

CustomExchange

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Not approved for Canada and New York.
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CUSTOM EXCHANGE

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This Guide has been prepared as a source of information for Primerica Life's Custom Exchange term product, policy provisions, and premium guidelines. The information provided in this document is for the US only. Separate Information Manuals will be provided for use in New York and Canada.

Custom Exchange series provides level coverage for ten years, then decreasing coverage to age 100. The series consists of a Base Policy, Insured Rider and Spouse Rider. For all three, the premiums are scheduled level until policy expiry or age 100, whichever occurs first. The premiums are guaranteed for one year.

GENERAL GUIDELINES

1. **AUTHORITY** - Properly licensed and appointed Primerica representatives are authorized to solicit applications for insurance, collect the first premium and forward it promptly to Primerica Life, and to perform any other duties the Company may from time to time authorize or require of them.

2. **UNAUTHORIZED ACTS** - Primerica representatives are NOT authorized to accept risks or to bind insurance coverage of any kind; to make, alter or change any policy; to waive payments; to make, give or receive any statements or promises other than those in the application or policy contract; to extend the payment time for payment of any premium or to waive the grace period; to approve evidence of good health or insurability; to defer forwarding to Primerica Life any application or premium payment received from an Applicant or Policy Owner.

A Primerica representative may not retain counsel to represent Primerica Life. All matters involving legal questions or inquiries from State Insurance Departments and other regulators must be promptly referred to the Company's Office of the General Counsel.

3. **ADVERTISING** - Primerica representatives may not use any advertising or sales literature unless the items used have been furnished or approved by the Company.

4. **REBATE** - Primerica representatives are not permitted to rebate, offer to rebate, or pay any part of a premium, directly or indirectly.

5. **LICENSES** - Primerica representatives must be duly licensed in accordance with the laws of the States in which they transact insurance at the time the transactions occur. Taking an application or calling another state to solicit insurance is considered to be transacting insurance in the state in which the application is taken or into which the call is made.

6. **EXPENSES** - Primerica representatives may not incur expenses on behalf of Primerica Life for any purpose unless the Primerica representative has written approval from Primerica Life.

7. **COMMUNICATIONS** - Mailed correspondence to Primerica Life should be addressed to the specific department that will handle your request or just to "Primerica Life" when you are not sure what department or individual will process your request. Write a separate communication for each item of business. Always indicate the policy number, full name of the insured and the insured's date of birth when writing about a policy or the full name of the applicant and the applicant's date of birth when writing about an application. To email Primerica Life, go to Primerica Online Support Systems / Protection Management / Life Operations and find the specific department you wish to contact. Use Primerica mail when including policy or clients identifiable information.

8. **DISCLOSURE** - To safeguard the interest of prospective purchasers of insurance, states require disclosure of certain basic information by agents and companies either prior to or with delivery of a policy. Primerica Life provides the necessary instructions, forms, disclosure items, Sales Illustrations, Policy Summary and Buyers Guide, to meet or provide representatives with the material to meet all regulatory requirements. Such information varies by State and details on how to locate this information is provided to each Primerica representative through Primerica Online. Many of the disclosure requirements are fulfilled in the client portion of the Application for Insurance or, for electronic applications, in the Important Information for Primerica Life Insurance Company Applications. Clients must be provided with the appropriate documents at the time of the application.

9. **REPLACEMENTS** - The required forms and laws governing replacement vary from state to state and each Primerica representative must ensure that he/she is in full compliance with the regulations for the state or jurisdiction in which the transaction occurs. This information may be obtained from your RVP and PrimericaOnline.

10. **DECEPTIVE PRACTICES** - Primerica representatives are expected to maintain the highest ethical standards in conducting their business. These standards will not only help ensure compliance with laws and regulations, they will help ensure the quality of their business.

POLICY PROVISIONS

1. **THE CONTRACT AND MODIFICATIONS** - The policy and any application constitute the entire contract. No waiver or modification of the provisions of the policy will be binding upon Primerica Life unless made in writing and signed by the President or the Secretary. Primerica Life will not be bound by any promise or representation made by any representative or any other persons.

2. **OWNER** - The Owner of the policy is the Primary Insured unless otherwise provided or by subsequent changes acknowledged by and accepted by Primerica Life. During the lifetime of the Primary Insured, the Owner may exercise all rights included in the policy or in the endorsements to the policy.

3. **PREMIUM PAYMENTS** - Payments are payable annually, semi-annually and quarterly on a direct bill basis or monthly on a pre-authorized payment or government allotment basis.

4. **GRACE PERIOD** - A grace or extended payment period of thirty-one (31) days after the due date will be allowed for payment, without interest, for each premium after the first.

5. **REINSTATEMENT** – The policy may be reinstated within 3 years of lapse - after the date the first unpaid premium was due, if prior to the expiry date. Reinstatement will be subject to satisfactory evidence of insurability of the Insured(s). Reinstatement with original issue date will require payment of all past due premiums and payment of any required interest on these premiums for reinstatement by original date.

Reinstatement by redate will require payment of one month's premium and the policy date will be adjusted based on the length of time lapsed, providing the new policy date will not result in a new issue age that is outside the product issue age limits. A reinstatement by redate, may result in a change to the insurance age and premium may increase. All questions on the Application for Reinstatement must be answered. The application and all premiums due should be submitted to the Policy Owner Service Department of Primerica Life. The reinstated Policy shall be incontestable to the same extent as indicated in the Incontestability Provision, from the date of reinstatement. This means that the two year contestable period will begin anew with the reinstatement.

The longer between lapse and application for reinstatement, the greater the possibility that additional medical evidence will be required. No policy can be reinstated except by the approval of Primerica Life in writing.

Primerica Life will confirm the reinstatement approval to the Owner.

6. **MISSTATEMENT OF AGE** - If the age of an Insured has been misstated in the original application, any amount payable under the policy will be such as the premiums paid would have purchased at the correct age according to Primerica Life's published rates in effect on the date of issue of the policy.

7. **ASSIGNMENT** - An assignment of the policy will not be binding upon the Company until recorded at its Executive Offices. Primerica Life assumes no responsibility for the sufficiency or validity of any assignment. Benefits cannot be assigned until the coverage is issued. The interest of any Beneficiary, not designated as "irrevocable," will be subject to the rights of any assignee of record.

ADDITIONAL BENEFIT PROVISIONS

Primerica offers state of the industry benefit provisions to its insurance clients. Below is a summary of these benefits.

INSURED DISABILITY WAIVER OF PREMIUM - This benefit allows owners not to pay their insurance premium after the Primary Insured has become totally disabled for a period of at least 6 months. After the Primary Insured has had a total disability for a continuous 6 months, we will waive any premiums falling due thereafter and will refund any premiums paid during such 6 months. Available to issue ages 18-55. Waiver of Premium terminates at age 60. If the Primary Insured is on waiver when the benefit terminates, premiums will continue being waived as long as the disability continues.

SPOUSE DISABILITY WAIVER OF PREMIUM - This benefit allows owners not to pay their insurance premium after the Spouse Insured has become permanently or totally disabled for a period of at least 6 months. After the Spouse Insured has had a total disability for a continuous 6 months, we will waive any premiums falling due thereafter and will refund any premiums paid during such 6 months. Available to issue ages 18-55. Waiver of Premium terminates at age 60. If the Spouse Insured is on waiver when the benefit terminates, premiums will continue being waived as long as the disability continues.

The Spouse Disability Waiver of Premium benefit may also be added to an existing policy for an additional charge, subject to underwriting review.

TERMINAL ILLNESS BENEFIT - The Terminal Illness Benefit is included on every Primerica Life policy at no additional premium cost. This Benefit becomes available when a primary insured or insured spouse is diagnosed by a physician as having a terminal illness and a life expectancy of six months or less (longer in certain states). After the claim is approved, 40% of the policy face amount is paid to the owner up to \$250,000. If the terminally ill insured also has Waiver of Premium or Spouse Waiver of Premium, the advance amount is 70% of the face amount up to \$400,000. If the Benefit is paid, Primerica Life charges a one-time fee, plus interest on the advanced portion of the face amount and in most states interest on the fee. Interest rates vary by state. The advance, administrative fee and the interest are deducted from the total face amount of the policy when the final death benefit is paid. Claims forms along with a physician's statement and any other documents deemed necessary for adjudication are required in order to process this Benefit.

FREEDOM ACCUMULATION BENEFIT (FAB) our ADVANCE PREMIUM DEPOSITS

AGREEMENT (APDA) - Owners may choose to pay an additional amount towards premiums under the Advance Premium Deposits Agreement (APDA) which is called the Freedom Accumulation Benefit (FAB). In most states, the maximum balance of these payments is \$5,000. If a FAB balance is less than \$10.00 and no FAB payments have been made within the last 12 months, we may return the balance to the Owner. The Owner may send in a written request to withdraw, at no charge, a minimum of at least \$100 or the entire balance amount, whichever is less. The Owner will receive an annual statement showing the balance, transactions and any interest earned.

The interest rate on the balance of the FAB is based in part on current market conditions. The interest rate is variable, but will not be less than the Benchmark Rate, which is the rate published on the website <http://www.imoney.net.com/retail-money-funds/index.aspx> for the Retail Rate National Averages, Savings and Money Market Accounts, "Regular Savings \$10k". The published rate as of the last business day of a month will be the effective Benchmark Rate for the following month (for example, the effective Benchmark Rate for September would be the rate published as of the last business day of August on the [imoney.net](http://www.imoney.net) website). The interest earned on the FAB is taxable. The Owner should consult a tax advisor. The interest rate on the FAB is not tied to, and may be less than the Company's earnings on its general account. Interest rates may change without notice. The current interest rate may be obtained by calling Primerica's Customer Service Department.

Simple interest is calculated and credited daily to the account balance. At the end of each policy year, the earned interest is included in the account balance for purposes of crediting interest for the next Policy year. If the Policy Owner withdraws all of balance during the Policy year, the Owner will receive any interest earned up to the date of withdrawal. The Company can change the terms of the FAB, including the Benchmark Rate. In the event of changes, notice of the proposed changes will be sent to the Owner. In most states, the Owner will have 60 days to agree to these changes. Continuation of the FAB is considered agreeing to the changes.

Unless the Owner tells us otherwise, any unpaid premiums will be paid from any available FAB funds in order to keep the policy from lapsing, after providing the client time to make the regular premium payment. If the FAB balance is insufficient to cover the modal premium then due, the policy will continue to be in a lapse status.

If the Primary Insured dies, the balance of any advance premium deposits plus any interest earned will be paid to the beneficiary. If the policy terminates for a reason other than death of the Primary Insured, the Owner will receive a check for the balance of the advance premiums plus any interest accumulated.

FAB balances are not insured by the Federal Deposit Insurance Corporation (FDIC); however, they are protected by state guaranty funds, up to state coverage limits (generally \$300,000).

If there is a sufficient balance in the FAB, your clients should consider changing their premium mode to less frequent payments. For example: Your client is paying monthly by electronic funds transfer or PAC. Maybe the client can pay quarterly because there is enough in the FAB to pay a quarterly payment. Because of the modal premium factor, the total annual premium amount is less for quarterly payments than for monthly payments. The interest earned in the FAB may not be more than the difference in premium. The Owner may choose to reduce the premium frequency in order to lower the overall premium costs.

ADDITIONAL INSURANCE AFTER DELIVERY

Whenever additional insurance is requested after issue, the proper, fully completed Policy Change Application (with health questions answered) for the state of sale and any required disclosure documents must be submitted. The Home Office will determine what other requirements are necessary, if any, after reviewing the Policy Change Application and previous underwriting history. A general list of form requirements by state is available on Primerica Online / Products / Life Insurance/ Life Forms

POLICY OWNERSHIP

The owner of the policy is the person listed in the application to which ALL RIGHTS AND PRIVILEGES of the policy are vested. In most instances, the insured will be the owner of the policy on his/her own life. There are cases, however, where it is desirable that the ownership be vested in a third party. In this instance, the Application should be completed, indicating the proposed owner as owner and the individual to be insured as the "Primary Insured." Both parties must sign the application. This type of arrangement is known as "Third Party Ownership."

BENEFICIARY DESIGNATIONS

One of the most important considerations when purchasing life insurance is who will receive the proceeds if the Insured should die while coverage is in force. For this reason, the Primerica representative MUST ensure that the application is completed legibly and the wording provides a technically correct statement as to the desires of the Policy Owner.

There are several specific situations of which the Primerica representative should be aware. Knowledge in these areas could prove to be of great service to the client; whereas, misunderstanding could cause unnecessary complications.

A. ESTATES AS BENEFICIARIES: Proceeds payable to the estate of the Insured may result in additional taxes and probate requirements. These may be avoided by naming individuals as beneficiaries. One of the valuable functions of life insurance is the payment of death claim proceeds to named beneficiaries without probate court proceedings. Clients may wish to contact their own tax or legal advisors.

B. MINORS AS BENEFICIARIES: A minor named as beneficiary cannot directly receive the benefits from a life insurance policy. Payment cannot be made until a legal guardian of the minor's estate is court-appointed.

C. TRUST AS BENEFICIARY: You should name the trust and not the trustee as the beneficiary. Trust documents will be required.

D. IRREVOCABLE BENEFICIARIES: Irrevocable beneficiaries can be used in situations involving separation or divorce, where provision for the maintenance of an insurance policy is included in the agreement, and where it is desired specifically to restrain the owner from changing a beneficiary. If a beneficiary is designated as irrevocable, no later beneficiary changes can be made without the irrevocable beneficiary's written consent.

E. TRUST AS BENEFICIARY: You should name the trust and not the trustee as the beneficiary. Trust documents will be required.

F. IRREVOCABLE BENEFICIARIES: Irrevocable beneficiaries can be used in situations involving separation or divorce, where provision for the maintenance of an insurance policy is included in the agreement, and where it is desired specifically to restrain the owner from changing a beneficiary. If a beneficiary is designated as irrevocable, no later beneficiary changes can be made without the irrevocable beneficiary's written consent.

The following may serve as a guide to indicate proper wording for a particular type of beneficiary designation desired:

List Primary Insured's Beneficiaries	Relationship to Primary Insured	SSN	% (must equal 100%)
Jane Doe	Wife	123-45-6789	100%

List Primary Insured's Beneficiaries	Relationship to Primary Insured	SSN	% (must equal 100%)
Insured's Estate	Estate	N/A	100%

List Primary Insured's Beneficiaries	Relationship to Primary Insured	SSN	% (must equal 100%)
Jane Doe	Mother	123-45-6789	50%
John Doe	Father	123-45-6789	50%

List Primary Insured's Beneficiaries	Relationship to Primary Insured	TIN	% (must equal 100%)
John Doe Trust (under agreement dated 1/1/2010)	Trust	123-45-6789	100%

Other examples include:

Three or more beneficiaries: John Doe, father, Jane Doe, mother, and Richard Doe, son, or the survivors, equally.

Corporate Beneficiary: ABC, Incorporated, A Georgia Corporation, its successors, or assignees.

Partner Beneficiary: Jones, Smith, and Brown, Duluth, Georgia a partnership or its successors, or assignees

PREMIUM CALCULATIONS

One of the most important processes when completing an application is proper premium calculation. The premium calculation must be correct for two reasons:

1. It is vital that the client be aware of the expected premium payment for a particular plan.
2. Failure to submit proper money due to incorrect premium calculations could result in commission problems.

The total premium for the policy, including any supplemental benefits, may be calculated as follows:

1. For basic life insurance coverage: multiply the first year annual premium per unit by the number of units being purchased, rounding to the high cent. (See Rounding Instructions below.) Then add the policy fee to the result. Finally, multiply by the modal factor, again rounding to the high cent. The modal factors are:

<u>Mode</u>	<u>Factor</u>
Annual	1.000
Semiannual	0.520
Quarterly	0.265
Monthly EFT	0.095

2. Separately, for each rider and supplemental benefit, multiply the basic first year annual premium per unit by the number of units, rounding (if necessary) to the high cent; then multiply by the modal factor, again rounding to the high cent.

3. Add together all the results of the previous calculations to arrive at the total premium for the policy.

Rounding Instructions: Each premium calculation is rounded to the next higher cent, except when the third digit past the decimal is zero. In order to do this in your calculation, carry your answer out to four digits to the right of the decimal point. If the third digit is anything other than zero (i.e. anything from 1 to 9), round up to the next cent. If the third digit is zero, do not round up to the next cent. For example:

5.3214 is rounded up to 5.33 since the third digit, "1", is not zero.

5.3269 is rounded up to 5.33 since the third digit, "6", is not zero.

5.3207 is not rounded up. It stays at 5.32 since the third digit is zero.

The client may save money by paying the premium on an annual basis. Semiannual, quarterly, and monthly premiums include additional premium charges. You should provide information to your client about the cost of the periodic premiums.

The total premium for the policy, including any supplemental benefits, may be calculated by hand or by using our web-based Quick Quote, Basic Illustration or FNA. To calculate by hand, follow the procedures in the sample premium calculations below.

Sample Premium Calculations Custom Exchange

- \$100,000 on PRIMARY INSURED (age 53 Male) Non-Tobacco + WP
- \$50,000 on SPOUSE RIDER (age 49 Female) Non-Tobacco + SWP

Custom Exchange	PREMIUM CALCULATIONS Billing via Monthly PAC
1. Custom Exchange Base Policy (\$100,000 @ age 53)	1. 100 x 6.06 = 606.00 Policy Fee = 75.00 Annual Rate = 681.00(x.095)= 64.70 (Modal factor)
2. Custom Exchange Spouse Rider (\$50,000 @ age 49)	2. 50 x 4.20 =210.00 (x.095) = \$19.95
3. WP for Custom Exchange (Insured's age 53) WP for Custom Exchange (Primary's age 53) SWP for Custom Exchange (Spouse's age 49) SWP for Custom Exchange (Spouse's age 49)	1. 100 x 1.13 = 113.00 (x.095) = 10.74 50 x 1.13 = 56.50 (x.095) = 5.37 100 x 0.68 = 68.00 (x.095) = 6.46 50 x 0.68 = 34.00(x.095) = 3.23
Total Premium on Monthly PAC Mode	\$110.45
Total Premium on Annual Mode	\$1,162.50

METHOD OF PAYMENT

If the client has previously authorized payment of policy premiums through Monthly Electronic Fund Transfers, or Annual, Semi-annual or Quarterly Direct Billing or by Government Allotment, the policy premiums will continue to be collected through the previously authorized method. If the client wants to change the method of payment of premiums, the client should provide written instructions to the Home Office with regard to the new method of payment that the client elects.

POLICY DELIVERY

Exchanged policies or policies with exchanged riders will be mailed directly to the policy owner.

How to Access a policy on Client Portal:

Have your clients go to myprimerica.com and follow these simple instructions for accessing their policy:

New Client Portal Clients: Click on the "Register" link and set up a new username and password.

Existing Client Portal Clients: Simply sign on with their existing username and then follow the instructions below.

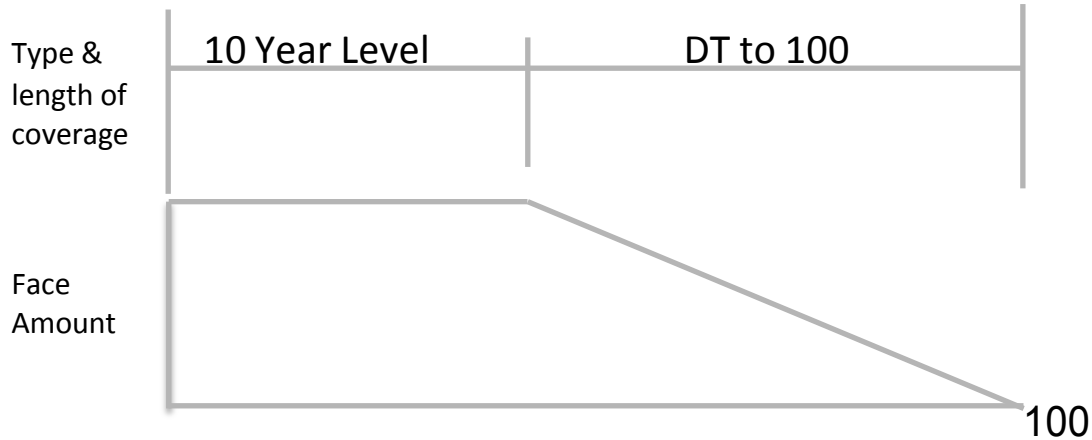
1. Once this process is completed, then click on the "**Access My Policy**" button in the life insurance section.
2. Complete the remaining steps to access the policy by **entering the policy number** and personal information.
3. After the information is confirmed, client may **view and print** their policy.

CUSTOM EXCHANGE PRODUCT SUMMARY

The Custom Exchange policy and riders have scheduled premiums to age 100 or expiry, whichever is earlier. Premiums are guaranteed for one year.

The death benefit is level for 10 years, then decreases to age 100.

Premium Premium pattern stays level to age 100



AVAILABLE FACE AMOUNTS

There is a minimum face amount of \$150,000 per insured for Preferred class.

In West Virginia, the minimum face amount for a base policy is \$26,000.

For all other classes, the minimum per insured person is \$15,000.

Decreasing term coverage will ultimately fall below initial minimum face amount requirements.

PREMIUM BANDS

The premium band of a policy helps determine the premium rate for most of the coverages included in the policy. The premium band is determined by adding up the face amounts of all coverages of both the Primary Insured and Spouse Insured. (Children's Insurance and Increasing Benefit Riders are not included.) The cost per thousand decreases as the total face amount enters each higher band, so the client benefits from having both the primary and spouse on one policy. Depending on the total face amount proposed, your client may be able to purchase more insurance without additional underwriting for less premium by moving into the next higher premium band.

The face amounts for the premium bands are as follows:

Band 1: \$15,000 to \$149,999

Band 2: \$150,000 to \$249,999

Band 3: \$250,000 to \$499,999

Band 4: \$500,000 and up

PREMIUM SCHEDULES

There are two premium schedules for this Product: scheduled premiums and guaranteed maximum premiums. Primerica intends to charge the scheduled premiums for the life of the policy. This rate is calculated based on the expected rate of mortality, interest earnings, expenses, and policyholder persistency. Primerica Life does reserve the right to adjust the premium in the future, if necessary. Any such change would affect all policies of the same type issued in the same year to insureds having the same issue age, premium class, and state of residence. In no event would the new premium be greater than the guaranteed maximum premium. Primerica Life has been issuing policies with this type of premium structure since 1986. We have never increased premiums above the scheduled premium rates and we do not expect to do so in the future.

EXCHANGE PROVISIONS

A Custom Exchange policy or rider may be exchanged after they have been in force for ten years to the Annual Increasing Premium Term Insurance to Age 100 Plan. If the exchange is for the same class of insurance, no evidence of insurability is required. The exchange plan will be issued at premium rates for that plan for the Insured's Attained Age on the exchange date.

SPOUSE RIDER COVERAGE UPON DEATH OF PRIMARY INSURED

Upon death of the Primary Insured, any spouse coverage can be converted to its own policy. The owner of the policy can choose to either submit a policy change application requesting the original coverage with the original issue dates, or submit a new application requesting new coverage with current issue dates.

The Rep and owner must decide which option is best for the surviving spouse. If the same or less coverage is requested, then no additional underwriting will be required. If new or additional coverage is requested then new underwriting will be required. The Claims Department will assist the Rep with submitting the proper paperwork.

RIDERS

A rider is simply additional insurance coverage attached to the base policy. Riders can be attached at issue or a later date to provide additional coverage or a different type of plan. Other available riders include Disability Waiver of Premium, Terminal Illness Benefit, and Increasing Benefit Rider.

Insured and Spouse Riders can have their own End of Term event. Policy owners that have policies that have an end of term event will receive an option package or letter for that rider. Riders that are attached to a base policy that is converting will be attached to the Custom Exchange when issued.

CHILD RIDERS

The Child Rider insures all dependent children of the Primary and Spouse insured(s) with one rider. The maximum coverage is \$50,000. A child rider covers children age 15 days to 25 years. The child rider guarantees insured children the ability to obtain insurance once they become adults regardless of health conditions at either the non-tobacco/non-nicotine or tobacco/nicotine classifications. When an insured child reaches age 25, a conversion can be made to any plan of insurance then offered in an amount up to 5 times the face amount of the rider, but not more than \$125,000.

INCREASING BENEFIT RIDER (IBR)

New Increasing Benefit Riders may not be added to the Custom Exchange products. Existing IBRs may "transfer" to new Custom Exchange Policies.

Custom Exchange

Scheduled annual premium per \$1,000 of face amount.

Guaranteed for 1 year only.

Add \$75 policy fee for policies only.

	Pfd			NT				TU			
	Band 2	Band 3	Band 4	Band 1	Band 2	Band 3	Band 4	Band 1	Band 2	Band 3	Band 4
20	0.78	0.72	0.67	1.21	1.20	1.10	1.01	2.08	2.07	1.80	1.73
21	0.78	0.72	0.67	1.21	1.20	1.10	1.01	2.08	2.07	1.80	1.73
22	0.78	0.72	0.67	1.21	1.20	1.10	1.01	2.08	2.07	1.80	1.73
23	0.78	0.72	0.67	1.21	1.20	1.10	1.01	2.08	2.07	1.80	1.73
24	0.78	0.72	0.67	1.21	1.20	1.10	1.01	2.08	2.07	1.80	1.73
25	0.78	0.72	0.67	1.21	1.20	1.10	1.01	2.08	2.07	1.80	1.73
26	0.78	0.72	0.67	1.21	1.20	1.10	1.01	2.08	2.07	1.80	1.73
27	0.78	0.72	0.67	1.21	1.20	1.10	1.01	2.08	2.07	1.80	1.73
28	0.78	0.72	0.67	1.21	1.20	1.10	1.01	2.08	2.07	1.80	1.73
29	0.78	0.72	0.67	1.21	1.20	1.10	1.01	2.08	2.07	1.80	1.73
30	0.78	0.72	0.67	1.21	1.20	1.10	1.01	2.08	2.07	1.80	1.73
31	0.79	0.73	0.68	1.22	1.21	1.11	1.02	2.09	2.08	1.81	1.74
32	0.80	0.74	0.69	1.23	1.22	1.12	1.03	2.10	2.09	1.82	1.75
33	0.81	0.75	0.70	1.24	1.23	1.13	1.04	2.11	2.10	1.83	1.76
34	0.83	0.77	0.72	1.26	1.25	1.16	1.06	2.14	2.13	1.86	1.79
35	0.87	0.80	0.75	1.30	1.30	1.21	1.10	2.21	2.20	1.92	1.85
36	0.92	0.85	0.79	1.38	1.38	1.28	1.16	2.34	2.32	2.02	1.95
37	0.98	0.91	0.84	1.50	1.48	1.36	1.24	2.52	2.48	2.17	2.10
38	1.05	0.98	0.89	1.65	1.60	1.46	1.34	2.75	2.68	2.37	2.30
39	1.13	1.05	0.95	1.82	1.73	1.58	1.46	3.02	2.91	2.61	2.53
40	1.22	1.13	1.02	2.00	1.88	1.72	1.60	3.32	3.17	2.88	2.78
41	1.32	1.22	1.11	2.19	2.05	1.88	1.76	3.64	3.47	3.17	3.05
42	1.43	1.33	1.22	2.40	2.25	2.06	1.93	3.98	3.81	3.47	3.35
43	1.55	1.44	1.33	2.62	2.47	2.26	2.12	4.35	4.19	3.79	3.68
44	1.68	1.55	1.44	2.86	2.71	2.48	2.33	4.76	4.61	4.14	4.05
45	1.82	1.67	1.56	3.14	2.97	2.72	2.56	5.22	5.06	4.54	4.47
46	1.97	1.80	1.69	3.46	3.25	2.98	2.81	5.75	5.54	5.01	4.93
47	2.12	1.95	1.84	3.82	3.55	3.26	3.09	6.35	6.06	5.54	5.44
48	2.29	2.12	2.01	4.21	3.86	3.57	3.39	7.01	6.63	6.14	6.00
49	2.48	2.30	2.19	4.63	4.20	3.91	3.72	7.72	7.26	6.79	6.61
50	2.69	2.50	2.39	5.08	4.58	4.28	4.08	8.49	7.96	7.48	7.27
51	2.92	2.72	2.61	5.57	5.01	4.68	4.48	9.32	8.73	8.21	7.98
52	3.18	2.96	2.85	6.11	5.50	5.12	4.91	10.21	9.57	8.98	8.75
53	3.48	3.23	3.11	6.70	6.06	5.63	5.38	11.17	10.49	9.81	9.59
54	3.82	3.54	3.41	7.36	6.69	6.22	5.91	12.24	11.52	10.74	10.53
55	4.21	3.90	3.76	8.11	7.39	6.88	6.50	13.46	12.68	11.80	11.59
56	4.66	4.31	4.16	8.96	8.16	7.61	7.16	14.86	14.00	13.02	12.79
57	5.16	4.78	4.61	9.93	9.01	8.40	7.89	16.47	15.50	14.44	14.16
58	5.72	5.30	5.10	11.01	9.95	9.25	8.69	18.32	17.21	16.10	15.73
59	6.33	5.88	5.63	12.19	11.00	10.12	9.52	20.37	19.11	17.95	17.47
60	7.00	6.51	6.20	13.48	12.16	10.97	10.34	22.59	21.17	19.94	19.36
61	7.73	7.19	6.80	14.88	13.44	11.76	11.11	24.95	23.37	22.02	21.38
62	8.52	7.92	7.43	16.39	14.82	12.46	11.80	27.41	25.69	24.15	23.50
63	9.36	8.69	8.09	18.01	16.27	13.06	12.37	29.93	28.11	26.29	25.69
64	10.24	9.49	8.79	19.71	17.75	13.70	12.96	32.55	30.64	28.50	27.97
65	11.15	10.30	9.54	21.47	19.24	14.51	13.71	35.31	33.29	30.84	30.36
66	12.08	11.12	10.34	23.27	20.74	15.61	14.76	38.25	36.07	33.38	32.89
67	13.03	11.95	11.19	25.10	22.25	17.12	16.26	41.41	38.99	36.19	35.57
68	14.01	12.78	12.09	26.95	23.78	19.18	18.37	44.82	42.07	39.33	38.41
69	15.03	13.62	13.05	28.83	25.34	21.94	21.24	48.51	45.33	42.86	41.42
70	16.10	14.48	14.08	30.75	26.94	25.55	25.02	52.51	48.79	46.84	44.61

Custom Exchange Waiver of Premium Rates

For spouse coverage (waiver of spouse premium upon disability of primary insured), use age of primary and class of spouse
 For primary coverage (waiver of primary premium upon disability of spouse), use age of spouse and class of primary insured

Age	All Non-tobacco	Tobacco
20	0.11	0.15
21	0.11	0.15
22	0.11	0.15
23	0.11	0.15
24	0.11	0.16
25	0.11	0.16
26	0.11	0.17
27	0.11	0.17
28	0.11	0.18
29	0.11	0.19
30	0.12	0.20
31	0.12	0.21
32	0.13	0.22
33	0.13	0.24
34	0.13	0.25
35	0.14	0.27
36	0.15	0.30
37	0.16	0.33
38	0.18	0.35
39	0.19	0.39
40	0.21	0.43
41	0.24	0.47
42	0.26	0.51
43	0.28	0.56
44	0.30	0.59
45	0.32	0.63
46	0.42	0.80
47	0.46	0.86
48	0.57	1.06
49	0.68	1.26
50	0.82	1.49
51	0.89	1.60
52	1.04	1.89
53	1.13	2.02
54	1.28	2.28
55	1.45	2.55
56*	1.55	2.72
57*	1.66	2.96
58*	1.80	3.16
59*	1.96	3.35

* Issue ages over 55 apply to add-on coverage only.

Custom Exchange

Death benefit per \$1,000 of face amount.

	54	55	56	57	58	59	60	61	62	63	64	65	66	67	68	69	70
1	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000
2	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000
3	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000
4	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000
5	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000
6	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000
7	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000
8	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000
9	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000
10	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000
11	814	813	812	811	810	809	808	807	806	805	804	803	802	801	800	800	800
12	663	661	659	657	655	653	651	649	647	645	643	641	639	637	635	633	631
13	477	476	475	474	473	472	471	470	469	468	465	462	459	456	452	450	448
14	428	427	426	425	424	423	422	421	420	419	416	413	410	407	404	402	400
15	381	380	379	378	377	376	375	374	373	372	370	368	366	364	364	362	360
16	347	346	345	344	343	342	341	340	339	338	336	334	332	330	329	327	325
17	319	318	317	316	315	314	313	312	311	310	308	306	304	302	298	296	294
18	291	290	289	288	287	286	285	284	283	282	279	276	273	270	269	267	265
19	265	264	263	262	261	259	257	255	253	252	250	248	246	244	243	241	239
20	237	236	235	234	233	232	231	230	229	227	225	223	221	219	219	217	215
21	214	213	212	211	210	209	208	207	206	205	204	203	202	201	199	197	195
22	194	194	194	194	193	192	191	190	189	186	185	184	183	182	181	179	177
23	174	174	174	174	174	173	172	171	170	168	168	168	168	168	166	164	162
24	157	156	155	154	153	153	153	153	153	151	150	149	148	147	146	144	142
25	143	142	141	140	140	139	138	137	136	135	134	133	132	131	130	128	126
26	129	129	129	129	127	126	125	124	123	123	122	121	120	119	118	116	114
27	115	115	115	115	114	114	114	114	114	113	113	113	113	113	112	110	108
28	104	104	104	104	103	103	103	103	103	103	103	103	103	103	103	101	99
29	93	93	93	93	93	93	93	93	93	93	93	93	93	93	93	91	89
30	84	84	84	84	84	84	84	84	84	84	84	84	84	84	84	82	80
31	75	75	75	75	74	74	74	74	74	74	74	74	74	74	74	72	
32	67	67	67	67	66	66	66	66	66	66	66	66	66	66	66	66	
33	64	64	64	64	62	62	62	62	62	61	61	61	61	61	61		
34	56	56	56	56	55	55	55	55	55	55	55	55	55				
35	51	51	51	51	50	50	50	50	50	50	50	50					
36	50	50	50	50	49	49	49	49	49	49	49						
37	46	46	46	46	46	46	46	46	46	46							
38	41	41	41	41	41	41	41	41	41								
39	37	37	37	37	37	37	37	37									
40	33	33	33	33	33	33	33										
41	28	28	28	28	28	28											
42	27	27	27	27	27												
43	23	23	23	23													
44	22	22	22														
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Exchange to Annual Increasing Premium Term to Age 100

Scheduled annual premium per \$1,000 of face amount.

Add \$75 annual policy fee for policies only.

Attained Age	Preferred Plus and Preferred			Select and NTU				TU			
	\$150,000 - \$249,999	\$250,000 - \$499,999	\$500,000 and over	\$149,999 and below	\$150,000 - \$249,999	\$250,000 - \$499,999	\$500,000 and over	\$149,999 and below	\$150,000 - \$249,999	\$250,000 - \$499,999	\$500,000 and over
20 - 31	0.99	0.89	0.79	1.42	1.38	1.24	1.13	2.29	2.25	1.95	1.88
32	0.99	0.89	0.79	1.42	1.38	1.24	1.13	2.29	2.25	1.95	1.88
33	0.99	0.89	0.79	1.42	1.38	1.24	1.13	2.29	2.25	1.95	1.88
34	1.03	0.93	0.82	1.49	1.45	1.30	1.19	2.38	2.33	2.04	1.95
35	1.08	0.97	0.87	1.58	1.53	1.37	1.25	2.54	2.49	2.18	2.10
36	1.13	1.00	0.90	1.68	1.62	1.47	1.34	2.70	2.64	2.32	2.22
37	1.19	1.08	0.97	1.82	1.74	1.58	1.44	2.93	2.85	2.52	2.43
38	1.24	1.13	1.00	1.89	1.82	1.64	1.52	3.10	3.02	2.65	2.57
39	1.33	1.19	1.08	2.04	1.95	1.78	1.63	3.33	3.24	2.87	2.78
40	1.40	1.27	1.17	2.22	2.12	1.93	1.78	3.59	3.45	3.09	2.99
41	1.50	1.35	1.24	2.39	2.27	2.07	1.92	3.88	3.74	3.37	3.24
42	1.58	1.44	1.33	2.59	2.44	2.23	2.08	4.23	4.07	3.65	3.53
43	1.69	1.54	1.43	2.83	2.64	2.42	2.25	4.62	4.43	4.00	3.88
44	1.82	1.65	1.53	3.07	2.87	2.62	2.45	5.02	4.80	4.37	4.23
45	1.95	1.78	1.65	3.34	3.10	2.85	2.68	5.47	5.20	4.74	4.62
46	2.08	1.90	1.79	3.65	3.38	3.10	2.93	5.89	5.60	5.14	4.99
47	2.23	2.04	1.93	3.98	3.65	3.38	3.19	6.42	6.09	5.59	5.44
48	2.37	2.19	2.07	4.35	3.97	3.67	3.48	7.04	6.65	6.15	6.00
49	2.52	2.33	2.22	4.72	4.28	3.95	3.77	7.73	7.29	6.77	6.60
50	2.68	2.48	2.38	5.13	4.64	4.30	4.12	8.49	7.97	7.44	7.27
51	2.95	2.74	2.63	5.68	5.12	4.75	4.54	9.42	8.84	8.27	8.07
52	3.27	3.03	2.92	6.29	5.68	5.28	5.03	10.44	9.80	9.17	8.95
53	3.62	3.37	3.23	6.95	6.29	5.84	5.57	11.58	10.87	10.15	9.92
54	3.99	3.69	3.55	7.67	6.93	6.42	6.13	12.88	12.09	11.30	11.03
55	4.42	4.08	3.93	8.48	7.65	7.12	6.78	14.30	13.42	12.55	12.25
56	4.92	4.57	4.39	9.45	8.54	7.94	7.57	15.93	14.95	13.98	13.65
57	5.48	5.08	4.88	10.54	9.52	8.84	8.43	17.78	16.69	15.59	15.24
58	6.13	5.67	5.44	11.77	10.63	9.88	9.40	19.69	18.48	17.28	16.88
59	6.79	6.30	6.05	13.07	11.79	10.95	10.44	21.88	20.53	19.20	18.75
60	7.50	6.97	6.69	14.44	13.04	12.10	11.55	24.24	22.77	21.28	20.77
61	8.30	7.69	7.39	15.94	14.40	13.37	12.75	26.78	25.14	23.50	22.95
62	9.17	8.49	8.15	17.62	15.92	14.77	14.09	29.65	27.84	26.02	25.43
63	10.07	9.34	8.98	19.37	17.49	16.24	15.49	32.65	30.67	28.67	27.99
64	11.05	10.24	9.85	21.27	19.20	17.84	17.00	35.89	33.70	31.50	30.77
65	12.14	11.25	10.82	23.34	21.09	19.59	18.68	39.47	37.05	34.64	33.83
66	13.28	12.30	11.83	25.50	23.04	21.39	20.42	42.89	40.27	37.65	36.77
67	14.49	13.44	12.92	27.88	25.37	23.39	22.32	46.74	43.88	41.02	40.07
68	15.87	14.70	14.14	30.52	27.95	25.60	24.42	50.97	47.85	44.73	43.69
69	16.93	15.69	15.08	32.54	30.03	27.29	26.03	54.13	50.82	47.50	46.40
70	18.63	17.27	16.59	35.80	33.27	30.04	28.64	59.55	55.92	52.27	51.05
71	20.93	19.29	18.43	39.33	36.82	33.14	31.55	69.80	63.83	58.23	56.75
72	23.47	21.50	20.44	43.10	40.62	36.48	34.67	77.58	72.57	64.67	62.92
73	26.27	23.94	22.70	48.10	44.78	40.13	38.05	86.99	82.33	71.75	69.68
74	29.38	26.65	25.19	53.65	49.38	44.14	41.78	97.99	93.28	79.60	77.15
75	32.89	29.68	27.98	59.87	54.47	48.62	45.93	110.22	105.68	88.39	85.50
76	36.83	33.08	31.10	66.87	60.15	53.58	50.53	123.32	119.14	98.18	94.80
77	41.24	36.87	34.58	74.67	66.44	59.10	55.64	137.00	132.00	109.10	105.18
78	46.15	41.08	38.44	83.35	73.39	65.20	61.28	151.37	145.42	121.19	116.63
79	51.62	45.73	42.70	92.95	80.99	71.90	67.43	166.80	159.75	134.52	129.23
80	57.60	50.83	47.37	103.48	89.27	79.19	74.15	183.98	175.67	149.08	142.99
81	64.15	56.38	52.39	114.98	98.22	87.12	81.43	203.42	193.64	164.93	157.94
82	71.22	62.35	57.82	127.38	107.77	95.42	89.22	225.69	212.37	181.93	173.95
83	78.88	68.78	63.67	140.75	117.97	104.32	97.55	250.09	230.93	200.19	191.13
84	87.40	75.94	70.18	155.69	129.28	114.22	106.84	278.74	251.38	220.49	210.19
85	96.85	83.85	76.67	172.19	141.70	125.14	117.10	307.37	273.72	242.88	231.22
86	107.27	92.55	83.75	190.32	155.25	137.09	128.34	339.89	297.95	267.44	254.23
87	118.68	102.05	91.42	210.17	169.98	150.18	140.67	371.23	324.08	294.20	279.28
88	131.12	112.38	99.65	231.75	185.88	164.40	154.04	406.64	352.10	323.25	306.44
89	144.45	123.43	108.74	251.17	202.74	179.60	168.40	440.30	381.58	354.24	335.35
90	155.98	133.28	118.23	271.20	220.32	195.60	183.50	479.07	412.02	386.70	365.62
91	167.85	143.43	127.67	291.85	237.17	212.44	199.44	520.40	443.39	420.70	397.24
92	180.12	153.89	137.45	313.15	254.55	230.15	216.24	565.50	475.74	456.25	430.27
93	192.70	164.65	147.55	335.05	272.44	248.83	233.95	616.59	509.02	493.39	464.72
94	205.67	175.73	158.00	357.57	290.84	268.48	252.64	679.25	543.24	532.12	500.59
95	218.99	187.12	168.24	380.73	309.68	285.88	269.02	708.25	578.42	566.58	533.00
96	236.92	202.44	182.02	406.19	330.39	304.98	286.99	743.27	616.17	603.55	567.79
97	296.32	238.64	204.48	487.32	396.39	365.92	344.33	819.00	708.43	693.93	652.80
98	419.47	358.42	322.27	515.78	419.52	387.27	364.42	923.17	749.77	734.40	690.90
99	443.15	378.64	340.47	544.89	443.22	409.13	384.99	975.32	792.12	775.90	729.93

Exchange to Annual Increasing Premium Term to Age 100

Guaranteed maximum annual premium per \$1,000 of face amount.

Add \$75 annual policy fee for policies only.

Attained Age	Pfd+ / Pfd	Select / NTU	TU
20 - 31	1.60	2.05	3.17
32	1.60	2.05	3.17
33	1.60	2.05	3.17
34	1.73	2.22	3.45
35	1.88	2.42	3.83
36	2.00	2.58	4.15
37	2.17	2.79	4.53
38	2.25	2.89	4.78
39	2.38	3.05	5.12
40	2.53	3.25	5.44
41	2.68	3.44	5.84
42	2.84	3.65	6.30
43	3.05	3.93	6.87
44	3.30	4.25	7.50
45	3.60	4.63	8.25
46	3.94	5.07	9.09
47	4.35	5.60	10.15
48	4.82	6.19	11.47
49	5.33	6.84	12.94
50	5.92	7.60	14.58
51	6.57	8.44	16.37
52	7.30	9.39	18.33
53	8.10	10.42	20.43
54	8.94	11.49	22.74
55	9.85	12.67	25.18
56	10.90	14.02	27.82
57	11.99	15.42	30.64
58	13.17	16.93	33.40
59	14.35	18.44	36.48
60	15.57	20.02	39.69
61	16.89	21.72	43.05
62	18.34	23.59	46.84
63	19.84	25.50	50.67
64	21.45	27.59	54.73
65	23.24	29.89	59.18
66	25.23	32.43	63.93
67	27.39	35.22	69.28
68	29.80	38.33	75.18
69	32.45	41.73	81.60
70	35.38	45.49	88.79
71	38.75	49.83	97.00
72	42.52	54.67	106.10
73	46.59	59.90	115.94
74	51.08	65.67	126.78
75	56.04	72.05	137.77
76	61.49	79.05	149.79
77	67.48	86.75	162.79
78	74.10	95.28	176.84
79	81.25	104.47	192.10
80	89.25	114.75	208.62
81	100.10	128.70	231.68
82	112.34	144.44	256.84
83	124.54	160.13	281.59
84	138.03	177.47	308.32
85	153.22	196.99	335.45
86	166.99	214.70	358.50
87	187.73	241.37	394.44
88	209.39	269.22	430.60
89	232.49	298.92	467.27
90	253.78	326.29	497.52
91	264.54	340.13	520.53
92	285.73	367.37	565.63
93	317.15	407.77	616.72
94	356.82	458.77	679.38
95	405.79	521.73	710.54
96	452.29	581.52	783.05
97	500.17	643.07	855.90
98	508.37	653.62	924.42
99	535.82	688.90	976.57

CHILDREN'S INSURANCE RIDER

Availability: This rider may be added to any Primerica Life life policy.

Plan Description: Each unit of this rider provides \$1,000 of death benefit on any covered child(ren). If the primary insured dies, each child will be provided with \$1,000 of paid-up term insurance per unit, but not more than \$50,000.

Issue Limits: Minimum - 1 unit; Maximum - 50 units

Issue Ages: 15 days through 24 years of age nearest birthday.

Premiums: Premiums are **\$6.50 per unit** for the rider and **\$0.30 for Waiver of Premium per unit**.

Premiums remain level during the entire term of the rider.

Covered Children: Children qualified for the rider include any child or legally adopted child of the Insured; any child for whom the Insured has been granted legal guardianship; any grandchild or stepchild of the Insured living with and dependent upon the Insured for support.

On the Rider Date: Such insured child(ren) must be named in the application and approved by us subject to the ages discussed above.

After the Rider Date:

- Each child born to the insured and the spouse of the insured shall automatically become an insured child upon attainment of the age of 15 days. Primerica Life should be notified of children after issue of this rider.
- Each child legally adopted by the insured and spouse of the insured automatically becomes an insured child, subject to the ages discussed above. The rider shall be effective on the date of adoption or the date such child attains age 15 days, whichever is later.
- A child named in the application or not automatically covered by this rider may become an insured child provided evidence of insurability is furnished. Upon approval by Primerica Life, the "Rider Date" with respect to such child shall be the date of such supplemental application or the date such child attains age 15 days, whichever is later.

Exchange: If all premiums have been duly paid, any insurance under this rider on the life of an insured child may be exchanged without evidence of insurability to any other plan of insurance then available for exchange as periodically determined by Us when such child attains age 25 or within 30 days of the Policy Expiry Date provided the Insured child is still living. Such exchange may be made for an amount of insurance which must not be less than the minimum then required by us for the plan selected nor greater than five times the face amount of this rider, but not more than \$125,000. For such exchange, Primerica Life must receive written notice and the required premium within 31 days of the date of expiry.

Expiry: The rider expires on the Policy Expiry Date or when the last insured child for whom we have received written notice becomes 25 years old, whichever comes first. Coverage for each child ends when that child reaches his/her 25th birthday.

Primerica Life Insurance Company: Executive Office: 1 Primerica Parkway, Duluth, Georgia 30099-0001
Underwriter for Primerica

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