

Primerica Life Insurance Company

A Company You Can Count On

How do you determine a company's strength to meet its financial obligations?

Look at the Rating

A.M. Best rating for Primerica Life.....A+
(as of June 29, 2011)

A.M. Best, the oldest and most widely recognized rating agency dedicated to the insurance industry, recently affirmed Primerica Life's financial strength as "A+" (Superior); this rating is assigned to companies that, in the opinion of A. M. Best, have a superior ability to meet their ongoing obligations to policyholders.

Look at the Facts¹

- Holds a conservative investment portfolio of \$2 billion.
- Has \$656 billion of life insurance in force.
- Is an industry leader, protecting more than four million lives.
- Paid more than \$6 billion in death claims in the last decade.
- Paid \$939 million in death claims in 2010 alone.
- Issued an average policy face amount of \$279,973 compared to an industry average of \$172,000 (2009).²

Look at the Reputation

Primerica has been named one of the 50 top-performing U.S. based life/health insurers by the respected Ward Group for 20 years running - since the list began.³ Companies on the Ward's Top Fifty list must pass strict evaluations of surplus and premium ratios, net income, risk-based capital ratio and other criteria.



Make the Decision

The more information you have about Primerica Life, the better you'll feel about choosing us to protect your family's future. Rest assured, Primerica Life will be there when you need us.

Make the decision to protect your loved ones from what life can bring. Apply today - because you don't need life insurance. Your family does.

Why Primerica's Custom Advantage Is Better	Primerica Life	Other Companies
Personalized Solutions & Financial Education	Yes	?
Convenient Services & "House Calls"	Yes	?
Guaranteed Insurability to Age 95	Yes	?
Affordable, Customizable Term Life Insurance	Yes	?
Terminal Illness Benefit Included	Yes	?
Automatic Increasing Benefit Rider	Yes	?
Flexible Use of Riders to Increase Coverage	Yes	?
Family Banding	Yes	?
One Policy per Family	Yes	?
One Child Rider Covers All Eligible Children in Family	Yes	?
Waiver of Premium	Yes	?
Industry Leading Renewal Options	Yes	?
Affordable Renewal Rates	Yes	?

¹Numbers reflect the combined totals as of December 31, 2010, or for the period stated, for the following affiliated companies: National Benefit Life Insurance Company (Home Office: Long Island City, NY) in New York; Primerica Life Insurance Company (Executive Offices: Duluth, GA) in other U.S. jurisdictions; Primerica Life Insurance Company of Canada (Head Office: Mississauga, ON) in Canada. Each company is responsible for its own financial obligations.

²ACLI Life Insurers Fact Book 2010

³<http://www.wardinc.com/wards50/life-health.php>

Custom Advantage Term

Primerica **GAME CHANGERS:**

- Most Competitive Pricing Ever ...
 - Lowest Initial Cost **AND** Renewal Rates
- Best Policy Features in the Industry
- Customized for Each Client → FNA
- Simplified Application & Underwriting Process
- Unmatched Distribution → **YOU**

Custom Advantage Term

<u>Company</u>	<u>Monthly Premium</u>
Primerica's Custom Advantage 10	\$31.79
Pruco	\$33.42
Banner	\$33.69
Jackson National	\$37.63
AIG / American General	\$38.07
Jefferson Pilot	\$41.79
Allstate	\$46.07
MetLife	\$48.20
State Farm	\$58.22
New York Life	N/A
Northwestern Mutual	N/A

Client:

33-Year Old Male
30-Year Old Female

Product:

30-Year Term (PFD+)

Face Amount:

\$150,000 Each

**More Dominant
than Ever For
Young Families!**

Custom Advantage Term

<u>Company</u>	<u>Monthly Premium</u>
Primerica's Custom Advantage 10	\$143.45
Protective	\$159.25
Banner	\$161.00
AIG/American General	\$170.63
Pruco	\$171.00
Allstate	\$175.88
Jackson National	\$185.94
MetLife	\$193.41
New York Life	\$194.20
Northwestern Mutual	\$200.73
State Farm	\$261.03

Client:

55-year old Male

Product:

10-year Term (NTU)

Face Amount:

\$500,000

**Ready To
Dominate The Baby
Boomer Market!**