
John	$150,000	$400,000
Mary	$150,000	$400,000
Children	$0	$10,000
Total Coverage	**$300,000**	**$810,000**
Monthly Premium	**$285**	**$126**

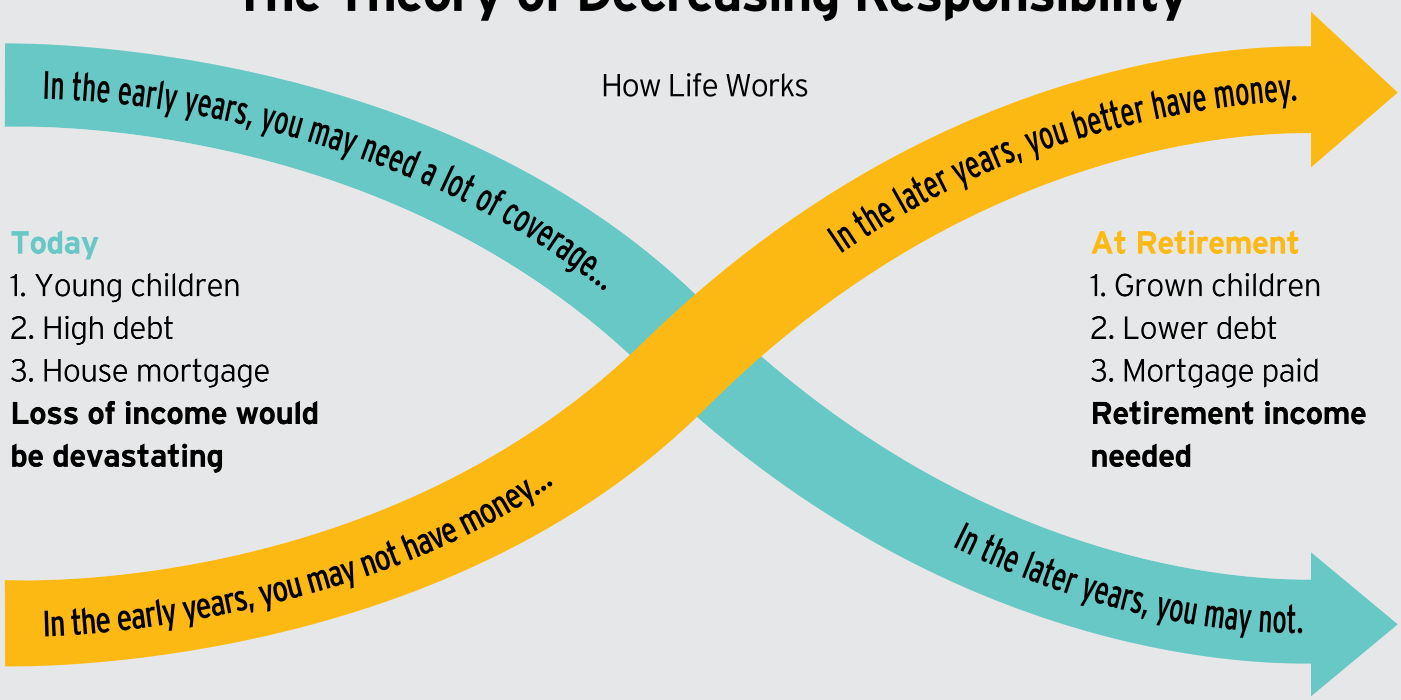
Difference = $159/month!

More than double the coverage for $159 LESS per month!

Invest the Difference:
$159 monthly savings invested at 9% for **35 years = $471,252** at age 65

Monthly premium for cash value policies is an average of whole life policies from three major North American life insurance companies for male and female, both age 30 and standard risk. 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 provides a death benefit and its premiums increase after initial premium periods and at certain ages. Primerica monthly premium for 35-year Custom Advantage policy primary: husband (15CA0(35)), spouse rider: wife (15CB0(35)), both age 30, non-tobacco use, plus a child rider on two children, underwritten by Primerica Life Insurance Company. The accumulation figure reflects continued investment at the same 9% nominal rate of return compounded monthly and does not take into consideration taxes or other factors, which would lower results. This example uses a constant rate of return, unlike actual investments which will fluctuate in value. This is hypothetical and does not represent an actual investment.

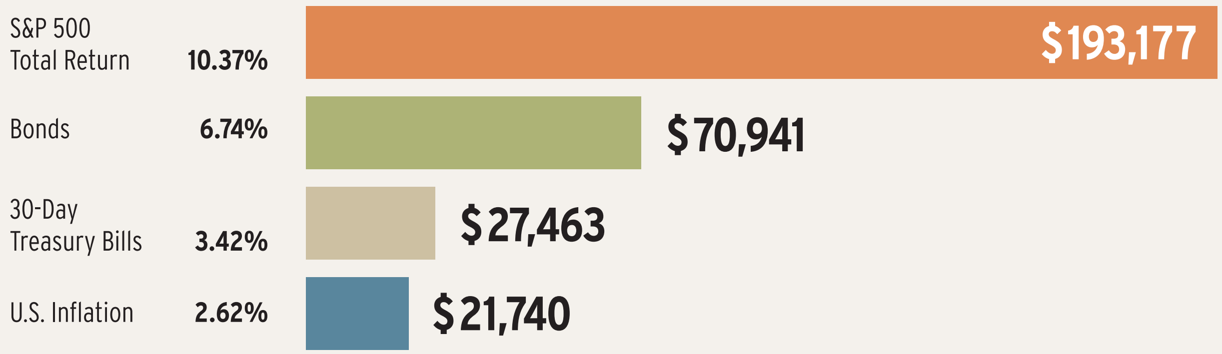
The Theory of Decreasing Responsibility



What life insurance company do you know of that teaches people how to eliminate the need for life insurance by retirement age?

Rate of Return Is the Key

Growth of a $10,000 Investment (December 31, 1985 to December 31, 2015)



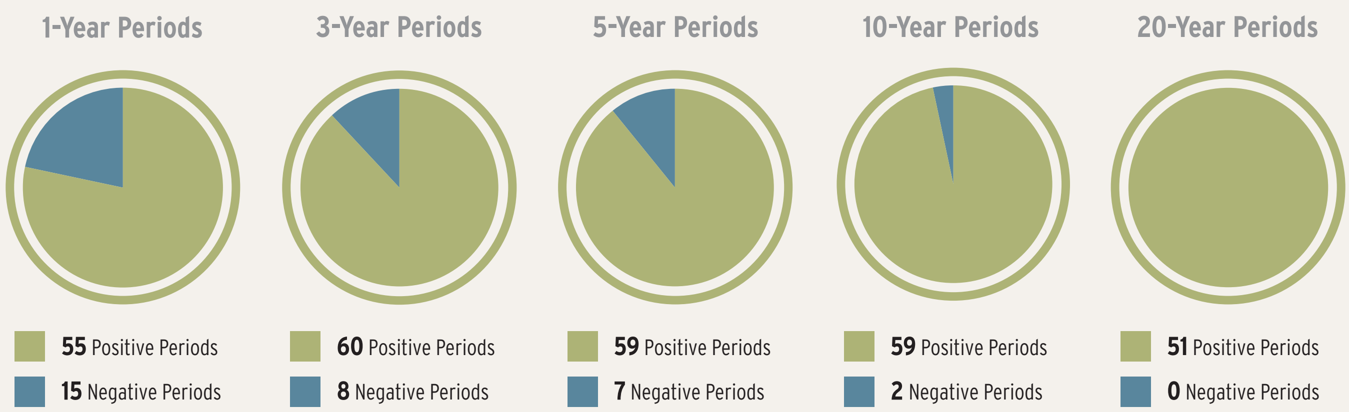
> What kind of return do you need to reach your goals? How can you invest to reach them?

Investing in mutual funds may be a very good way!

Source: Morningstar. **Past performance is no guarantee of future results. This chart is for illustrative purposes and does not represent an actual investment. Further, the returns do not reflect the past or future performance of any specific investment. All investments involve risk including loss of principal. The figures in the chart above assume reinvestments of dividends. They do not reflect any fees, expenses or tax consequences, which would lower results.** Because these indices are not managed portfolios, there are no advisory fees or internal management expenses reflected in their performance. Investors cannot invest directly in any index. The figures represent an initial investment of $10,000. The Standard & Poor's 500(R), which is an unmanaged group of securities, is considered to be representative of the stock market in general. Barclays U.S. Aggregate Bond Index: Often referred to as "the S&P 500 Index of bonds," the Barclays U.S. Aggregate Bond Index represents the dollar-denominated, investment-grade, fixed-rate, taxable U.S. bond market. The index includes government and corporate securities, mortgage-backed securities, and asset-backed securities, with maturities of at least one year. The U.S. 30-Day T-bills are government backed short-term investments considered to be risk-free and as good as cash because the maturity is only one month and are represented by the IA SBBI US 30 Day T-Bill TR index. Treasury Bills are secured by the full faith and credit of the U.S. Government and offer a fixed rate of return, while an investment in the stock market offers no such guarantee. Inflation history is represented by the IA SBBI US Inflation index. Investors cannot invest directly in any index.

Think Long Term

Historically, the market has rewarded the patience of long-term investors with more positive years than negative years. Look at the record of positive results over calendar periods, from **January 1946** through **December 2015.**



> What has been your experience in the market?

These rolling time periods begin January 1946 with each subsequent time period beginning again January of the following year. The final rolling periods of each are as follows: 1-Year Periods (January 1, 2015 - December 31, 2015); 3-Year Periods (January 1, 2013 - December 31, 2015); 5-Year Periods (January 1, 2011 - December 31, 2015); 10-Year Periods (January 1, 2006 - December 31, 2015); and 20-Year Periods (January 1, 1996 - December 31, 2015).

Source: Morningstar. **Past performance is no guarantee of future results. This chart is for illustrative purposes and does not represent an actual investment. The returns do not reflect the past or future performance of any specific investment. All investments involve risk including loss of principal. The figures in the chart above assume reinvestments of dividends. They do not reflect any fees, expenses or tax consequences, which would lower results.** The Standard & Poor's 500®, which is an unmanaged group of securities, is considered to be representative of the stock market in general. The data assumes reinvestment of all income and does not account for taxes or transaction costs. Because these indices are not managed portfolios, there are no advisory fees or internal management expenses reflected in their performance and investors cannot invest directly in any index.

A Tale of Five Investors

Five investors each **invested $10,000** at the height of the market on **August 31, 1987** and kept their investments through the market crash in October. By the end of **October 1987,** each investor was left with **$7,674.** How did they react to the decline in the market? The chart below shows hypothetical outcomes for each of the five investors as of the end of 2015:

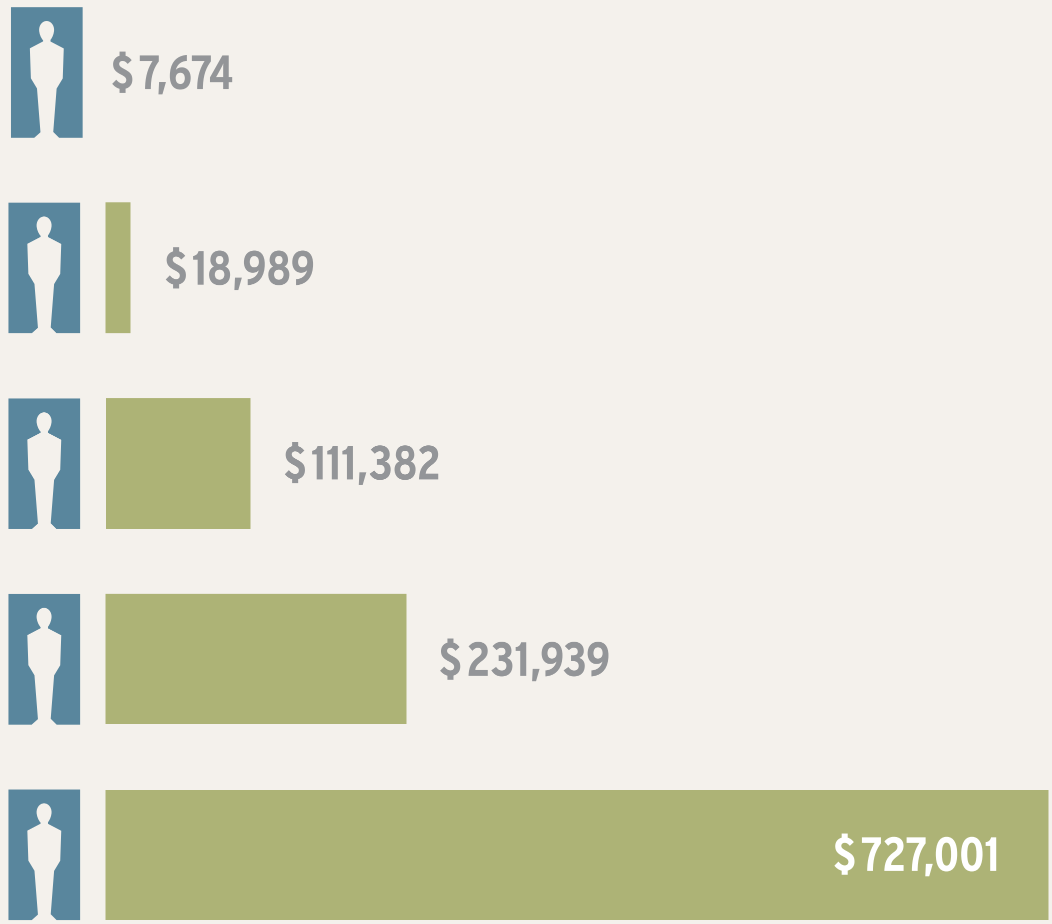
Investor 1
sold the investment and put the money under a mattress.

Investor 2
sold the investment and put the money in a money market fund.

Investor 3
held on to the investment, but did not begin a monthly investment program.

Investor 4
sold the investment, reinvested the amount in a money market fund and began to invest $458 each month.

Investor 5
held tight and started to invest $458 each month.



> How would you react?

Ending amounts as of December 31, 2015, based on five different actions taken on October 31, 1987.

Source: PFS Investments Inc. and Morningstar. The chart above illustrates a hypothetical investment of $10,000 invested in an investment that performed similar to the S&P 500 TR Index on August 31, 1987, near the market high, and then the subsequent financial impact of various investment strategies on a portfolio implemented on October 31, 1987, after the market crash on October 19, 1987 through December 31, 2015. Investors 4 & 5's monthly contributions began November 30, 1987. The Standard & Poor's 500 ®, which is an unmanaged group of securities, is considered to be representative of the stock market in general. An investor cannot invest directly in an index. The average annualized return of the S&P 500 from the period 12/31/86 - 12/31/15 was 10.09%.

The performance data quoted represents past performance. ***Past Performance does not guarantee future results.*** *Investment return and principal value of an investment will fluctuate so that an investor's shares, when redeemed, may be worth more or less than their original cost. Current performance may be lower or higher than performance data quoted in the chart above. The performance data quoted does not reflect the deduction of the sales load or fee, which if reflected, would reduce the performance quoted. The investor 2&4 examples use Western Asset Liquid Reserves N (CIRXX) as the basis for their dollar values (USD). The performance data current to the most recent month end can be found on www.leggmason.com/individual investors by entering 'CIRXX' into the 'Jump to a Product' search tool. The month end current 7 day yield was 0.1% as of October 31, 2015.*

An investment in a money market fund is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. Although the fund seeks to preserve the value of your investment at $1.00 per share, it is possible to lose money by investing in the fund.

Systematic investing cannot assure a profit or protect against loss in declining markets. Since systematic investing involves continuous investments over time regardless of fluctuating price levels, the investor should consider his or her ability to continue to invest in periods of low price levels. The value of stocks will fluctuate based on market conditions. Stocks are not insured.

LIFE INSURANCE & INVESTMENTS FACTS

THE INDUSTRY RULES: THE GOTCHA'S

WHOLE : DECREASING TERM + $ TREASURTY'S / BONDS

1. $0
2. BORROW / YOUR OWN MONEY / 6-8%
3. LOSE CASH VALUE UPON DEATH
   *SMART MONEY.COM APRIL 5, 2012
   WHOLE LIFE IS MORE EXPENSIVE

UNIVERSAL LIFE : ART... (ANNUAL RENEWABLE TERM) + $ TREASURY'S / BONDS

1. $0
2. BORROW / YOUR OWN MONEY / 6-8%
3. A- LOSE CASH VALUE UPON DEATH / B- BOTH, (COST MORE)
4. COST OF INSURANCE INCREASES / EATS CASH VALUES IN OLDER AGES*
5. SURRENDER CHARGES
   *SEE FORBES SEPT. 13 2012
   – RETIREMENT DISASTER LOOMS FOR UNIVERSAL LIFE POLISY HOLDERS-

VARIABLE UNIVERSAL LIFE : ART + $ STOCK FUNDS / BONDS FUNDS

1. $0
2. BORROW / YOUR OWN MONEY / 6-8%
3. A- LOSE CASH VALUE UPON DEATH / B- BOTH, (COST MORE)
4. COST OF INSURANCE INCREASES / EATS CASH VALUES IN OLDER AGES*
5. SURRENDER CHARGES
   *SEE FORBES SEPT. 13 2012
   – RETIREMENT DISASTER LOOMS FOR UNIVERSAL LIFE POLISY HOLDERS-

PRIMERICA's CONCEPT / THE RIGHT CONCEPT

BUY LEVEL TERM LIFE INSURAMCE & INVEST THE DIFFERENCE IN MUTUAL FUNDS (RETIREMENT / ROTH IRA / 401K / SEPP)

BEST --- ROTH IRA – TAX FREE / 2013 $6,000 MAX CONRIBUTION / OVER AGE 50 $6,500

RULES:

1. TERM MORE COVERAGE FOR YOUR MONEY OR LOWER COST FOR SAME
2. INVESTMENT GOES IN YOUR ACCOUNT / SEPARATE FROM INSURANCE / CONTROL BOTH
3. LIQUIDITY...WITHDRAW (NOT BORROW) FROM A MUTUAL 7 DAYS
4. LIQUIDITY...ABLE TO WITHDRAW PRINCIPAL FROM ROTH IRA / NO PENALTY / NO BORROWING
5. UPON DEATH- BENEFICIARY RECEIVES **BOTH** INSURANCE & MONEY FROM INVESTMENT
   (FOR TRAINING & EDUCATION PURPOSES)

Ask the Experts:

CNBC
Suze Orman

- Written 6 consecutive New York Times best sellers.
- Time Magazine World's Most Influential People

You should only own one type of coverage, **Term life.**

Fox News
Dave Ramsey

- Financial Advisor
- Author
- Radio Host
- TV Personality
- Motivational Speaker

Cash Value life insurance is one of the worst financial products available.

• GET THE FACTS •

FINANCIAL

WHOLE LIFE

Policy Number

Insured

This policy is written to be easily understood. The words "We", "Us" and "Our" refer to COUNTRY Life Insurance Company. We may use "You" or "Yours" in reference to the Owner of this policy.

"Not" CASH VALUES

We agree to pay the "Death Benefit Amount" to the Beneficiary when We receive due proof that the Insured's death occurred while this policy was in full force. This payment and any other policy benefit is subject to the terms of this policy which are contained on this and the following pages.

For service or information on this policy, contact Your agent, agency office or Our Home Office.

YOUR RIGHT TO RETURN THIS POLICY. If You decide not to keep this policy, You may return it within 10 days after You receive it. You may return it by delivering or mailing it to Our Home Office or to the agent who sold the policy. Within 30 days of Our receipt of the policy together with Your written request for cancellation of this policy, We will refund any premium paid for it and the policy will be as though it was never issued.

Signed for COUNTRY Life Insurance Company at its Home Office in Bloomington, Illinois.

Secretary | President

Insurance is payable when the Insured dies.
Premiums are payable for a stated number of years or to the Insured's death, if earlier.

Policy is participating.

WL(12/04)

ASCWAUTO

• GET THE FACTS •

POLICY SPECIFICATIONS

POLICY NUMBER	
INSURED	
✓ "DEATH BENEFIT AMOUNT"	$220,000.00
DATE OF ISSUE	DECEMBER 2, 2011
CLASS: BASE POLICY	SELECT NON-TOBACCO
INSURED'S AGE ON DATE OF ISSUE	50-FEMALE
PLAN	EXECUTIVE WHOLE LIFE
OWNER AND BENEFICIARY	AS STATED IN APPLICATION UNLESS CHANGED BY ENDORSEMENT

PREMIUMS: PREMIUMS ARE DUE AS SHOWN IN THE SUMMARY BELOW.

	BENEFIT	ANNUAL PREMIUM	YEARS PAYABLE
WL(12/04)	BASIC POLICY	$4,384.60	45
	POLICY FEE	$40.00	45

BEGINNING	MODE PREMIUMS ANNUAL	SEMI-ANNUAL	QUARTER
DECEMBER 2, 2011	$4,424.60	$2,281.07	$1,152.00

$368.71 Monthly

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TABLE OF GUARANTEED POLICY VALUES FOR ENTIRE CONTRACT

END OF POLICY YEAR		"CASH OR" TABULAR LOAN VALUE	PAID-UP INSURANCE	EXTENDED TERM INS. YEARS	EXTENDED TERM INS. DAYS
01		$ ~~.00~~	$ 0	00	000
02		~~.00~~	0	00	000
03		2,490.40	7,480	02	261
04		5,555.00	15,840	05	057
05		8,698.80	23,980	07	030
06		11,917.40	31,900	08	243
07		15,208.60	39,380	09	358
08		18,574.60	46,860	11	023
09		22,017.60	53,900	11	346
10		25,544.20	60,500	12	238
11		29,158.80	67,100	13	079
12		32,861.40	73,480	13	239
13		36,649.80	79,860	13	363
14		40,530.60	85,800	14	088
15	> AGE 65	44,501.60	91,520	14	152
16		48,562.80	97,240	14	190
17		52,707.60	102,740	14	201
18		56,936.00	108,020	14	188
19		61,243.60	113,300	14	158
20	> AGE 70	65,626.00	118,140	14	112
21		70,076.60	122,980	14	053
22		74,580.00	127,820	13	349
23		79,136.20	132,220	13	272
24		83,740.80	136,620	13	183
25		88,389.40	140,800	13	085
26		93,073.20	144,980	12	343
27		97,792.20	148,940	12	235
28		102,542.00	152,900	12	125
29		107,320.40	156,640	12	013
30		112,127.40	160,160	11	278
31		116,908.00	163,680	11	175
32		121,600.60	166,980	11	067
33		126,216.20	170,060	10	321
34		130,776.80	173,140	10	206
35		135,269.20	176,220	10	084
AT AGE 55		8,698.80	23,980	07	030
AT AGE 60		25,544.20	60,500	12	238
AT AGE 62		32,861.40	73,480	13	239
AT AGE 65		44,501.60	91,520	14	152

VALUES FOR YEARS BEYOND 30 WILL BE FURNISHED UPON REQUEST
INTEREST BASIS FOR GUARANTEED POLICY VALUES: 4.00%.
NUMBER 2021077
PLAN EXECUTIVE WHOLE LIFE
AGE 50
FACE AMOUNT $220,000.00

• GET THE FACTS •

6. MISSTATEMENT OF AGE OR SEX. The application contains questions about the Insured's age and sex. If the answer to these questions are not correct, all benefits and amounts payable under this policy will be the benefits and amounts payable had the correct age or sex been stated.

7. PREMIUMS. The schedule of premiums needed to keep this policy in full force is shown on the Policy Specification page and is discussed in this Section. This policy continues in full force as long as all premiums are paid when due and also during the 31-day grace period after the due date of an unpaid premium.

A. **Payment:** All premiums after the first are payable in advance. The first premium payment is due on the Date of Issue. Each subsequent premium is due when the period covered by the preceding premium ends. Each premium after the first is payable at Our Home Office or to an authorized agent. Upon request, a receipt signed by Our President or Secretary will be given for any premium payment.

B. **Grace Period:** After the first premium has been paid, We allow a 31-day grace period to pay each subsequent premium. During this grace period, the policy remains in full force, but if a premium is not paid by the end of the grace period, the policy will lapse as of the premium due date. See "Surrender and Lapse Values" in Section III.

C. **Frequency of Payment:** Premiums payments may be paid on an annual, semi-annual or quarterly basis as shown on the Policy Specification page. You may request a change of the frequency of payment by providing Us written notice.

We may offer You alternate premium payment plans. These are governed by the rules and rates We set. To change to another payment plan offered by Us, please contact Our Home Office.

Your total premium payments during a policy year will be higher if You pay on a basis other than annual.

D. **Premium Adjustment at Death**: We will refund any premium paid for a period beyond the policy month of death unless the policy is paid up. We will deduct from the proceeds of this policy premium for one month if death occurs during the 31-day grace period.

Any refunds made after the death of the Insured shall be paid to the Beneficiary.

Premiums waived under any disability rider attached to this policy will not be refunded.

8. REINSTATEMENT. After this policy has lapsed, it may be reinstated within five years after the date of lapse and while the Insured is living. It may not, however, be reinstated if it has been surrendered for its

• GET THE FACTS •

Policy Debt may not exceed the cash surrender value. If this limit is reached, We can terminate this policy. To terminate for this reason We must mail written notice to the Owner and any assignee shown on Our records at their last known addresses. If We do not receive payment within 31 days after the date We mail the notice, this policy will terminate at the end of those 31 days.

Policy Debt may be repaid anytime before the policy matures and before the end of the 31-day grace period for any unpaid premium.

1B. AUTOMATIC PREMIUM LOAN PLAN.

The automatic premium loan plan is an optional benefit We offer. If elected, it can cover unpaid premiums due after the policy has acquired a cash surrender value. Under this plan, We will automatically make a loan to cover a premium not paid by the last day of the 31-day grace period. The loan will be considered made as of the due date of the premium and will cover not less than a quarterly premium. We will not make an automatic premium loan that exceeds the maximum loan available on the policy. Instead, We will loan enough to cover the next smaller premium (semi-annual or quarterly) that will not exceed the maximum loan available. Premiums will then be payable at the new frequency.

Most Agents elect it for you, whether you know it or not.

The automatic premium loan plan may be elected in the application for this policy. Or, it may be elected at a later time by filing a written request with us. The request must be received at our Home Office before 31-day grace period for the unpaid premium expires.

The automatic premium loan plan may be cancelled at any time. The cancellation will apply to premiums coming due after the date We receive written notice of cancellation at Our Home Office.

2. POLICY LOAN INTEREST RATE.

The Policy Loan Interest Rate is adjustable and interest is payable annually in advance. The current rate and the maximum rate are determined quarterly and will not exceed the adjustable maximum interest rate established from time to time by the Company as permitted by law.

The statutory adjustable maximum rate of interest (payable at the end of the policy year) is the higher of:

A. The Published Monthly Average for the calendar month ending two months before the policy anniversary date; and
B. The rate used to compute the cash surrender values under this policy for the applicable period, which is shown on Page 2 of this policy, plus one percent (1%) per annum.

The Company may reduce the adjustable Policy Loan Interest Rate (payable in advance).

Dividends may be used under any of the available options. An option may be elected in the application. You may change to another option for future dividends at a later time. These are the four dividend options:

DIVIDEND OPTION 1. **Paid in cash.**

DIVIDEND OPTION 2. **Reduce Premiums**: The dividend will be applied toward the premium due.

DIVIDEND OPTION 3. **Dividend Deposits**: Dividends are left with Us to accumulate with interest. Interest will be at an annual rate determined by Us (but not less than 1.5%) and will be compounded annually. Dividend Deposits may be withdrawn as long as they are not being used as collateral for Policy Debt.

DIVIDEND OPTION 4. **Paid-Up Additions**: Dividends will be used to buy additional level paid-up life insurance. "Paid-up" means that no further premiums are required on the additional insurance. This insurance is also participating. Paid-up additions may be surrendered for their cash value as long as they are not being used as collateral for Policy Debt.

Any Dividend Deposits or paid-up additions not withdrawn or previously applied under "Lapse" provisions will be added to the Death Benefit Amount under this policy.

SECTION III
LOAN AND LAPSE PROVISIONS

1A. LOANS ON THIS POLICY. After a policy cash value is available, loans can be made on this policy. Loans may be made at any time while the Insured is living and the policy is in force, except as extended term insurance after lapse. The policy must be properly assigned to Us before any loan is made. Policy Debt is the current loan balance less any unearned loan interest.

The maximum amount that can be borrowed is an amount equal to the cash surrender value at the end of the current policy year less Policy Debt.

When We make a loan, We will deduct any:

A. Interest on the new loan to the end of the policy year; and
B. Current unpaid premium plus interest to the next Policy Anniversary Date.

Interest at the Policy Loan Interest Rate is payable in advance and is due on each Policy Anniversary Date. If interest is not paid when due, it will be added to the loan and will bear interest at the rate payable on the loan.

• GET THE FACTS •

A - or - B

A OLD PLAN: (WHOLE LIFE)

AGE 50 / **$220,000 COVERAGE: $368.71. PER MONTH**

CASH VALUE: AT AGE 65 **$44,501.**

CASH VALUE : AT AGE 70 $65,626.

1. $0 $0 (FIRST 2 YEARS) -100%

2. IF YOU NEED MONEY, YOU MUST BORROW CASH VALUES & PAY % ON YOUR OWN MONEY

3. IF YOU DIE YOUR BENEFICIARY RECEIVES "DEATH BENEFIT AMOUNT" $220,000 ONLY... NOT CASH VALUE$

OR ______________________________

B PRIMERICA: (TERM & INVEST THE DIFFERANCE)

AGE 50 / **$220,000 COVERAGE: $48.30** PER MONTH / **SAVINGS OF $320.41** MO. @ 9%

CASH AT AGE 65 $122,154. / AT AGE 70 $215,602.

1. $4,037.61 (THE 1ST YEAR)

2. (IN A MUTUAL FUND) IF YOU NEED MONEY, THE FUND HAS 7 DAYS TO SEND IT, (NOT BORROW)

3. IF YOU DIE, YOUR BENEFICIARY RECEIVES **BOTH** $220,000 + ALL CASH FROM MUTUAL FUND (IF IN A ROTH IRA, TAX FREE AT RETIREMENT) IN A ROTH IRA YOU CAN WITHDRAW THE PRINCIPAL WITHOUT PENALTY

• GET THE FACTS •

INSURED -- [redacted]
POLICY NUMBER -- [redacted]
POLICY DATE -- [redacted]

Life Insurance Company

Life **Insurance Company** will pay the benefits of this policy in accordance with its provisions. The pages which follow are also a part of this policy.

10 Day Right To Examine Policy. Please examine your policy. Within 10 days after delivery, you can return it to Life Insurance Company or to the agent through whom it was purchased, with a written request for a full refund of premium. Upon such request, the policy will be void from the start, and a full premium refund will be made.

Premiums. The premiums for this policy are shown in the Premium Schedule on the Policy Data page. They are payable in accordance with the Premiums section.

This policy is executed as of the date of issue shown on the Policy Data page.

Whole Life Policy.

Life Insurance Proceeds Payable at Insured's Death.

Premiums Payable During Insured's Lifetime, as shown on the Policy Data page.

Policy is Eligible for Dividends.

• GET THE FACTS •

INSURED – [redacted] AGE 24 FEMALE

POLICY NUMBER – [redacted] CLASS OF RISK - PREFERRED

POLICY DATE – SEPTEMBER 5, 1990 DATE OF ISSUE SEPTEMBER 27, 1990

OWNER – INSURED

PLAN WHOLE LIFE WITH
OPTION TO PURCHASE PAID-UP ADDITIONS (OPP) AND
DISABILITY WAIVER OF PREMIUM (WP)

AMOUNT FACE AMOUNT $250,000.00

BENEFICIARY
(Subject to change) FIRST - [redacted] SPOUSE OF INSURED
SECOND - CHILDREN BORN OF MARRIAGE OF INSURED TO
[redacted]

PREMIUM SCHEDULE
PREMIUMS PAYABLE AT MONTHLY INTERVALS, AS FOLLOWS SEE ENDORSEMENT HEREON
(Premium includes the following amounts for any supplementary benefits)

BEGINNING AS OF

MO. DAY YR.	PREMIUM	WP
9- 5-1990	$151.00	$5.00
9- 5-2031	$146.00	PAYABLE FOR REMAINDER OF INSURED'S LIFE.**

PREMIUM PAYING PERIOD MAY BE SHORTENED BY USING DIVIDEND VALUES TO MAKE POLICY FULLY PAID-UP.

THE INTEREST RATE REFERRED TO IN THE BASIS OF COMPUTATION SECTION IS 5% PER YEAR.

• GET THE FACTS •

TABLE OF GUARANTEED VALUES*

END OF POLICY YEAR	CASH VALUE	ALTERNATIVES TO CASH VALUE: PAID-UP INSURANCE OR	EXTENDED INSURANCE YEARS	EXTENDED INSURANCE DAYS	END OF POLICY YEAR
1	*****	***	**	***	1
2	*****	***	**	***	2
3	*****	***	**	***	3
4	*****	***	**	***	4
5	$750.00	$6,250	1	187	5
6	2,000.00	15,750	4	26	6
7	3,000.00	22,750	6	23	7
8	4,250.00	30,750	8	122	8
9	5,500.00	38,250	10	65	9
10	6,750.00	45,250	11	231	10
11	9,000.00	57,750	14	98	11
12	11,250.00	69,500	16	161	12
13	13,750.00	81,500	18	182	13
14	16,250.00	92,500	20	78	14
15	19,000.00	104,000	21	357	15
16	21,500.00	113,250	23	79	16
17	24,250.00	123,000	24	132	17
18	27,000.00	131,750	25	81	18
19	29,750.00	139,750	25	323	19
20	32,750.00	148,000	26	206	20
AGE 60	80,250.00	205,000	22	55	AGE 60
AGE 65	100,500.00	216,750	19	281	AGE 65

*This table assumes premiums have been paid to the end of the policy year shown. These values do not include any dividend accumulations, paid-up additions, or policy loans.

Whole Life insurance may also pay dividends. Dividend amounts are not in the policy because they are not guaranteed to be paid. Dividends are frequently paid and amounts can be substantial and exceed the guaranteed cash values resulting in greater total cash value. You may find out the amount of dividends that may be paid by contacting the company.

These products are designed and priced so that you can choose a policy to get both cash value and death benefit or just death benefit when you die. Of course, the cost of a policy in which you get both is higher.

• GET THE FACTS •

LIFE INSURANCE PROCEEDS

e Insurance Proceeds We will pay the life ısurance proceeds to the beneficiary promptly when we have proof that the Insured died, if iums have been paid as called for in the emiums section. These proceeds will include the ace amount and any other benefits from riders or ~~dividends which~~ are payable because of the Insured's death, all as stated in the policy. When we determine these proceeds, there may be an adjustment for the last premium. We will deduct any unpaid loan.

YOU DON'T ALSO RECEIVE YOUR CASH VALUE

POLICY OWNERSHIP

vner In this policy, the words "you" and your" refer to the owner of this policy. As the owner, you have all rights of ownership in this licy while the Insured is living. To exercise ese rights, you do not need the consent of any successor owner or beneficiary.

ccessor Owner A successor owner can be named in the application, or in a notice you sign which gives us the facts that we need. The successor owner will become the new owner when ou die, if you die before the Insured. If no successor owner survives you and you die before the sured, your estate becomes the new owner.

hange of Ownership You can change the owner of this policy, from yourself to a new owner, in a notice you sign which gives us the facts that we need. When this change takes effect, all rights of ownership in this policy will pass to the new owner.

When we record a change of owner or successor owner, these changes will take effect as of the date you signed the notice, subject to any payment we made or action we took before recording these changes. We may require that these changes be endorsed in the policy. Changing the owner or naming a new successor owner cancels any prior choice of successor owner, but does not change the beneficiary.

BENEFICIARY

aming of Beneficiary One or more beneficiaries for any life insurance proceeds can be named in the application, or in a notice you sign which ves us the facts that we need. If more than one eneficiary is named, they can be classed as first, second, and so on. If 2 or more are named in a lass, their shares in the proceeds can be stated.

he stated shares of the proceeds will be paid to any first beneficiaries who survive the Insured. If first beneficiaries survive, payment will be ade to any beneficiary surviving in the second class, and so on. Beneficiaries who survive in the ame class have an equal share in the proceeds, nless the shares are stated otherwise.

Change of Beneficiary While the Insured is living, you can change a beneficiary in a notice you sign which gives us the facts that we need. When we record a change, it will take effect as of the date you signed the notice, subject to any payment we made or action we took before recording the change.

Death of Beneficiary If no beneficiary for the life insurance proceeds, or for a stated share, survives the Insured, the right to these proceeds or this share will pass to you. If you are the Insured, this right will pass to your estate. Unless stated otherwise in the policy or in your signed notice which is in effect at the Insured's death, if any beneficiary dies at the same time as the Insured, or within 15 days after the Insured but before we receive proof of the Insured's death, we will pay the proceeds as though that beneficiary died first.

• GET THE FACTS •

PREMIUMS (continued)

Reinstatement Within 5 years after lapse, you ay apply to reinstate the policy if you have not surrendered it. We must have evidence of insurability that is acceptable to us. All overdue premiums must be paid, with interest at 6% per year from each of their due dates, unless we declare a policy loan interest rate of less than 6%. In that case, the interest rate for all overdue premiums at the time of reinstatement will be the same as the policy loan interest rate, but not more than 6%. Any unpaid loan, and any loan deducted when we determined the extended or paid-up insurance, must also be repaid. Interest on the loan will be compounded once each year and will be based on the loan interest rate or rates that were in effect since the time of lapse.

All or part of these payments can be charged as a new unpaid loan if there is enough loan value.

We do not need evidence of insurability if we receive the required payment within 31 days after the end of the grace period, but the Insured must be living when we receive it.

Premium Adjustment at Death We will increase the life insurance proceeds by any part of a premium paid for the period after the policy month in which the Insured dies.

If the Insured dies during a grace period, we will reduce the proceeds by an amount equal to the premium for one policy month.

CASH VALUE AND LOANS

Cash Value Cash values for this policy at the end of selected policy years are as shown in the Table of Guaranteed Values on the Policy Data page, if premiums have been paid as called for in the Premiums section. These values do not include dividend values, and they do not reflect any unpaid loan. Cash values at other times depend on the date to which premiums have been paid, and on how much time has passed since the last policy anniversary. When you ask us, we will tell you how much cash value there is.

The cash value on the due date of an unpaid premium will not decrease during the 3 months after that date. Also, the cash value of any extended or paid-up insurance on a policy anniversary will not decrease during the next 31 days after that anniversary.

At any time after the policy has cash value or dividend values, you can surrender it for the sum of these values, less any unpaid loan. All insurance will end when you send us your signed request for these surrender proceeds.

We may defer paying these proceeds for up to 6 months after the date of surrender. Interest will be paid on any amount deferred for 30 days or more. We set the interest rate each year. This rate will be at least 3.5% per year.

Loan Value You can borrow any amount up to the loan value, using this policy as sole security. On a policy anniversary, on a premium due date, or during the grace period, the loan value is the cash value, plus any dividend values, less any unpaid loan and accrued interest. At any other time, the loan value is the amount which, with interest, will equal the loan value on the next anniversary or on the next premium due date, if earlier. Extended insurance has no loan value.

BE AWARE

We may require that you sign a loan agreement. We may defer a loan, except to pay a premium due us for this policy, for as long as 6 months after we receive your loan request.

Loan Interest Loan interest accrues each day. Interest is due on each anniversary, or on the date of death, surrender, a lapse, a loan increase or loan repayment, or on any other date we specify. Interest not paid when due becomes part of the loan and will also bear interest.

Loan Interest Rate The loan interest rate for this policy may go up or down as described in this provision. However, the rate at any given time will apply to the entire amount of an unpaid loan. We may set this rate as often as once every 3 months, but will set it at least once each year.

• GET THE FACTS •

INSURED -- [redacted]

POLICY NUMBER -- [redacted]

POLICY DATE -- [redacted]

Life Insurance Company

Life Insurance Company will pay the benefits of this policy in accordance with its provisions. The pages which follow are also a part of this policy.

10 Day Right To Examine Policy. Please examine your policy. Within 10 days after delivery, you can return it to Life Insurance Company or to the agent through whom it was purchased, with a written request for a full refund of premium. Upon such request, the policy will be void from the start, and a full premium refund will be made.

Premiums. The premiums for this policy are shown in the Premium Schedule on the Policy Data page. They are payable in accordance with the Premiums section.

This policy is executed as of the date of issue shown on the Policy Data page.

Whole Life Policy.

Life Insurance Proceeds Payable at Insured's Death.

Premiums Payable During Insured's Lifetime, as shown on the Policy Data page.

Policy is Eligible for Dividends.

• GET THE FACTS •

INSURED – [redacted] AGE 27 MALE

POLICY NUMBER [redacted] CLASS OF RISK - PREFERRED

POLICY DATE – SEPTEMBER 3, 1990 DATE OF ISSUE SEPTEMBER 19, 1990

OWNER – INSURED

PLAN WHOLE LIFE WITH
OPTION TO PURCHASE PAID-UP ADDITIONS (OPP) AND
DISABILITY WAIVER OF PREMIUM (WP)

AMOUNT FACE AMOUNT $250,000.00

BENEFICIARY
(subject to change) FIRST - [redacted] SPOUSE OF INSURED
SECOND - CHILDREN BORN OF MARRIAGE OF INSURED TO [redacted]

PREMIUM SCHEDULE
PREMIUMS PAYABLE AT MONTHLY INTERVALS, AS FOLLOWS SEE ENDORSEMENT HEREON
(Premium includes the following amounts for any supplementary benefits)

BEGINNING AS OF MO. DAY YR.	PREMIUM	WP
9- 3-1990	$163.50	$2.50
9- 3-2028	$161.00	PAYABLE FOR REMAINDER OF INSURED'S LIFE.**

**PREMIUM PAYING PERIOD MAY BE SHORTENED BY USING DIVIDEND VALUES TO MAKE POLICY FULLY PAID-UP.

THE INTEREST RATE REFERRED TO IN THE BASIS OF COMPUTATION SECTION IS 5% PER YEAR.

• GET THE FACTS •

TABLE OF GUARANTEED VALUES*

END OF POLICY YEAR	CASH VALUE	ALTERNATIVES TO CASH VALUE PAID-UP INSURANCE OR	EXTENDED INSURANCE YEARS	DAYS	END OF POLICY YEAR
1	*****	***	**	***	1
2	*****	***	**	***	2
3	*****	***	**	***	3
4	$1,000.00	$6,250	1	234	4
5	2,500.00	15,000	4	32	5
6	4,000.00	23,250	6	115	6
7	5,750.00	32,000	8	160	7
8	7,500.00	40,000	10	33	8
9	9,250.00	47,250	11	136	9
10	11,250.00	55,250	12	229	10
11	14,250.00	67,250	14	172	11
12	17,500.00	79,500	16	28	12
13	20,750.00	90,500	17	109	13
14	24,000.00	100,750	18	91	14
15	27,500.00	111,250	19	48	15
16	31,000.00	120,500	19	292	16
17	34,500.00	129,250	20	104	17
18	38,000.00	137,000	20	225	18
19	41,750.00	145,000	20	338	19
20	45,750.00	153,250	21	78	20
AGE 60	94,500.00	203,000	17	247	AGE 60
AGE 65	116,000.00	215,000	15	219	AGE 65

*This table assumes premiums have been paid to the end of the policy year shown. These values do not include any dividend accumulations, paid-up additions, or policy loans.

Whole Life insurance may also pay dividends. Dividend amounts are not in the policy because they are not guaranteed to be paid. Dividends are frequently paid and amounts can be substantial and exceed the guaranteed cash values resulting in greater total cash value. You may find out the amount of dividends that may be paid by contacting the company.

• GET THE FACTS •

Other Life Insurance Company

Husband:	$250,000	$163.50/month
Wife:	$250,000	$151.00/month
Total Premium:		$314.50/month

Approximate cash value at age 65 - $215,000

Primary: Male, Age 27, Preferred, with Waiver of Premium, $163.50 /month. Spouse: Female, Age 24, Preferred, with Waiver of Premium, $151/month. Total: $314.50/month

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Primerica Offered

35-year term policy

Husband:	$250,000
Wife:	$250,000
Child:	$10,000
Total Premium	$72.75/month

Using Primerica's Custom Advantage 35 (Form C535): Primary: Male, Age 27, Preferred, with Waiver of Premium. Spouse: Female, Age 24, Preferred, with Waiver of Premium and $10,000 Child Term Rider. Total: $72.75/month

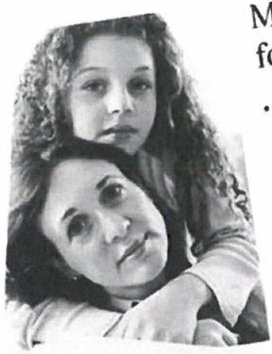
Other Life Insurance Co. Premium:	$314.50/month
Primerica Premium:	$72.75/month
Difference:	**$241.75/month**

$241.75/month savings invested in mutual funds in a Roth IRA at 10%

Available tax free at age 65: $1.2 Million

This example is for illustrative purposes and does not represent an actual investment. It does not include fees and taxes, which would lower results. It shows a constant rate of return, unlike actual investments which will fluctuate in value. The rate of return used is compounded monthly. Distributions before age 59½ may be subject to a 10% tax penalty. Consult your tax advisor with any questions.

• GET THE FACTS •



Many U.S. households are not prepared for the death of a primary wage earner.

- Twenty-five percent of household heads feel they do not have a plan in place to provide a decent standard of living for their family if they died tomorrow.
- Twelve percent of households would immediately have trouble meeting everyday living expenses, and another 15 percent would have difficulty keeping up with expenses after several months."

LIMRA International, September 2006

"**About 45% of Canadians** do not have Life Insurance."

CLHIA, February 17, 2005

"Americans believe life insurance is important but also admit they understand little about it and probably don't have enough of it."

National Underwriter, October 10, 2005

"A study found that 44% of U.S. households believe they need more life insurance."

National Underwriter, April 25, 2005

"Nearly one third of Americans have no coverage at all."

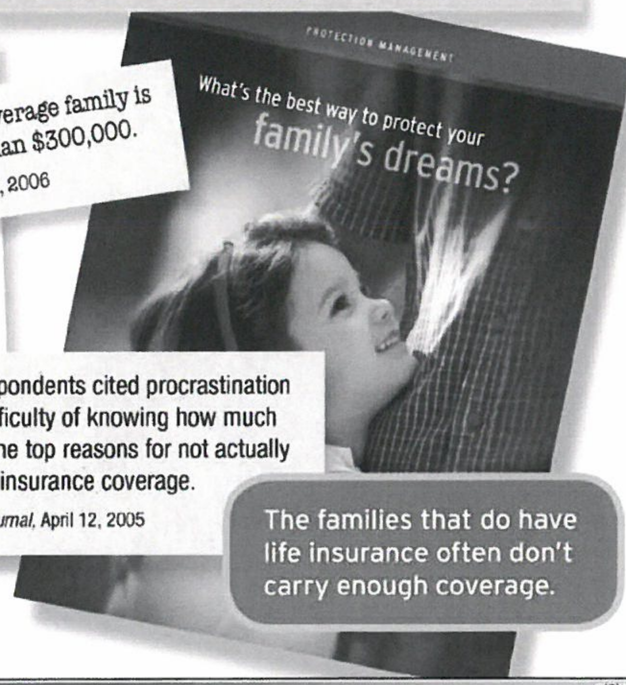
LIMRA International, 2006

Millions of households have no life insurance.

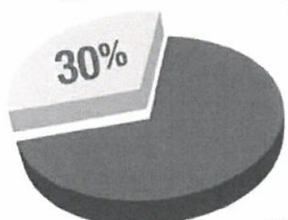
Protection

It is estimated that the average family is underinsured by more than $300,000.

National Underwriter, April 24, 2006



Positioned for Disaster



30% (90 million) of households would have immediate trouble paying everyday expenses if the breadwinner died.

National Underwriter, September 20, 2004

Survey respondents cited procrastination and the difficulty of knowing how much to buy as the top reasons for not actually buying life insurance coverage.

Wall Street Journal, April 12, 2005

The families that do have life insurance often don't carry enough coverage.

The middle market is "vastly underinsured" ... only 8% of Canadians have over $500,000 of coverage and large swaths of the population have no coverage at all ...

www.advisor.ca Daily News, June 5, 2006

PRIMERICA'S APPROACH:

We believe families should buy term life insurance 100% of the time and do their investing separately. Other types of life insurance could be just passing fads.

• GET THE FACTS •

A Question To Money Magazine

December 2005 **Money**

Q "My adviser" wants us to **invest our money in a variable life insurance plan, where we can avoid taxes. Would it be better to buy term life insurance** and invest in mutual funds? —Jason Keck, Three Springs, Pa.

Answer In a word, "yes." Here's why: Variable universal life—the most commonly sold variable policy today—gives you life insurance in combination with tax-sheltered investments for retirement. But it does neither job well. That's because **most variable policies are extremely expensive and bewilderingly complicated.**

*

For starters, as much as 75% of your first-year premium may go to pay sales costs, premium taxes, and other expenses, according to Jim Hunt, life insurance actuary for the Consumer Federation of America. You also face annual charges for the cost of insurance, which vary widely, and asset management fees, which can total 1.5% or more annually. All those fees explain why advisers love to pitch VUL—and why most people should avoid the policies.

*

As for the promised tax-free withdrawals in your retirement, well, they're really just loans against the policy, and they remain tax-free only as long as the policy is in force. In the event that your withdrawals and a bad market conspire to shrink your account so low that it doesn't cover your insurance charges, you may have to keep paying premiums for longer than you expected. If **the policy lapses, your gains would become taxable** at ordinary income rates. If you need life insurance, buy a low-cost term policy. And for your retirement savings, stick with your 401(k) or tax-managed mutual funds.

*

The Answer!

• GET THE FACTS •

FORBES

SEPTEMBER 13, 2012

Retirement Disaster Looms For Universal Life Policyholders

The Insurance Industry has a dirty little secret that threatens the retirement plans on millions of unsuspecting families.

The problem is buried in the fine print of universal life policies, widely promoted since the 1980's...
Hidden in those policies was this "potential time bomb" : if the projected investment returns fail to materialize, the insurance company can make up the difference by reducing the cash value-taking money out of your cash savings account-right down to zero, if necessary. And when that's exhausted, they can require the policy holder to make up the difference in the death benefit premiums, or risk the policy expiring worthless.

For those reaching retirement age now-coupled with the housing bust and a crippled economy-this is a recipe for failure, and it's starting to hit home.
When they were younger and cheaper to insure... But when they got older, the "real" premium-the cost of insuring them rose. A person in his or her late 50's might have a policy whose cost of insurance-the real premiums-have doubled. Five years further on, the real premium (cost of insurance) could have jumped to tens of thousands of dollars.
Many policyholders don't realize they have a problem, until one day they need the cash value or discover they will be left without even the life insurance.

How we got here is depressingly familiar in an age of financial misengineering.

MarketWatch

NASDAQ 6,083 -8.89 -0.15%

Home > Retirement

Millions could get slapped with steep premium hikes for universal life insurance

By Scott Hanson

Published: May 1, 2017 11:06 a.m. ET

SHARE COMMENTS Aa

What to do if you're facing big premium increases

SHARE Aa

Over just the last two years, tens of thousands of universal life policyholders have been hit with double-digit premium increases from companies such as Axa Equitable, Voya Financial **VOYA, -1.21%** and Transamerica. More premium hikes, especially to longtime policyholders, are expected.

MarketWatch

SHARE COMMENTS 32 Aa

Understandably, universal life policyholders — many who had been assured by salespeople that their premiums would never increase — are not taking this well. There are now a dozen lawsuits against insurers who sold those policies, according to the New York Times.

CLOSE

BULLETIN

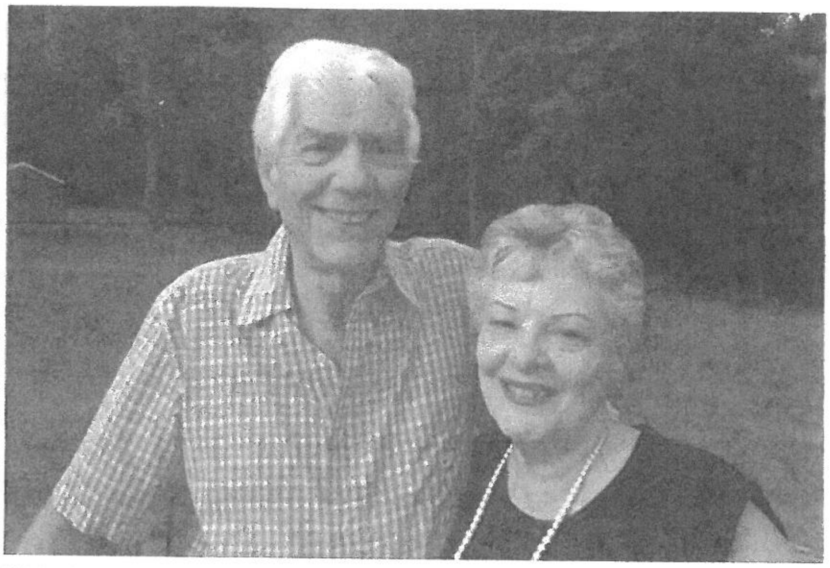
THE WALL STREET JOURNAL.

http://www.wsj.com/articles/cost-of-universal-life-insurance-stings-retirees-1439172119

MARKETS | JOURNAL REPORTS | SAVING FOR RETIREMENT

Retirees Stung by 'Universal Life' Cost

Low interest rates lead to soaring premiums for those who bought in the 1980s



Nicholas Vertullo with his wife, Grace. He didn't anticipate the annual cost of his four insurance policies soaring to $30,000. *PHOTO: VERTULLO FAMILY*

By **LESLIE SCISM**

Updated Aug. 9, 2015 10:02 p.m. ET

Retired high-school teacher Nicholas Vertullo long felt confident that his wife, Grace, wouldn't have to pinch pennies after he died. Nearly three decades ago, he bought a $238,000 life-insurance policy, and later bought three more policies, pushing the death benefit to about $500,000.

But he didn't anticipate the policies' annual costs would rise as much as they did, jumping to about $30,000 combined.

"Laying out this kind of money is a hell of a thing for a fellow living on a pension and Social Security," says the 82-year-old Airmont, N.Y., resident, who aims to keep the policies in force.

• GET THE FACTS •

NAME OF INSURED	[redacted]	36 MALE	AGE AND SEX
POLICY NUMBER	[redacted]	PREFERRED NON-TOBACCO	PREMIUM CLASS
ISSUE DATE	DECEMBER 19, 2002	$1,500,000	SPECIFIED AMOUNT

In this policy:

"You" or "Your" refers to the Insured.
"We", "Us" or "Our" refers to [redacted] Company.
"Owner" refers to the owner of this policy. The Owner may be someone other than the Insured.

This policy is a legal contract between the Owner and Us. READ YOUR POLICY CAREFULLY.

We will pay this policy's proceeds to the Owner on the Maturity Date if You are living on that date. We will pay the proceeds to the beneficiary if We receive due proof at our Home Office that You died before the Maturity Date and while this policy was in force.

This policy is issued in consideration of the application and payment of the initial premium. All payments are subject to all of the provisions of this policy.

Signed for Us at Our Home Office on the Issue Date.

NOTICE OF 20 DAY RIGHT TO EXAMINE THE POLICY

If the Owner isn't satisfied with this policy, he or she may return it to Us within 20 days after getting it. The Owner may return it to Us by mail or to the agent who sold it. We'll refund any premium paid. This policy will then be void.

Also KNOWN AS: UNIVERSAL LIFE

FLEXIBLE PREMIUM ADJUSTABLE LIFE INSURANCE POLICY

ADJUSTABLE DEATH BENEFIT. PROCEEDS PAYABLE AT DEATH PRIOR TO THE MATURITY DATE. FLEXIBLE PREMIUMS PAYABLE DURING THE LIFETIME OF THE INSURED UNTIL THE MATURITY DATE. NON-PARTICIPATING.

• GET THE FACTS •

SCHEDULE

INSURED:	[redacted]	AGE, SEX:	36, MALE
POLICY NUMBER:	[redacted]	CLASS:	PREFERRED NONTOBACCO
ISSUE DATE:	DECEMBER 19, 2002	POLICY FORM:	[redacted]
MATURITY DATE:	DECEMBER 19, 2066	PLANNED PERIODIC PREMIUM:	$750.00
INITIAL SPECIFIED AMOUNT: (INS. COVERAGE)	$1,500,000	PREMIUM FREQUENCY:	"MONTHLY"
MINIMUM SPECIFIED AMOUNT:	$100,000	INITIAL PREMIUM:	$750.00
DEATH BENEFIT OPTION:	A	MINIMUM ANNUAL PREMIUM:	$2,970.00
		QUALIFYING ANNUAL PREMIUM:	$9,450.00

MONTHLY COST OF INSURANCE SCHEDULE

PLAN CODE	BENEFITS	SUM INSURED	MONTHLY COST OF INSURANCE	FIRST MONTHLY DEDUCTION	LAST MONTHLY DEDUCTION
[redacted]	FLEXIBLE PREMIUM ADJUSTABLE LIFE WITH ACCELERATED BENEFIT AMENDMENT RIDER [redacted]	$1,500,000	SEE PAGE 2A	01/19/03	12/19/66

INTEREST RATE ON POLICY LOANS: 6.54% PER YEAR IN ADVANCE

• GET THE FACTS •

SCHEDULE (CONTINUED)

TABLE OF GUARANTEED POLICY VALUES

750 MO. 9000 YR!

END OF POLICY YEAR	ACCUMULATION ACCOUNT	CASH VALUE
1	2,170	$ 0
2	8,655	0
3	15,164	0
4	21,704	0
5	28,289	464
6	33,284	6,850
7	38,158	13,115
8	42,881	20,621
9	47,423	27,945
AGE 46 → 10 $90,000.	51,732	35,037
11	55,776	41,863
12	59,517	48,387
13	62,904	54,556
14	65,883	60,318
15	68,369	65,587
16	70,259	70,259
17	71,434	71,434
18	71,752	71,752
19	71,080	71,080
56 → 20	69,264	69,264
AGE 60	47,394	47,394
AGE 65	0	0 ?

THE GUARANTEED VALUES SHOWN ABOVE ASSUME THAT THE PLANNED PERIODIC PREMIUM IS PAID ON THE FIRST DAY OF EACH PREMIUM PAYMENT PERIOD IN THE AMOUNT AND FOR THE MODE SPECIFIED ON THE POLICY SCHEDULE PAGE. THESE VALUES ASSUME THERE IS NO INDEBTEDNESS, NO PARTIAL SURRENDERS AND NO CHANGES IN SPECIFIED AMOUNT, DEATH BENEFIT OPTION OR RIDERS ATTACHED TO THE POLICY.

BASED UPON THE MINIMUM GUARANTEED INTEREST RATE OF 3.00% PER ANNUM, MAXIMUM COST OF INSURANCE AND MAXIMUM EXPENSE CHARGES, THIS POLICY WILL REMAIN IN FORCE UNTIL MAY 19, 2030 , PROVIDED: (1) THE PLANNED PERIODIC PREMIUM IS PAID EACH TIME WHEN DUE; AND (2) NO CHANGES ARE MADE TO THE POLICY.

Policy Lapses!

Some policies may only contain the minimum interest rate and maximum insurance charges that a company guarantees will occur. For example, this UL policy contains a guaranteed interest rate of 3%. However, companies may, and frequently do, pay more than the guaranteed minimum rate. The difference between the guaranteed rate and the higher "credited" rate can be substantial and greatly affect the accumulation amount and lapse date. Likewise, companies may, and frequently do, charge less than the maximum insurance or expense charges. Only guaranteed interest rates and maximum charges are used in the following examples because that is what is available from the policy itself. To determine how any particular policy performs and the actual cost for the policy, contact the company that issues the policy.

• GET THE FACTS •

SCHEDULE (CONTINUED)

TABLE OF GUARANTEED MAXIMUM MONTHLY COST OF INSURANCE RATES PER $1,000

ATTAINED AGE	RATE	ATTAINED AGE	RATE	ATTAINED AGE	RATE
36	0.0766	58	0.9117	80	8.1567
37	0.0846	59	1.0042	81	8.9375
38	0,0943	60	1.1075	82	9.8183
39	0.1039	61	1.2225	83	10.7950
40	0.1128	62	1.3550	84	11.8483
41	0.2133	63	1.5050	85	12.9542
42	0.2292	64	1.6717	86	14.0983
43	0.2467	65	1.8542	87	15.2633
44	0.2658	66	2.0517	88	16.4442
45	0.2875	67	2.2633	89	17.6575
46	0.3108	68	2.4933	90	18.9208
47	0.3358	69	2.7483	91	20.2633
48	0.3633	70	3.0367	92	21.7350
49	0.3933	71	3.3658	93	23.4792
50	0.4275	72	3.7458	94	25.8192
51	0.4667	73	4.1758	95	29.3217
52	0.5117	74	4.6483	96	35.0825
53	0.5633	75	5.1533	97	45.0833
54	0.6208	76	5.6867	98	62.0958
55	0.6850	77	6.2442	99	83.3333
56	0.7550	78	6.8292		
57	0.8292	79	7.4600		

HOW TO CALCULATE THESE RATES PER $1,000

@ 36 .0766 x 12 x 1500 = $1378 ins. cost that year...

@ 46 .3108 x 12 x 1500 = $5594 " " "

@ 56 .7550 x 12 x 1500 = $13,590 " "

@ 66 2.0517 x 12 x 1500 = $36,930. Ins. cost that yr.

THE COST OF INSURANCE RATES SHOWN ABOVE ARE BASED ON THE 1980 COMMISSIONER'S STANDARD ORDINARY MALE NONSMOKER MORTALITY TABLE, AGE LAST BIRTHDAY. ACTUAL MONTHLY COST OF INSURANCE RATES WILL BE DETERMINED BY THE COMPANY BASED ON ITS EXPECTATIONS AS TO FUTURE MORTALITY EXPERIENCE. HOWEVER, THE ACTUAL COST OF INSURANCE RATES WILL NOT BE GREATER THAN THOSE SHOWN ABOVE.

UL / VUL / IUL

AGE	PREMIUM	COST OF INSURANCE	CASH VALUE
36	\$ 9000 YR.	\$1378 YR	1. ~~0~~ 2. ~~0~~ 3. ~~0~~ 4. ~~0~~
46	\$9000	\$5594	10. \$35,037
56	\$9000	\$ 13, 590	20. \$69,264 -4590 SHORT
66	\$9000	\$ 36, 930	30. \$ ~~0~~ -27,930 SHORT

• GET THE FACTS •

REINSTATEMENT

If the policy lapses, it may be reinstated before the maturity date if all of the following conditions are met within 5 years of the end of the grace period.

1. We must get evidence of insurability satisfactory to Us;
2. We get a premium sufficient to pay any past due monthly deductions up to the end of the grace period;
3. We get a premium sufficient to keep the policy in force for six months following reinstatement;
4. Any indebtedness due Us at the end of the grace period is paid or reinstated; and
5. The policy has not been previously surrendered.

Any rider coverage on any other Insured will be reinstated, subject to any additional conditions provided in the rider.

Monthly deductions will not be due for the period of time between the end of the grace period and the date of reinstatement.

Upon reinstatement, surrender charges, if any, will then be reinstated in the amount shown in the Schedule for the policy year of lapse and will decrease in exactly the same manner they would have had the policy not lapsed. The Minimum Annual Premium Provision won't apply if this policy is reinstated.

The Suicide Exclusion and Incontestability sections will apply if the policy has been in force for less than 2 years. After the policy has been in force for 2 years during Your lifetime, it will be contestable only as to statements made in the reinstatement application but only for 2 years following reinstatement.

DEATH BENEFIT PROVISION

Upon Your death, We'll pay death benefits according to the death benefit Option described below. The Death Benefit Option is shown in the Schedule.

Option A. The accumulation account is included in the specified amount. The death benefit will be the greater of:
(a) the specified amount on the date of death, or
(b) the accumulation account on the date of death multiplied by the applicable percentage at Your attained age as shown in the Table of Minimum Death Benefit Percentages in the Schedule.

2. **Option B.** The accumulation account is not included in the specified amount. The death benefit will be the greater of:
(a) the accumulation account on the date of death, plus the specified amount on the date of death, or
(b) the accumulation account on the date of death multiplied by the applicable percentage at Your attained age as shown in the Table of Minimum Death Benefit Percentages in the Schedule.

POLICY CHANGE PROVISION

CHANGES IN SPECIFIED AMOUNT

At any time after the second policy year, the Specified Amount may be changed, upon written request, subject to the following provisions.

• GET THE FACTS •

SCHEDULE (CONTINUED)

TABLE OF MINIMUM DEATH BENEFIT PERCENTAGES

ATTAINED AGE	PERCENT OF ACCUMULATION ACCOUNT	ATTAINED AGE	PERCENT OF ACCUMULATION ACCO
0-40	250%	65	120%
45	215%	70	115%
50	185%	75	105%
55	150%	90	105%
60	130%	95 AND OVER	100%

FOR AGES NOT SHOWN, THE APPLICABLE PERCENTAGE WILL BE DETERMINED BY INTERPOLATING BETWEEN THE AGES THAT ARE SHOWN.

"EXPENSE CHARGES"

- THERE IS A MAXIMUM CHARGE OF $7.50 PER MONTH PER POLICY.

"THERE IS A MAXIMUM PERCENTAGE OF PREMIUM CHARGE FOR ALL POLICY YEARS" EQUAL TO 2.0% OF PREMIUMS PAID TO THE COMPANY.

- THERE IS AN ADDITIONAL MAXIMUM PERCENTAGE OF PREMIUM CHARGE FOR THE FIRST POLICY YEAR EQUAL TO 48.0% OF PREMIUMS PAID UP TO THE QUALIFYING ANNUAL PREMIUM.

- THERE IS A MAXIMUM EXPENSE CHARGE OF $ .05 PER MONTH FOR EACH $1,000 OF INITIAL SPECIFIED AMOUNT.

"TABLE OF SURRENDER CHARGES"

YEAR	SURRENDER CHARGE	YEAR	SURRENDER CHARGE
1	$27,825	9	$19,478
2	27,825	10	16,695
3	27,825	11	13,913
4	27,825	12	11,130
5	27,825	13	8,348
6	26,434	14	5,565
7	25,043	15	2,783
8	22,260	16 AND LATER	0

A PRO RATA SURRENDER CHARGE WILL BE IMPOSED ON PARTIAL WITHDRAWALS. THE AMOUNT OF THE SURRENDER CHARGE WILL BE BASED UPON THE PERCENTAGE OF REDUCTION IN THE SPECIFIED AMOUNT BUT WILL NOT BE LESS THAN TWENTY-FIVE DOLLARS ($25.00).

NOTE: AT SOME FUTURE TIME, THE POLICY CASH SURRENDER VALUE MAY NOT COVER THE NEXT MONTHLY DEDUCTION. IN SUCH A SITUATION, THE POLICY WILL ENTER THE GRACE PERIOD AND WILL TERMINATE AT THE END OF THAT PERIOD IF SUFFICIENT PREMIUM IS NOT PAID.

Quick Quote

Sample Client

Your Life Insurance purchase can seriously affect your family's security if you die, and your quality of life while you're alive. Three points to consider:

1. Standard of Living:	In the event of the untimely death of either the husband or wife, a wise insurance purchase can mean the difference between maintaining the family's standard of living and financial disaster for those left behind.
2. Long-term goals:	Too little protection may leave your family vulnerable. The survivors may have to drain savings to cover burial and other expenses, which could seriously affect long-term goals like college education.
3. Retirement Income:	By lowering your insurance cost, you can free up dollars that could be better used to build a cash reserve for the future.

Your Life Insurance Premium Quote

- To provide total coverage of $1,500,000.00 for Sample, your total Monthly premium would be $173.85.

Insured	Age	Insurance Class	Product Description[1]	Face Amount	Monthly Premium
Sample	36	Preferred	Custom Advantage 30	$1,500,000.00	$173.85[3]
First 20 years Guaranteed Face Amount and Premium Totals				***$1,500,000.00***	***$173.85***

UNIVERSAL LIFE $ 750 MO.
PRIMERICA
30 YR TERM $ 174 *Preferred

SAVINGS $ 576

(PRIMERICA LIFE 30 YR TERM $ 153 MO. IF. Preferred Plus)

Guaranteed premiums for specified face amounts and years are shown.
This is not an illustration.

1. C6 series of term life insurance
3. Annual Policy Fee of $75.00 included

PRIMERIC → 30yr TERM $1,500,000 $174 mo
$AVINGS $576 mo
$750 mo

PRIMERICA

Hypothetical Savings Schedule

Beginning Balance:	$0.00	Number of Years:	30	Annual Rate of Return:	9.000%
Ending Balance:	$1,062,417.00	Contribution:	$576.00 MO.	Inflate Savings:	No

Year		Yearly Savings		Balance
0	AGE 36			$0.00
1		$6,912.00	/ $576. MONTHLY	$7,258.40
2		$6,912.00		$15,197.69
3		$6,912.00		$23,881.74
4		$6,912.00		$33,380.42
5		$6,912.00		$43,770.14
6		$6,912.00		$55,134.48
7		$6,912.00		$67,564.88
8		$6,912.00		$81,161.33
9		$6,912.00		$96,033.22
10	46	$6,912.00		$112,300.21
11		$6,912.00		$130,093.14
12		$6,912.00		$149,555.18
13		$6,912.00		$170,842.89
14		$6,912.00		$194,127.53
15		$6,912.00		$219,596.44
16		$6,912.00		$247,454.50
17		$6,912.00		$277,925.84
18		$6,912.00		$311,255.60
19		$6,912.00		$347,711.93
20	56	$6,912.00		$387,588.11
21		$6,912.00		$431,204.95
22		$6,912.00		$478,913.35
23		$6,912.00		$531,097.13
24		$6,912.00		$588,176.10
25		$6,912.00		$650,609.48
26		$6,912.00		$718,899.54
27		$6,912.00		$793,595.68
28		$6,912.00		$875,298.83
29		$6,912.00		$964,666.30
30	66	$6,912.00		$1,062,417.06

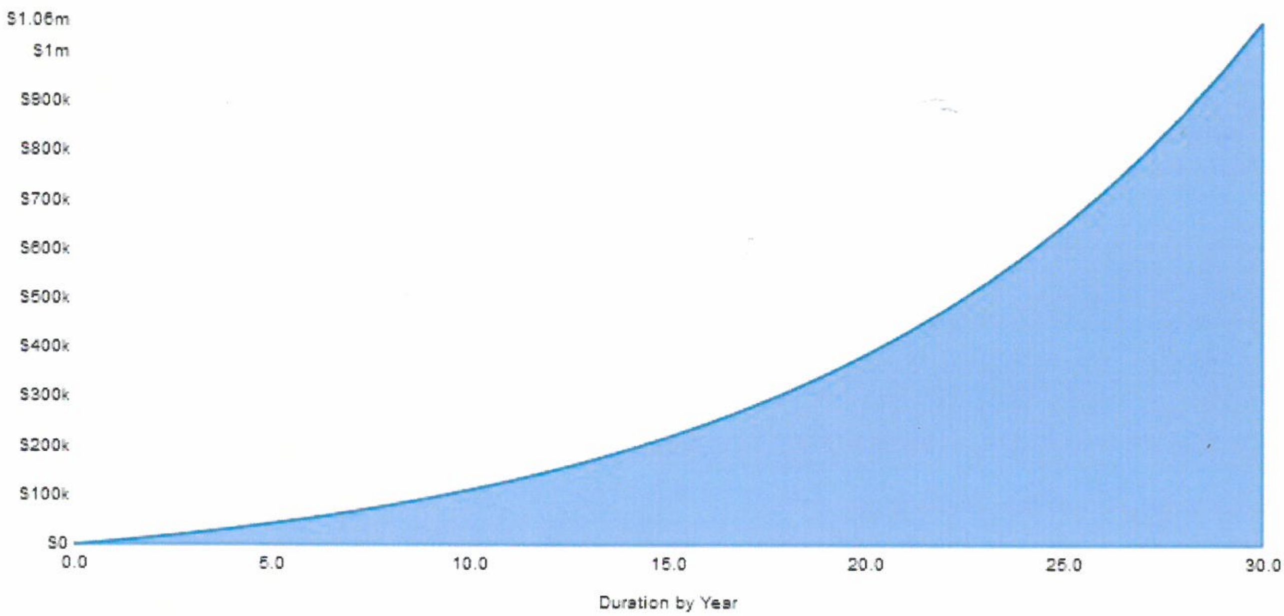
UNIVERSAL LIFE $750 mo.
PRIMERICA 30yr TERM $174 mo.
SAVINGS $576 mo

This illustrative calculator is designed to be an informational and educational tool only. This illustration is a hypothetical and does not represent an actual investment. This illustration uses a constant rate, compounded on a monthly basis, unlike actual investments which will f uctuate in value and could be signif cantly impacted by periods of negative returns. It does not include fees, taxes, expenses, or withdrawals, which if included, would lower results. There is no guarantee you will achieve these results. The historical inf ation rate is 3%.

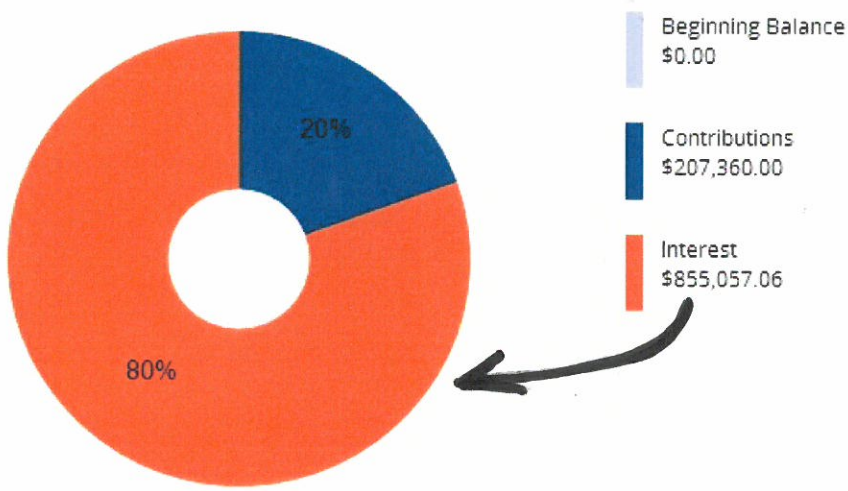
PRIMERICA Hypothetical Savings Schedule

Beginning Balance:	$0.00	Number of Years:	30	Annual Rate of Return:	9.000%
Ending Balance:	$1,062,417.00	Contribution:	$576.00 monthly	Inf ate Savings:	No

Savings Amount



Savings Amount Breakdown



This illustrative calculator is designed to be an informational and educational tool only. This illustration is a hypothetical and does not represent an actual investment. This illustration uses a constant rate, compounded on a monthly basis, unlike actual investments which will f uctuate in value and could be signif cantly impacted by periods of negative returns. It does not include fees, taxes, expenses, or withdrawals, which if included, would lower results. There is no guarantee you will achieve these results. The historical inf ation rate is 3%.

Commissions

Sample Client

Commission by Level for All Products

The table below shows the estimated commission by level, based on the products selected.

	Total Commission	
Level	Personal	By Level
REP	$500.19	$500.19
SRP	$700.27	$200.08
DIS	$1,000.38	$300.11
DIV	$1,200.46	$200.08
REG	$1,400.54	$200.08
RVP	$2,200.84	$800.30

Commission by Product for the Selling Rep

The table below shows the estimated commission by product for the selling rep, based on the products selected.

Name	Product	Total Commission
Sample	Custom Advantage 30	$2,200.84
	Total Commission for Policy	***$2,200.84***

Total Annual Commissionable Premium (ACP) = $2,000.76

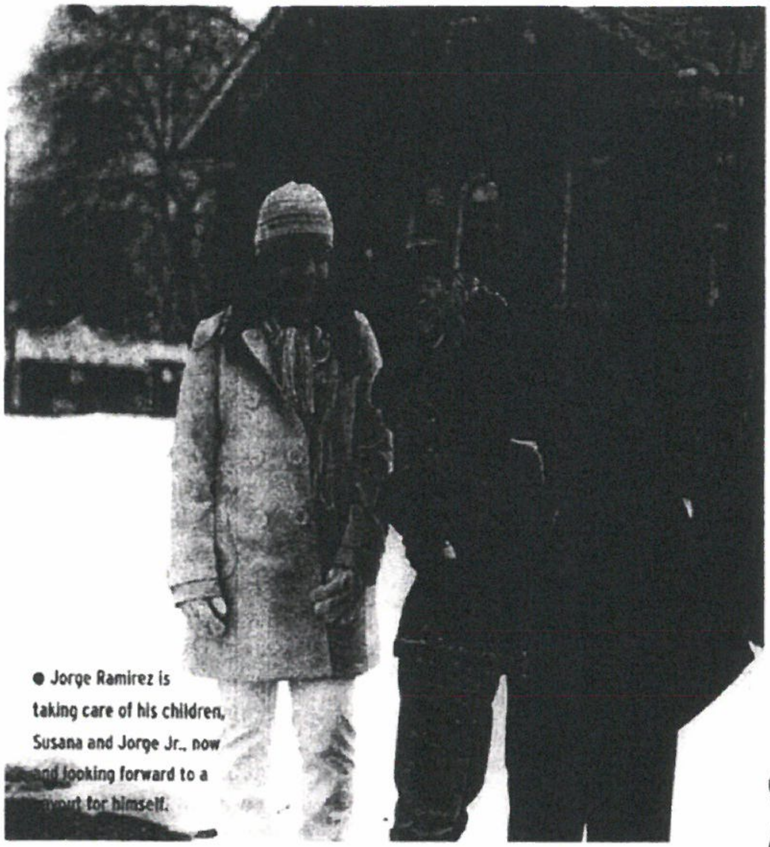
$1,500.00 Estimated Bonus Premium Credit.

Estimated commissions are for New Business only.
Actual commission payments subject to agent agreement, applicable Operating Guidelines and Commission Schedules. Commission rates, rules, and procedures are subject to change from time to time.
** The maximum advance, if any, per policy to an RVP is $1,500 and to a non-RVP is $750, and will be calculated only on face amount up to $500,000 per insured.*

$500,000 CONDITIONAL COVERAGE DURING UNDERWRITING!

• GET THE FACTS •

DON'T GET MISLED BY RETURN OF PREMIUM POLICIES



● Jorge Ramirez is taking care of his children, Susana and Jorge Jr., now [illegible] looking forward to a [illegible] for himself.

INSURANCE | With return-of-premium policies, you bet your life you'll get money back. *By Kimberly Lankford*

REFUND guaranteed

A good investment? A check for $26,000 (or whatever you paid in premiums) sounds like a great deal. But you may not be getting the biggest bang for your buck. *

Ramirez could have paid $405 a year (instead of $1,332) for the same coverage with a regular 20-year term policy and invested the $927 difference in premiums. As long as his investments returned more than 3.1% per year, he would have come out ahead.

A 30-year ROP policy can be a better deal if you need insurance for a longer time, because the premium differential between the two kinds of term policies is much smaller. For example, a healthy 41-year-old man would pay a premium of $930 a year for a regular 30-year, $500,000 term policy and $1,425 for a return-of-premium version. If he invested the annual difference of $495 himself, his investments would have to return at least 6.2% a year to accumulate more than the nearly $43,000 he'd get in returned premiums. * @ 10%

See BELOW

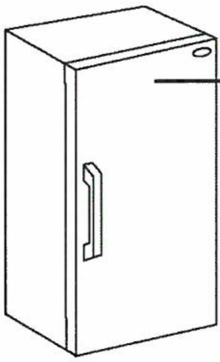
Assumptions

Opening Savings Balance :	$0.00	$0.00
Annual Rate of Return :	10%	10%
Number of Years :	30	20
Contribution Each Year :	$495	$927
Ending Balance :	$89,567	$58,403

This example is for illustrative purposes and does not represent an actual investment. This example shows a constant rate of return, unlike actual investments which will fluctuate in value. The rate of return is compounded monthly. It does not include fees and taxes, which would lower results.

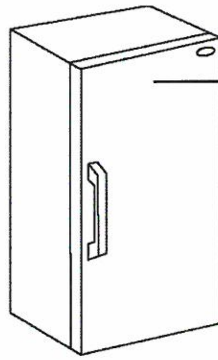
• GET THE FACTS •

Which Would You Buy?



Refrigerator A

- $2,000 price tag
- 36-year guarantee
- $2,000 money back years later



Refrigerator B

- $1,000 price tag
- 36-year guarantee
- $0 money back

If you had $2,000, which refrigerator would you buy?

Cash value insurance policies can be universal life, whole life or other policies that have a savings feature. They contain benefits in addition to death protection, such as dividends, interest or cash value available for a loan or upon surrender of the policy. Cash value policies may also have level premiums for the life of the policy. Return of Premium policies return premium, usually prorated in the earlier years.

Term insurance provides a death benefit only and its premiums can increase at certain ages.

The Rule of 72

Approximates the number of years it takes to double your money.

Number of Years	4% 18	6% 12	12% 6
0	$1,000	$1,000	$1,000
6			$2,000
12		$2,000	$4,000
18	$2,000		$8,000
24		$4,000	$16,000
30			$32,000
36	$4,000	$8,000	$64,000

This table serves as a demonstration of how the Rule of 72 works and is only an approximation of accumulations. The hypothetical percentage rates and values are not indicative of specific investments where rates will fluctuate. It does not include fees and taxes, which would lower results.

How Primerica Helps Families[1]

JOHN & MARY, AGE 30, WITH TWO CHILDREN	
BEFORE FNA	**AFTER FNA**
Debt:	**Debt:**[2]
$165,000 1st mortgage balance; **24 years remaining.**	Primerica DebtWatchers™: **Using debt stacking paid off mortgage and all credit cards in 20 years (age 50).**
$13,000 on three credit cards; payoff in **58 years** (making minimum payments). In debt until **age 88.**	**Potentially saving over $56,000 in interest costs and over 4 years of mortgage payments with $0 extra payment by using debt stacking.**
Life Insurance:	**Life Insurance/Income Protection:**[3]
$150,000 coverage on John **$150,000** coverage on Mary No protection on the children	**$400,000** coverage on John **$400,000** coverage on Mary **$10,000** on each of the children
Cash value policy – $295/mo.*	**35-year level term life insurance: $126/mo.**
$124,000 cash value at age 65	**$295 - $126 = $169/month savings to INVEST**
Legal Protection:	**Legal Protection:**[4]
No will and no access to a respected, full-service law firm.	**Set up a will through the Primerica Legal Protection Program** and access to a full-service law firm $25/mo.
Auto & Homeowner's Insurance:	**Auto & Homeowner's Insurance:**[5]
John and Mary were paying **$243 per month** for auto & home insurance.	**Saved: $65 per month on their auto and home insurance.** ($65 per month for 20 years at 9% = $43,000 college fund)
Retirement Plan:	**Retirement Plan:**[6]
John & Mary had **$20,000 in an IRA** at their bank earning **1.5%**, with **$100** per month contributions. Accumulated savings at age **65 = $89,000**	**Rolled over $20,000 IRA into mutual funds.** **Monthly contributions increased to $269** ($100 + $169 savings from cash value life insurance.) **6% rate of return: $547,600 at age 65** **9% rate of return: $1,258,500 at age 65**

A or B

If you showed the A and B example to 10 families, how many of the 10 would switch from A to B?

* Monthly premium and accumulated cash value for cash value policies is an average of whole life policies from three major North American life insurance companies for male and female, both age 30 and standard risk. 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 provides a death benefit and its premiums increase after initial premium periods and at certain ages.

1 This is a hypothetical family of four consisting of a husband and wife, both age 30 and non-smoking and their two minor children. This family is used to illustrate our products and is not intended to reflect any real people or family. **2** Based on the assumption that the consumer makes minimum monthly payments, the APR/COB for the mortgage is 6.0% and the APR/COB on each of the three credit cards is 19.8%. Assumes no additional debt is incurred. The debt stacking concept assumes that when the first target debt is paid off, John and Mary apply the payment being made on the first target debt to the next target debt and continue the process until all debts are paid off. **3** Using Primerica Custom Advantage 35 policy: primary (15CA0(35)) and spouse rider (15CB0(35)), both age 30 and non-tobacco use. Premium is guaranteed for 20 years. **4** $25 per month in most areas. Primerica Legal Protection Program legal protection services are offered by Pre-Paid Legal Services, Inc. dba LegalShield or applicable subsidiary. Neither Primerica nor its representatives provide legal services, representation or advice. Services and benefit availability may vary state to state. **5** Primerica Secure™ not available in Puerto Rico. Auto and home insurance is offered through Primerica Secure, a personal lines insurance referral program in which representatives may refer individuals to Answer Financial Inc. which offers insurance products and services through its licensed affiliates. Not all insurance products and services are available in all states. Primerica, its representatives and the Secure Program™ do not represent any of the insurers in the program. **6** Hypothetical 6% and 9% rates of return, compounded monthly, and tax deferred accumulation for IRA is not guaranteed or intended to demonstrate the performance of an actual investment. Unlike actual investments, these hypothetical accounts grow at a constant rate of return without any fees or charges. Actual investments will fluctuate in value. If fees and taxes were included, results would be lower. Any tax deductible contributions are taxed and tax deferred growth may be taxed upon withdrawal. Withdrawals prior to age 59 1/2 may be subject to a tax penalty.

Primerica, One of the Greatest Opportunities in North America

The Part-Time Answer

At Primerica, you can keep your full-time job while starting your business part-time. Maybe you're looking for extra income – or just want to see if Primerica is the right opportunity for you. Take a look at how starting part-time can help you earn extra money each month:

District Leader (part-time)

Personal:
4 clients in one month (one per week)
4 life sales
2 IRA rollovers
1 Primerica DebtWatchers
1 A&H
1 PLPP

Cash flow from month's sales **$3,732**

Build a Team

As you build your Primerica business, you also have the opportunity to build your team and earn overrides. Overrides offer the opportunity to earn additional income based on the business your team, or "downlines," produce. Take a look at how you can build your business even further as a part-timer:

Regional Leader (optional part-time)

Personal:
4 clients in one month (one per week)
4 life sales
2 IRA rollovers
1 Primerica DebtWatchers
1 A&H
1 PLPP
Equals: $5,052

Team Overrides:
2 District Leaders
6 clients in one month
6 life sales
2 IRA rollovers
2 Primerica DebtWatchers
2 A&H
2 PLPP
Equals: $1,921

Cash flow from month's sales **$6,973**

Transition to Full-Time Regional Vice President

As you continue to build a team and expand your Primerica business, you may decide to quit your regular job and become a full-time Primerica representative. When you advance to the RVP level, you also have the opportunity to earn bonuses:

RVP (full-time)

Personal:
4 clients in one month
4 life sales
2 IRA rollovers
1 Primerica DebtWatchers
1 A&H
1 PLPP
Equals: $7,785

Team Overrides:
2 Regional Leaders
10 life sales
4 IRA rollovers
2 Primerica DebtWatchers
2 A&H
2 PLPP
Equals: $6,606
Bonus: $2,898

Cash flow from month's sales **$17,290**

Build a Business and Develop RVPs

With Primerica, you have the opportunity to own your own business. As you continue to advance, your opportunity to grow is unlimited! See how much you can earn as you build a business and work toward ownership:

SVP (you've developed 3 RVPs)

Personal:
4 clients in one month
4 life sales
2 IRA rollovers
1 Primerica DebtWatchers
1 A&H
1 PLPP
Equals: $7,785

Team Overrides:
3 RVPs + 2 Regional Leaders
50 clients combined
50 life sales
22 IRA rollovers
11 Primerica DebtWatchers
11 A&H
11 PLPP
Equals: $16,426
Base Bonus: $2,898
RVP & SVP Bonuses: $7,038

Cash flow from month's sales **$34,147**

? Can you think of any logical reason not to get started, at least part-time?

Representatives of Primerica are independent contractors and are paid commissions only on sale of products. Assumes all products remain in force for 12 months. Life commissions cash flow includes 75% advance of 1st year commission. Assumes $20,000 rollover plus additional investments of $269/mo. in an IRA per client for 12 months. Commissions include cash flow that is received over 12 months. Compensation examples are based on 2-year advances in full-benefit states for the PLPP product. For RVP example, bonus based on a 20% Base Shop Bonus. For SVP example, bonuses include a 20% Base Shop Bonus and combined RVP and SVP Bonuses (17% total) on direct RVPs. All bonus calculations assume 69% QBI and $1500 in submitted premium per policy. The Ownership Program is subject to terms, conditions and applicable regulatory requirements. Please see POL for the Ownership Program documents and policies, which control in all respects. Life insurance is underwritten by Primerica Life Insurance Company. Securities offered by PFS Investments Inc., 1 Primerica Parkway, Duluth, Georgia 30099.

From January 1 through December 31, 2016, Primerica paid cash flow to its North American sales force at an average of $6,088 per life licensed representative. Average cash flow includes commissions paid on all lines of business, and reflects combined U. S. and Canadian dollars remaining in the local currency earned by the representative. Exchange rates fluctuate daily and could impact the average.

Primerica DebtWatchers™: Primerica, representatives of Primerica, and Primerica DebtWatchers will not act as an intermediary between Primerica DebtWatchers customers and their creditors and do not imply, promise or guarantee that credit files or credit scores will or may be improved, repaired, boosted, enhanced, corrected, or increased by use of the Primerica DebtWatchers product.

Not for use in New York.

The Theory of Decreasing Responsibility

How Life Works

In the early years, you may need a lot of coverage...

In the later years, you better have money.

Today
- Young children
- High debt
- House mortgage

Loss of income would be devastating

At Retirement
- Grown children
- Lower debt
- Mortgage paid

Retirement income needed

In the early years, you may not have money...

In the later years, you may not.

What life insurance company do you know of that teaches people how to eliminate the need for life insurance?

The Problem: No Financial Education, Game Plan or Coach

- Other Goals and Dreams
- College Savings
- Retirement
- Get Out of Debt
- Budget - Emergency Fund - Will*
- Protect Your Income / Term Life

The Solution:

Build your financial house using our Financial Needs Analysis (FNA), a complimentary, confidential and customized program that helps you build your financial house from the ground up.

On a scale of 1-10, 10 being the highest, how would you rate your desire to become properly protected, debt free and financially independent? ______

* Will available through Primerica Legal Protection Program. Exclusions and limitations may apply. See plan for details. Primerica representatives do not provide legal, tax or estate planning advice.

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