

Is Your Term Life Insurance Worth What You are Paying?

Not all term life insurance is created equal. When comparing the life insurance that is right for you it's important to pay attention to policy specifics and to the company that is offering them.

Since its founding in 1977, Primerica has offered affordable term life insurance with generous features. Compare term insurance offered through Primerica with others and you'll quickly see the difference.

Personalized Solutions & Financial Education

Do you know any other life insurers whose representatives will come to your home and review your financial goals and dreams with you and help you form a game plan to get there? Primerica does just that.

Customizable Coverage and One Policy Fee Helps You Save

One life policy through Primerica will cover your entire family and save you money. Other companies will sell you separate policies to cover each member of your family. Coverage through Primerica is with one policy - along with spouse and child riders to protect your whole family.

- Because your family is covered by one policy you can use your primary and spouse rider total face amount to save money on the premium you pay per each thousand dollars of coverage. We call this "Family Banding."
- One child rider, with one premium, will cover all your eligible children - no matter how many children are in your family. They can even convert their coverage to their own policy with no underwriting for up to five times their original face amount.

Disability Waiver of Premium

If you are ever totally disabled, a Disability Waiver of Premium can allow you to stop paying your life insurance premiums and still have your coverage remain in force.¹

Increasing Benefit Rider (IBR)

To protect your insurance coverage from inflation, life policies through Primerica can increase your face amount by 10 percent annually for 10 years. Think about what food, cars, college educations or just about anything cost 20 or even 10 years ago and compare that to what they cost today. Think about what they will cost 10, 20 or 30 years down the road and you can see how valuable IBRs are to your family. You just don't know what insurance needs you will have in the future due to family or other demands.

Terminal Illness Benefit

People are usually sick before they die. They may not be able to work but everyday bills continue. Medical bills can be especially financially crippling. A family might also need money for final wishes such as travel. Primerica policies can pay up to 70 percent of the primary or spouse's benefit while they are still living with a terminal disease. Minimize your family's financial worries with a Terminal Illness Benefit.²

No War Exclusion

Check your policy. Does it have a war or terror exclusion?

Fourteen Days Average Payment Time

Primerica's life companies pay 96% of claims within 14 days. Many companies may just be getting around to calling you back in this period of time.

A+ Rating from A.M. Best

A.M. Best, one of North America's premier rating agencies, rates Primerica's life companies' claims paying ability as A+ (Superior). That places Primerica's life companies in the top 15 percent of life insurers.³

Primerica's Term Life Insurance

Once you have a term policy through Primerica, you are covered until age 95. Your policy remains in effect as long as you keep your payments current.

Even if your health changes, once you are covered through Primerica you remain covered. After your first level term period ends, you can continue your policy at some of the best renewal rates in the business.

You own and control your Primerica coverage. Benefits such as Increasing Benefit Riders, Waiver of Premium Riders and Terminal Illness Benefits are your decisions.

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 and its affiliates have placed more than \$693 billion of individual term life insurance in force. We are industry leaders.**
- **Primerica life companies have an A+ (Superior) rating from A.M. Best.³**

Primerica representatives market term life insurance for the following companies for which the above figures represent the combined totals for Primerica Life Insurance Company and its operating subsidiaries in these respective jurisdictions: 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

¹ After six-month qualifying period of total work disability, premiums are refunded for the qualifying period and then waived thereafter.

² Forty percent to maximum \$250,000 without Waiver of Premium. Maximum of \$400,000 with Waiver of Premium. This is a life insurance benefit that also gives you the option to accelerate some or all of the death benefit in the event that you meet the criteria for a qualifying event described in the policy. This policy or certificate does not provide long-term care insurance subject to California long-term care insurance law. This policy or certificate is not a California Partnership for Long-Term Care program policy. This policy or certificate is not a Medicare supplement (policy or certificate).

³ As of October 11, 2016. A.M. Best ratings range in order from the highest ratings as follows: A++, A+, A-, B++, B+, B-, C++, C+, C-, D, E, F.