



solutions

EXCLUSIVELY FOR PRIMERICA CLIENTS

How to Reach Your

Financial Goals

Quick tip:

Want to save money this year? Learn to cook! To spice it up, try some new recipes or take a cooking class. Cooking at home not only saves you money on dinner, but also on lunch the next day (leftovers!). Just remember to have a snack before grocery shopping to avoid impulse buying.



INSIDE

- Great Tips for the New Year
- Lower Car Insurance Costs
- Could You Use Extra Income?

What exactly do you want this year? To earn more money? Pay off credit card debt? Make this the year you highlight your real goals and make them a reality!

Are you unhappy in your job? According to a new survey, one out of three workers are seriously considering leaving their present job.¹ The reasons? A desire for more interesting work (67%) and higher pay (54%). Many workers – especially women – desire greater flexibility. In a recent survey, 65% of women said it's more important to have time in their lives than to make more money, and 42% would like to own their own business to get more flexibility.² Would you like to own your own business and make money doing work you can feel good about? Many people just like you have begun “testing the waters” of business ownership by becoming a part-time Primerica representative.* You can keep your full-time job as you learn how to help families with their finances – and gain a financial education you can keep for a lifetime. Ask your Primerica representative to tell you their story – and how you too can build your own business.

Do you want to save more money?

If you want to gain control of your finances this year, the first step is to set specific, achievable goals. For example, instead of saying “I want to

start an emergency fund this year,” say, “I will save 10% of my income each month until I reach \$2,000.” Or, if you are interested in saving for retirement, set a specific goal, such as “I will open a retirement account this year and contribute 5% of my monthly income.” Another sure way to turn your savings goals into reality is to let computers do the work for you and automate your savings. You can set up automatic withdrawals from your bank account in whatever amount you choose. That way, you won't “see” the money and be tempted to spend it.

Ready to pay down your credit cards?

You're in good company – 62% of consumers say they are intent on paying down their credit card debt.³ Now that you've set the goal, how do you make it happen? One strategy is to start paying off the card with the lowest balance first. When that card is paid off, apply those funds to the next card, and so on. Another great way to keep an eye on your credit card balances – and create a game plan for paying those balances off – is through a product called Primerica DebtWatchers™.⁴ Once you purchase



¹ Money, November 2011 ² More, November, 2011 ³ Money, November 2011 ⁴ Primerica DebtWatchers™ is a trademark of Primerica Client Services, Inc.

* In Canada, part-time is not available in all jurisdictions. Where available, it may be subject to certain restrictions. (Continued inside)

? Did you know?

“Term life insurance, which carries a fixed premium over the life of the term, can be surprisingly affordable, even for large amounts.”

Kiplinger’s, January 2012

? Did you know?

“When you have a family depending on you, the free life insurance coverage you get from your employer may not be sufficient.”

Kiplinger’s, November 2011



Quick Tip:

“Update your will or estate plan. And make sure you have enough life insurance to cover the needs of anyone who is dependent on your income.”

Money, November 2011



Great Tips for the New Year

Wondering what to invest in this year? Here are some tips to start the year out right:

A barking dog. Pet owners are happier and healthier than their non-pet owning counterparts, according to the American Psychological Association. Plus, most thieves will skip houses that contain barking dogs. Pick up your pooch at a shelter for just an adoption fee. Don’t forget to factor in a year of food (\$235) and medical costs (\$260).¹

An estate plan.² If you should pass away without a will, complete strangers (the state) will wind up distributing your assets – and decide who raises your children. Do you already have a will? You need to update it periodically to account for major events, such as the birth of a child. Lawyers charge about \$300 for a simple will or \$1,000-\$3,000 for an estate plan that includes a will and trust.³ Or join a legal protection program such as the Primerica Legal Protection Program (PLPP), which includes a basic will for covered members.⁴

The right amount of life insurance. “The average American has enough life insurance to cover 3.6 years of income. . . . You need two to three times that amount (7-10 years’ income) if your family includes kids who haven’t finished college.”⁵ Are you properly protected? Your Primerica representative can help you run the numbers. It costs less than you think to provide your family with the right amount of protection – and give yourself peace of mind!⁶

What’s Included in an Estate Plan?^{2,7}

A typical estate plan includes the following:

Advance directives: A durable power of attorney for health care names a person to make medical decisions on your behalf. A living will specifies the medical treatment you do or do not want at the end of your life.



Release-of-information form: Gives doctors permission to share your medical records with designated representatives.

Durable power of attorney: Appoints a person to manage your finances and legal affairs.

¹Money, November 2011 ²Primerica representatives do not offer estate planning or legal advice. Consult the appropriately licensed professional with any questions. ³ Kiplinger’s, January 2012 ⁴ Limitations and exclusions apply. See plan documents for details. ⁵ Money, November 2011 ⁶ Primerica representatives market term life insurance underwritten by the following companies in these respective jurisdictions: National Benefit Life Insurance Company, Home Office: Long Island City, NY, in New York State; Primerica Life Insurance Company, Executive Offices: Duluth, GA, in all other US jurisdictions; Primerica Life Insurance Company of Canada, Home Office: Mississauga, Ontario, in Canada. ⁷ Kiplinger’s, January 2012

Drive Down Your Car Insurance Costs

You can't skip your car insurance bill, but you can take measures to lower the price tag.

Drive less.

Have you cut down on your driving significantly? If so, you might be eligible for a low-mileage discount. If you don't report it, your auto insurance company won't know to cut your rates.

Raise your deductible.

While you'll have to pay more out of pocket should you have an accident, the price reduction in your insurance bill may make up for it. For example, increasing your deductible from \$200 to \$500 on collision coverage could reduce your cost by 30%.¹

Shop around.

Thanks to industry competition, there's never been a better time to find a lower rate for auto insurance by shopping around. Too busy to check? Some services – like Primerica Secure^{TM2} – will do the shopping for you. Ask your Primerica representative about it.



¹ YahooFinance, November 22, 2011 ² Not available in Canada.

Quick Tip:

To make your financial resolutions “stick,” focus on just two or three goals at a time. That way, your efforts are focused and you're more likely to achieve the results you want.



Quick Tip:

Did you know that couples who take the time to discuss finances actually wind up earning more? Try penciling in time to discuss your financial goals as well as your household budget.

55%
of Americans don't have a will.
Money, December 2011

\$100k
The debt load of the average
Canadian family. Their debt-to-
income ratio, a record 150%.
Advisor.CA, June 27, 2011

(Continued from cover)

Primerica DebtWatchersTM, you can monitor your actual credit card and other balances and track your progress. You will also be notified of any key changes to your Equifax Credit Report.^{TM5} Ask your Primerica representative how Primerica

DebtWatchersTM can help you reach your goal of paying off your credit cards.⁶

No matter what financial goals you want to achieve this year, your Primerica representative can help you turn them into reality!

⁵ Equifax Credit ReportTM is a trademark of Equifax Inc. ⁶ Primerica DebtWatchersTM is offered by contractual agreement between Primerica Client Services, Inc. and Equifax Consumer Services LLC, a wholly owned subsidiary of Equifax Inc. References to Equifax within the Primerica DebtWatchersTM product refer to Equifax Consumer Services LLC. Primerica representatives of Primerica, Equifax and Primerica DebtWatchersTM will not act as an intermediary between Primerica DebtWatchersTM customers and their creditors and do not imply, promise or guarantee that credit files or credit scores will or may be improved, repaired, boosted, enhanced, corrected or increased by use of the Primerica DebtWatchersTM product. Product is not available to residents of Washington, D.C. In Canada, DebtWatchersTM is only available in British Columbia, Ontario and Quebec.

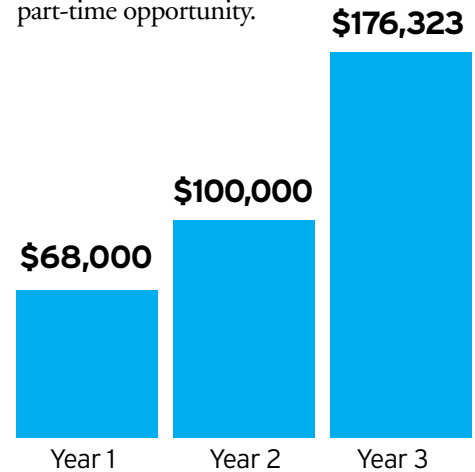


Could You Use Some Extra Income?



Lynne Cook of Warner Robins, GA was a Primerica client for 10 years before she decided to try helping families part-time as a Primerica representative. “We had already put the Primerica principles in action and had no debt except for our house,” she recalls. “I just wanted to earn an extra \$1,500 a month and be with my kids.” After three years of part-time income, she took the leap to full-time. “I earned \$68,000 my first year and more than \$100,000 my second year, and have never looked back.” Lynne now earns \$176,323* a year and has the freedom and flexibility to be there for her family when they need her. “I just grow my business as I go through normal, day-to-day life,” Lynne explains. “Like at karate meets and school events, you’re surrounded

by other parents who are trying to figure out how to pay the bills.” For Lynne, small changes added up to a whole-life transformation. If you’d like to learn more about how you can start your own business part-time helping families, ask your Primerica representative about the part-time opportunity.



*Primerica income figures are based upon rolling 12-month gross cash flow (including advances) as of December 2011. The cash flows stated are not intended to demonstrate the earnings of typical RVPs/representatives. Rather, the cash flows that have been cited reflect the potential that comes with building your business, and there is no guarantee that you will achieve any specific cash flow level. Most RVPs/representatives do not achieve the levels illustrated. In the 12-month period ending in December 2010, Primerica paid a total of \$503,115,928 in compensation to the sales force at an average of \$5,296 per licensed representative. Average RVP earnings are typically higher. 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 you and your downlines. Having said this, Primerica provides a tremendous opportunity for individuals who work hard and who desire to develop a business with strong income potential.

Did you know?

Improving one’s finances is the second-most popular New Year’s resolution!

Kiplinger’s, January 2012

