

## The Business Opportunity

Primerica offers a business opportunity that involves the sale of term life insurance, securities, and various other financial service products. Primerica representatives are independent contractors, not employees. Their earnings are based on the sale of products offered by Primerica and also qualifying product referrals. Importantly, for many product lines, Primerica representatives must obtain required licenses before the representatives may sell those products.

## Compensation

From January 1 through December 31, 2017, Primerica paid cash flow to its North American sales force at an average of \$6,030, 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.

## Independent Business Application Fees & Inquiries

New representatives affiliating with Primerica must complete the Independent Business Application (IBA) and pay a one-time fee of \$99 in the U.S. or \$103.95 (includes applicable taxes) in Canada.

New representatives of the Primerica sales force who have questions concerning the IBA fees should refer to their IBA. For additional IBA fee questions, send email to:

- U.S. inquiries email: [us\\_ibainquiries@primerica.com](mailto:us_ibainquiries@primerica.com)
- Canada inquiries email: [canada\\_agencysupport@primerica.com](mailto:canada_agencysupport@primerica.com)