

# 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.

# 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**

**Cash flow from month's sales** **\$757**

**Opportunity to qualify for a Fast Start 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**

**Cash flow from month's sales** **\$1,485**

**Opportunity to qualify for a Fast Start Bonus\***

# 3 Division Leader

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

- **Your personal life insurance business** **\$939**
- **Your overrides on your team** **\$1,096**
- **Other income on personal activity of:** **\$497**
  - Three Auto Referrals **\$173**
  - Two Primerica Legal Protection Programs **\$180**
  - Three Primerica DebtWatchers Subscriptions **\$144**

**Cash flow from month's sales** **\$2,532**

# 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**

**Cash flow from month's sales** **\$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

**Cash flow from month's sales**  
**Total annual cash flow\***

**\$8,568**  
**\$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

**Cash flow from month's sales**  
**Total annual cash flow\***

**\$16,802**  
**\$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>	\$6,370
• Other income from securities, auto referrals, etc.	\$9,835

**Cash flow from month's sales**  
**Total annual cash flow\***

**\$27,319**  
**\$327,828**

# PLUS, RVPS AND ABOVE CAN ALSO COMPETE TO QUALIFY FOR SHARES OF PRIMERICA, INC. COMMON STOCK!

\* Annual cash flow assumes the same level of activity over a 12-month period. Assumes all products remain in force for 12 months. Commission on life commissions and subject to deferred compensation account withholding. From January 1 through December 31, 2016, Primerica paid an average cash flow of \$102,816 for a 5 Regional Vice President, \$201,624 for a 6 Regional Vice President with One Direct RVP, and \$327,828 for a 7 Senior Vice President with a \$20,000 Base Shop and Three Direct RVPs. Average cash flow includes commissions paid on all lines of business, and reflects combined U. S. and Canadian dollars remaining in the U. S.

## 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> \$22,365
- Other income from securities, auto referrals, etc. \$19,931

**Cash flow from month's sales** \$63,272  
**Total annual cash flow\*** \$759,264

## 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> \$37,800
- Other income from securities, auto referrals, etc. \$23,244

**Cash flow from month's sales** \$84,525  
**Total annual cash flow\*** \$1,014,300

# GROW YOUR CASH FLOW

Work your way up the ladder of leadership and watch your cash flow go up, too! The bigger you build your Primerica business, the bigger your cash flow earnings potential. It's simple. It's straightforward. We want you to succeed and earn what you're worth. So what are you waiting for? Take control of your cash flow today!

Commissions include cash flow that is received over 12 months from sale, with 75% advance of first year cash flow to its North American sales force at an average of \$6,088 per life licensed representative. Local currency earned by the representative. Exchange rates fluctuate daily and impact the average.



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:

### Important Notes

1. Assumes 10% Base Shop Bonus. 2. Assumes 10% Base Shop Bonus and 10% RVP Leadership Bonus. 3. Assumes 20% 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 Bonuses on First Generation RVPs plus 7% SVP Leadership Bonus and 4% NSD Leadership Bonus on Second Generation RVPs. 5. Assumes 10% RVP Leadership Bonus, 7% SVP Leadership Bonus, 4% NSD Leadership Bonus and 2% SNSD Leadership Bonuses on First Generation RVPs plus 7% SVP Leadership Bonus, 4% NSD Leadership Bonus and 2% SNSD Leadership Bonus on Second Generation RVPs.

### Additional Notes

No commissions are earned except on product sales. Premium reflected is Gross Bonusable Premium. Contract advancement is subject to being in good standing with each Primerica Company. Life commissions based on sales of Custom Advantage 30-year policy, issue ages 26-45 and QBI of 70%. For RVP and above categories, non-life cash flow examples are based on Company-wide experience for representatives at the stated sales force level. Representatives of Primerica are independent contractors.

District Leader: Assumes base shop overrides from one Sr. Rep and one Rep each generating \$1,250 in premium and nonlife personal production from three Primerica Secure referrals, one Primerica Legal Protection enrollments and three Primerica DebtWatchers™ subscriptions. Division Leader: Assumes base shop overrides from one District Leader, one Sr. Rep and one Rep each generating \$2,500 in premium and non-life personal production from three Primerica Secure referrals, two Primerica Legal Protection enrollments and three Primerica DebtWatchers subscriptions. Regional Leader: Assumes base shop overrides from one District Leader and two Senior Reps each generating \$2,500 in premium and non-life personal production from 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%. RVP: Assumes one District Leader and two Division Leaders each generating \$2,500 in premium. RVP with one Direct RVP: Assumes two District Leaders and two Division Leaders each generating \$2,500 in premium and one RVP at 1st generating \$10,000 in premium. SVP: Assumes two District Leaders, three Division Leaders and one Regional Leader each generating \$2,500 in premium and three RVPs at 1st each generating \$10,000 in premium. NSD: Assumes three District Leaders, one Division Leader and one Regional Leader each generating \$2,500 in premium, RVPs at 1st generating \$90,000 in premium and RVPs at 2nd generating \$105,000 in premium. SNSD: Assumes RVPs at 1st and RVPs at 2nd each generating \$150,000 in premium.

### Important Earnings Disclosure

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 impact the average.

**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 U.S. (except in New York), term life insurance products are underwritten by Primerica Life Insurance Company, Executive Offices: Duluth, Georgia. 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 is a legal services contract from PrePaid Legal Services, Inc. Securities: Securities are offered by PFS Investments Inc., 1 Primerica Parkway, Duluth, Georgia 30099-0001. Primerica DebtWatchers™: Primerica Debtwatchers is offered by contractual agreement between Primerica Client Services, Inc. and Equifax Consumer Services LLC, a wholly owned subsidiary of Equifax Inc.

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