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# Important Disclosures

## Primerica - U.S.

Primerica is the trade name of Primerica Financial Services, Inc. (United States).

### The Business Opportunity

The Primerica business opportunity involves the sale of term life insurance and other financial services products such as mutual funds, variable annuities and debt consolidation loans. Primerica representatives are independent contractors, not employees of Primerica or any of its affiliates.

### Personal Income

Primerica income figures are based upon rolling 12-month gross cash flow (including advances) as of October 2010. 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.

### Independent Business Application Inquiries

For new members of the Primerica sales force who have inquiries concerning Independent Business Application (IBA) fees, please refer to the Basic Agreement pages in your IBA. For additional IBA fee inquiries, send email to:

» U.S. inquiries email to: [us\\_ibainquiries@primerica.com](mailto:us_ibainquiries@primerica.com)

For inquiries regarding Primerica Online fees, send email to:

» [help\\_callatlantabilling@primerica.com](mailto:help_callatlantabilling@primerica.com)

### Recruiting Inquiries

For those individuals with inquiries pertaining only to recruiting contacts by a Primerica representative, send email to: [us\\_marketingadvisory@primerica.com](mailto:us_marketingadvisory@primerica.com)

## Insurance

Life- licensed Primerica representatives are agents of certain affiliated Primerica Companies, which include:

- » In New York, term life insurance products are underwritten by National Benefit Life Insurance Company, Home Office: Long Island City, New York.
- » In the United States (except in New York), term life insurance products are underwritten by Primerica Life Insurance Company, Executive Offices: Duluth, Georgia.

## Securities

- » In the United States, securities are offered by PFS Investments Inc., 3120 Breckinridge Blvd., Duluth, Georgia 30099-0001.
- » Variable annuities are offered from MetLife Life and Annuity Company of Connecticut.

### Continuity of Business

PFS Investments Inc. ("PFSI") has developed a Continuity of Business Plan that addresses the possibility of a future emergency or significant business disruption. If such an event were to affect PFSI's Duluth, Georgia headquarters, customers could continue to access their funds by contacting the following companies, depending upon the type of investments the customer owns.

- » For customers with Legg Mason, Invesco, and Pioneer mutual fund investments

Primerica

Insurance

Securities

Loans

Other Products &amp; Services

Primerica Canada

Other Primerica Resources