

# Maximize Your Earning Potential with Primerica

✓ Tired of not getting paid what you're worth?

✓ Being overlooked for a promotion or put on hold for a raise?

At Primerica, you control how much you get paid. Our compensation system is based on your efforts. The more you put into your Primerica business, the more you get out of it. Literally.

Unlike most companies, we encourage you to make as much money as possible. And, we'll tell you exactly how to do it.

No matter what your educational background, gender, ethnicity or age, everyone who joins Primerica has an equal opportunity to earn.

Take a look at these examples of how you can earn money at every level – from the newest recruit – to Senior National Sales Director:

# 1 Senior Representative

You are a Senior Rep doing **\$2,500 in personal life premium** per month.

- **Your personal life insurance business** **\$548**
- **Other income on personal activity of:** **\$209**
  - One Auto Referral **\$53**
  - One Primerica Legal Protection Program **\$60**
  - Two Primerica DebtWatchers Subscriptions **\$96**

**Total monthly cash flow** **\$757**

**Opportunity to qualify for a Distribution Builders Bonus\*\***

# 2 District Leader

You are a District Leader doing **\$2,500 in personal life premium** per month. You **override downlines that produce \$2,500 in premium.**

- **Your personal life insurance business** **\$783**
- **Your overrides on your team** **\$313**
- **Other income on personal activity of:** **\$389**
  - Three Auto Referrals **\$165**
  - One Primerica Legal Protection Program **\$80**
  - Three Primerica DebtWatchers Subscriptions **\$144**

**Total monthly cash flow** **\$1,485**

**Opportunity to qualify for a Distribution Builders Bonus\*\***

# 3 Division Leader

You are a Division Leader doing **\$2,500 in personal life premium** per month. You **override downlines that produce \$5,000 in premium.**

- **Your personal life insurance business** **\$939**
- **Your overrides on your team** **\$626**
- **Other income on personal activity of:** **\$497**
  - Three Auto Referrals **\$173**
  - Two Primerica Legal Protection Programs **\$180**
  - Three Primerica DebtWatchers Subscriptions **\$144**

**Total monthly cash flow** **\$2,062**

# 4 Regional Leader

You are a Regional Leader doing **\$2,500 in personal life premium** per month. You **override downlines that produce \$7,500 in premium.**

- **Your personal life insurance business** **\$1,096**
- **Your overrides on your team** **\$1,409**
- **Other income from securities, auto referrals, etc.** **\$904**

**Total monthly cash flow** **\$3,409**

## 5 Regional Vice President

You are an RVP doing **\$2,500 in personal life premium** per month. You **override downlines that produce \$7,500 in premium.**

- Your personal life insurance business \$1,722
- Your overrides on your team \$2,505
- Total in bonuses<sup>1</sup> \$700
- Other income from securities, auto referrals, etc. \$3,641

**Total monthly cash flow \$8,568**  
**Total annual cash flow\*\* \$102,816**

## 6 Regional Vice President with One Direct RVP

You are an RVP doing **\$5,000 in personal life premium** per month. You **override downlines that produce \$10,000 in base shop premium and \$10,000 at first generation.**

- Your personal life insurance business \$3,444
- Your overrides on your team \$4,383
- Total in bonuses<sup>2</sup> \$1,750
- Other income from securities, auto referrals, etc. \$7,225

**Total monthly cash flow \$16,802**  
**Total annual cash flow\*\* \$201,624**

## 7 Senior Vice President with a \$20,000 Base Shop and Three Direct RVPs

You are a SVP doing **\$5,000 in personal life premium** per month. You **override downlines that produce \$15,000 in base shop premium and \$30,000 at first generation.**

- Your personal life insurance business \$3,444
- Your overrides on your team \$7,670
- Total in bonuses<sup>3</sup> \$4,970
- Other income from securities, auto referrals, etc. \$9,047

**Total monthly cash flow \$25,131**  
**Total annual cash flow\*\* \$301,572**

\*Please see Important Earnings Disclosure on back page. \*\*Annual cash flow assumes the same level of activity over a 12-month period.

# Plus, RVPs and above can also compete to qualify

## Grow Your Cash Flow

Work your way up the ladder of leadership and business, the bigger your cash flow earnings potential, the more you can earn what you're worth. So what are you waiting for?

## 8 National Sales Director

with a \$15,000 Base Shop  
and 14 Downline RVPs

You are a NSD doing **\$2,500 in personal life premium** per month. You **override downlines that produce \$12,500 in base shop premium, \$90,000 at first generation and \$105,000 at second generation.**

• Your personal life insurance business	\$1,722
• Your overrides on your team	\$19,254
• Total in bonuses <sup>4</sup>	\$22,155
• Other income from securities, auto referrals, etc.	\$19,834

**Total monthly cash flow** \$62,965  
**Total annual cash flow\*\*** \$755,580

## 9 Senior National Sales Director

with No Base Shop  
and 24 Downline RVPs

You are a SNSD **overriding downlines that produce \$150,000 at first generation and \$150,000 at second generation.**

• Your personal life insurance business	\$0
• Your overrides on your team	\$23,481
• Total in bonuses <sup>5</sup>	\$36,960
• Other income from securities, auto referrals, etc.	\$22,926

**Total monthly cash flow** \$83,367  
**Total annual cash flow\*\*** \$1,000,404

\*Please see Important Earnings Disclosure on back page. \*\*Annual cash flow assumes the same level of activity over a 12-month period.

# Apply for shares of Primerica, Inc. common stock!

Watch your cash flow go up, too! The bigger you build your Primerica potential. It's simple. It's straightforward. We want you to succeed and grow for? Take control of your cash flow today!



### Important Notes

1 Assumes 10% Base Shop Bonus. 2 Assumes 10% Base Shop Bonus and 10% RVP Leadership Bonus. 3 Assumes 10% Base Shop Bonus, 10% RVP Leadership Bonus and 7% SVP Leadership Bonus. 4 Assumes 10% Base Shop Bonus, 10% RVP Leadership Bonus, 7% SVP Leadership Bonus and 4% NSD Leadership Bonus. 5 Assumes 10% Base Shop Bonus, 10% RVP Leadership Bonus, 7% SVP Leadership Bonus, 4% NSD Leadership Bonus and 2% SNSD Leadership Bonus.

### Additional Notes

No commissions are earned except upon product sales. Premium reflected is Gross Bonusable Premium. Contract advancement is subject to being in good standing with each Primerica Company. Examples assume sales of Custom Advantage 30-year policy, issue ages 26-45, and QBI of 70%. Base shop overrides for the District Leader assumes one Sr. Rep and one Rep generating \$1,250 in premium each; for the Division Leader, assumes one District Leader, and one Sr. Rep and one Rep generating \$2,500 in premium each; for the Regional Leader, assumes one District Leader and two Senior Representatives generating \$2,500 in premium each.

For the RVP category, assumes one District Leader and two Division Leaders generating \$2,500 in premium each; for the RVP with one RVP category, assumes two District Leaders and two Division Leaders generating \$2,500 in premium each; for the SVP category, assumes three District Leaders and one Division Leader generating \$2,500 in premium each and one Regional Leader generating \$5,000 in premium; for the NSD category, assumes two District Leaders and three Division Leader generating \$2,500 in premium each. For below-RVP categories, non-life cash flow examples assume the client continues to pay for the respective products throughout the first year; for RVP and above categories, non-life cash flow examples are based on Company-wide experience for representatives at the stated sales force level. Regional Leader non-life cash flow example assumes personal production of two Primerica Secure referrals, two Primerica Legal Protection enrollments, two Primerica DebtWatchers™ subscriptions, and securities trades of \$26,000 with an average commission of 1.83%.

**Important Earnings Disclosure:** The cash flows stated are not intended to demonstrate the earnings of typical RVPs/representatives. Rather, the cash flows that have been cited reflect the potential that comes with building your business, and there is no guarantee that you will achieve any specific cash flow level. Most RVPs/representatives do not achieve the levels illustrated. In the 12month period ending in December 2011, Primerica paid a total of \$504,514,944 in compensation, an average of \$5,544 per licensed representative. Average RVP earnings are typically higher. Actual gross cash flow is, among other factors, dependent upon the size and scale of a representative's organization, the number of sales and the override spread on each sale, and the ability and efforts of you and your downlines. Having said this, Primerica provides a tremendous opportunity for individuals who work hard and who desire to develop a business with strong income potential.

**All products not available in all jurisdictions. Life Insurance:** In New York, term life insurance products are underwritten by National Benefit Life Insurance Company, Home Office: Long Island City, New York; in the United States (except in New York), term life insurance products are underwritten by Primerica Life Insurance Company, Executive Offices: Duluth, Georgia; and in Canada, term life insurance products and segregated funds are underwritten by Primerica Life Insurance Company of Canada, Head Office: Mississauga, Ontario. **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. Primerica, its representatives and the Secure Program™ do not represent any of the insurers in the program. **Primerica Legal Protection Program,** a legal services contract from PrePaid Legal Services, Inc. **Securities:** In the United States, securities are offered by PFS Investments Inc., 3120 Breckinridge Blvd., Duluth, Georgia 30099-0001. **Primerica DebtWatchers™:** Primerica, representatives of Primerica, Equifax 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 the use of the Primerica DebtWatchers product.

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