

A man with dark, wavy hair and a light beard is walking down a modern staircase. He is wearing a grey blazer over a light blue button-down shirt, a brown leather belt, and blue jeans. He holds a white coffee cup in his right hand and a dark brown leather briefcase in his left. The background is a bright, minimalist interior with white walls and a wooden handrail.

“Entrepreneurs want to be their own bosses, set their own goals, control their own progress and run their businesses how they see fit. They recognize that their business’s success or failure rests with them, yet they don’t view this responsibility as a burden but, instead, as a marker of their freedom.”

Why Primerica?

Starting a business is a great path to financial freedom – but not every opportunity is created equal!

Primerica offers you a total entrepreneurial success system. You don't have to come up with an idea, a system or a product. We have it all! Just plug in and start going after the life of your dreams.

When you join Primerica, you have access to an incredible support system that other entrepreneurs would have to pay thousands and thousands of dollars to obtain.

Check out all that we have to offer.

**It's clear – with Primerica, you're in business
FOR yourself, but not BY yourself.**





Proven business model

Primerica has been in business for more than 40 years. We have developed a system that helps you to help families with the financial services and products they need.

Accredited and regulated

Primerica is a member of the Better Business Bureau and is regulated by the SEC, FINRA, the FTC and state insurance departments in the U.S., and regulated by federal and provincial life insurance and mutual fund regulators in Canada.

You're in business for yourself, but not by yourself

In Primerica, we believe, "you're in business for yourself, but not by yourself." We provide you with the tools you need to succeed. You have the flexibility to set your own schedule and define your career path on your own terms.

No territory limits or restrictions

You aren't limited to where you can build your business. Build it where it makes sense to you.*

Cutting-edge technology

State-of-the-art online resources and support.

Home Office staff of 2,000 supporting you

From Training to Compliance to Communications, there are staff members ready to help you grow your business.

Be significant

We make a difference in people's lives.

* Representatives may provide products and services only in those jurisdictions where the Representative is licensed and/or certified.

Personal financial literacy and empowerment

Learn about how money works while you teach others!

Paid life license

If you meet the requirements, you can have your life licensing fees paid for you!

Paid securities license

Meet the requirements, and get your securities license (mutual funds license in Canada) with no money out of pocket.

Extremely low start-up cost

Just \$99 and \$25 a month (plus applicable taxes) for representatives in the U.S. and \$103.95 (including applicable taxes) and \$28 a month for representatives in Canada. You just can't beat it!

Success possible in any economy

Since your success is up to your efforts, and we market products that don't go out of style, you can have success in any economy.

No franchise fees or royalties

You just pay your own business expenses!

Start part time¹

You don't have to leave your current job to start your future career!

No financial experience necessary

We teach you what you need to know!

Products you can be proud of

Primerica markets financial products from companies you know – and respect!

Leadership and personal development

We don't just teach you about financial services. Primerica teaches you how to lead.





Great unlimited income potential

Earn what you're worth.

Professional marketing materials

Smartly designed brochures, easy-to-use websites, cutting-edge e-magazines, videos on the topics you care about, and presentations you can use on your mobile device!

Numerous world-class incentive trips

Hawaii, Puerto Rico, Las Vegas – Primericans go places!^{1,2}

Earn commissions not just based on your efforts, but also the efforts of your team³

Building others helps you build yourself! When your team earns more you can, too, through our amazing compensation structure.

Fun, competitive environment

You haven't seen a good time until you've seen a Primerica event!

Freedom to make your own schedule

When you're your own boss, you can be there when your family needs you.

A public company

Primerica is listed on the NYSE with the stock symbol PRI.

Better than a job⁴

No 9-5 schedule. Work where you want and when you want.

¹. In Canada, the part-time opportunity is not available in all jurisdictions and, where it is available, is subject to certain restrictions.

². Participation is based upon meeting qualification guidelines. ³. Representatives earn commissions based on the sale of products. They are not paid to recruit. ⁴. Primerica Representatives are independent contractors and are not employees of Primerica.

From January 1 through December 31, 2019, Primerica paid cash flow to its North American sales force at an average of \$6,249, which includes commissions paid on all lines of business to licensed representatives. Figures include U.S. and Canadian dollars remaining in the local currency earned by the representative, not adjusted for exchange rates.

Primerica refers to Primerica, Inc. and its affiliated companies.

Where else can you find a system devoted to your success?

Where else would you have so much support?

If you realize that entrepreneurship is the key to the future of your dreams, you need to join Primerica. It's got everything you're looking for – and more!

