New Recruit Orientation Guide

Team Building Basics

PRIMERICA™
Welcome to Primerica!

By joining our team, you’ve shown that you’re committed to being a SUCCESS and your success is important to us. This orientation guide has been specifically developed for new recruits. The concepts and guidelines you’ll find in this guide will help you get your business off to a successful start.

At Primerica, we believe you can achieve your dreams. Our time-tested, proven system has helped train thousands of new leaders to get their businesses started. Are you ready to do something special? Let’s get started!

Team Name: ________________________________

Name: ________________________________

Home Phone: ________________________________

Work Phone: ________________________________

Base Shop Address: ________________________________

Upline’s Name: ________________________________

Upline’s GoSolo Phone: ________________________________

Upline’s Work Phone: ________________________________

Field Trainer’s Name: ________________________________

Field Trainer’s Work Phone: ________________________________

RVP’s Name: ________________________________

RVP’s Work Phone: ________________________________
Preface

The material and information contained in this program have been formulated using the knowledge and experience of some of the most successful leaders of the Primerica Sales Force. The result is material that we hope will be helpful to you in building a successful organization.

This program is not a “directive” telling you how you must build your Primerica business. The only requirement that Primerica makes is that you operate your business within legal and regulatory limits. As an independent contractor, you decide how you will build your business within the regulatory and legal requirements. However, keep in mind that the material presented in this program may help you avoid common pitfalls of building a Primerica business, and enable you to achieve your dreams sooner.

Finally, this material is not intended to be an all-inclusive guide to building your business. Other materials produced by Primerica will add to your knowledge of building a successful business.
Welcome Message from John Addison

Welcome to Primerica!

You made a great decision when you decided to go into business for yourself. And there’s never been a better time to be a part of the greatest Opportunity in the world!

Here, you’ll find no “glass ceiling,” and no limit on what you can earn and how far up the ladder you can climb. What you will find is the chance to earn what you’re worth and the opportunity to make a real difference in the lives of the people you care about. To help you get off to a great start, plug into Primerica Online (POL, www.primericaonline.com) and start building.

I’m confident that if you follow the guidance of your upline, work hard and plug into the Primerica system, you can have the future you and your family have been dreaming of. I’m so proud to be your teammate – and I can’t wait to see what you’ll do with the Opportunity!

John Addison
Co-CEO, Primerica
Who We Are

More than 30 years ago, Primerica was founded by 85 like-minded individuals who were on a crusade to help middle income families change their lives through the “Buy Term and Invest the Difference” philosophy. Since the beginning, families were encouraged to purchase affordable term life insurance so they would have more money to invest in their family’s future.

Still today, our mission to help families become properly protected, debt free and financially independent remains the cornerstone of everything we do!

Primerica at a Glance

- More than 4.3 million lives insured through us
- More than 2 million clients maintain investment accounts with us
- Approximately 100,000 licensed representatives
- Placed in force more than $80 billion in life insurance in 2009
- An average of $2.5 million in benefit claims is paid every day
- Investment clients have more than $31 billion in asset values in their Primerica investment accounts (as of March 31, 2010)
- Member of the New York Stock Exchange (NYSE)

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

*Have a vision of things to come.*
What We Do

We provide financial solutions in key areas that affect your client’s present comfort and future security. Primerica offers solutions in three financial areas to bridge the gap between families and financial independence:

- Income Protection
- Asset Management
- Debt Solutions

We help families identify and implement suitable solutions to common financial needs and problems using the Financial Needs Analysis (FNA). This complimentary service uses sophisticated computer analysis to compare your client’s present financial situation to their immediate and long-term financial goals. The resulting analysis is the blueprint we use to help families make educated choices to put their financial goals and dreams within reach.

The Primerica Opportunity is a unique chance to help yourself by helping others. You can reach your goals by showing people solutions to their financial problems — helping them achieve long-term financial security. This is an opportunity for you to build your own business and financial independence for your family. Primerica is a company in the business of changing lives. As a Primerica Representative, you’ll be able to provide for your own security by teaching families how to make educated financial choices. You’ll help clients learn about income protection, debt solutions and investing for the future.
Our Values

Mission Statement

- To help families become properly protected, debt free and financially independent.

Values

- We value lifetime client relationships
- We value people, the strength of diversity and the power of unity
- We value the family, respecting the challenges it faces
- We value the entrepreneurial spirit.
- We value teamwork, the collaboration of individual initiatives and opinions
- We value profitability, assuring the future for our clients and ourselves
- We value the power of recognition. We enthusiastically celebrate the accomplishments of others
- We value the impact of partnership, the power of two hearts and minds acting in unison
- We value honesty and integrity, the cornerstone of business and team relationships
- We value creating and delivering quality solutions
- We value dreaming, the first step in the journey to success

*Master recruiting: it’s an “all the time” activity.*
Overview of Our Products

Our core products are Term Life Insurance, Mutual Funds and Debt Solutions. In 1977, Primerica revolutionized the traditional life insurance industry with the philosophy of “Buy Term and Invest the Difference.” By becoming life and securities licensed, you can offer the full “Buy Term and Invest the Difference” solution to your clients.

Term Life Insurance

The philosophy of “Buy Term and Invest the Difference” is based on the belief that the primary purpose of life insurance, for most people, is income replacement of the breadwinner rather than a combination of life insurance and savings. If income replacement can be provided at a lower cost, then the money saved from purchasing term insurance can be invested in a pure investment product offering the potential for higher returns.

We believe people need life insurance only temporarily; most commonly when they have dependent children. This is usually the time that families can least afford to spend a lot. Once people build up a healthy investment portfolio, they no longer need insurance to replace lost income.

Term insurance typically allows a family to obtain the greatest amount of coverage for only the time they need it, unlike permanent insurance that may require payment for the person’s whole life, or until the policy is paid up.

We believe in always doing what is right for the client by providing them with life coverage that helps meet their family’s needs.
Overview of Our Products

Mutual Funds

At Primerica, through our “Buy Term and Invest the Difference” philosophy, we believe that most clients have the potential to get a better return on their money through pure investment products, such as mutual funds, than they could receive through cash value policies.

We believe mutual funds offer clients the best opportunity to participate in the stock market by offering them professional money management and diversification at affordable investment minimums.

We believe that offering investors the opportunity to pool their money together under professional management to buy the stocks and bonds of a wide range of companies or fixed income securities offer them the potential to earn a better return on their money.

Debt Solutions

One of the biggest financial issues facing middle income families right now is debt. At Primerica, we believe in helping families get on track toward financial independence. We offer two ways for clients to begin achieving their financial goals: tracking and taking control of their debt through our Primerica DebtWatchers™ product and debt consolidation through our loan products.

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1 Each representative must be licensed in the applicable state/province to sell each product Primerica offers in order to receive his/her commission and to comply with state/province and federal regulations.
2 In Canada, representatives refer clients to AGF Trust Company, for debt consolidation loans. It is strictly a referral program.
3 Primerica, representatives of Primerica, Equifax and Primerica DebtWatchers will not act as an intermediary between Primerica DebtWatchers 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 DebtWatchers product. Primerica DebtWatchers is a trademark of Primerica Client Services, Inc. Equifax Credit Report™ is a trademark of Equifax Inc. FICO® is a registered trademark of Fair Isaac Corporation. References to Equifax refer to Equifax Consumer Services LLC, a wholly owned subsidiary of Equifax Inc. See http://my.primerica.com for additional important disclosures. Product not available to residents of Washington, D.C.
4 In Canada, DebtWatchers is a trademark of Primerica, Inc. Equifax Credit Watch™ is a trademark of Acrofax, Inc., a wholly owned subsidiary of Equifax, Inc. DebtWatchers is available in British Columbia, Ontario and Quebec. DebtWatchers is strictly a referral program.
Overview of Our Products

Primerica Secure™**

This easy-to-use referral program allows clients to get auto and homeowner’s insurance quotes from multiple carriers from one source. All it takes is a toll-free call to get the coverage your clients need … at a price they can afford. You can currently refer clients in all 50 states plus the District of Columbia. However, in 18 states, you’ll need an Auto & Home (A&H) license to get paid for referrals.*

If You Need an A&H License**

If you reside in (or plan to do business in) any of the 18 states that require an A&H license to earn referral fees for referring clients, don’t worry. Simply visit POL / Support System / Protection Management and click on the “Auto & Home” link on the left nav bar for details on how to get started. When you get licensed, the first time one of your clients completes an application, you’ll earn a $150 bonus!

*As of September 22, 2010 the states that are known to require further licensing in order to refer clients include: AK, FL, GA, IA, KY, MI, MS, NH, NY, OH, PA, SC, SD, TN, TX, UT, VA, WV.

** Not available in Canada.
Doing It Right

The Primerica opportunity is very unique because it offers a time-tested method of building a business and earning a potentially unlimited income. But Primerica is no get rich quick scheme. It requires hard work, a positive attitude and patience. In the initial stages of your association with Primerica, your activities are limited to recruiting, observing field training and getting licensed.

As a Primerica Representative, you make money when you sell a financial product. You will earn a commission on the sales you make. You do not get paid for recruiting. That would violate anti-pyramid laws and is a practice Primerica does not permit. Please remember that recruits are never required to purchase any Primerica products or provide referrals in order to become a Primerica Representative.

The Opportunity Meeting is one of the best ways for your recruits to see the way we do business because we offer a serious business opportunity. When you are presenting the business opportunity to a recruit, make it a positive one. Be sure to let recruits know securities* and life insurance licensing are necessary elements to make the most of the business opportunity.

Not everyone will be right for Primerica. Ask yourself if the person you are talking to has the character and background to become licensed to sell Primerica products. Recruiting good people who share the values of our company is essential for you to build a successful business. Ask yourself if this person is someone you would feel comfortable introducing to your family as a Primerica Representative.

*Securities licensing is not required until you reach the RVP sales level.
Doing It Right

Primerica values the diversity of its sales force. We believe that our opportunity is right for most people and, of course, you should always recruit people without regard to their race, sex, national origin, etc.

One of your most important early experiences with Primerica is Field Training. Field Training allows you to observe first hand properly licensed Representatives giving a sales presentation to prospective clients. Remember that you can’t begin selling until you become properly licensed. When observing a sales presentation given by a licensed representative, you will learn the effective presentation skills you will need once you obtain your license(s). In addition, Field Training enables you to build your credibility.

While in the process of getting licensed, you may learn about financial products marketed by Primerica. Primerica operates in highly regulated industries. As previously stated, you can’t sell most Primerica products until you become properly licensed. This important regulatory rule was put in place to protect the customer.
Getting Started

Identify Your Goals

Why are you here? Are you looking at Primerica as a career change, business opportunity or a way to make extra income?* Regardless of your reason, the first step on the path to success is to DREAM it. Creating business and personal goals are important. Write down what you want to achieve, both in the near-term and long-term. This will help you get off to a quick start.

*In Canada, part-time option not available in all jurisdictions, and where available, subject to certain restrictions.
Getting Started

Keys to Setting Goals

- Develop belief in your ability to succeed
- Write down your goals
- Set a deadline for achieving your goals
- Develop a list of successful people who can help you achieve your goals
- Write out a detailed plan on how you are going to achieve your goals
- Visualize success
- Never give up

Keep your goals in front of you and make sure you follow them through.
Getting Started

Personal Goals:

What do you want to achieve? Write down your goals. Make them vivid and detailed.

- What do you want to achieve for yourself/your family?

- When do you want to become financially independent?

- How much money will it take?
Getting Started

Personal Goals:

- Who do you want to become?

What are you going to do differently?

- What areas do you need to improve?

- Who do you want to help?
Getting Started

Personal Goals:

• Who will need your help when you become financially independent?

• What are you willing to do to achieve your goals?

• What are you not willing to do?
Getting Started

Business Goals:

- What do you want to accomplish at Primerica?

- When would you like to accomplish these goals?

- Set one-year, five-year and lifetime goals.

<table>
<thead>
<tr>
<th>GOAL</th>
<th>DATE</th>
<th>TO BE ACCOMPLISHED</th>
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<td>Lifetime</td>
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- Are you willing to be held accountable to achieve these goals?
Getting Started

Business Goals:

Write down your timeline for accomplishing these business milestones

1. Recruit your first teammate?

2. Get licensed?

3. Get your first advancement?

4. Earn your first override?

5. Become an RVP?

6. Develop your first RVP?

7. Become an SVP, NSD, SNSD?

Stay involved. Attend Opportunity Meetings, Saturday Training and all other training classes.
Getting Started

Commitment

By making a commitment to succeed, you’re making a statement to yourself and others. At Primerica, we’re here to help you achieve your dreams. All we ask is that you commit to helping us ensure that success.

From Us to You

1. We will teach you a proven system for building a successful Primerica business

2. We will provide a positive, winning environment

3. We will expose you to the best leadership in Primerica

4. We will teach you the fundamentals and proper use of:
   - Financial Needs Analysis (FNA)
   - Life Insurance/Long Term Care*
   - Securities (Mutual Funds)
   - Debt Solutions
   - Auto and Homeowner’s Insurance Referral Program*
   - Advancement/Recognition/Compensation
   - How to get off to a fast start

5. We will show you the best way to move up to the top level in Primerica

6. We will do what we say we are going to do

*LTC and Auto & Home are not available in Canada.
Getting Started

From You to Us

(During the first 30 days) I’ll attend at least __________ field training nights.

1. I’ll do a minimum of _______________ kitchen table appointments.

2. I’ll commit to my field training schedule.

3. I’ll attend life licensing class and pass the life insurance exam.

4. I’ll be coachable for success.

5. I’ll do what I say I’m going to do.
First 90 Days — You and Your Upline

You can do anything for 90 days. All you have to do is set goals, develop a game plan and focus on achieving your goals with a sense of urgency. The first 90 days are probably the most important in your entire Primerica career. A 90-day cycle can produce incredible results in a year’s time. Your approach to the first 90 days of your career with Primerica will shape the future course of events.

Your upline will help you chart a course of action that will put you on the path to success.

Listed below are some of the activities you and your upline should map out together:

- Attend product training courses to develop product knowledge
- Begin a personal improvement program (exercise, read motivational books, listen to motivational tapes, etc.)
- Practice and rehearse the Primerica sales presentation
- Attract at least three new representatives into your business
- Add names to your marketing contact list

Start Building Now

While you’re studying for your life exam, get in the game by attending meetings and building your team through recruiting. Plus, you can earn money NOW when you sell Pre-Paid Legal Services, become Primerica DebtWatchers™ certified or $.M.A.R.T. certified* and start building a client base!**

*New associates may receive a $.M.A.R.T. Loan® referral fee before being licensed or $.M.A.R.T. certified if they accompany a certified field trainer who refers the $.M.A.R.T. loan to the lender.

**You must complete the Primerica DebtWatchers Certification and be approved by the Home Office in order to offer DebtWatchers.
First 90 Days — You and Your Upline

During your first 90 days, remember these tips:

- Don’t stop for any reason
- Avoid getting too “high” or too “low”
- Review your results only after you complete your first 90-day cycle
- Recommit yourself to the next 90-day cycle
- Don’t be discouraged if you don’t achieve all of your goals.
  You’re building a business over the long term, not the short term.
Field Training

As a new representative with Primerica, your family, friends, work associates, etc. will base most of their decisions about the company on the impression you give them. The people you talk to want to know you are excited, focused and determined. A positive, excited, tough and committed attitude is attractive to other people. You need to blend your influence with your field trainer’s knowledge. It all begins with the way you introduce a new prospect to your upline or field trainer. You will work closely with your field trainer during the early stages of your Primerica career.

Your field trainer will help you with the following activities:

- Help you set up a 90-day game plan
- Help you build your own team by assisting in recruiting people for you
- Make sure you learn how to build your business
- Make sure you learn the business presentation
- Teach you how to make winning presentations
- Teach you how to make appointments
Field Training

Your field trainer will help you with the following activities:

- Teach you product knowledge
- Help you get licensed
- Help you get off to a fast start

Remember, it’s important for you to take in and understand information during this early phase of your career. Your field trainer will show you the methods of building a successful business that work and those that don’t work. Learn from their experiences and knowledge and you’ll be on your way to building your own successful Primerica business.

*Not available in Canada*
Why Field Train?

Field training is one of the most important and exciting experiences you will have as you become part of Primerica. While you are out in the field, you will be able to observe properly licensed representatives giving sales presentations to prospective clients. Although you can’t begin selling until you become properly licensed, this is one aspect of your overall training that helps you see some true success stories.

As you observe a sales presentation given by a licensed representative, take time to learn the effective presentation skills you will need when you become properly licensed. As you take this step onto the field remember to be coachable.

Your field training starts with you and your trainer getting together. His/her mission is to show you how the business is conducted across the kitchen table.
Why Field Train?

Here are some of the things you will learn while you are out in the field:

- One on one with the field trainer, across the kitchen table
- Seeing the process first hand
- Helping people as you learn
- Sales and management techniques
- How to conduct appointments and interviews
- How to develop a Financial Needs Analysis (FNA)
- Goal-setting skills
- Insights on how to compete

Also, during this phase of your training you will be provided with information on our products and services. Your trainer will teach you how to give an effective presentation, gather data for the FNA and how to obtain referrals.
Field Training Activity

1. When will you start field training?

________________________________________________________________

2. What are your objectives during this training period?

________________________________________________________________
________________________________________________________________
________________________________________________________________

3. What are your expectations from the training?

________________________________________________________________
________________________________________________________________
________________________________________________________________

4. How many field training meetings do you plan to go to?

________________________________________________________________
________________________________________________________________

Remind yourself why you are here.
Primerica Online

When you join Primerica, you will have the opportunity to take advantage of Primerica Online (POL), our online support for representatives. At Primerica, you are truly in business FOR yourself but not BY yourself. With Primerica Online, you’ll have access to the latest company news and announcements, video clips from key company leaders, training, support and more.

Primerica Online can help you get on the fast track to success! It’s easy to get started with Primerica Online. Simply log onto primericaonline.com and click on the “Register Now” link. Follow the instructions to register for Primerica Online and get access to success tools to help you build your business.
Getting Started on POL

The Field Instruction site is designed especially for you. It is designed to help propel you and your business to success. Accessible 24 hours a day, seven days week, this site gives you the freedom to discover the many training resources and tools you have available in the Primerica business.

Under the Field Instruction tab, there are seven key instructional areas: Why Primerica, Getting Started, Building Your Business, Leadership, Training in Spanish, Canada Training and Product Tips. You can access these training modules* via Primerica Online to assist you in learning more about Primerica and doing this business. A brief explanation of the site is presented for your benefit.

Why Primerica

Learn more about how Primerica “does what’s right” for today’s family with these incredible stories about the crusade. Use them as inspiration!

*Not all material contained on POL is applicable to every jurisdiction. Check with your RVP for guidance on determining whether the information is applicable and/or approved for use in your state/province.
Getting Started on POL

Getting Started

Top field leaders show you what you need to do to get on the fast track to success. Every new representative needs these secrets to success.

Build Your Business

Master these fundamentals to make the most of your Primerica business. These business essentials are a must-have in your arsenal of skills.
Getting Started on POL

Leadership

Transform your mindset to become a true leader. Learn how top field leaders grow their teams … and how you can, too!

Training in Spanish

Listen and learn from top Hispanic leaders on how to get started and build your business.

Canada Training

Click and hear what training information your fellow Canadian leaders have to share.

Product Tips

Stay on track for success with product tips from the home office marketing team and our wholesalers.
Licensing

As a new Primerica representative, the first step to realizing your dreams is getting licensed. Usually, the life insurance license is the first license obtained by new representatives. Getting your state/provincial insurance license is very important and makes you more valuable to your clients. The licensing process has been streamlined for you.
Primerica Licensing and Education

Find out your state/provincial licensing procedures

- On Primerica Online select the Licensing & Education tab

- Click on the Step 4 – Get Licensed box

- Click on Select Your State/Province in the pop up window

- Choose the state or province from the map

- Choose the license category from the list that appears when you click on the state or province
Primerica Prelicensing Registration

Register for class

You can preregister for prelicensing courses and obtain state/province specific pre-licensing education requirements as required by the state/province in which you reside and/or do business. For registration follow these steps.

1. On POL select the Licensing & Education tab, and then click on Step 1 – Sign Up for Class.

2. Click on Ready to sign up for class? Click on United States or Canada.

3. The prompt will ask you “What would you like to do?” From the drop down list select the state/province you are registering for and the course. Then click Next.
Primerica Prelicensing Registration

Register for class

4. The Next prompt will ask you “What would you like to do?” Select the following option:
   • I’m a new associate and I want to review course availability and register for a course

   • Select the “Next” tab
     *At this point there may be important prelicensing info regarding your state/province. Please read carefully.

5. Now you are ready to look up available courses:
   • Select a location, by course start date or city

   • Select a course status

   • Select the “View” tab
Primerica Prelicensing Registration

Register for class

6. You will now be able to view courses.
   • To register select “Course”
   • Note: when only certain sessions need to be attended to complete a class, select “Session” to enroll in specific sessions

7. Enter your Social Security Number/Social Insurance Number or Solution Number (you can also search by name) and update your information
   • If information is found, complete your registration
   • If information is not found, enter all information and click on “Next”

8. After submitting your request,
   • A confirmation of your class registration will be displayed
   • An e-mail with your registration information and confirmation will automatically be sent to the e-mail address you provided
   • Select the “OK” tab to return to the main registration menu
Basic Skills

Prospecting Overview

What is prospecting?
Prospecting is an activity in which you look for people. Prospecting is not a thought process. It cannot be done sitting around at home or in the office. It really involves getting out and about and meeting people. Prospecting is the continuous process of gathering names and qualifying them.

Who is a prospect?
Everyone who has an interest or who knows someone who may have an interest in our products, services or business opportunity.

Some Characteristics of a Good Prospect:

- Someone who is approachable
- Someone with a need for our products and our services
- Someone with a need for our business opportunity
- Someone who can afford to pay for our products and services

This is the Prospecting Process

1. Identify the market
2. Rate the market
3. Qualify the market
Identifying Your Market

Working the right market is critical to your success. The right market will help you make money and build a solid business. If you work the wrong market, your hard work may never pay off. We have found the following demographic group makes up the target market for Primerica’s products and services. (However there may always be exceptions.)

- Age 25 - 55
- Married
- Children
- Homeowners
- Full-time job, household income of $30,000 + per year

Keep in mind the most successful way to start your business is by contacting your “warm” market. These are the people you would want to help and who would most want to help you. Use the memory jogger in the Fast Start Planner to help you identify individuals in your warm market.
Advantages - Working the Right Market

- Allows you to make money and build a more fulfilling and rewarding business
- Allows you to see how successful this business can be
- Allows you to help families needing our services
- Gives you credibility
- Gives you better recruits, referrals and results
- Builds your confidence
Types of Markets

Market Category Definitions

Hot: People you know that you feel comfortable enough to walk into their homes without knocking on the door.

These are people with whom you have strong credibility and influence.

Examples: Your parents, your grandparents, your aunts, your uncles, your siblings, your best friends, your other close family members, people you can call in the middle of the night to help you fix a flat tire.

Warm: People you know by name and they also know you by name.

These are people with whom you have moderate to neutral credibility and influence.

Examples: Your neighbors, your children’s friends’ parents, your friends from work, your friends from school, your friends from church, people you interact with on a frequent basis: mail carrier, grocery store cashier, bank teller, dry cleaner, drug store clerk, etc.
Types of Markets

Market Category Definitions

**Cold:** People you do not know by name and who do not know you by name. These are strangers.

These are people with whom you have absolutely no credibility or influence.

**Examples:** People you meet at the mall, a restaurant, the grocery store, etc. It can also include referrals from marketing resources.

Your approach to recruiting is the key element. Each market (hot, warm and cold) must be approached in a different manner. In prospecting, one size doesn’t fit all.

- As a new person in the business, you should always work your hot and warm markets.

- Improper cold calling can quickly ruin the reputation of Primerica and reputation is everything.

- For important information about Primerica’s telephone solicitation policy and related Do Not Call laws, please refer to section 7 of the Advertising Handbook on POL.

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*Be a Crusader; take charge of your own destiny.*
Examples of Prospecting Approach/Technique and Script

Warm Market

Your Relationship: Neighbors, co-workers, acquaintances from religious, recreational or civic activities.

Your Credibility: Good/Neutral

Your Warm Market Approach/Technique: You may already share certain interests and values with the people in your warm market. Emphasize what you both have in common. Share what you personally have found to be of interest and see if they share in this.

Tone: Friendly but more formal than in your hot market.

The Activity: Call to set appointment to visit their home.*

Build Relationships…develop rapport with others.

Note: You must always adhere to the Primerica “No Call” policy when using the telephone to prospect.

*In Canada, see the Advertising Handbook for rules on telephone recruiting and requirements for pre-approval of scripts.
Recruiting Skills

Why we recruit

You will often hear people talking about recruiting being the lifeblood of the Primerica business and you will eventually come to understand why recruiting drives our business. First it is necessary to know why we recruit.

- Recruiting builds your business
- Recruiting is a better way to prospect and set appointments
- Recruiting is a better way to sell
- It is the best way to get referrals and always keep you in the warm market
- Recruiting helps multiply production
- Recruiting gives you more leadership strength and respect
- Recruiting provides security, as you build your company within a company
- Recruiting will give you greater business persistency
- Recruiting will give you respect and leadership
- It is the quickest way to becoming an RVP
Recruiting Skills

Sales vs. Sales Management – What is the difference?

Primerica is a company built by sales people for sales people. Since its founding in 1977, the Primerica business opportunity has been based upon the concept of sales management. This concept gives the sales person the ability to increase his/her earning potential by allowing them to bring more people into the Primerica business opportunity. Recruiting plays a key role in sales management. The more people you can recruit, license and train to sell on your team, the more money you can potentially make when they sell the products.

The Primerica sales management system is very similar to the system used in real estate, general insurance and many other sales organizations. Primerica Representatives, like real estate brokers, are paid commissions on the personal sales they make and they are also paid a percentage commission on any sales made by their downline licensed Representatives.

As a salesperson, you are constantly prospecting and selling a product or service. That’s it. You are not building anything to provide a recurring cash flow. A sales person gets paid commission only when he makes a personal sale. While in sales management, when you have people working with you to sell, you not only get paid when you sell, but you also earn some commission on every sale they make.

Sales gives you the opportunity to control your own income. Nonetheless, it can be a terribly insecure job, because salespeople are unemployed every day. You’re only as good as your last sale. If you don’t sell, you don’t get paid. However, in sales management you not only control your income, but it also allows you to expand your opportunity of making money off those you have recruited and trained.
Recruiting Skills

Recruiting Tips

- Look at everyone as a possible recruit – look for people like you
- Look for people with vision and ambition
- The more you recruit, the better you’ll get at recruiting
- Recognize this business is a numbers business but do not treat people like numbers
- The more people you recruit, the greater the odds you’ll find those people with a burning desire to succeed

Develop the recruiting mindset

- Listen to recruiting training tapes; learn from the leaders
- Read everything you can about recruiting
- Write your recruiting goals on paper and display them everywhere
- Keep your recruiting message consistent
- Understand recruiting is the engine that drives your business

As a Primerica Representative, you make money when you sell, or a member of your team sells, a financial product. You will earn commissions on the sales you or a member of your team make. You do not get paid for recruiting. That would violate anti-pyramid laws and is a practice Primerica does not permit. Please remember, recruits are never required to purchase any Primerica products or provide referrals in order to become a Primerica Representative.
Recruiting Activity

Using your Fast Track Planner, make a list of four people with whom you are really close to that you would like to share the Primerica opportunity with.

Hot market

_______________________________      _______________________________

_______________________________      _______________________________

_______________________________      _______________________________

Using a company-approved script from your RVP, practice the phone script with one of these people.

Take charge.
Power of Partnership

Partnership – two people working together to build one Primerica business – has been a part of Primerica from its very beginnings. Early on, company leaders realized it was important for the “partners” of new representatives to be positive and motivated about the opportunity. Partners were included in all company events. They were encouraged to learn about the company, and given input on how they could help their agent partners build successful Primerica businesses.

Today, the focus of the program is on the partnership – not just an individual partner. Partnerships work in many different ways. Some partners support the home front while others manage the office. A growing number of partners are licensed and active in the field. However, the defining aspect of a true partnership still remains – two people working together to build one Primerica business. That is why the motto of the Partnership Program remains: Together Toward Success.

Who can be a Partner? The majority of Partners are spouses, but they may also be family members, significant others and loved ones. When choosing a Partner, choose someone who has a long-term stake in your life and the success of your business – probably not a casual or business acquaintance.

The Home Office provides a formal recognition program for partnerships through the Partnership Empowerment Program (PEP).* Partners are included in all company events and recognition, PFN-TV and publications. The Partnership Board of Directors serves as the voice and leadership for the Primerica Partnership Program. There is a dedicated staff at the Home Office along with other resources to provide support to the Partnership Board of Directors and the Partnership Program.
Power of Partnership

Partnership programs and recognition continue to help those closest to a representative (spouse, family or others) become committed to the success of their Primerica business. Partnership empowers people to grow together, both personally and professionally.

There is a partnership site on Primerica Online that has a wealth of information about:

- Partnership Workshops
- PEP enrollment
- Partnership Board of Directors
- Success stories

How to find it:

From the POL Home Page, click on the “Support System” tab. Then click on the “Partnership” link.

PEP Enrollment and Information

Online – Go to the POL Home Page and click on the “Support System” tab. Then click on the “Partnership” link. Then click on the “Partnership Empowerment Program” link in the menu box. There is also a printable version of the PEP form for distribution to others who do not have access to Primerica Online.

Visit the Company Store on POL to order Current Partnership material.

*Must be enrolled in the program to receive program benefits. Details of the Program are on Primerica Online. PEP is NOT a legal or business partnership.
Partnership Activity

Who will be your partner in the business?

_________________________________________________________________

What common dreams and aspirations do you share with this person?

_________________________________________________________________

_________________________________________________________________

_________________________________________________________________

What are your partnership goals for building your Primerica business?

_________________________________________________________________

_________________________________________________________________

_________________________________________________________________
Business Building Tools

Here are some tools Primerica provides you to help you build a successful business:

- **Base Shop Meetings** - These are usually run by your upline and/or field trainer and are usually considered essential for your success.

- **Primerica Online (POL)** - This is a business communication and information network created specifically for licensed representatives. By registering on Primerica Online, representatives can connect to the Home Office and access crucial business information.

- **Company Store** - All of the marketing and training materials you need are at your fingertips. You can visit the Company Store on POL and order more than 100 publications, video DVDs and audio CDs to help you grow your business. You’ll also find materials that will help you improve your sales techniques and become more successful in your recruiting efforts.

- **Company Meetings and Contests** - Opportunity Meetings, conventions, and other company-sponsored events are some of the best ways to keep you motivated to achieve success.
Business Building Tools

- **PFN-TV** - Build your business better and stronger with cutting-edge training and motivational programming from PFN-TV. Because the Monday and Wednesday shows are broadcast exclusively via the Internet with streaming video, subscribers can access content any time it is convenient. You can stream live broadcasts, download audio and video clips and even burn content to a DVD to share with your team.

- **Field Training** - Field Training gives you the opportunity to observe properly licensed representatives give sales presentations to prospective clients.

- **GoSolo** - This is Primerica’s voice communications network. GoSolo allows you to access important corporate announcements, hear motivational messages and training tips from key leaders. Use GoSolo to help you drive your business and stay connected to your Base Shop while you’re on the go.

- **Partnership Program** - At Primerica, we know that one of the most successful ways to build a successful business is through partnership. The Home Office provides a formal recognition program for partnerships through the Partnership Empowerment Program. The staff at the Partnership Office at the Home Office provides support in developing and implementing partnership materials and programs.

- **African-American Leadership Council** - The AALC was created to recognize and promote Primerica’s leadership among African-American representatives. Membership includes numerous activities for mentorship, networking and recognition. To qualify for membership, eligible representatives must have cash flowed $200,000 in a 12-month period and be in good standing with the company.
Business Building Tools

- **Primerica Prelicensing** - Primerica established the Primerica Education Center to provide educational resources at the local and national levels. Courses and information are delivered in four ways:

1. Classroom Instruction
2. Classroom-in-a-Box/Self-Study Program
3. Online Prelicensing Self-Study (in approved states)
4. Exam Simulator

- **Primerica’s Home Office** - You have a great advantage in building your business through state-of-the-art systems: communications processing, product development, marketing, promotions, innovation and management.

- **Publications** - Primerica’s professional in-house staff of writers, graphic artists and production managers produce a variety of exclusive marketing and promotional materials (brochures, flyers, interactive content, etc.). These materials go through an extensive marketing and compliance review before they are released for your use.
Business Building Tools

- **Printing and Distribution** - Primerica prints most company material in-house at our printing facilities.

- **Self-help Books, Audio CDs and Video DVDs** - Many Base Shops provide a recommended reading/listening list of motivational books to assist you in building a successful business. Check with your RVP for suggested reading lists.

- **Women in Primerica** - Women have always been an integral part of Primerica. The Women in Primerica Advisory Board and Regional Council was established to provide additional support, networking and mentoring for women in Primerica.

For questions email help_womeninprimerica@primerica.com

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*Be coachable.*
FNA Overview

The Financial Needs Analysis (FNA) is designed to assist you in identifying a client’s financial needs and goals so that you can make informed decisions for your clients. The FNA is developed based on information your client provides in the questionnaire and on certain generally accepted assumptions and reasonable estimates. The FNA is a complimentary service provided by Primerica. The calculations and assumptions are based on your client’s current financial situation and today’s economic environment, which are subject to change.

Here’s an overview of the FNA’s five basic sections and the information you’ll receive from each:

Debt Solutions
Illustrates strategies for paying off credit cards and loans in the quickest, most efficient manner possible with little or no additional cash outlay.

Retirement Income
Provides a detailed analysis of how much money you need to prepare for retirement.

Education Funding
Projects actual costs for specific schools you select, then shows you several strategies for funding your children’s education expenses.
FNA Overview

Income Protection
Offers a variety of strategies to ensure your family’s financial future should you die prematurely.

Building Your Financial Future
Pulls all your information together by outlining specific steps to put your plan into action.

As a new Primerica Representative, one of the most important activities you need to master is to learn how to use, present and share the virtues and benefits of the FNA to get your prospects to take the next step to becoming a client and/or business associate.

There are several company designed training resources to help you master the FNA. New Primerica representatives often familiarize themselves with the FNA by using company designed training video and audio tapes.
FNA Activity

1. I will complete my own FNA with my upline/field trainer:

   Date ________________________________

2. I will do my FNA training program on POL:

   Date ________________________________

3. Questions I have for my upline/field trainer about the FNA

   1. _________________________________________________

   _________________________________________________

   2. _________________________________________________

   _________________________________________________

   3. _________________________________________________

   _________________________________________________
Establishing Your Credibility

Establishing your credibility early on with your recruits and clients is vital to your success. Credibility can be achieved in several ways. Industry and product knowledge, a positive attitude, enthusiasm and a desire to win are characteristics you will need to demonstrate to be successful as a Primerica Representative.

One of the best ways to establish your credibility is to complete your own FNA and start working on your own financial program. You will become familiar with the FNA process and understand what is required to begin your own journey down the road of reaching financial independence.

New Recruits are not required to purchase any of the products we sell. Your decisions on purchasing products must be based on your own personal financial needs.
Moving Up — Basic Life Insurance Compensation and Overrides*

<table>
<thead>
<tr>
<th>Position</th>
<th>Compensation Structure</th>
</tr>
</thead>
<tbody>
<tr>
<td>Representative</td>
<td>25% Contract</td>
</tr>
<tr>
<td>Senior Representative</td>
<td>35% Contract + 10% Override</td>
</tr>
<tr>
<td>District Leader</td>
<td>50% Contract + 15-25% Override</td>
</tr>
<tr>
<td>Division Leader</td>
<td>60% Contract + 10-35% Override</td>
</tr>
<tr>
<td>Regional Leader</td>
<td>70% Contract + 10-45% Override</td>
</tr>
<tr>
<td>RVP</td>
<td>95% Contract + 10-70% Override + Bonuses</td>
</tr>
</tbody>
</table>

See your RVP for guidance for advancement.

We are a sales management company. That means that we get paid on our own personal sales and when we build a team, we also get paid on the sales our team members make.

*No commissions are earned except upon product sales. Percentages based on Primerica Life’s Custom Advantage 30 product, outside New York, and in New York, National Benefit Life’s Custom Advantage 30 product, issue ages 26-45, all total face amount coverage bands. Portion of commissions subject to placement in deferred compensation account, (DCA) with deferred release. Assumes achievement of current company production and quality of business requirements. This Success System and the commission rates and levels are subject to change from time to time. PFSNY pays life commissions in New York.

*Primerica representatives market life insurance underwritten by the following affiliated 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, ON) in Canada.

LET YOUR GOALS KEEP YOU EXCITED.
Keys to Winning

There are several steps that you can take on your way to winning. We have outlined a few keys to success and winning in this manual. But first it is necessary that you look at how you can keep the initial excitement you had for your personal success burning.

Open the doors to your success with these keys

Concentrate on your personal self-improvement
   Study tapes and read books over and over again.

Remember who you work for
   Remember that this is your business. You are the only person that can propel yourself to the top. Therefore, it needs your personal effort. So if your desire is to become a true success, you have to make it happen. Remember that your upline and your entire Primerica team are there to give you all the support that you need.
Keys to Winning

Be confident
Stand tall. Look people in the eye. Meet people with a firm handshake. Speak with a tone of enthusiasm. Always talk about the positive.

Be consistent
Remember victory belongs to the most perseverant and no one is perfected without trials.

Look good
Wear clothes that make you look good and feel good.

Develop a new personality
Success at Primerica is not about how talented you are, but about how willing you are to be coachable and responsible.

Be committed
Love your family and be committed to them. Know your business and be committed to it. Respect your team and be committed to them.

Set big goals
Write down your daily goals. Financial, physical, mental, spiritual. Post them where you can read them and work to achieve them every day.
Keys to Winning

Take charge and be a leader
Be a leader. Never expect your upline to do everything.
Learn it and then do it.

Cultivate a positive attitude
People are attracted to people who react positively, even in the most difficult situations. And remember people buy the good feelings, the excitement, the enthusiasm, the vision, and the belief that you convey.

Share the big picture
Give others the big picture vision for what could happen if they became a part of the business.

Express your passion
Be passionate about what you know and do. Enthusiasm is infectious.
Spread it around.
Keys to Winning

In addition, cultivate some Primattitudes

- Attitude of Hope and Anticipation
- Attitude of Gratitude
- Attitude of Team First
- Attitude of Intensity
- Attitude of Confidence
- Attitude of Humility
- Attitude of Victory

Make people feel good; pump them up.
Winning Mindset

Write down 3 reasons why you will win in Primerica.

1. ____________________________________________________________
   ____________________________________________________________
   ____________________________________________________________

2. ____________________________________________________________
   ____________________________________________________________
   ____________________________________________________________

3. ____________________________________________________________
   ____________________________________________________________
   ____________________________________________________________

Attend big events.
Your Primerica Image

In the financial service industry image and credibility are closely related. It is therefore very important that you project an image that others will not only trust and feel comfortable with, but also want to emulate.

Here are some reasons why you need to dress for success:

- **Look sharp! You represent Primerica**
  Dress neatly and presentably.

- **When you look sharp you act sharp**
  What you wear eventually determines your attitude. For example, if you wear a pair of jeans, your disposition will be casual, easy, laid back and less serious. A polished look on the other hand will make you feel and act more like a winner.

- **How you look affects your confidence**
  When you look good and feel good your confidence gets a huge boost. This means you will act like a success.
Your Primerica Image

- **Find out from your RVP what the dress code is in your Base Shop**
  Dressing for success is one of the investments you make in this business. However, make sure you ask your RVP about the dress code in your Base Shop.

- **Your dress determines how people will relate to you**
  People typically respond more positively to a person who makes a good first impression.

*Have pride in what you do; compete, don’t compare.*