

The Primerica business opportunity involves the sale of term life insurance and mutual funds, as well as offering other financial services products and services such as debt consolidation loan referrals. Primerica Representatives are individuals who have signed an Independent Business Application ("IBA") and who have been approved to become a member of Primerica's sales force. Primerica Representatives are independent contractors, and are not employees of Primerica Companies, or its parent company Primerica, Inc.

**Personal Income**

From January 1 through December 31, 2012, Primerica paid a total of \$509,227,049 in compensation to its sales force, at an average of \$5,513 per life licensed representative. 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 a representative and their downlines. Having said this, Primerica provides an opportunity for individuals who work hard to develop a business with unlimited income potential.

Any cash flows stated represent gross income only. All commissions are subject to Deferred Commission Account withholding and applicable taxes, and Representatives are responsible for their own business expenses. All commissions and bonus payments are subject to applicable Primerica agent agreements and Operating Guidelines. Commission rates, rules and procedures and bonus programs are subject to change in any manner from time to time, including adjustments to renewal commissions on product sales previously made. Primerica may from time to time modify, supplement or terminate any of the compensation in any manner. Additional details are available from Primerica.

**Part-time Business Opportunity**

Part-Time is not available in all jurisdictions. Where it is available, it is subject to certain restrictions.

**Telephone Soliciting Policy**

All Representatives must comply with the requirements of the National Do Not Call List Rules and Primerica's "Telephone Solicitation" policies when using the telephone to recruit or prospect.

**IBA Fee**

The IBA fee is \$103.95 (including applicable sales taxes) and the monthly Primerica Online fee is \$28.00.

**IBA Issues**

New members of the Primerica sales force who have inquiries concerning an Independent Business Application ("IBA") fee refund should refer to the Basic Agreement contained in the IBA. For additional IBA inquiries, send email to:

[canada\\_agencysupport@primerica.com](mailto:canada_agencysupport@primerica.com)

**Recruiting Inquiries**

Individuals with inquiries pertaining only to recruiting contacts by a Primerica Representative should send an email to: [canada\\_marketing@primerica.com](mailto:canada_marketing@primerica.com).

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**Other Primerica Resources**

- [Primerica](#)
- [Primerica Canada](#)
- [Primerica Investor Relations](#)
- [Primerica Online](#)
- [Primerica Business Opportunity](#)
- [Primerica Newsroom](#)
- [Primerica Financial Needs Analysis](#)
- [Primerica Latino](#)
- [Primerica AALC](#)
- [Generation Primerica](#)
- [Women In Primerica](#)
- [Primerica Financial Solutions](#)
- [My Primerica](#)
- [Invest with Primerica](#)
- [Primerica Shareholder Services](#)
- [Primerica Secure](#)
- [Primerica Blog](#)
- [Primerica Technology Blog](#)
- [Freedom Lives Here](#)
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