

# freedom

A man with short brown hair and a light blue button-down shirt stands on the left, smiling. A woman with blonde hair and a black top stands on the right, also smiling and with her arm around the man's waist. They are in front of a green and brown background.

The Future of Financial Services

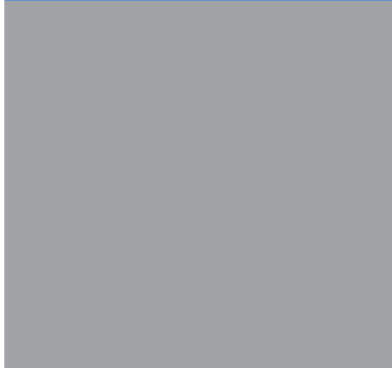
Primerica's Positive  
Environment

A Family Affair

Finding  
Hope

Abram and Amy Booty

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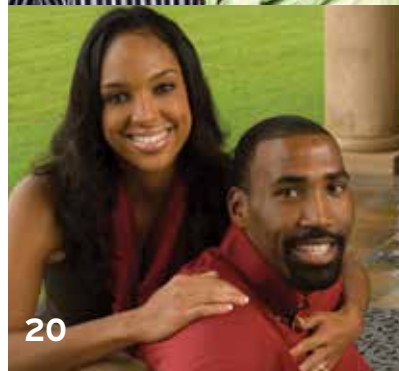
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Daniel & Karma Alonzo  
Ontario, CA  
Former Occupation: Office Manager  
Former Income: \$14,000  
Primerica Income: \$383,667\*

\*As of December 2014. See important earnings disclosure.

# A Whole New Day

For a former office manager, freedom looks a little different than to others.

To Daniel Alonzo of Ontario, CA, freedom looks like opportunity.

Daniel pictures an alternate future in which he never joined Primerica and cringes at the thought of working 9 to 5, making an average income and missing out on the chances to travel, build relationships with people all over the nation, meet new friends, get recognition for a job well done and to generally feel good about himself. Good thing he ignored his best friend when he warned him against Primerica.

That's right. Daniel almost missed out on the opportunity that changed his life 15 years ago because of what someone told him about a business he knew nothing about. Daniel decided to try it for himself, and has been able to become a leader in the company over the span of a few years.







### Relax ... Or Not

Now's the time for him to sit back and enjoy what he and his wife Karma have worked so hard for, right? Wrong. "I'm working harder than ever now, because I just don't want to miss out on anything. Primerica is a great opportunity, and it's an opportunity for now. It just gets better every day, and I want to be part of all the innovations and opportunities that are being created to help people," Daniel explains.

When he joined Primerica, at 21 years old, he just wanted to make money. Now he wants to make

### Overcoming Fear

"It's mind-boggling to think about how many people, especially in the financial industry, have been wiped out recently. People are out of jobs, out of work ... they've lost everything. Because of the Primerica system that allows me to build a business within a business, our incomes have remained a little more 'recession-proof.' We're more insulated from big ups and dips in our income," he clarifies.

But he knows that entrepreneurship can still be a frightening concept to some people.

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# Primerica allows me the freedom to do what I want, when I want.

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Primerica the greatest company in the world. Of course, he added, he wants to do well for his family, but what Primerica is doing is bigger than all of us, he says. "We can help a lot of people, and there's no reason anyone can't succeed in making it happen."

He wants to grow new leaders, and has focused his energies into helping other people build their businesses. He's able to do that because of the Primerica system. He explains, "The way Primerica is set up, we're able to build a business, but I work my own hours that are extremely flexible. The system allows me to override a sizeable organization and allows me the freedom to do what I want, when I want."

To them, he offers this advice: If you're achieving all your goals and dreams and you see opportunities for unlimited growth in your current job, stay where you are. If you know you want more opportunity, financial stability – more out of life, you have to give Primerica a chance. If you stay where you are, you're going to keep getting what you have. Primerica is your chance to see what you can do.





# Born to Lead

**Growing up in his native Ecuador, Frank Dillon, now of Hopelawn, NJ, always knew he was destined to do something great with his life. Even as a child, he says he was always driven to push himself harder and to compete with others around him to be the best. “I’ve always had this need inside me to do things that no one else has done,” Frank reflects.**

**“I’m always challenging myself to be the best.”**

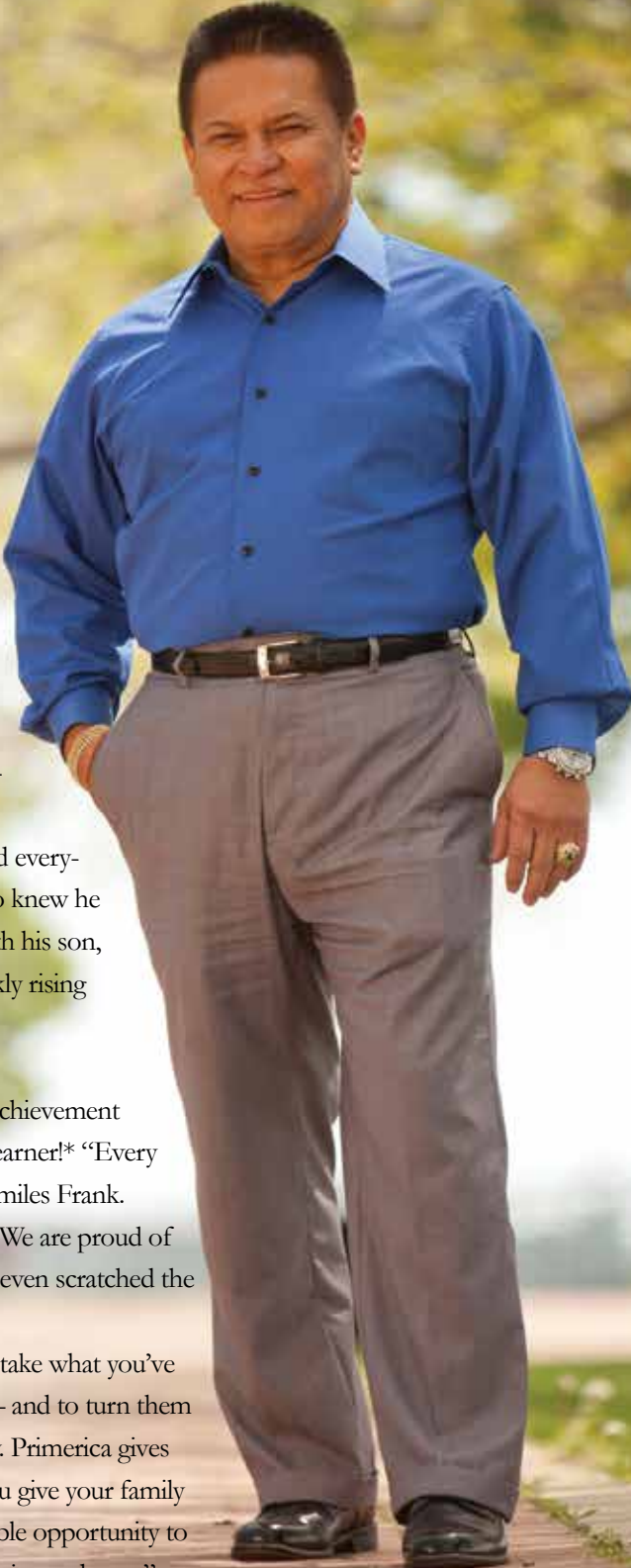
It was that innate drive that led Frank to come to the United States to attend Rutgers University and later to complete his doctorate at Seton Hall. He put himself through school doing whatever work he could find. “At different times, I worked in a restaurant deep in the subway system of New York, then as a janitor and finally a factory worker,” Frank says. “It was a struggle, financially, but I knew that if I stuck with it, it would pay off.”

## **Early Success**

After graduation, Frank went on to open a successful psychology practice – only to discover that despite a well-paying job, he was still falling short each month financially. That’s when he heard about the Primerica business opportunity.

“I enjoyed helping people and the lifestyle of achievement I had with my practice, but I was working 80-hour weeks and was still in debt,” recalls Frank. “So, when I saw the Primerica business opportunity, I was sold. Building a Primerica business was a way that I could continue making a difference in people’s lives but to also realize even greater success personally as well.”





Frank & Alain Dillon  
Hopelawn, NJ  
Former Occupation: Clinical Psychologist  
Former Income: \$185,000  
Primerica Income: \$1,110,905\*

\*As of December 2014. See important earnings disclosure.

### **A New Passion**

He continues, “Right now, debt is a huge issue for many people. I’ve seen families torn apart because of it. So having the chance to help people to get their financial lives in order while building a successful business was very attractive to me.”

Frank knew it would be a challenge leaving behind everything he knew and starting something new. But he also knew he could do it. First with his daughter, Myrli, and later with his son, Alain, Frank threw himself into his new venture, quickly rising through Primerica’s ranks.

### **A Million-Dollar Business**

In just eight years, he had reached the incredible achievement of becoming Primerica’s first Hispanic million-dollar earner!\* “Every day we strive to do what no one else has ever done,” smiles Frank. “People often ask me about our phenomenal growth. We are proud of what we’ve accomplished, but we don’t feel like we’ve even scratched the surface of what we can achieve here.”

He adds, “Primerica gives you the opportunity to take what you’ve been given – your personality, your goals and dreams – and to turn them into something incredible for yourself and your family. Primerica gives you the chance to make a great income and to help you give your family a great life. But, more than that, it gives you an incredible opportunity to show by your example that success can be a reality, not just a dream.”

\*Please see the important earnings disclosure.

**René & Mel Turner**

Atlanta, GA

Former Occupation: Industrial Engineer

Former Income: \$30,000

Primerica Income: \$155,684\*

\*As of December 2014. See important earnings disclosure.





A person wearing a blue button-down shirt is seen from the side, looking out a window. The view outside shows a city street with a street lamp and buildings in the background. The scene is softly lit, suggesting a warm, sunny day.

# Back to Our Future

René Turner of Atlanta, GA, believes that you can control the future. In fact, she's dedicated her life to showing families exactly how it's possible. "I think one of the best things about Primerica is that we can show any family that if they are not happy with where they are financially, there's a way to make some decisions right away that will change the course of their situation ... and their futures."

But, is it as simple as that? René thinks so, and she knows from experience. When she began in the business, she was an engineer, so the potential for success wasn't a foreign concept to her. Freedom, however, was. Just a few small decisions would eventually change the course of her life for good.

## **Getting Started**

While parenting a young, active daughter, René took on the lead role in their Primerica business when her husband Mel was called to the ministry. Charged to create an income that would replace her engineering salary, René wanted to be able to build a business without missing



# “Now, I make the decisions about what I spend my day doing. I make the choices that other entities used to make for me.”

out on important milestones as her daughter grew. She decided to go for it with the understanding that every step she took from that point forth would determine whether or not her children would have the options she never had – and the ability to actually enjoy all that they worked so hard for.

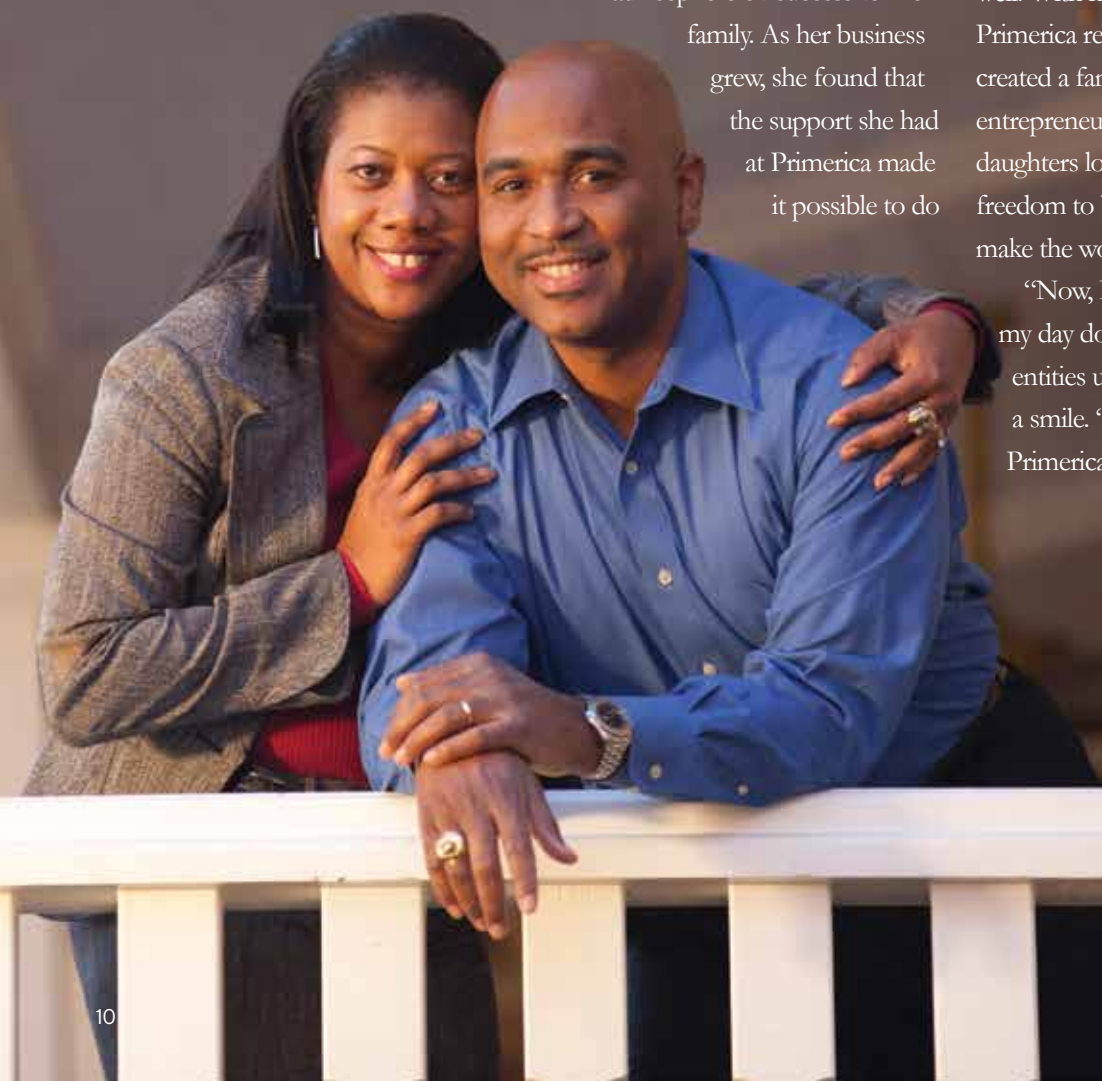
## Reinvention

As her family added another daughter, her resolve became even more sure: she had to create an atmosphere of success for her family. As her business grew, she found that the support she had at Primerica made it possible to do

more than she thought she was capable of. The initial fear that she felt, she says, came from a lack of belief. That’s not a problem anymore. She’s reinvented herself as a courageous, successful entrepreneur. She says, “When I realized that Primerica had given me every possible tool I needed to learn, grow and succeed, that’s just what I did.”

Her goals changed, too. What was once just about making some changes for her family became about impacting the lives of others, as well. With her oldest daughter now a licensed Primerica representative, René says that they have created a family business based on a culture – an entrepreneurial culture that shaped the way her daughters look at the world. Together, they have the freedom to be citizens who actively contribute to make the world a better place.

“Now, I make the decisions about what I spend my day doing. I make the choices that other entities used to make for me,” René notes with a smile. “I was able to change my future because Primerica showed me I had the power to.”





# Primerica's Positive Environment

There's a spring in their step. A sparkle in their eye. The unmistakable way they greet you or speak passionately about what they do. For the Primerica representative, their business is more than just a career... it's a way of life.

Primerica does more than just give people a chance to build a business and a career - it gives people a chance to change their lives and their entire outlook. The positive environment fostered at Primerica is like none other in the business world today. Whether they've been with the company for a few months or a few decades, Primerica representatives not only learn about "how money works," they learn about how they can be a leader, a positive role model and someone to admire.

Primerica was built on the concept of "Pushing People Up." What does that mean? At Primerica, when you help your teammates succeed, you succeed. Primerica is about creating leaders and bringing out the best in every person it touches.

## Changes People From the Inside Out

"Primerica is the most positive thing I have ever been a part of," says Senior Vice President Todd Greer of Houston, TX. "I found Primerica and found people who believed in me more than I believed in myself. Because of this great opportunity, I learned about self improvement and through that process my wife Alisa and I have become better parents, partners in business and we have strengthened our marriage. This is all due to learning about ourselves and each other."

"When I joined Primerica, I was young with very little credibility," remembers National Sales Director Daniel Alonzo of Ontario, CA. "When I went to my first meeting, I was told I had a chance to earn a great income and have freedom in my life. That I could learn leadership skills that would make me believe in myself again. I learned from Primerica that I could help a lot of people and live a dream life. Wow! What a company! In the short time that we have been a part of Primerica, we have achieved that and so much more."

Daniel and his wife Karma have built a successful business in California and have transformed their lives in the process. "Primerica has delivered on every promise," he reflects. "This moment in history will define the real leaders. The future is bright and we are committed to helping Primerica become one of the most dominant financial services companies in the world. I am proud to play on Primerica's team!"

When he was in the NFL, Abram Booty of Shreveport, LA, was time poor. There were no Thanksgivings or Christmases. That's when games are played. Days off were few and far between. Breaks were short. There were practices to hold. For a couple who had just had its first child, it was an emotional drain.

# Finding Hope

## What Is Freedom Worth?

Now, Abram makes more money each year with Primerica than he did in the NFL; and he gets to see his wife, Amy, and their kids whenever he'd like. "I was recently talking to a friend of mine who's a professional golfer. I asked him how it was going, and his only answer was that he can't spend any time with his family. He has kids in elementary and middle school," Abram explains, "but he only sees them three to four times each month." To Abram, it's just not worth the sacrifice. With Primerica, he said, he can make the money of a professional athlete and still have a family life.

For him, that ideal life includes lunch dates with Amy and calls home when necessary. "I have friends who can't take calls during the day. They have 30 minutes to eat their lunch. Their every moment is dictated. I would take half of what they make just to have freedom," he says. To Abram, it doesn't make sense to have your entire life dictated by someone else's schedule.

## Paying It Forward

Before joining Primerica, Abram had moved on to coaching, so Primerica was simply a way to supplement his coaching income. Now, it's a way to create an income stream that allows him to live his life. He says he feels like he owes it to others to help

them do the same. That's why his long-term goals involve getting more people to the level in which they can find financial independence, too. Especially now.

"I look back at people I was coaching with, and I see that there have been no pay raises in the years since I left coaching. There are freezes on pay raises all around, but there's no freeze on inflation," he says. According to Abram, what has been the toughest time of many peoples' lives has been a great time for his business.

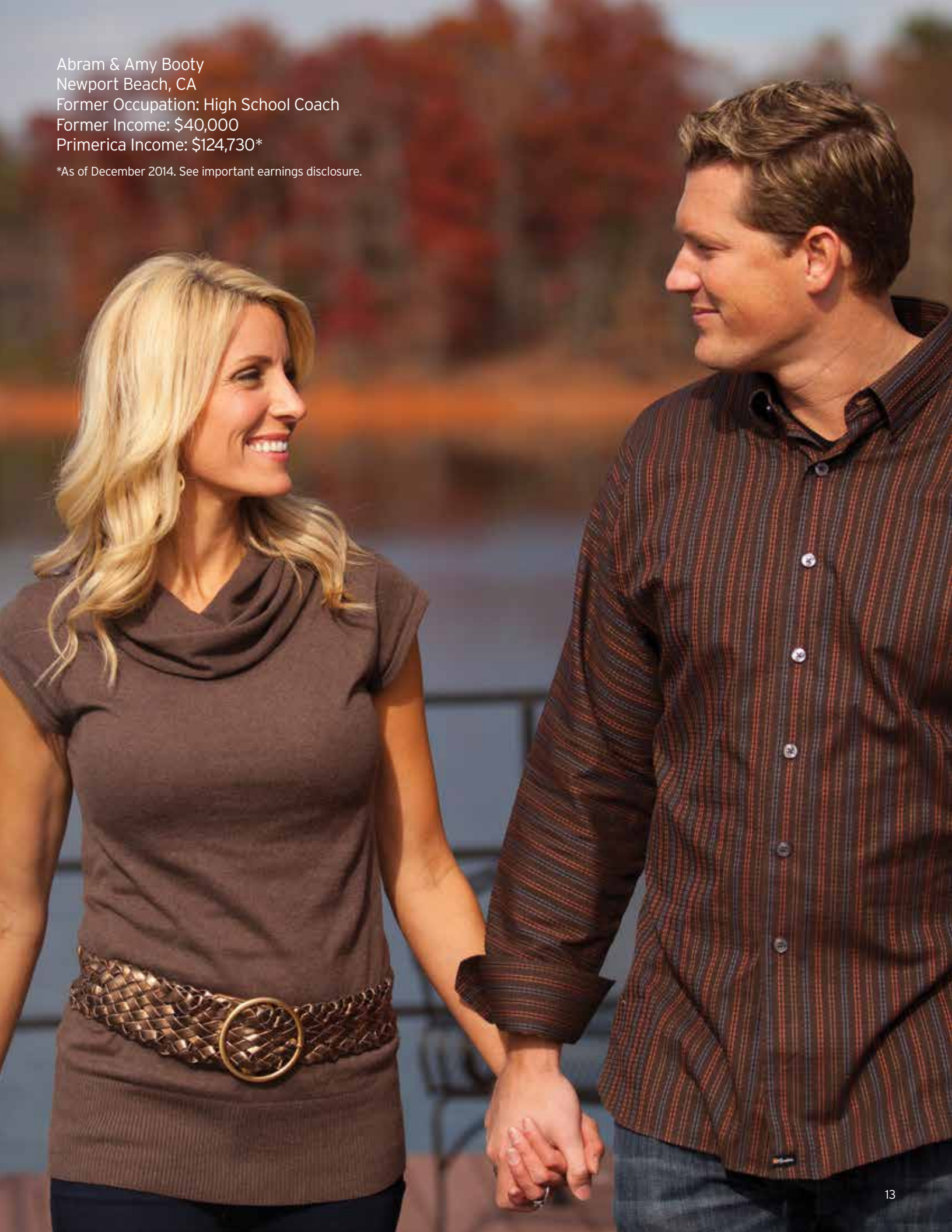
He attributes his success to the fact that Primerica markets hope. Primerica shows people how to eliminate debt, generate income and save for the future, he said. That's hope.

Hope is just what he was looking for when he reached out to Primerica in 2004, and he recommends that others take that same step. He said, "If you're working with Corporate America, your goals and dreams are not at the top of their agenda." For him, those goals and dreams were seeing the smiling faces of his children each day and knowing that their dad could provide for them and still be there to witness their lives each and every day. Dream achieved.



Abram & Amy Booty  
Newport Beach, CA  
Former Occupation: High School Coach  
Former Income: \$40,000  
Primerica Income: \$124,730\*

\*As of December 2014. See important earnings disclosure.



# Failure Was Not an Option

Cheryl Bartlett was working as a program director for a state hospital in California when she first found out about Primerica. She had already worked her way through college and had been promoted, but realized she was never going to be paid according to how hard she worked. "I had worked hard, and was conscientious. But I got tired of seeing people with the same title who goofed around all month make the same amount of money I did. I wanted to be wealthy. I realized it wasn't going to happen there."



**Cheryl Bartlett**  
San Jose, CA  
Former Occupation: Program Director for  
Developmentally Disabled Children  
Former Income: \$36,000  
Primerica Income: \$1,013,298\*

\*As of December 2014. See important earnings disclosure.









### Starting Out

When Cheryl first started with Primerica, she was part-time.\* “But I looked at the people earning hundreds of thousands of dollars, and I said, ‘If they can do it, I can do it.’ And I went full-time. I quit my job. I felt by faith that I would do it. I was really motivated by my dreams. When I was getting ready to leave my job, they said, ‘You’ll be back.’ I thought, ‘I’ll never tuck my tail and come back here.’ That motivated me, too. Within four months, we were the number one district in the nation. And we’ve placed near the top of the company ever since then.”

In the early days, Cheryl didn’t let anything stop her. “I was pretty determined,” she recalls. “I worked 18 hours a day. I did everything I was scared of: talking to people I didn’t know, asking for referrals, inviting as many people as I could to meetings. Failure was not an option for me. I really believe in the power of prayer. I thank God not just that I found a business, but a place where I could build a life.” Today Cheryl earns an astounding \$1,013,298 annually. It has allowed her to reach many of her goals and dreams, including: owning her dream home in a Northern California vineyard; providing a “wonderful” retirement for her mother; helping her Godchildren get started in the business and buy a starter home; and, most importantly, “touching the lives of thousands of people in a positive way. We are the only company in America that can step up and provide what people need: a good, honest, solid financial education about what they can do to gain financial independence—and earn an extra \$1,000 a month part-time while you build a business you can own.”

### A Great Opportunity for Women

When Cheryl started building her Primerica business back in 1983, she was one of only a handful of women. Today, an astounding 51% of new Primerica representatives are women, and 50% of new promotions are women. “Women actually have an advantage in this business over men,” Cheryl says. “For one thing, people are less sales-resistant to women. This is a relationship business, and women are very strong in relationships,” says Cheryl. “When you sit down at the kitchen table with people, usually it’s the wife who pays all the bills. We also have great organizational skills and we are very strong at multitasking.” Women and Primerica are clearly a great match: 479 women in the company earn at least \$100,000 or more. “I feel like I’ve been so blessed,” says Cheryl. My goal is to help as many people as I can.”

In 1995 Stella Chan was a new Canadian immigrant from Hong Kong and ready to work – she just couldn’t find the right opportunity. “It was tough when I first arrived,” she recalls. “I had worked with Citibank Hong Kong for seven years, and you’d think my years of experience would land me a job. The reality was, it did not.” The person who introduced her to Primerica (her “upline”) had first approached her husband, who referred Stella. “He said, ‘I think you should give this a try. It’s in the financial arena. It could be a perfect match for you,’” Stella recalls. She became pregnant that same year and joined Primerica in 1996. “I was really skeptical at first,” she recalls. “The self-employment concept is not conventional in Asia.” A serious goal-setter, Stella resolved to give the opportunity everything she had. “I told myself I would make Regional Vice President by 2000.”

# No Time to Waste

**Stella & Chris Chan**  
Richmond, British Columbia  
Former Occupation: Bank Manager  
Former Income: \$50,000  
Primerica Income: \$291,108\*

\*As of December 2014. See important earnings disclosure.

## Facing Adversity

But when her business was still in the early stages, the unpredictable happened: “In 1999 my son was three and diagnosed with a critical illness,” Stella recalls. “He had leukemia. I told my husband that I wanted to quit Primerica and stay in the hospital for his treatment, which would take three years.” That same year, Stella had the opportunity to attend a Primerica convention in Atlanta, and she recalls hearing many other stories where people had faced adversity. “People shared their stories. They worked it out,” she recalls. With the support of her husband and her team, she kept her business going. “My husband said, ‘You can’t quit. Your people are counting on you.’”

“I remember being at the convention and crying and thinking to myself, ‘Am I doing the right thing?’ My son was at the hospital and the nurses and doctors were taking good care of him. I realized, ‘I also have to take care of myself and become stronger.’”



Stella recalls alternating shifts at the hospital with her husband so that she could study, get licensed, and grow her Primerica business. Stella’s son, Arthur, is now 15 and fully recovered, and she is so thankful that she didn’t quit Primerica during the difficult years. “Some women may think leaving their child at home is the wrong choice. They might feel guilty about it. Today I can prove to all of you, it is worth it!”

The freedom and flexibility of her Primerica business allowed Stella to continue building financial independence for her family in the midst of taking care of a sick child. By 2005 she earned her \$100,000 ring—a distinction Primerica reps receive when they cash flow at least \$100,000 during a single 12-month period. In 2006 she added the second diamond – signifying a cash flow of at least \$200,000 in a 12-month period. “Sometimes life is not always as peaceful as you might think,” she recalls. “But you have to try your best today.”



How would you like to work with your family, building something that you can all be proud of? How would you like to leave a legacy for your family, one that you all worked together to build? You can at Primerica.

Unlike many companies in the corporate world, Primerica encourages families to work together to build their career! From our Partnership Empowerment Program, to “Primerica Kids” joining the business and following in the footsteps of their parents, Primerica’s family-oriented atmosphere is unlike any other!

Whether it’s parents and children building a business together, or siblings, aunts, uncles and grandparents – the family dynamic at Primerica is a unique one that is rarely duplicated anywhere else.

## Building a Primerica Business as a **Family Affair**

### **The Kochers**

Senior National Sales Director Jim and Mary Kocher joined Primerica in 1985 and their primary goal was to simply put themselves back in control of their future. They joined to change their lives financially, but found so much more than that, with their son, Glenn. “It’s an extraordinary feeling to be in business with our son,” enthuses Jim. “Our Primerica family business relies on mutual respect, a shared vision for success and quality time together. Just knowing that there’s a talented, committed successor to pass my business on to is a great thing.”



**The Kochers:** Jim & Mary Kocher, and Rebecca Derollo & Glenn Kocher

One of the best parts for the Kochers about building a business together is the chance to create success as a team. “We want Glenn to stand on our shoulders, so to speak, not sit in our shadow,” explains Jim. “He’s building success for himself but we’re all working toward the same goals.”

“Being able to work with my family is awesome,” enthuses Glenn. “From a business standpoint, it’s incredible to have a successful example to follow and also have the opportunity to learn the business from them. From a personal standpoint, it’s really nice to not have a boss – so we can spend time as a family doing fun things, while our businesses continue to grow!”



## The Randles

Senior National Sales Director Ed and Barbara Randle started with Primerica in 1980, just three years after the company was founded in 1977. “We were impressed from the beginning with the willingness of Primerica leadership to share their dreams, business and lives with us,” reflects Ed. “We’ve made so many friends over the years, it’s been an incredible experience.”

He adds, “One of the most significant aspects of the Primerica business model is that not only can you involve your whole family in the business, but you can also grow it together to a point where you know that when you pass the business on to your children, that they can experience the same level of success that you’ve had.”

Daughter Stacy Murdoch joined Primerica in 1987. “I was highly motivated to make this business work for me,” says Stacy. “I needed the money, for one, but more than that, my father is one of the greatest success stories I know of and I am proud to be in business with him!”

She continues, “The feeling of building a family business side-by-side with a loved one is something I wish everyone could experience. It’s such a positive thing to know that you are a part of something bigger than yourself.” A third generation continues the business: her daughter Carly Hutchinson recently started building her own Primerica business as well!



**The Randle Family**

## The Yankas

Senior Vice President Sam and Deb Yanka joined Primerica in 1987. “When I found out about Primerica, one of the best things was that I could get trained and start earning money on my off time,” says Sam, a former probation officer. “So I put a lot of effort into working the business. Within six months, I could see my way to freedom. I was ready to quit my job and go full-time with Primerica.”

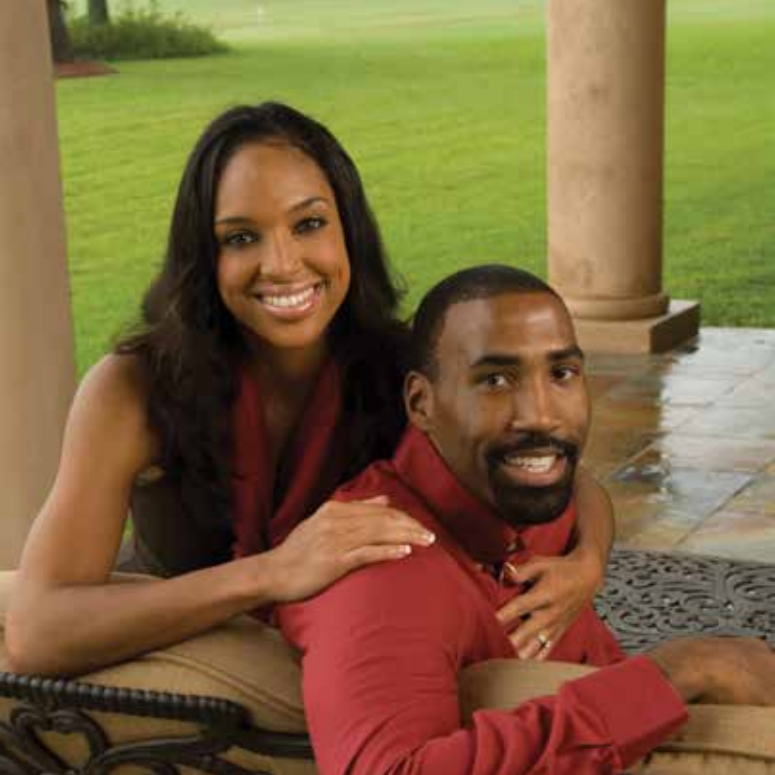
Only a year and a half later, Sam had achieved the title of Regional Vice President and opened his own Primerica office in Oxford, MA. By this time, Deb had quit her job so the two could build their business together.

“It’s been a great 27 years,” says Sam. “We really engaged Primerica as a family and it has enabled us to have the income to live the kind of life, to do things and go places that we could never have done if Deb and I hadn’t stepped out on faith. And, recently, a development that makes things even better – is the fact that Luke has come on board.”

“The wonderful thing is that Primerica gave me options – and it can for anybody,” says Luke. “I was just blessed to have parents who brought me up and exposed me to the Primerica opportunity. From a young age, I was able to spend time with top Primerica leaders – so I knew that I could do it too. But I think it was a good experience for me to go out and get hit with usual pitfalls that everyone eventually falls into when they work a job. It really brought home to me that the Primerica opportunity was the way I would secure our family’s future.”



**The Yankas: Kim & Luke Yanka, and Sam & Deb Yanka**



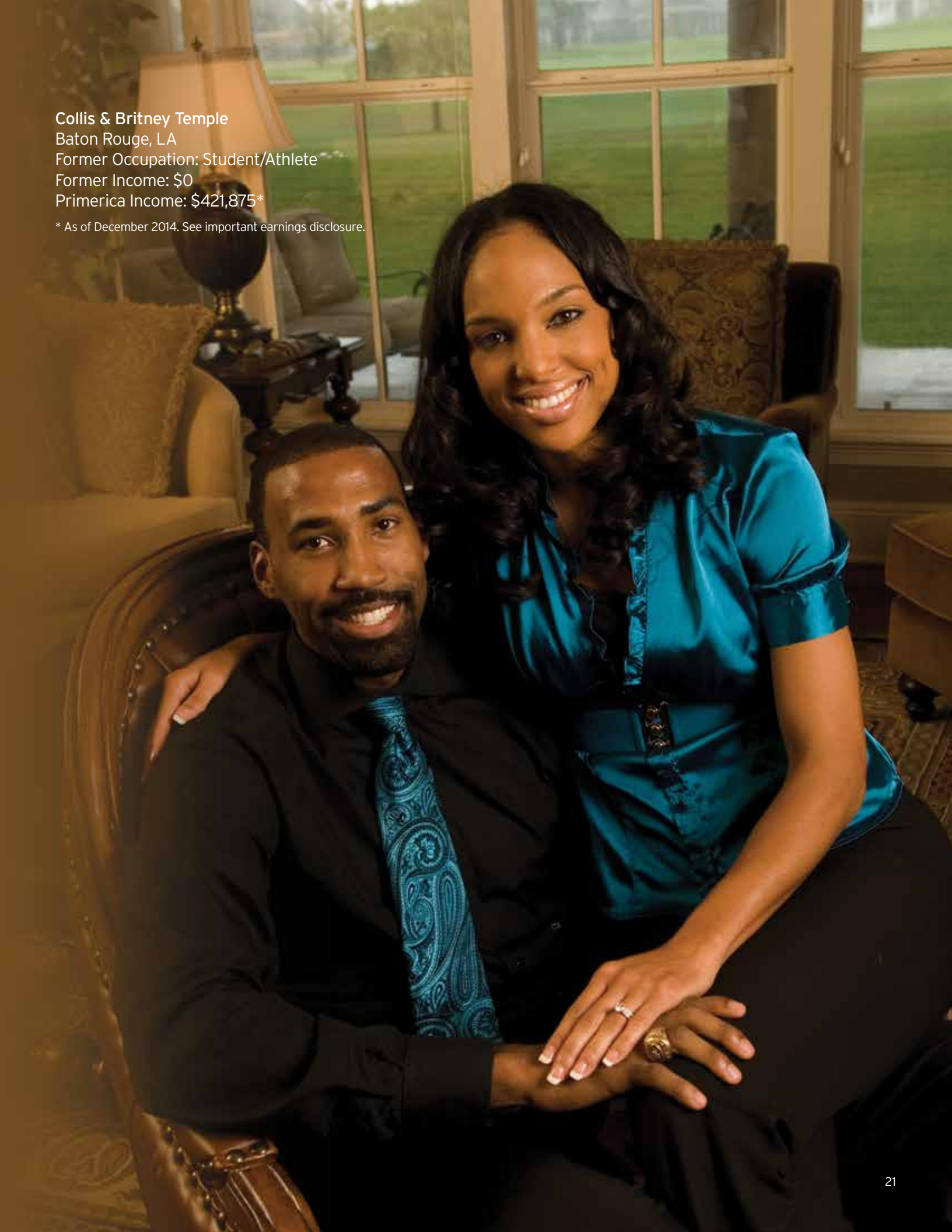
# In It to Win It

He's smart, charismatic and was born to play in the 'big leagues.' She's smart, beautiful and a partner with her head in the game. Meet Collis and Britney Temple – just two of the many young entrepreneurs who believe they can have it all – and are proving they're in it to win it.



Collis & Britney Temple  
Baton Rouge, LA  
Former Occupation: Student/Athlete  
Former Income: \$0  
Primerica Income: \$421,875\*

\* As of December 2014. See important earnings disclosure.



“Primerica helps middle market families learn how to become financially independent. What they do for everyday families blew me away. I knew I wanted to be part of this.”

“I didn’t want to get a ‘job’ and I never wanted to work for someone else,” Collis says. “My parents have always been entrepreneurs. They set a great example for me.”

Collis, from Baton Rouge, LA, is a born competitor. He graduated from Louisiana State University in three years, and was already working toward a Ph.D. He was a star player on LSU’s winning basketball team and had a bright future ahead of him in the NBA playing for the Detroit Pistons before a pre-season injury changed the course of his future.

For most people, the loss of a pro basketball career would be devastating ... unless you had the true mind of a champion like Collis. He rebounded — in a very big way. He joined Primerica and made the decision to become an entrepreneur.

Collis saw that with Primerica, he’d still have the opportunity to live the lifestyle he’d always dreamed about and could still tap into his competitive spirit and be a winner. “I knew immediately that Primerica was what I wanted to do for the rest of my life,” he says.

With the same work ethic and focus that kept him on top in class and in sports, Collis’ fierce competitive spirit rose to the forefront. He built a successful Primerica business and was living his new dream.

A couple of years later, he met his match: Britney. “Britney owned a modeling agency and had moved back to Baton Rouge from Chicago to establish her business,” recalls Collis. Once she learned more about Collis and his Primerica business, Britney didn’t hesitate to join the business.



“Learning about Primerica was surreal,” says Britney. “I graduated from college with a degree in finance and had interned at a big finance company. I wanted to study finance because I grew up with a single mother who struggled financially to raise two kids.

“I wanted to learn about money and change my family’s legacy. The company I interned for wouldn’t have anything to do with you unless you had a large amount of money to invest,” she remembers. “Primerica helps Main Street families learn how to become financially independent. What they do for everyday families blew me away. I knew I wanted to be part of this.”

Being able to partner and grow a business with Collis was another deciding factor in joining Primerica. “Partnership is everything,” Britney enthuses. “I’ve played competitive sports and worked in corporate America — both encouraged me not to work with someone but to work against them.

“Our business has grown because we work together,” she says. “It’s the key to success in any business but few companies actually realize and utilize partnership.”

Collis and Britney’s partnership has made them more successful and competitive than ever.

“The opportunity here is unlimited,” Collis says. “The younger you are, the more focused you can be. As long as you’re coachable, focused and put the effort in, you can collapse time frames and realize success much sooner than you ever could in the corporate world.”

“I wanted to learn about money and change my family’s legacy.”





## Primerica Works Because We Fill a Need

The statistics tell the story: the need has never been greater for what Primerica does. Our goal is a simple one: to help Main Street families earn more income and get properly protected, debt free and financially independent.

Primerica is on a mission to change the landscape of financial services for Main Street families.

### **People are underinsured...**

- 95 million U.S. adults have no life insurance.

Lifehealthpro.com, July 8, 2013

### **In debt ...**

- The average America household with at least one credit card has nearly \$15,950 in credit card debt.

CNNMoney.com, viewed February 4, 2015

### **And not saving for retirement ...**


- More than half of workers have less than \$25,000 saved for retirement.

Employee Benefit Research Institute, 2014 Retirement Confidence Survey

If you can fill a need, you can make money at Primerica. Primerica works because our products and solutions fill a need. Through our Financial Needs Analysis, families get a snapshot of where their financial situation stands today - and what they can do to get on the road to a better financial future.

Our market is huge! There are millions of people in North America who desperately want a better financial future - and Primerica can help!





Cathy & Raudel Muñoz  
Anaheim, CA  
Former Occupation: Social Worker  
Former Income: \$40,000  
Primerica Income: \$200,072\*

\* As of December 2014. See important earnings disclosure.

# The Best of Both Worlds

"We were making pretty good money, but still living paycheck to paycheck," recalls Cathy Muñoz of the years before starting her Primerica business. "Back then, my husband and I joked that we always remembered our trips because we'd still be paying for them a year later."



When she first heard about Primerica, Cathy Muñoz was working as a full-time social worker in Los Angeles, while her husband worked as a corporate buyer for a furniture store. While they made a comfortable combined salary, what Cathy really longed for was more freedom and flexibility. She found what she was looking for in Primerica. “I joined the same night I attended a business overview,” she recalls with excitement. “I was so excited about the opportunity to have freedom. What attracted me was the ability to work hard and retire young.”

Before she could get her new part-time\* business off the ground, Cathy had to overcome some initial shyness. “I was introverted,” she recalls. “It took awhile for me to make that first call.” Because she could start her new business on the side, Cathy was able to grow into her new role at a pace that was right for her. “It was perfect because I was able to keep my full-time job and set appointments on weekends as I built my business.”

### **Look at Her Now**

Cathy’s life has completely changed. She earns an amazing \$200,072\* annual income, her husband has left his job and joined her in the business, and the mother of four has the freedom and flexibility she always wanted. “Whenever my daughter, Alyzza, has a school event, I have the flexibility to go to it,” says Cathy, who also has twin boys, Daniel and David, and another son, Roddie.

Cathy and others who have started a Primerica business enjoy the freedom and flexibility that come from creating a team of people who keep your business running when you need to take time for other obligations. “I’ve been able to stay home for three months with each of my children after they were born, and my income was not affected,” Cathy notes.

### **Freedom Plus the Income**

Because of the financial rewards of her Primerica business, Cathy can afford a “nice neighborhood” for the family home, private school for her daughter and many vacations. But the real rewards come from simply spending time with her kids. “I can be there for my kids when they need me,” she says. “When they’re sick, I can stay home. I can go to everything – ballet, tap, gymnastics. With Primerica you’re able to have the best of both worlds.”

Each quarter Cathy and her husband, Raudel, attend Alyzza’s academic award ceremony, in addition to all of their children’s other school events and parties. “He’s the only dad at many of



these events,” Cathy explains. “And of the moms, only two or three ever come to all of them. They just can’t take the time off. These families have the money to afford private school, but they don’t have the freedom and flexibility to be there for their children’s events. They all ask me to share my pictures with them. Because of the flexibility I have with my Primerica business, I can be completely involved in my children’s lives.”





**Brett & Andrea Burks**

Ft. Lauderdale, FL

Former Occupation: Student

Former Income: \$0

Primerica Income: \$546,924\*

\* As of December 2014. See important earnings disclosure.

# Focused on Success

He dreamed of being a superstar athlete. He longed for the fat paycheck and the adoring crowds. Brett Burks wanted a lifestyle. He just didn't know how to get it.

After graduating from college, Brett spent the next six months trying to figure out how he could have the lifestyle he wanted without having to work for someone else. He decided to come up with a plan to make that dream come true.

In 2003, he joined Primerica part-time.\* Four days after he joined the business, he went to Primerica's convention. He sat among tens of thousands of other representatives and finally saw the "big picture."

Brett realized that Primerica helps families by teaching them how money works. It was more than just a part-time job: Primerica helps families take control of their debt, build retirement savings

and get the right kind of affordable insurance. After seeing all that Primerica offers, he knew that Primerica was just the vehicle he was looking for. He could work on his own terms and in his own time and work toward living the life he'd dreamed.

"This is the best business opportunity in the world," he smiles. "Primerica has a proven system in place and all you have to do is follow it. Plus," Brett adds, "you have the ability to reap the benefits of trips, recognition and compensation while you grow your business. Primerica supports your dreams and motivates you to win."



“We know that as we stay focused we will reap the benefits of a that gets in the trenches together. It is a wonderful ride.”

Andrea agrees. “When I first learned about Primerica I realized it offered practical products everybody needs,” says the former graphic designer. “I had no doubt it would be lucrative part-time but I also understood that long-term it will be the opportunity of a lifetime to build a business within a business.”

She also loves partnering with Brett to build their Primerica team. “Brett calls the play and I help run it,” she says and smiles. “My goal is to be his assistant coach. I’m here to help our team just as he would. I have stepped out of my comfort zone to become a great partner and help build our business.

“As partners we must take advantage of being a role model. We must be an example for our teams to follow,” Andrea says. “We need to work together to build distribution. We know that as we stay focused we will reap the benefits of a partnership that gets in the trenches together. It is a wonderful ride.”

“Andrea has added so much to our business,” Brett enthuses. “She was the missing link in every aspect of the business. One of the true pleasant surprises I have come to find is how much fun and enjoyment I can have working alongside my spouse. We share the same goals and dreams of achieving the same things, and we’ve made leaps and bounds toward our goal of financial independence.”

“Primerica has a proven system in place and all you have to do is follow it. Plus, you reap the benefits of trips, recognition and compensation while you grow your business. Primerica supports your dreams and motivates you to win.”



# Primerica: The Future of Financial Services

As we enter a new decade, the financial services world is rapidly changing before our eyes. Once powerful institutions are closing their doors. People are looking for answers. When all is said and done, who will be left standing to deliver for the consumer?



As the largest independent financial services marketing company in North America, Primerica is the one company poised to dominate the financial services landscape. Our mission is a simple one: to help families become properly protected, debt free and financially independent.

How do we do it? We offer a business opportunity and financial education to everyday families that Wall Street ignores. Primerica is a Main Street company for Main Street North America. Through our complimentary Financial Needs Analysis, we help everyday people learn about their finances and take the steps necessary to build a better financial future.

“We are the future of financial services!” enthuses National Sales Director Jeff and Kelcey Fieldstad of Las Vegas, NV. “People not only need help protecting their families and saving more for retirement, but now more than ever, people need an opportunity to make more money. There has never been a better opportunity to build a business not only in our industry, but with Primerica.”

Primerica offers an unparalleled business opportunity. We are a company built by entrepreneurs for entrepreneurs. At Primerica, people from all walks of life have a chance to build a business and do something great. It doesn’t matter what your background or education level is – at Primerica all you need is a desire to work hard. Teachers, coaches, plumbers, pharmacists, college students, stay-at-home moms, doctors, former NFL players... they’ve all found success at Primerica and you can, too.

“We have been able to change lives through what we do,” Jeff – a former college student – continues. “We help our clients save money for retirement, get the protection they need and also earn more money. The best thing Primerica has done for us is not only provide an opportunity to earn a great income, but also travel all over the world and become totally debt free. We are spending our lives and our career fighting for a common goal and that has allowed us to grow closer. What a life!”

“People not only need help protecting their families and saving more for retirement, but now more than ever, people need an opportunity to make more money.”



## About Primerica

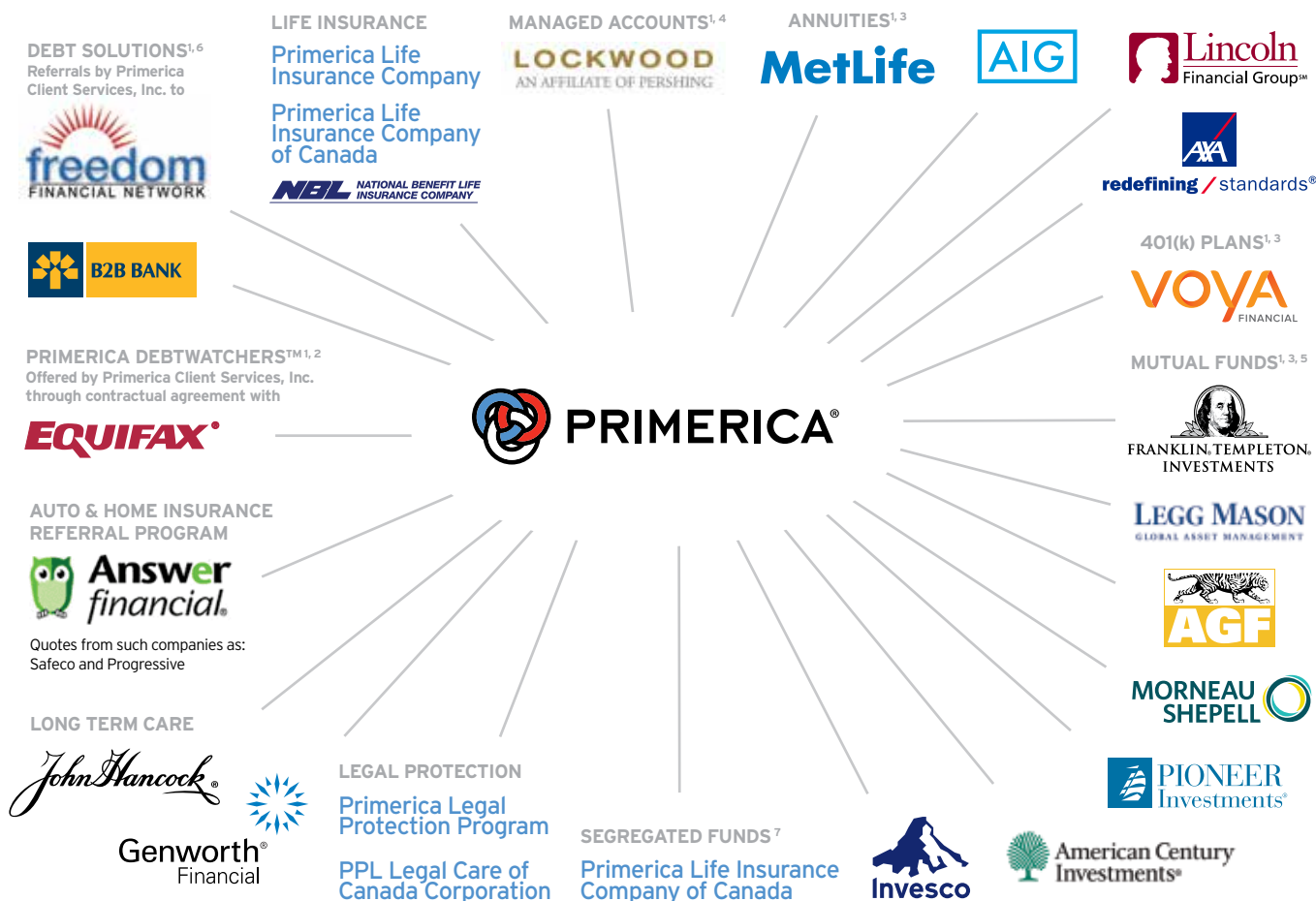
- More than 4 million lives insured through us
- More than 2 million client investment accounts
- Approximately \$682 billion of life insurance in force through us
- An average of \$3 million in benefit claims paid every day by our life companies
- Investment clients have approximately \$48 billion in asset values in their PFSI investment accounts

(As of December 31, 2014)

Primerica refers to Primerica and its affiliated companies.

## The Power of Primerica

Primerica is the largest independent financial services marketing company in North America, and we have all the resources our clients need to build the foundation for their financial future.



See back page for additional information.



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

\* Part-time opportunity not available in all parts of Canada. Where available, subject to certain restrictions.

**1** Not all products/services available in all states or provinces. A representative's ability to market products from the companies listed is subject to state and federal licensing and/or certification requirements. **2** Not available to residents of Washington, D.C. **3** In the United States, securities are offered by PFS Investments Inc. (PFSI), 1 Primerica Parkway, Duluth, Georgia 30099-0001. **4** PFS Investments Inc. (PFSI) is an SEC Registered Investment Adviser doing business as Primerica Advisors. PFSI is a member of FINRA and SIPC. Lockwood Advisors, Inc. (Lockwood) is an SEC Registered Investment Adviser and an affiliate of Pershing LLC, each subsidiaries of The Bank of New York Mellon Corporation (BNY Mellon). Pershing LLC, member FINRA, NYSE, SIPC. SEC registration neither implies nor asserts the SEC or any state securities authority has approved or endorsed PFSI or Lockwood or the contents of this disclosure. In addition, SEC registration does not carry any official imprimatur or indication PFSI or Lockwood have attained a particular level of skill or ability. Neither Lockwood or BNY Mellon is affiliated with Primerica. **5** In Canada, mutual funds are offered by PFS Investments Canada Ltd., mutual fund dealer, Segregated funds are offered by Primerica Life Insurance Company of Canada. See notes page for important company affiliations and other disclosures. **6** Neither PCS nor its representatives offer or provide services such as credit repair or improvement, debt or credit counseling, debt settlement or other similar services. **7** Mutual Funds are offered by PFS Investments Canada Ltd., mutual fund dealer. Segregated funds are offered by Primerica Life Insurance Company of Canada.

Primerica DebtWatchers™: Offered through representatives of Primerica Client Services, Inc.

#### **Partnership Disclosure**

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. 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.

#### **Important Earnings Disclosure**

As of December 31, 2014. From January 1 through December 31, 2014, Primerica paid a total of \$593,056,197 in compensation to its sales force, at an average of \$6,030 per life licensed representative. Actual gross cash flow is, among other factors, dependent upon the size and scale of a representative's organization, the number of sales and the override spread on each sale, and the ability and efforts of a representative and their downlines. Having said this, Primerica provides an opportunity for individuals who work hard to develop a business with unlimited income potential.

