

# BUILD EQUITY NOW

Future RVPs: Start Building Wealth TODAY!

The Primerica Opportunity is your key to  
A FUTURE OF UNLIMITED REWARDS.

Every Primerica representative has  
UNLIMITED INCOME POTENTIAL.

Every Primerica RVP has the opportunity to participate in the  
QUARTERLY RVP EQUITY INCENTIVE.

## AND NOW...

**Future RVPs don't have to wait until they are RVPs  
to begin to build their opportunity for future PRI equity!**

With the brand new **Build Equity Now Program**, the opportunity to earn future equity is now expanded to everyone in the sales force! That's right.

**ALL LEVELS** can begin to engage in activities to help them qualify for future PRI equity that they may be able to earn as an RVP.

Starting in July 2011, you can qualify to build value towards future PRI equity that can be redeemed as you produce premium after you become an RVP. Just imagine - you can start building NOW, advance to RVP and have a potential of \$10,000 in equity awards waiting for you! How incredible is that?

### Here's How Build Equity Now Works:

- Prior to advancing to RVP, you can build a bank of "credits" that help you later qualify for equity awards that can be earned after you become an RVP.
- The bank can grow to a maximum of \$10,000 of credits.
  - Each banked credit will expire after 24 months, but expiring credits can be replaced with new credits until you advance to RVP.
  - Your most recent rolling 24 months of credits will determine your bank.
  - Once you advance to RVP, the credits you have earned at that point do not expire, and you will have four full quarters in which to redeem them.

### To Redeem Your Equity Award:

- Advance to RVP
- Redeem your credits for equity awards based on your level of Net Bonusable Premium.
- Do at least \$10,000 in Net Bonusable Premium during the quarter to redeem any credits.
- For every \$1,000 in Net Bonusable Premium, at the end of the quarter, \$500 of credits will be redeemed from your "bank" for equity awards of PRI stock.
- After advancing to RVP, you have four quarters to redeem your credits.
- When you meet the requirements, the credits are automatically redeemed. How easy is that?



### Double Dip and Rack Up Awards!

The awesome new Build Equity Now program is **IN ADDITION** to the regular quarterly RVP equity award incentive for RVPs. That means new RVPs can "double dip" and grow their rewards even more! How amazing is that?

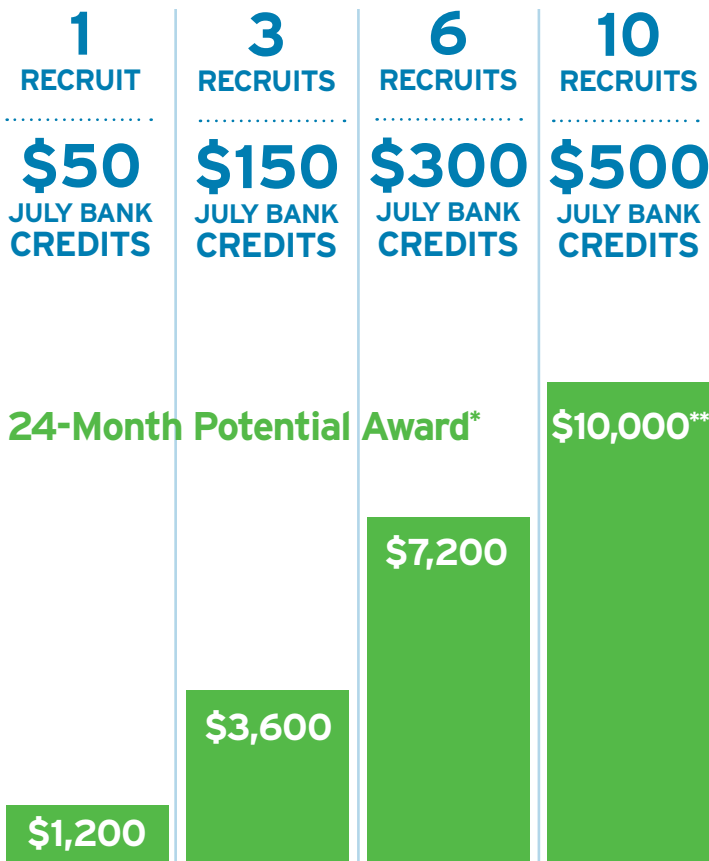
### There has never been a better time to advance to RVP!

We've eliminated all excuses for advancing to RVP! With Build Equity Now, everyone comes out a winner, regardless of when you advance to RVP! What are you waiting for? **NOW** is the time to build!

## Grow Your Bank with Monthly Incentives

Primerica will run ongoing incentives and competitions for Future RVPs to grow their banks. The first one kicks off in July and here's how it works:

During July, meet the following team recruiting qualifications (at least one personal recruit) and bank the credits shown below!



\* Examples assume you will bank credits of the same size for 24 months. Opportunities to bank credits will change and will be announced as monthly incentives.

\*\* Bank capped out after achieving the maximum of \$10,000 (after 20 months).

**How awesome is that?** You can start building to achieve future equity before you even become an RVP by focusing on the fundamentals and building your team. It's a win-win!

## Special Info Just For Near-Term RVPs

### How many months do I have to bank credits?

**All Future RVPs** will have a minimum of 24 months to bank up to the maximum of \$10,000 in credits. Your rolling 24-month window will start when your first credit is banked.

- **If you began earning credits more than 24 months** before becoming an RVP, you stop earning credits once you become an RVP.
- **If you began earning credits less than 24 months** before becoming an RVP, you continue earning credits after becoming an RVP - for a total of 24 months, or until you reach 10,000 in credits, then the 24-month window "stops rolling."

### When can I start redeeming credits?

**RVPs** who are eligible to earn credits can start redeeming their credits the calendar quarter after the earlier of:

- **the month your bank of credits reaches \$10,000 OR**
- **the month you reach the end of your 24-month earning period**

Then, beginning with that quarter, credits are automatically redeemed in that quarter and the next three quarters. Once you advance to RVP, the credits you have as of the month you reach your 24 months or, if earlier, the month your bank reaches 10,000 credits, do not expire, you will have four full quarters in which to redeem them.

RVPs may not defer use of credits, which are automatically redeemed if requirements are met. Please see the Build Equity Now Program Document on Primerica Online (POL Home /Compensation). The Build Equity Now Program Document provides details on this new program and controls in all respects. This program is subject to change or termination at any time.

## Are You a New RVP? Stay Tuned for a Special July Incentive!

If you've advanced to RVP this year, you're already taking advantage of all the great benefits of being an RVP - bonuses, equity incentives and more. Stay tuned for a special additional equity incentive in July just for new RVPs!

**Build Future Equity at All Levels!**

This new Build Equity Now opportunity for Future RVPs is unprecedented! For the first time ever, leaders at ALL LEVELS of the business have the chance to build wealth and compete for future PRI equity.

**BUILD A TEAM BUILD A BUSINESS BUILD WEALTH**

**The Primerica Opportunity just keeps getting better!**

