

Are You Leaving Your Family's Future To Chance?

Between work, kids, home, parents – and all the other responsibilities of the day, it's easy to ignore other important things. Life insurance can be one of those “when I get around to it” issues for a lot of families.

Consider these statistics –

- 85% of U.S. consumers say they should have life insurance, but only 62% say they actually have it.¹
- 40% of Americans who have life insurance say they don't have enough of it.²
- 70% of children 18 and under would have trouble meeting basic expenses if their primary bread-winning parent (especially both) were to die without a life insurance policy.³

That's a lot of families who are flirting with disaster. Especially when you consider that while about six in 10 Americans say they own life insurance, nearly half of them may have insufficient coverage to cover the financial needs of their family upon their death.⁴

What's disturbing is that there is absolutely no need for loved ones to be at financial risk. The vast majority of families can have quality life insurance. This includes you!

Primerica's Term Insurance

Term is the only type of life insurance offered through Primerica. We believe it's really the only type of insurance that will allow working families to buy enough to cover their needs. While everyone's needs will vary by family and even over time, a good rule of thumb is that you'll need five to 10 times your annual income. The good news is you can do that with Primerica's term.

Here's an example. John and Mary Smith and their two children are covered with TermNow term insurance offered through Primerica.

See How Affordable the Right Protection Can Be

30-Year TermNow Coverage		
John, Age 30	\$200,000 TermNow	\$35.25
Mary, Age 28	\$100,000 TermNow	\$ 13.78
Children	\$10,000 Child Rider	\$ 6.18
Total Coverage	\$310,000	\$55.21/month

For less than \$2.00 a day...you could sleep well NOW!

The Answer –

Individual Term Life Insurance

Term life is by far the least expensive of any form of life insurance.

Lifeant.com, “Why Term Life Is the Cheapest Form of Life Insurance.,” January 28, 2015

Most financial experts are pretty clear about where they stand on term.

“You can buy large amounts of (term) coverage for modest amounts of money – and big policies are what your spouse and children need.”

Making the Most of Your Money Now, Jane Bryant Quinn, © 2009

“For many consumers, the only way they can afford the coverage they need, for the time when they need it, is through term life insurance.”

Money.USnews.com, “Which Is Better for You: Term or Permanent Life Insurance?,” viewed July 18, 2016

Monthly premium for primary insured age 30, non-tobacco use for 30-year TermNow policy (NBF11AA0 in New York State and PLFDAO or ICC15DA0 in all other US jurisdictions) and spouse, age 28, non-tobacco use for 30-year TermNow rider (NBF11AB0 in New York and ICC15DB0 or PLF15DB0 in all other US jurisdictions) plus a child rider (CPCH) of \$10,000 on two children, underwritten by Primerica Life Insurance Company and in New York, National Benefit Life Insurance Company. Primerica's affiliated life insurance companies include National Benefit Life Insurance Company (Home Office: Long Island City, NY) in New York; Primerica Life Insurance Company (Executive Offices: Duluth, GA) in all other US jurisdictions; Primerica Life Insurance Company of Canada (Head Office, Mississauga, ON) in Canada. Each company is responsible for its own obligations. 1 TheStreet.com, “5 Truths About Life Insurance That Will Surprise You,” viewed July 17, 2016 2 Ibid 3 Ibid 4 Bankrate.com, “Survey: How Many of Us Have Life Insurance? And How Many Have Enough of It?,” July 8, 2015

Three Great Reasons to Buy through Primerica

- **Primerica has been helping families earn more income and become properly protected, debt free and financially independent since 1977.**
- **Primerica's life companies have placed more than \$693 billion of individual term life insurance in force. We are industry leaders.**
- **Primerica's life companies have an A+ (Superior) rating from A.M. Best.⁵**

Primerica represents market term life insurance underwritten by the following companies for which the above figures represent the combined totals: National Benefit Life Insurance Company (Home Office: Long Island City, New York) in New York; Primerica Life Insurance Company, Executive Offices: Duluth, Georgia, in all other U.S. jurisdictions; Primerica Life Insurance Company of Canada (Head Office: Mississauga, Ontario) in Canada.



www.primerica.com

⁵ July 21, 2016 A.M. Best ratings range in order from the highest ratings as follows: A++, A+, A, A-, B++, B+, B, B-, C++, C+, C, C-, D, E, F.

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