

# DEFINE YOUR DESTINY





In life, time is one of our most precious resources, but if you're like most people, you spend a big chunk of your day at a job, leaving a few hours of "spare time" at night and on the weekends for family obligations and leisure.

What if there were a way to do something meaningful during some of those free hours that could enable you to do more for your kids, to make a real, tangible difference in the lives of those you care about most, and to potentially earn a life-changing income?<sup>1,2</sup>

## It's Possible with Primerica!

Primerica is the largest independent financial services marketing organization in North America.

- Listed on the New York Stock Exchange (PRI)
- More than 2 million client investment accounts\*
- More than 5 million lives insured through our life companies\*
- Doing business in the U.S., Canada and Puerto Rico

**Our goal:** To create financially independent families.

\*As of, or for the year ended, December 31, 2016. Primerica refers to Primerica and its affiliated companies.

## Eboni Baptiste

Mattapan, MA

**Current Occupation:** Radiology Scheduler & Contemporary Dancer

**Average Monthly Part-time Income:** \$1,020<sup>1,3</sup>

"I am passionate about dance and I love knowing that something I'm doing is helping people. I've never felt I've been able to combine both of those passions until I joined Primerica. I feel like everything I've done so far for my dancing - pushing through when I'm not feeling well or when I feel like I'm at a low emotional point - I can apply that same work ethic and determination to my Primerica business. Sometimes people are afraid to shine in their own life, but I feel like you shouldn't be afraid to be who you are, you shouldn't dim your light for someone else. My Primerica business is my first step toward doing what my light is shining for."



## Biboy & Jeanette Brana

Toronto, ON

**Former Occupation:**  
Nurse

**Former Income:**  
\$90,000

**Primerica Income:**  
\$235,480<sup>1</sup>



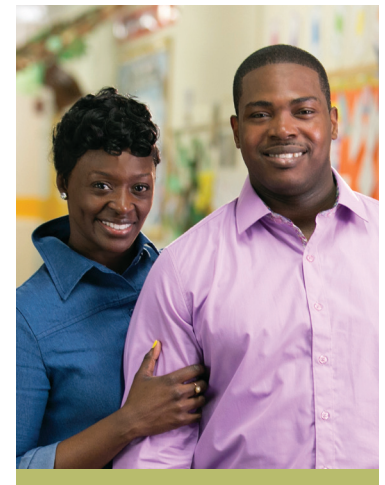
"I became a nurse because I wanted to help people, but I used to leave the house while my kids were still asleep and get home after they'd gone to bed. I started with Primerica part-time because I wanted to make an extra \$500 per month, but what I found was an opportunity to get more time with my family while helping others and making a great income.<sup>3</sup> As a nurse, I remember working 40 hours a week and my income was capped - no matter how hard I worked. Because of Primerica, the harder I work, the more I can earn. My life now is so fun because I'm in control!"

## Fred & Samytra Chatman

Newark, NJ

**Current Occupation:**  
Vice Principal,  
Public School

**Average Monthly  
Part-time Income:**  
\$3,373<sup>1,3</sup>



"If you're working a job - like I am - there are always going to be limits. Either you're not going to be able to get the hours that you want to make the money you want, or you're not going to be able to get a raise that you deserve. When your income is controlled by someone else, you're limited. I haven't gotten a raise in eight or nine years at the school, yet with our Primerica part-time business, any time we need money, we just have to go help some families. If this business weren't here, I don't know where our family would be right now."



## Christopher McDonald

Sterling Heights, MI

**Current Occupation:** Coach

**Average Monthly Part-time Income:** \$2,201<sup>1,3</sup>

“When my mom died from colon cancer when I was 12, we lost everything. My mom was the breadwinner and she never saved because she didn’t think she could. She didn’t get enough life insurance because she didn’t know what she needed. She was always worried about working so money would keep coming in for the family that she didn’t go see a doctor until it was too late. I truly believe that if someone from Primerica had sat down with my parents to educate them and reduce my mom’s stress about always being on the job that her cancer might have been caught early enough. For me, that’s the greatest thing about my Primerica part-time business - teaching Main Street families how to get out of debt, how to save money, how to send their kids to college, and how to obtain proper protection.”

## Kenny & Wincey Bryant

Union, NJ

**Former Occupation:** Teacher

**Former Income:** \$63,000

**Primerica Income:** \$107,761<sup>1</sup>

"Teaching has always been a passion for me. In the school, the rewards came through seeing the impact I was having on the children. As much as I loved working there, I never had enough money to do the things that I wanted to do for my family. The Primerica business opportunity changed our life. I started part-time, building the business after work or during lunch.<sup>3</sup> That income made a huge difference for us because we were still able to maintain our life from my full-time job, and also give our family the things we wanted for them. I feel like I was called to teach, and to change lives. I still do - I just teach a different subject."



## Anthony Hainer

Lebanon, IN

**Current Occupation:**  
Construction Worker

**Average Monthly  
Part-time Income:**  
\$258<sup>1,3</sup>

"The toll of working in the construction field can take a lot, both physically and mentally. I enjoy working with my hands and with Dad and I working together, we've built a good father-son relationship. Yet, I've seen what this job has done to my dad's body, and I started thinking about whether or not I wanted to keep doing this or to use the skills that I have to do more for my family. I am currently part-time with Primerica and the freedom of working a couple of hours and bringing home extra money truly makes a difference. Now that I've seen what Primerica can do for my family, I know now what I'm capable of and the lifestyle I can build for generations to come. I can't get that anywhere else."



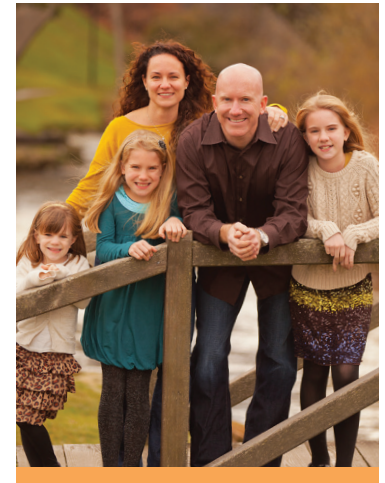
## Chris & Cat Melendy

Middleboro, MA

**Current Occupation:**  
Firefighter

**Average Monthly  
Part-time Income:**  
\$5,402<sup>1,3</sup>

"As a firefighter, I see people at their worst. They call us when they need help, and we show up and we don't leave until the situation is rectified. It's the same thing with Primerica. When we sit across the kitchen table with them, we want to be there for the long haul. We want to be sure before we leave, we've done everything we can to make sure they're financially set. You don't become a firefighter for the money. You do it because you love to help people. But I also want to continue a legacy for my children. The Primerica part-time opportunity has enabled me to provide things for my kids and my wife that a firefighter paycheck wouldn't allow me to do."



## Kerrie & Dion Piña

Rehoboth, MA

**Current Occupation:** Teacher

**Average Monthly Part-time Income:** \$1,471<sup>1,3</sup>

"I was 22 years old when I lost my mom at age 39 to a heart attack, leaving me to raise my 10-year-old sister by myself. Mom thought she was prepared, but she had a whole life policy that she had borrowed from, leaving only \$92,000. I made a lot of financial mistakes because no one had ever taught me differently. My life changed when I joined Primerica part-time. Because of my success in this business, I have been able to make more money for my family. I'm also learning about finance myself so that my family can become properly protected and financially independent. I love teaching children, but I also love the fact that I can teach families how to manage their money so they never have to go through what I went through."



## Coralia & Oscar Montalvo

Downey, CA

**Current Occupation:**  
Medical Imaging  
Supervisor

**Average Monthly  
Part-time Income:**  
\$3,145<sup>1,3</sup>

"I run a department of 105 employees as a medical imaging supervisor. I love the fact that I get to work with patients and help expedite their exams, however I don't like it that I will never make as much money as my boss, even though I'm managing the department for him. What first drew me to the Primerica part-time opportunity was the education aspect. I have a degree in business management and never learned how to manage my own money. With the money I've earned with Primerica, I have paid off over \$15,000 in credit card debt, increased my retirement plan contributions and done things for my family I wasn't able to afford before."



## Elizabeth Salas

San Antonio, TX

**Current Occupation:**  
Office Manager

**Average Monthly  
Part-time Income:**  
\$1,844<sup>1,3</sup>

"I grew up in Primerica, so my parents passed down all the financial concepts that Primerica teaches.

When I was pursuing my passion of becoming a softball coach, and doing the business part-time, I was saving everything I earned with my business. And when circumstances took my coaching dreams away, I knew I had an opportunity that was good, that was never going to let me down. I already knew that Primerica was where I wanted to be because of the life my parents gave me growing up. Why would I want to do anything else when I could have what they have?"



## Stacy Wu & Ben Lee

Oakland Gardens, NY

**Former Occupation:** City Employee

**Former Income:** \$75,000

**Primerica Income:** \$21,961<sup>1</sup>

"I worked for the City of New York for years – starting when I was in college. It seemed like every time I asked for a raise or every time I tried to apply for a better position there was always some reason why they wouldn't give it to me. When I had to train a guy who became my boss, I realized I didn't want to stay there anymore. Ben and I were already building a Primerica business part-time – a few hours a week – and we were expecting our first child.<sup>3</sup> I had always dreamed of being a stay-at-home mom so Ben told me that if we have one shot at our dreams, we should take it – and we did. I couldn't ask for a better Partner than him, because he gave me the chance to take that leap of faith."<sup>4</sup>



## Mika & Johnel Saunders

Chicago, IL

**Former Occupation:**  
Registered Nurse

**Former Income:**  
\$70,000

**Primerica Income:**  
**\$270,720<sup>1</sup>**

"Working as a nurse, I worked 12-hour shifts, mostly overnight, and I was six months pregnant. It was very hard, very tiring and I knew I didn't want to work those hours forever if I wanted to have a family. I can remember waking up at 7:00 p.m. so I could get to work on time and crying my eyes out because I really didn't want to go in. I joined Primerica part-time at first and saved every dime I made, so I was ready when I transitioned to full-time.<sup>3</sup> The great thing about the part-time opportunity is you can continue to do what you're currently doing, while doing something in addition to your job that can really help. So if you're comfortable, keep doing what you're doing but let us help you out with a little bit of extra income, a little bit of extra freedom and a little bit of extra fun."



## Joan & Bill White

Rosedale, NY

**Former Occupation:**  
Case Management  
Coordinator

**Former Income:**  
\$75,000

**Primerica Income:**  
**\$101,247<sup>1</sup>**

"I used to work in the court system, assessing cases for hundreds of lawyers every day. I was making good money, but we had some serious debts and it just seemed like we were always broke. It was always in the back of my mind that if my husband and I didn't have money now, what was going to happen when we retired? When we started with Primerica part-time, I thought we were attracted by the income potential, but once we started making money, we realized we really wanted freedom.<sup>3</sup> When we went full-time in Primerica, it felt like somebody had let me out of a cage, and it felt really, really good."



## Why Not You?

If you love your job, but maybe want to earn a little extra money or see if Primerica might be the right fit for you, keep your job and build your Primerica business part-time.<sup>2,3</sup> If you're ready to take control of your future and make a change, Primerica's full-time opportunity may be for you. This is your chance to change your family's future forever... spare time or full-time.

Take it!

1. As of April 2017. 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.
2. Primerica Representatives are independent contractors and are not employees of Primerica.
3. In Canada, the part-time opportunity may be subject to certain restrictions, depending on your occupation.
4. The Partnership Empowerment Program (PEP) is a recognition program for Primerica Partnerships. It is not a business or legal partnership. PEP cannot affect, combine or alter contractual compensation, hierarchical agreements or ownership issues.

[www.primerica.com](http://www.primerica.com)