

The Primerica Success System

Your Path to Greatness

What's the formula for success at Primerica?

Building a solid team helps you advance up the ladder of success, which leads to sales, commissions and overrides. Discover how you can tap into Primerica's proven success system.



Success System to RVP

Commission
Percentage

You have the opportunity to earn a **Field Training Bonus** while you learn about Primerica's life insurance products, how Primerica helps clients and obtain your Life Insurance License.*

LEVEL 1 > Associate

- Submit Independent Business Application
- Obtain Solution Number

LEVEL 2 > Representative

- Become life-licensed

25%
+ Potential Bonus

LEVEL 3 > Senior Representative

- Produce three Associates
- Complete your personal FNA

35%
+ Potential Bonus

LEVEL 4 > District Leader

- Produce one Senior Representative
- Submit \$2,500 in Bonusable Premium in one month

50%
+ Potential Bonus

LEVEL 5 > Division Leader

- Produce one District Leader
- Submit \$5,000 in Bonusable Premium in one month

60%

LEVEL 6 > Regional Leader

- Produce two more District Leaders (total of three District Leaders)
- Submit \$7,500 in Bonusable Premium in one month

70%

LEVEL 7 > Regional Vice President

- Have six direct District Leaders (or above) currently in place
- Submit \$20,000 in Bonusable Premium during two consecutive months
- Have acceptable persistency: not in persistency penalty before or immediately after promotion
- Execute RVP Agreement
- Provide upline RVP with replacement leg(s) – RVP's choice: one Regional Leader OR two Division Leaders OR three District Leaders
- Be securities licensed to receive full securities compensation, securities principal licensed¹
- Be full-time
- Must have Office of Supervisory Jurisdiction (OSJ) approval

110%
+ Bonuses

The above requirements to advance to Level 6 (Regional Leader) are only guidelines. They have been developed based on the experience of our senior field leaders.

Representatives are paid commissions only on the sale of products and are not paid for recruiting. Primerica Representatives are independent contractors and are not employees of Primerica.

*See POL Home tab/Compensation/Bonuses or talk to your RVP to find out more about the Field Training Bonus and to learn how to qualify for it.

Success System to SNSD

Commission
Percentage

LEVEL 8 > Senior Vice President

- Have three 1st-Generation RVPs currently in place²
- Submit \$50,000 thru 1st in Bonusable Premium; maximum credit 25% per leg; base shop premium may only count for 50%
- Minimum \$10,000 base shop submitted Bonusable Premium
- Pre-qualify month before with at least 75% of each of the two above premium requirements
- Have acceptable persistency
- Execute SVP Agreement
- Be securities principal licensed (Series 26)³

110%
+ Bonuses

LEVEL 9 > National Sales Director

- Have six 1st-Generation RVPs currently in place²
- Submit either \$100,000 thru 2nd in Bonusable Premium OR \$150,000 thru 6th in Bonusable Premium; maximum credit 25% per leg; base shop premium may only count for 50%
- Pre-qualify month before with at least 75% of the above premium requirements
- Have acceptable persistency
- Execute NSD Agreement
- Be securities principal licensed (Series 26)³

110%
+ Bonuses

LEVEL 10 > Senior National Sales Director

- Have nine 1st-Generation RVPs currently in place²
- Submit either \$250,000 thru 3rd in Bonusable Premium OR \$450,000 thru 6th in Bonusable Premium; maximum credit 25% per leg; base shop premium may only count for 50%
- Pre-qualify month before with at least 75% of the above premium requirements
- Have acceptable persistency
- Execute SNSD Agreement
- Be securities principal licensed (Series 26)³

110%
+ Bonuses

1. In the U.S., until an RVP has a principal license, the RVP (i) will earn only 50% of securities overrides during the first year and, thereafter, no securities overrides and (ii) may not promote another non-principal to the level of RVP. In Canada, until an RVP has obtained Branch Manager registration, the RVP will initially earn 100% of securities overrides, but if he or she has not obtained Branch Manager registration within 120 days of RVP advancement date, then only 50% and, after the first year, no securities overrides.
2. "Whole" RVPs are needed to meet this requirement. If a first-generation RVP is Networked, then he or she only counts towards this requirement on a fractional basis: if he or she is the "managing RVP," then only 75% and if the referring RVP, then only 25%.
3. In Canada, must hold Branch Manager registration.

NOTES: (A) Although the production requirements are based on life premium, credit for securities and, in Canada, loan referrals, up to 25% of the total production requirement, may be earned as follows: 3% of a loan amount and 10% of the contribution for an initial securities sale both count as premium credit. (B) Maximum premium credit of \$1,500 from any one sale (including securities and loans). (C) For RVP advancement, no one leg can count more than 50% of premium requirement.

No commissions or bonuses are earned except upon product sales. Contract advancement subject to being in good standing with each Primerica company. For RVP bonus information, see the Bonus section in the Compensation dropdown menu on the POL Home tab of Primerica Online. Representatives must meet all qualifications for bonuses to be payable. Percentages based on Primerica Life's Custom Advantage 30 product, in Canada, ZLF15CA0G, issue ages 26-55; and in the U.S. outside of New York, 17CJO and in New York, National Benefit Life's Custom Advantage 30-year product NBF17CA1, each issue ages 26-50. All total face amount coverage bands. Portion of commissions subject to placement in a deferred compensation account (DCA) with deferred release. Assumes achievement of current company production and quality of business requirements.

PFSNY pays life commissions in New York, where term life insurance is underwritten by National Benefit Life Insurance Company, Home Office: Long Island City, NY. In all other U.S. jurisdictions, life insurance is underwritten by Primerica Life Insurance Company, Executive Offices: Duluth, GA. In Canada, Primerica Life Insurance Company of Canada pays life commissions and underwrites insurance; Home Office: Mississauga, Ontario. In the U.S., securities offered by PFS Investments Inc., 1 Primerica Parkway, Duluth, GA 30099-0001. In Canada, mutual funds are offered by PFS Investments Canada Ltd., mutual fund dealer, and segregated funds are offered by Primerica Life Insurance Company of Canada, Head Office: Mississauga, Ontario.

This Success System and the commission rates and levels are subject to change from time to time.

