

# VISION

Today's African American Entrepreneur

## René and Mel Turner

on getting your  
mind right

righting a  
**WRONG**

**CHOOSING**  
your destiny

what's your  
**NUMBER?**



# Why Not You?

You can be great. It's within you. All it takes is a spark to ignite your fire and spur you to do something amazing with your life.

Wouldn't you like to be in control of what you earn? Don't you want to be the one making the decisions about your time? Haven't you dreamed about being free to choose what's best for your family? Primerica could help you live your dreams. For more than 34 years, we've been helping ordinary people do extraordinary things. You could be next.

No matter what your background – whether you were college-trained or country-bred – Primerica can help you make a difference in your family and in your community. This company provides a phenomenal business opportunity for everyone who has the vision to be greater – do greater than anyone ever expected of them.

Take a glimpse into the future and see what your life could be like. Read the motivating stories of how these representatives made a decision and changed their destinies. Share in their stories of triumph. Envision yourself where they are.

**Greatness is in your future.  
Can you see it?**

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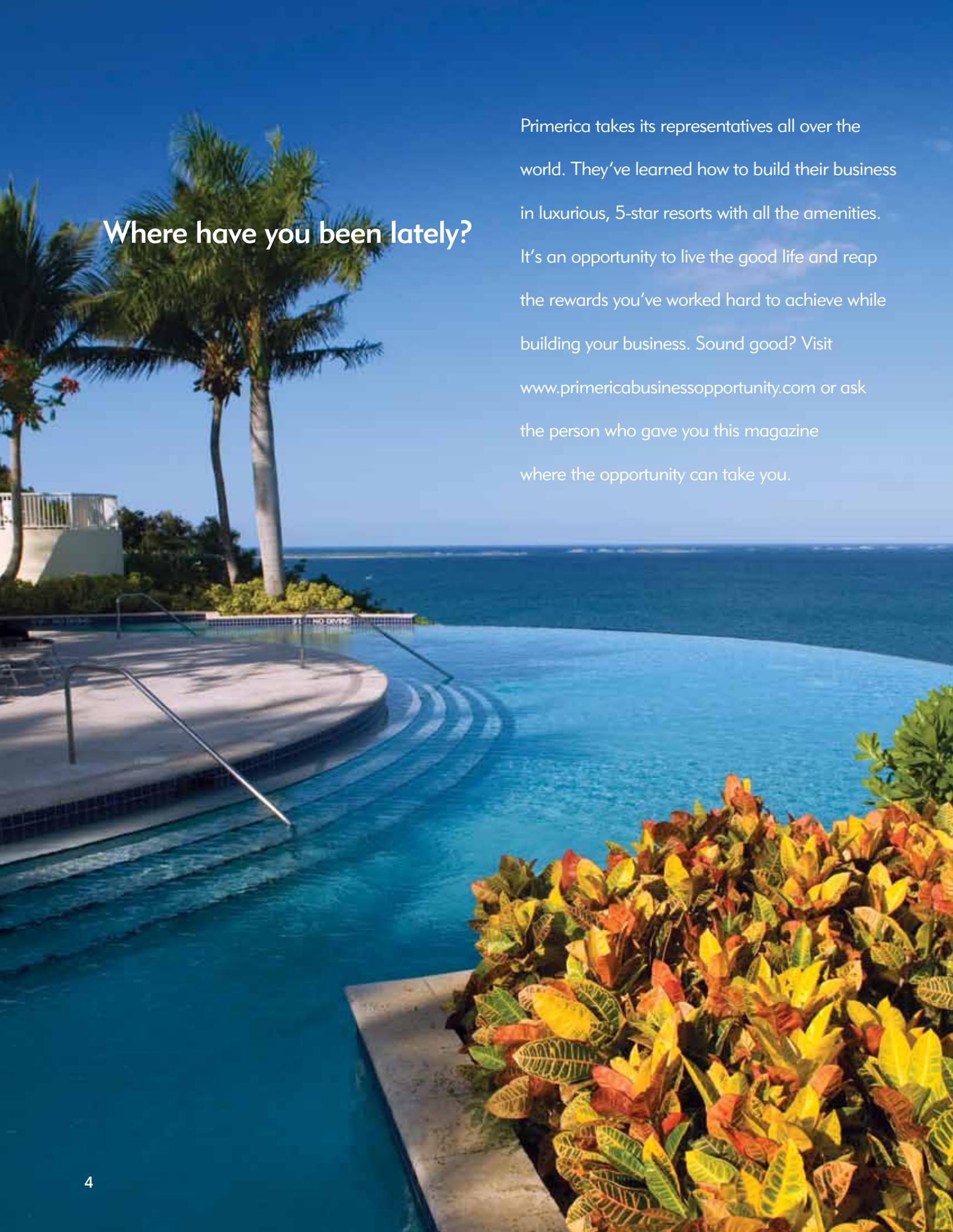


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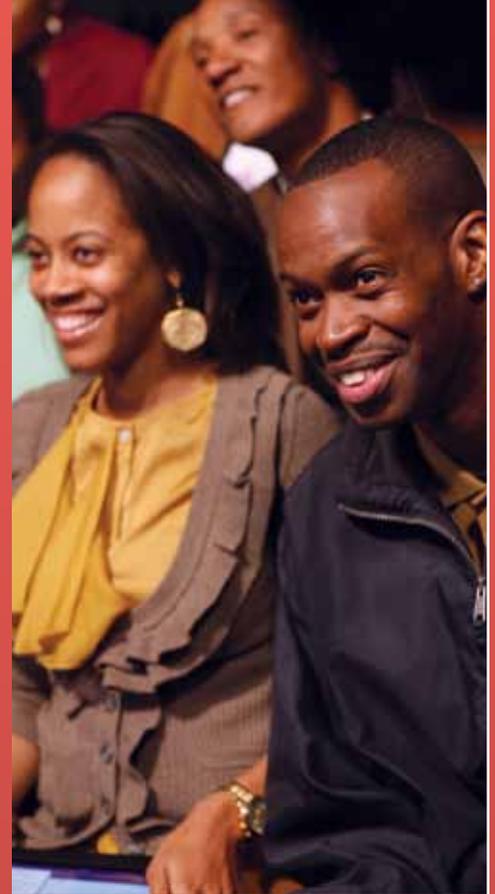
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A scenic view of a resort pool overlooking the ocean. The pool is a vibrant blue, with a curved concrete deck and metal handrails on the left side. In the foreground, there are colorful plants with yellow and orange leaves. The background features several tall palm trees and a clear blue sky. The ocean is visible in the distance, with a small island or structure on the horizon.

## Where have you been lately?

Primerica takes its representatives all over the world. They've learned how to build their business in luxurious, 5-star resorts with all the amenities. It's an opportunity to live the good life and reap the rewards you've worked hard to achieve while building your business. Sound good? Visit [www.primericabusinessopportunity.com](http://www.primericabusinessopportunity.com) or ask the person who gave you this magazine where the opportunity can take you.



# AALC The Freedom to Dream

At Primerica, our representatives mirror the communities we serve. We're diverse because the world is, too, and no matter where you turn, people from every walk of life are looking for the chance to step outside of the same, old thing they've been doing and step into the opportunity of a lifetime. That's one reason why the company supports the African American Leadership Council – because when you see that people just like you are living their dreams, it's easier to understand that you can, too.

The AALC was created to recognize and promote leadership among Primerica's African American representatives. This powerhouse group was formed in 2000, on the anniversary of Dr. Martin Luther King Jr.'s birth. Its influence and sheer numbers have grown exponentially since then.

Representatives who have earned at least \$200,000 in a 12-month period are invited to join the Council, but representatives who are on their way to reaching that milestone can take advantage of the knowledge and experience Council reps have amassed over their Primerica careers.\* Workshops, regional events and an annual national conference make it easy to see why the AALC is the place to be.

Membership includes numerous opportunities for mentorship, networking and recognition. Plus, the national conference regularly draws nearly 5,000 people and gives the Council another opportunity to recognize its members for their accomplishments in Primerica.

The Primerica support system gives representatives the opportunity to find freedom, and the African American Leadership Council makes it clear that the freedom to live your dream life is available for all representatives, regardless of their background.

Being a member of the AALC gives you close-up access to representatives who have built successful businesses of their own. It's like a no-cost consultation service. You can be mentored by people who have been where you're going and who genuinely want to see you succeed.

You could be part of this dynamic organization, too. The first step is to launch a Primerica business. Ask your Primerica representative how you can get started today.

\*Representatives are required to be in good standing to join the African American Leadership Council.

“Primerica gave me the opportunity  
to be in business for myself, but  
not by myself.”



Ivan & Sharon Earle  
Columbia, SC

# Ivan and Sharon Earle

# No Fear

As a youngster, Ivan Earle dreamed of being a basketball player when he grew up. Instead, Ivan later found himself working in a plant. He says he'll never forget the day that he realized he was living the wrong life. It was the day layoffs were announced. His boss said that people would be ousted that day, and they shouldn't bother applying for unemployment, because it had already been done for them. What's worse, they were told that from those who were spared layoff, more cuts would probably be made in six weeks. Ivan survived that first round of cuts, but he knew he wasn't going to stick around to witness that next round.

A minister friend told Ivan about Primerica and, after an informational meeting, he signed on. Within four months, Ivan saw that the business worked and that the Buy Term and Invest the Difference concept was what was right for families.

What really made him choose to take Primerica seriously, though, was fear. "I knew that there was no security in working for someone else, but entrepreneurship seemed so big. Primerica gave me the opportunity to be in business for myself, but not by myself."

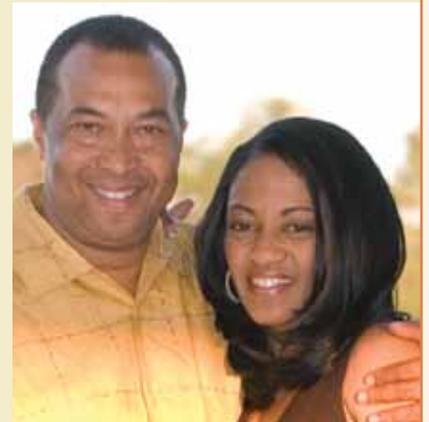
## Your Time, Your Money, Your Choice

Ivan's relatives told him that working Primerica part time was "cute," but when he announced that he was going full time, they questioned his decision. Ivan took the caution lightly. "No one in my family had ever been self employed," he remembers. He loved them, but he had to follow his own intuition.

Instead, Ivan listened to Primerica representatives who told him that his dreams were attainable. He clung to the support of his leaders who told him that if he built a business in Primerica, he could live on his own terms.

And they were right. Today Ivan and his wife Sharon have the freedom and flexibility of time to make all the field trips and important events for their four children. They volunteer at school, sponsor community sporting events and spend extensive family time together. Even with a booming business, they have the time to mentor young people.

They've inspired their family to dream bigger and changed the way the people around them think. "When I first started, my big goal was to make \$100,000. Now my children have even bigger goals, because they hear me talk about more . . . things like ethics, desire and being in control of your own destiny."



## Outgrowing Your Dreams

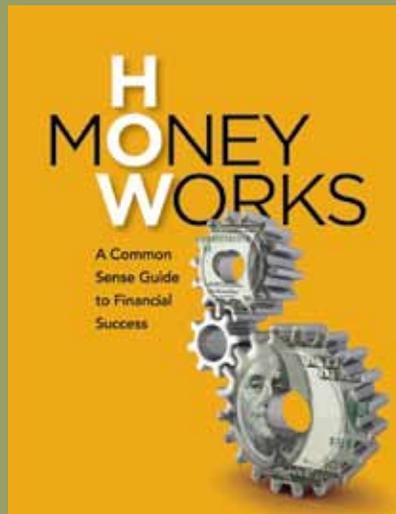
The Earles believe that when you're fortunate, you're obligated to help others find their fortunes – wherever they are. When young boys tell Ivan they want to be ball players when they grow up, he does for them what Primerica did for him: He helps them expand their vision. "I always ask them, 'Why be the ball player when you could be the guy who pays the ball players?'" Ivan laughs.

Ivan's hope for the next generation? That they will step up and take on the responsibility of educating those after them. "I hope that a new generation of people participates in this company and helps people develop themselves. Primerica shapes who you are, what you are and what you will become. It helped me understand that there are no limits to what's possible for me."

## Educate Yourself.

Sure, you know used textbooks are cheaper than new ones. But do you know the difference between revolving debt and fixed debt? The difference could cost you thousands.

There's a much cheaper way to get a financial education. Ask the Primerica representative who gave you this brochure for a free copy of *How Money Works*. You'll learn the important financial concepts they DON'T teach you in school.



Money matters can be confusing, but you may have more money sense than you think. See if you can separate fact from fiction in these scenarios.

# Five Money Myths

## That Could Hurt Your Pocket

Carrying a balance on a credit card is a good idea – it'll build your credit.

The truth is that while carrying a slight balance on your card each month and slowly paying it off may help reporting agencies see that you manage your credit, you could end up paying more for purchases than they originally cost once the interest is calculated. That's just not smart money. Besides, make the mistake of paying less than the minimum due each month, and your credit file could get dinged for a delinquency.

The more money you have, the fewer problems you have.

Being able to pay off debt and buy the things your family needs would be great, but let's face the facts: if you don't know how money works, then you can't manage it. No matter how much you have, you'll always need more. Knowing basic money principles could make all the difference.

It's too late for me to start saving.

It's never too late to start saving. Now, it won't be easy, but you can do it. Start right away to take advantage of the power of compound interest. Contact a Primerica representative to get your Financial Needs Analysis (FNA) and learn your Financial Independence Number – the amount you'll need to live comfortably in retirement. Once you know where you need to go, Primerica can help you figure out how to get there.

A savings account is a great way to save for retirement or college.

Owning a savings account is a great idea when you're saving up for the short term. Holding out for new furniture? Planning a vacation? Then a savings account is just what you need. But, this kind of account may not be what you need when you're saving for the long haul. You hope to get higher rates of return than a regular bank savings account can offer when you're talking about long-term savings. There are lots of good options for saving and investing toward your goals. A licensed Primerica representative can tell you more about them.

Everyone needs a large life insurance policy.

When you're younger, you have more responsibility: maybe a family, a mortgage and more debt. You need more income protection then because there's a lot riding on your income. When you're older, you've probably paid off much of your debt and your family is self-sufficient. That's when you don't need as much income protection, and life insurance isn't as necessary.

Life insurance needs vary from family to family and from one stage of life to another. The only way to really know what you need is to calculate it.

So, how did your money knowledge stack up? If you weren't fooled by any of those money myths, then congratulations! You're a financial myth buster!



“I was able to change  
my future because  
Primerica showed me  
I had the power to.”



René & Mel Turner  
Atlanta, GA

# Getting Your Mind Right

**R**ené Turner of Atlanta, GA, believes that you can control the future. In fact, she's dedicated her life to showing families exactly how it's possible. "I think one of the best things about Primerica is that we can show any family that if they are not happy with where they are financially, there's a way to make some decisions right away that will change the course of their situation . . . and their futures."

## Getting Started

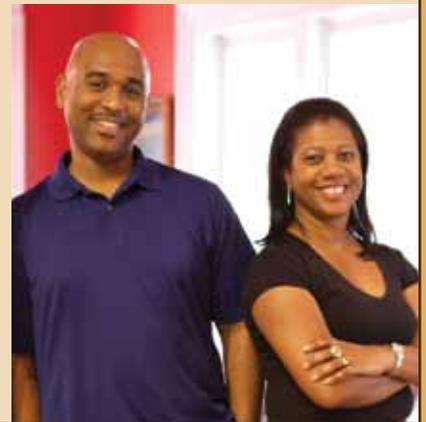
While parenting a young, active daughter, René took on the lead role in their Primerica business when her husband Mel was called to the ministry. Charged to create an income that would replace her engineering salary, René wanted to be able to build a business without missing out on important milestones as her daughter grew. She decided to go for it with the understanding that every step she took from that point forth would determine whether or not her children would have the options she never had – and the ability to actually enjoy all that they worked so hard for.

## Reinvention

As her family added another daughter, her resolve became even more sure: she had to create an atmosphere of success for her family. As her business grew, she found that the support she had at Primerica made it possible to do more than she thought she was capable of. The

initial fear that she felt, she says, came from a lack of belief. That's not a problem anymore. She's reinvented herself as a courageous, successful entrepreneur. She says, "I had to get my thinking in order. When I realized that Primerica had given me every possible tool I needed to learn, grow and succeed, that's just what I did."

Her goals changed, too. What was once just about making some changes for her family became about impacting the lives of others, as well. With her oldest daughter now a licensed Primerica representative, René says that they have created a family business based on a culture – an entrepreneurial culture – that shaped the way her daughters look at the world. Together, they have the freedom to be citizens who actively contribute to make the world a better place. "Now, I make the decisions about what I spend my day doing. I make the choices that other entities used to make for me," René notes with a smile. "I was able to change my future because Primerica showed me I had the power to."



# A Company For the People

For more than 34 years, Primerica has been giving ordinary people the opportunity to live extraordinary lives. We work toward our mission – to help families become properly protected, debt free and financially independent – in everything we do.

The company was founded in 1977 by a group of people who saw how Americans were being let down by the life insurance industry. After dutifully paying whole life insurance premiums for their entire lives, families were finding themselves with little to show for what they were told was an “investment.”

The “Buy Term and Invest the Difference” principle became the foundation for the company. Today, Primerica is still committed to teaching families to buy term and invest the difference. Now, the mission has grown to include an assortment of financial solutions and the business opportunity of a lifetime.

- We teach people how money works so they can make informed decisions about how to manage their finances.
- We provide a Financial Needs Analysis to give clients a snapshot of their financial situation.
- We market financial products and services from some of the most recognizable companies in the world.\*



## Fire Your Boss

Primerica is a great way to go after your dreams of being an entrepreneur. A Primerica business doesn't require a major financial investment from you. And forget about franchise fees – Primerica isn't a franchise. Plus, the territory is unlimited, so you can start your business wherever you call home.

The possibilities are limitless. The financial services industry is growing and changing every day, and Primerica is at the forefront of industry changes that make it easier for our representatives to help the families who need them. And in this business, race, background and education don't determine your success. What matters is your desire to work hard and do what's right for families.

## Primerica Is An Opportunity for All

African Americans are taking control of their futures and starting their own businesses at higher rates than ever before. That's why Primerica is a great opportunity. People who are tired of working a J-O-B can start a career that gives them back the control they desire. Do you feel like you've lost control? Primerica could be your chance to take charge again!

## A Financial Powerhouse

Primerica is the largest independent financial services marketing organization in North America:

- More than 4.3 million lives insured through us.
- More than 2 million clients maintain investment accounts with us.
- Placed more than \$656 billion of life insurance in force.
- An average of \$2.6 million in benefit claims paid every day by our life companies.
- Investment clients have \$35 billion in asset values in their Primerica investment accounts.

### Top 5 Reasons People Are Attracted to Primerica

1. They are not happy with what their current job offers and are looking for a career change with a better income potential.
2. They enjoy what they do, but have a real need for an extra \$1,000 to \$2,000 or more per month.
3. They want a simple financial education and personalized game plan so they can achieve financial independence as early in life as possible.
4. They love helping people and making a difference.
5. They want to have the freedom and benefits of owning their own business.

\* Each Primerica company is responsible for its own financial obligations.

## Term Life Insurance\*

Primerica Life Insurance Company  
Primerica Life Insurance Company  
of Canada

National Benefit Life Insurance  
Company (in New York State)

## Debt Consolidation Loans

Citicorp Trust Bank, fsb  
AGF Trust Company

## Primerica DebtWatchers™

Offered by Primerica Client  
Services, Inc. through contractual  
agreement with Equifax Consumer  
Services LLC

## Mutual Fund Investments

American Funds  
Invesco  
Franklin Templeton Investments  
Legg Mason Funds  
Pioneer Investments

## Managed Accounts

Primerica Advisors

## Auto & Homeowners Insurance

Primerica Secure™ and Insurance  
Answer Center®

## Annuities

MetLife Investors  
Lincoln Financial Group

## Long Term Care Insurance

Genworth Financial

## Pre-Paid Legal Services

Primerica Legal Protection  
Program

“When I stack Primerica up against any other opportunity in the world, this is the best thing out there. Saying ‘no’ just didn’t make sense.”

Joseph Ward  
Chicago, IL



# An Easy Sell:

## Joseph Ward Has No Problem Saying Yes

Some people take some convincing. Joseph Ward of Chicago, IL, was not one of them. After reluctantly going to a Primerica meeting 15 years ago, it took him only 15 minutes to decide that he wanted to join.

Straight out of college and unhappy in his job teaching at an alternative school, Joseph made his decision based on two simple facts: First of all, financial services is an industry that has been around for well over 100 years and would be around 500 years from now, he noted. “I ask clients if they have children. Then I ask them if those children will ever purchase a home, save money or need life insurance. The answer is always yes, because these are needs that will be around for as long as people are,” he explains.

The other reality that made it easy for him to say “yes” to Primerica was the company’s distribution model. When I connected Primerica’s product with the way they build a business through networking – the need and the way to fill that need – it was pretty simple. I had to join.”

### Pre-Fabricated Dreams

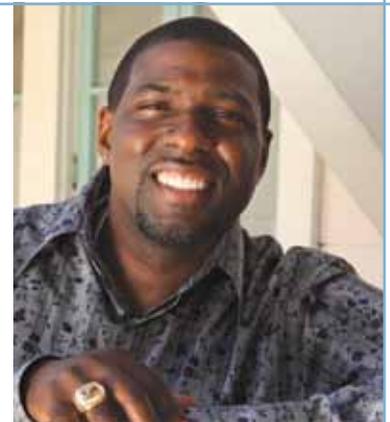
Before Joseph made what he calls a “great decision,” he was on track to become an attorney. While teaching, he was working on his master’s degree – his first step toward law school. He’d always said he wanted to be a lawyer. It didn’t take long after becoming a Primerica rep for Joseph to realize that his dream had been constructed for him. “I realized that I never really wanted to be a doctor or a lawyer. I wanted to be what people told me I should want to be,” he recalls. “The truth

is, I wanted to do whatever it took to make a substantial amount of money and be respected.” Now, Joseph does both, and his annual cash flow is more than many doctors and lawyers earn.

It’s all about freedom, Joseph explains. “People don’t start businesses – any businesses – so that they can do a job for the rest of their lives. They start businesses so that they can hire and train other people and eventually replace themselves so that they can go live.”

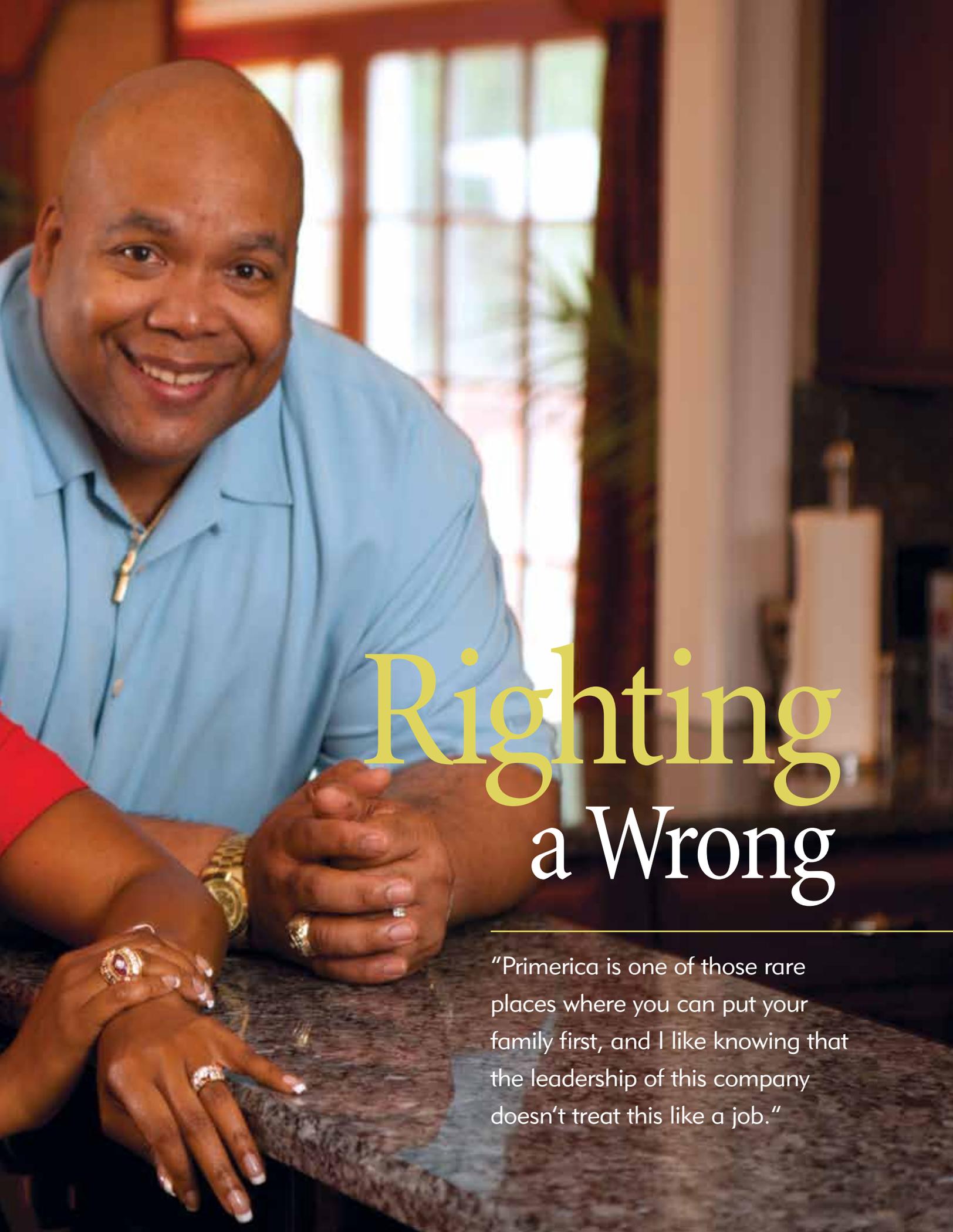
He said it’s the same with Primerica. Except here, you change people’s lives while building toward the opportunity to live your dream life.

But, what would Joseph be doing now if he hadn’t said “yes” to this life-changing opportunity so quickly some 15 years ago? “I’m ambitious,” he says, “so I’d be a lawyer. And that would’ve been a big mistake. Primerica is my chance to find financial freedom. I’m not there yet, but I’m building. And when I stack Primerica up against any other opportunity in the world, this is the best thing out there. Saying ‘no’ just didn’t make sense.”





Sam & Elaine Shepard  
Atlanta, GA



# Righting a Wrong

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"Primerica is one of those rare places where you can put your family first, and I like knowing that the leadership of this company doesn't treat this like a job."



“Primerica has helped make me a better person.”

Sam Shepard of Atlanta, GA, was doing just fine. As a baggage handler for a major airline carrier, he wasn't living his dream life, but things were good. So, when his co-worker invited him to a Primerica meeting, he didn't see a reason to go. Besides, he'd heard of this kind of company before. He figured it was all the same. When his co-worker continued to invite him – and he'd run out of excuses for not going – he invited the friend to his home, instead. On his own turf, he'd hear the presentation and finally be rid of this guy.

But what he heard that night changed his mind and, eventually, his life.

“I didn't see myself in sales,” Sam recalled. “I'm naturally introverted, but the Crusade is what drew me in. Once I realized what was going on in the insurance industry and how people in my family, including me, had been victims, I had to do something about it.”

He joined Primerica as a part-time representative and worked tirelessly to spread the news about term life insurance, especially in the minority community where he saw so many families paying into other types of policies for years and ending up with nothing to show for it. Four months later, he was in Primerica full time. “I knew that most people didn't get wealthy working at jobs, so entrepreneurship was the natural next step. Of course, there weren't the layoffs then that you see now. Workers would get unhappy and go on strike. If you strike now, you'll probably end up striking out!”

### The Crusade Continues

He became an active Primerica representative and, nearly 30 years later, is still excited to help families through the company. Now, he and his wife Elaine are Million-Dollar Earners in the company and are still working hard to help families.\* “I enjoy it just as much as when I first got started. Families are still in need of what we do, but now the Crusade includes not only making sure they have the affordable term life insurance coverage they need, but also making sure they have resources to save for their futures and get out of debt. We offer all of that.”

There's no doubt that Sam is proud of what the company does for families, but he's also proud of the culture that it creates for those who work there. He explained, “Primerica is one of those rare places where you can put your family first, and I like knowing that the leadership of this company doesn't treat this like a job. Here, it's people over profit. Because of that philosophy, everyone, from the planning group to the mailroom, is invested because everyone knows that their role is important.”

The company's role in his life is important, too. He knows he made a good decision when he stopped avoiding his friend all those years ago. “Primerica has helped make me a better person. It's also made me able to help people grow – financially, personally and spiritually. I love being part of a company that encourages you to set the right priorities in your personal life and still do great things in your business. It's a new adventure every day, and every day, I push to be even better. I'll keep doing it until the Lord calls me home.”

\*Million-Dollar Earner status represents a 12-month rolling cash flow levels including advances, which has been achieved by a Primerica representative at some point during his or her affiliation with a Primerica Company.



# Your Future Self Will Thank You

## How much do you really know about your finances?

The Primerica Financial Needs Analysis (FNA) is a completely free, confidential way to see where you stand financially. One of our representatives will help you create a snapshot of your current financial picture, and then offer strategies to help you reach your goals, like:

- Paying off credit cards and loans efficiently
- Building savings for retirement
- Providing for your financial security

**What are you waiting for?** Contact your Primerica representative for a free, confidential FNA. It may be the smartest move you'll ever make.

“Primerica gives me the chance to have a significant impact on a lot of people’s lives from a mentorship and leadership standpoint.”



Jim & Sharon Sullivan  
Brooklyn, NY

# From Kid to Super Hero

## Jim Sullivan's Primerica Adventure

One day, during a trip to a local bookstore, little Jim Sullivan of Brooklyn, NY, opened a copy of *Black Enterprise* magazine. The pages radiated with the stories and images of successful African American business people. Jim was intrigued and, before long, he was determined to be just like them. The people in that magazine became super heroes to the bookish little boy.

So, 10-year-old Jim set about trying to become like them. He sold Christmas cards door to door to earn money. When it was school fundraiser time, he got competitive, working to be the student to get the most orders. He became a businessman first and earned his credentials years later.

And an impressive set of credentials they were: prep school, a liberal arts degree from a private college and a master's degree in business and finance from Carnegie Mellon. But despite all of his training and education, the years of job dissatisfaction and a single moment of clarity were all that it took for this professional to ditch his financial services job to start a financial services career with Primerica.

### The Day Everything Changed

"It was a particularly gloomy day about 19 years ago, and I'd been working very long hours when I finally just asked myself: Is this what I want to be doing for the rest of my life," Jim recalls. "The answer was 'no.' I asked myself if I enjoyed my environment and the work I was doing? No. I asked, 'Am I here because I was conditioned to do this?' Probably. Am I really just here for the money? Yes. I wasn't happy with any of my answers, so I immediately began looking for options to do something more meaningful."

He'd already set his sights on entrepreneurship when a friend of his mentioned Primerica to him. The friend showed him a video about the company and, although he'd never heard of Primerica, he recognized the names of some of the company leaders through his experience in the financial services industry. To Jim, that offered an instant level of credibility; but, he was an analyst, so his decision required research.

When he saw how Primerica taught people how money works and explained concepts that weren't taught in school, Jim knew this was something different. He also knew he wanted to be a part of it.

Since that day, he has been the businessman he dreamed of as a child, earning a good income and helping families save themselves from debt and lack of income protection. He also gets to develop other people to be leaders, too. He said, "Primerica gives me the chance to have a significant impact on a lot of people's lives from a mentorship and leadership standpoint. I get a lot out of training and developing people. It gives me the opportunity to do the greatest good for the greatest number of people I come in contact with."

Jim is now content in making good money and making a difference at the same time. Maybe one day, some little boy will pick up this brochure and find a hero in Jim Sullivan. Families across Illinois already do.





# Higher Learning

## Browns Get a Financial Education

Word of mouth is the best advertisement, and that's exactly how Kevin & Sonya Brown of Columbia, SC, heard about Primerica. Impressed with his friend's knowledge about money matters and the need for life insurance, Kevin asked him where he'd learned so much. The friend told Kevin that his Primerica representative had schooled him about the different financial concepts that changed his life. Just three weeks later, that same friend referred Kevin to his Primerica rep. "I sat down with him, and I saw the concepts. My wife and I were excited about the chance to learn so much and help others learn, too. I walked in an uninsured husband and father of a small child and walked out properly protected with an opportunity that could supplement my family's income," Kevin recalls.

His family was skeptical about his leaving a "good job" to be an entrepreneur, but after working with Primerica on a part-time basis for a few years, Kevin realized he was being backed into a corner with his job as a project director for a youth services program. They just couldn't pay him what he knew he was worth. So, he quit his job on a Thursday and went full time with Primerica on Friday. "I realized that I was just holding on to my 'plan A' because it was comfortable."

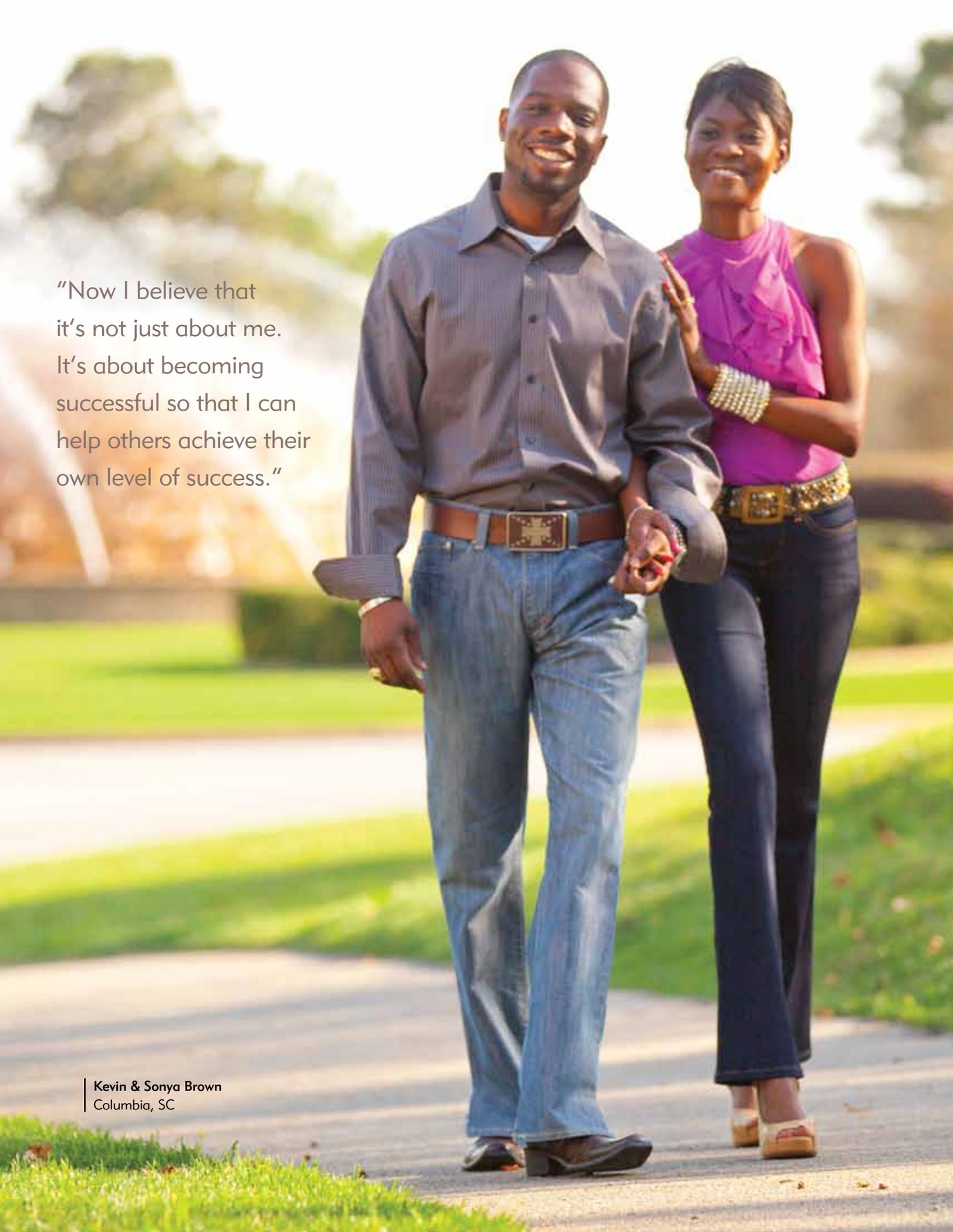
He had overcome the fear of leaving behind the "safety" of a bi-weekly paycheck and embraced the idea of earnings being tied to his work ethic as an entrepreneur.

### Still Learning ... and Teaching, Too

After several years in the business, the Browns are still excited about educating families. His business has provided a strong income stream that gives his family the freedom of time and money to do some of the things they always wanted to do. "Because of Primerica, I'm able to make memories with my children that I couldn't before – when I was an employee. I can do the small things that make a big difference," Kevin says. "We live in a community where my kids, Zoe and Jordan, are getting a great education. I'm able to deliver for my mother and mother-in-law, and we will become their source of retirement income."

More than that, Kevin explained, Primerica redefined success for him. "Now I believe that it's not just about me. It's about becoming successful so that I can help others achieve their own level of success – whatever that is for them."

"I'm inspired to make Primerica a household name. I want to educate people so that they can take control of their financial destinies, from the concepts to the products to the opportunity. I want to empower people who don't believe they can run a business." His story is what Primerica is all about: ordinary people changing lives by sharing the truth about how money works with the families they encounter every day.

A full-page photograph of a man and a woman walking together on a paved path outdoors. The man is on the left, wearing a grey button-down shirt, blue jeans, and a brown belt with a large buckle. The woman is on the right, wearing a bright pink halter top, dark blue jeans, a gold belt, and gold high-heeled shoes. They are both smiling and holding hands. The background is a blurred green lawn and trees under bright, natural light.

“Now I believe that it’s not just about me. It’s about becoming successful so that I can help others achieve their own level of success.”

Kevin & Sonya Brown  
Columbia, SC



Harold & Elaine Crafter  
Macon, GA

# A Better Place to Be

In 1976, Harold Crafter was broke. He'd say that he was "really, really broke." He worked full time as a furniture and appliance department manager, but he needed money, and his paycheck wasn't doing its job. He had worked several part-time jobs, but it wasn't until he answered a newspaper ad for the insurance company that would eventually become Primerica that he found something that just made sense. He gave up his other jobs for what he said was "something better."

Primerica gave Harold the opportunity to change his situation. He was able to pay off some debt and put some money in the bank. He knew Primerica would always be part of his life.

## Still the Best

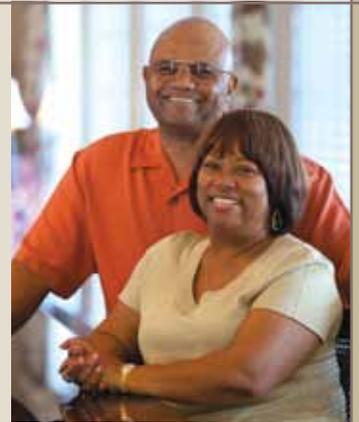
Harold says the Primerica opportunity is even better now than it was 34 years ago. "When I got started, there were 85 of us. Now, we have tens of thousands of licensed representatives. We used to tell people how to buy term life insurance and invest the difference. Now, we can talk to them about mortgages, debt solutions, long term care and how to invest the difference," Harold explained.

The company has developed into a financial powerhouse but, according to Harold, the core values remain the same. Primerica is still about being able to build a business without sacrificing the other things that are important to you. Plus, a shot at being your own boss is still worth taking with the Primerica support system that lets you be in business for yourself without being in business by yourself.

For Harold, though, the reason for being in the business is a little more charitable: "I love how meaningful and impactful it is to be a Primerica representative. We change people's lives ... starting with our own."

With his wife Elaine by his side, Harold continues to grow that impactful business. The couple gets to spend their work and free time together. Elaine says, "Harold was already successful in the business when we got married. Being around him made me want to get licensed and be a part of this business. I mostly support him, but I'm an integral part of building this business. It's not like a job. It's our life. We are partners in every aspect of our lives."

That includes their new "part-time" venture. Because of the freedom that Primerica provides, Harold is able to work his Primerica business and still pastor a growing church in Macon, GA. He doesn't have to compromise anything to live his dream life. He was right. Primerica is definitely something better.



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# What's Your Number?

What does the word “rich” mean to you? Well, if we’re talking about money, the truth is that one person’s rich is another person’s “barely getting by.”

One study showed that people who earn less than \$30,000 annually think that rich would be an income of \$74,000 each year, while those who earn more think that it takes more to be considered rich.<sup>1</sup>

Wealth is about more than what you earn. It’s about how much you keep. Your net worth, or your assets minus your liabilities, is what determines how wealthy you are. If building wealth is on your bucket list, focus on your net worth by eliminating debt and accumulating savings. If you really want to increase your odds of becoming wealthy, consider becoming a business owner. Primerica can help you do all three. Between our debt reduction and investment solutions, we’ve got you covered; and the Primerica opportunity gives you the chance to become a business owner with no major investment and a top-notch support system behind you all the way.

## Getting Started

The first step is easy. In just 30 minutes, a Primerica representative can help you complete your Financial Needs Analysis. This snapshot of your financial situation will help you get to your Financial Independence Number (FIN). This figure is the amount of savings you need to have to provide for your needs as long as you live.

Your Primerica representative can also give you valuable information about proven savings philosophies that could be key to you finding wealth.

No matter what your idea of wealthy is, getting to it starts with a decision. Decide today that “rich” is within your reach.

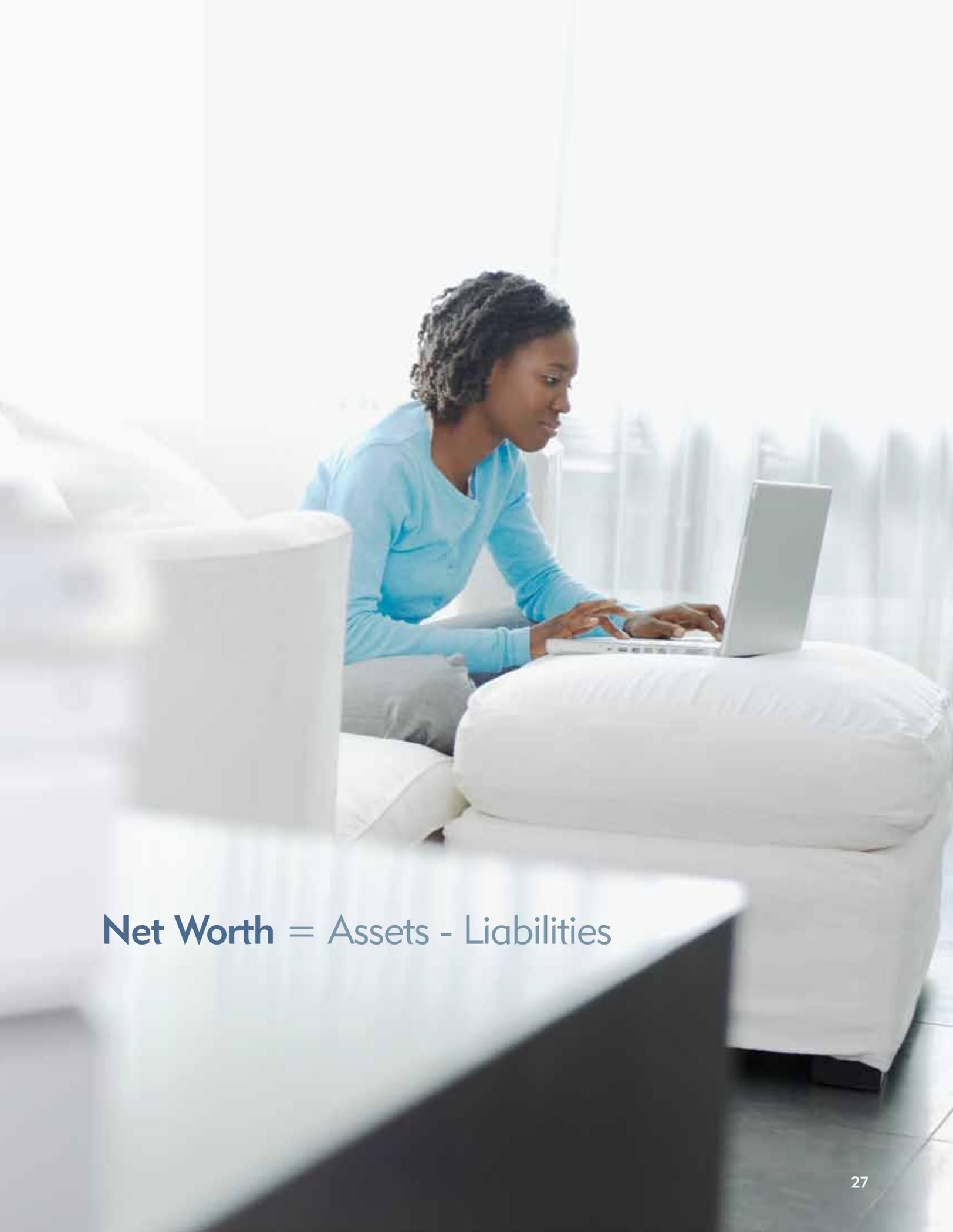
## What “Rich” Looks Like

For people who have at least \$1,000,000 in net worth, rich may not look like you think.<sup>2</sup>

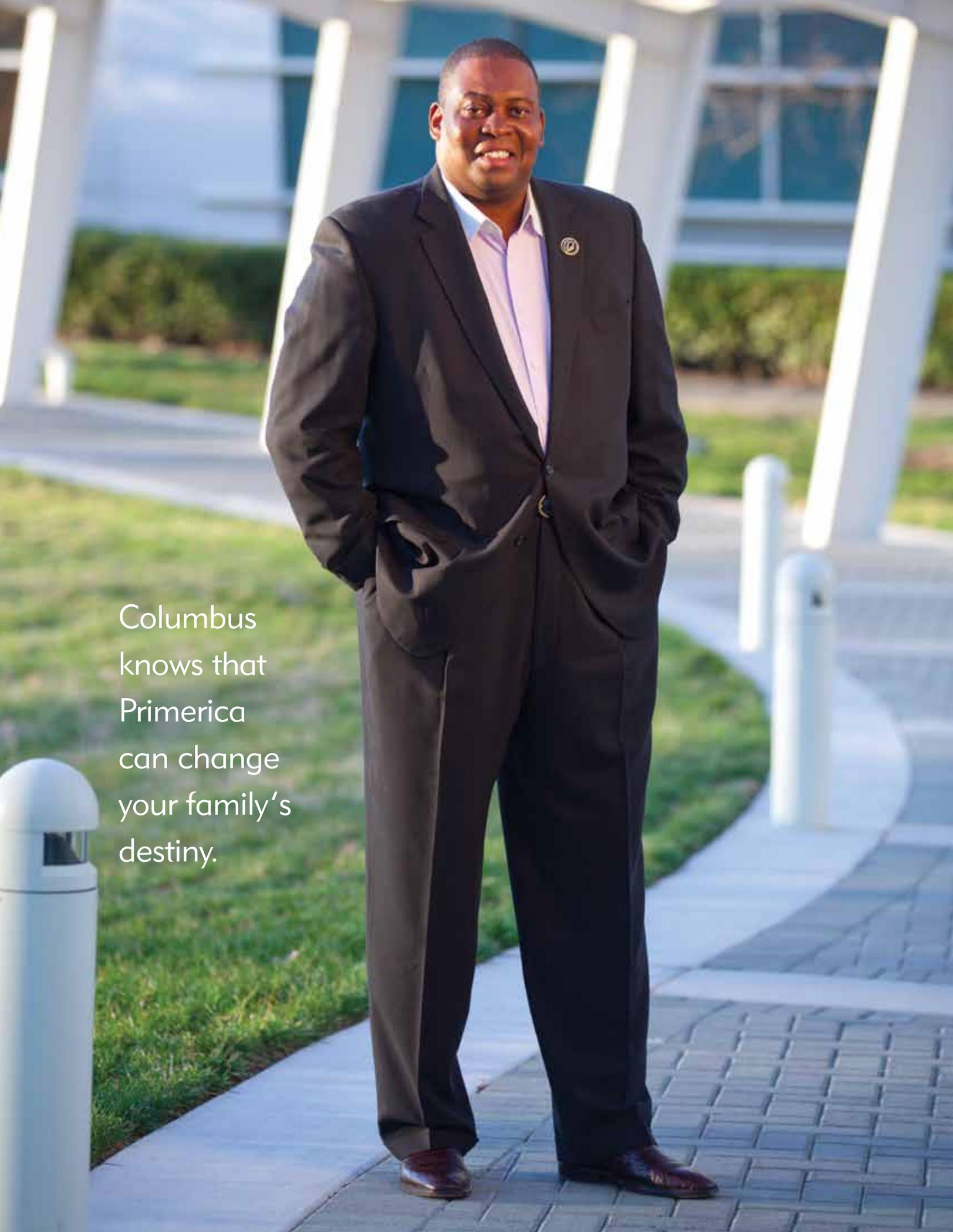
- They live on less than 7% of their wealth – well below their means.
- They don’t spend a lot on clothes or cars. Few drive current model year cars or lease.
- About 80% have first-generation wealth.
- They’ve saved enough to live without working for 10 or more years.
- On average, they invest nearly 20% of their annual income.
- 2/3 of those who work consider themselves self-employed, and 75% of those consider themselves entrepreneurs.

1. “Just How Rich Is Rich, Really?” on Money.MSN.com, viewed March 8, 2011

2. The Millionaire Next Door: The Surprising Secrets of America’s Wealthy by Thomas J. Stanley, Ph.D. and William D. Danko, Ph.D.



**Net Worth = Assets - Liabilities**



Columbus  
knows that  
Primerica  
can change  
your family's  
destiny.

# Against All Odds

The odds were against Columbus Pollard as he grew up in a 700-square-foot rural Virginia home without indoor plumbing. His mother died when he was only seven years old, stacking the odds even further against him. The very low death benefit that Columbus' father received from a whole life policy was certainly not enough to provide for his five children – one of whom was only two weeks old. A term life insurance policy could have made a big difference for them.

Despite the circumstances, Columbus' father taught him that life is all about taking care of family. As a truck farmer with a country store in front of his home, his dad worked from sunrise to well past sunset every day in order to provide for his family. Before school, Columbus worked in the fields. After basketball practice, he came home and worked in the store. On weekends he went to the market to sell vegetables. Columbus gave up college basketball opportunities to join the Army with the goal of helping his family.

While serving in the Army, Columbus was introduced to Primerica. He knew that Primerica would allow him to give his family the life they deserved. In 1985 Columbus left the Army after eight years of service because his Primerica income had far surpassed that which he received from the Army. Through his Primerica business, in 2001 he earned enough to put a 1,700-square-foot, fully furnished house across the field from his original home so that his dad could have more space and luxury.

In 2004, when his father became terminally ill, Columbus moved his family and his Primerica business across the country from St. Louis, Missouri to Richmond, Virginia. For more than a year, Columbus was able to be with his father, sitting in the yard sharing stories, attending doctor's appointments to ensure he was getting the best care and standing at his hospital bedside to provide him comfort and company.

Because of the way Primerica businesses are structured, the Pollards were able to move their business, keep their clients in St. Louis and open an office in Richmond without their business suffering.

Today, Columbus continues to focus on his family, including his four children. In 1993 Columbus retired his wife Alison from Corporate America early so that she could manage his office and have the flexibility to focus on the children. Alison has the freedom of time to be there for her children in everything they do.

Three of Columbus' four children have either completed or will complete college debt free. The youngest excels as a high school scholar, athlete and accomplished musician. Primerica has allowed Columbus to provide amazing opportunities to his children and impact his family's destiny forever.

As Columbus travels around the country sharing his story of success, he shares his family's story. Columbus' father didn't have information about life insurance and mutual funds.

Columbus is on a personal mission to affect as many people as possible by providing them with a financial education from Primerica. Columbus knows that Primerica can change your family's destiny.

Now, that two-week-old baby who Columbus' father was left to raise so many years ago is a Primerica representative. Janice Robinson Biggs has been with Primerica since 1992 and is a Regional Vice President running her own organization. The odds were against her, too. But Primerica allows you to defy the odds.



# Choosing Your Destiny

John and Angela Lennon of Greensboro, NC, were in the business of providing tax-sheltered annuities.\* They already knew that financial services was the field for them, but trying to run a company on their own had put them deep into business debt. When someone came to their office to tell them about Primerica, John knew that the company sounded interesting, but he couldn't figure out how he could build a business solely by helping people get the insurance protection they needed. When company leaders explained to him that Primerica wasn't in the business of selling but in the business of people, "something clicked," he says. He signed his paperwork and joined the Primerica family.

Once they were in, they were all in. John and Angela recruited 12 couples their first month in the business. That was 31 years ago. "We wanted to become debt free and accumulate some money. We had no idea Primerica would change our family the way it has," Angela says. "We're surrounded by people who have great dreams and aspirations. So many of our first experiences, including traveling abroad and enjoying little luxuries like massages, were because of Primerica. The company has expanded how we think. Our children have been exposed to so much that they have bigger hopes, bigger dreams and bigger hearts."

John adds, "We were always taught to grow up, be good people, get a great education and go get a job in corporate America. There's nothing wrong with that. But if you want to live life on your own terms, Primerica allows you to build a business so that you can."

## Changing Lives

Primerica helps families become properly protected, debt free and financially independent. John recalls with pride how he was able to help bring a family closer to those goals. It is one of his most impactful experiences in his three-decade history with the company. A family in Durham, NC, was listening to John explain the concept of buy term and invest the difference. The wife wasn't impressed, but the husband insisted that they hear more. By the time the presentation was completed, the husband was ready to replace his \$20,000 cash value policy with a \$300,000 Primerica policy.

Just four years later, the husband was tragically killed. "When we went to deliver the proceeds," John remembers, "the wife was very emotional. She told me that because their monthly premium had been so low, she didn't believe we'd pay the claim. Not only did we pay, but we were able to help her invest and create an income stream for their family."

It's moments like those, the Lennons say, which make it clear that they were destined to be Primericans. John is clear on one thing, though. "Destiny is not a matter of chance. It's a matter of choice. It's not a thing to wait for. It's a thing to be achieved. You can truly change your life here at Primerica."

"Destiny is not a  
matter of chance.  
It's a matter of choice."

\*Primerica representatives are not tax advisors and do not offer tax-related services.



John & Angela Lennon  
Greensboro, NC



[www.primericaaal.com](http://www.primericaaal.com)

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