



**ARE YOU  
PREPARED FOR**

**WHAT'S NEXT?**

**TRUE FREEDOM MEANS BEING PREPARED FOR WHATEVER COMES YOUR WAY**



If recent history has taught us anything, it's that most of us aren't as prepared for the unpredictability of life as we thought we were.

You've probably heard the saying, "If you fail to plan, you are planning to fail." While it would be nearly impossible to prepare for every scenario, when it comes to your family's financial health and your career, Primerica believes in Freedom for Families – and that means offering solutions and a business opportunity that can help you be ready for whatever comes next.

## Understanding the Problems

**THE ISSUES UNCOVERED OVER THE LAST FEW YEARS FOR MANY FAMILIES HAVEN'T GONE AWAY. DOES ANY OF THIS LOOK FAMILIAR?**



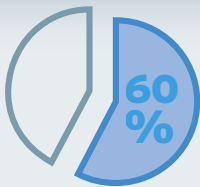
### THE VALUE OF LIFE INSURANCE

**Just over half (52%)** of American adults owned life insurance in 2022 - down from 63% in 2011! In Canada as well, **only 52%** of adults own a life insurance policy.<sup>2</sup>

# 72%

### FINANCIAL VULNERABILITY

In this economy, **72% of Americans** and over **50% of Canadians** worry they won't be able to keep up with the cost of living.<sup>3,4</sup>



### NOT ENOUGH IN SAVINGS

In the U.S., although 53% regularly contribute to an emergency fund, **60% haven't yet opened a retirement savings account.**<sup>5</sup> **More than half (52%)** of Canadians are not prepared for retirement and **plan to work part-time** when they retire.<sup>6</sup>



### HIGH MEDICAL COSTS IN RETIREMENT

An American couple retiring in 2022 could be looking at **\$315,000 just in health care** and other medical expenses in retirement.<sup>7</sup> In Canada, retirees and seniors who haven't purchased a healthcare plan should budget **\$5,000 to \$7,000 a year for health-related costs.**<sup>8</sup>



### TOO MUCH DEBT

Right now, the average American has **\$96,371 in total debt**; the average Canadian owes **\$21,183 in non-mortgage debt** alone.<sup>9,10</sup>



### JOB INSECURITY

Between January 2022 and July 2023, **nearly 70 corporations across multiple industries announced mass layoffs**, ranging from 1% up to 83% of the companies' work forces.<sup>11</sup>



### CAREER UNCERTAINTY

Most Americans (**70%**) say they're looking for more "purposeful work," not merely a paycheck.<sup>12</sup> In Canada, **half of workers are looking for a new job** for higher salary, better benefits and perks, and more flexibility.<sup>13</sup>

If your family is experiencing any of these challenges, you're not free. What does Freedom for Families mean?



# Freedom for Families

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Primerica understands the challenges families face every day. For more than 45 years, we've been educating people and helping families realize why they need to become properly protected, debt free and financially independent. Freedom for Families is the very core of everything Primerica stands for as a company.

## Solutions Your Family Needs

Our Representatives start by educating clients on the fundamentals of Primerica's How Money Works™ financial concepts, and then matches them up with the right solutions for their future.

- **TERM LIFE INSURANCE:** Since the beginning, Primerica has only offered cost-effective term life insurance to help protect your family in the years when they need it most.
- **INVESTING FOR THE FUTURE:** Primerica pioneered the "Buy Term and Invest the Difference" approach, which recommends protecting your family with term life insurance first, then putting in place a sound savings strategy.
- **DEBT SOLUTIONS:** Through the concept of Debt Stacking, we'll show you how to systematically eliminate debt in a common-sense and targeted order.



# Take Control of Your Future

Primerica empowers people from all walks of life to take control of their future with our entrepreneurial business opportunity.<sup>14</sup> This business works when you do - and you'll be doing work you can feel good about - educating families just like yours and providing them the solutions they need.

**At Primerica, we say, "You're in business *for* yourself but not *by* yourself," and that means:**

- **A dedicated team of 2,000 professionals** in our Home Offices in the U.S., NY, and Canada, provide support every step of the way.
- **Previous financial experience or education isn't required** - we'll train you as you go.
- **Our continually expanding digital innovations** make starting and building your Primerica career seamless.
- **You can start earning money right away** while you work on your licenses.
- **Start part- or full-time** - whatever works for you.<sup>15</sup>

One thing is for certain - the only constant in life is change. Primerica can help you navigate the right path forward.

## Freedom for Families.

Don't wait for a crisis to strike before you get prepared. Are you ready for what's next?

1. WSJ.com, "Life Insurance Is Profitable Again, but Too Late for Many Insurers," April 17, 2023
2. InsuranceBusinessMag.com, "How Many Canadians Have Life Insurance? Survey Reveals All," February 7, 2022
3. Primerica and Change Research Q1 U.S. Financial Security Monitor, April 2023
4. GlobalNews.ca, "Canadians Struggling to Keep Up with Rising Costs, According to Ipsos Report," January 25, 2023
5. NerdWallet, "Most Americans Save, but Many Can't Cover a \$1,000 Emergency," May 9, 2023
6. CTVNews.ca, "More Than Half of Canadians Aren't Saving Enough Money for Retirement: Survey," April 10, 2023
7. Investopedia.com, "How to Plan for Medical Expenses in Retirement," December 30, 2022
8. TheGlobeAndMail.com, "This Is How Much You Should Plan to Spend on Dental and Medical Costs in Retirement," April 26, 2023
9. Bankrate.com, "Average American Debt Statistics," January 13, 2023
10. MoneySense.ca, "How Much Credit Card Debt Does the Average Canadian Have?" June 21, 2023
11. Mondo.com, "Mass Layoffs in 2022 & 2023: What's Next for Employees?" viewed July 11, 2023
12. Forbes.com, "The Post-Pandemic Workplace: 5 Shifts Every Leader Must Make," February 27, 2022
13. CBC.ca, "Half of Canadian Workers Will Job Hunt in 2023 for Better Pay and Perks, According to Poll," January 4, 2023
14. Primerica offers a business opportunity that involves the sale of term life insurance 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, Primerica representatives must be appropriately licensed for each product line before they are qualified to make a sale.
15. In Canada, the part-time opportunity may be subject to certain restrictions, depending on your occupation.

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. In Canada: Term life insurance products and segregated fund products are offered by Primerica Life Insurance Company of Canada, Head Office: 6985 Financial Drive, Suite 400, Mississauga, ON L5N 0G3, 905-812-2900.

Securities offered by PFS Investments Inc., 1 Primerica Parkway, Duluth, GA 30099-0001; 770-381-1000, in the U.S., and PFSL Investments Canada Ltd., Mutual Fund Dealer, 6985 Financial Drive, Suite 400, Mississauga, ON L5N 0G3, 905-812-2900 in Canada.

