



Fast Start Bonus

With the Fast Start Bonus,
you can earn money quickly.

**Program starts
January 1, 2011**

**IN YOUR FIRST MONTH, earn a \$500
BONUS for completing these activities:¹**

- Become a Qualified **Senior Rep (SRP)**
- Complete a minimum of **three** successful Field Training Observations²
- Receive credit for personally producing **one** non-life product.⁴

**EARN A
\$500
BONUS³**

Get a Fresh Start⁵

If you miss the qualification period for the SRP Bonus, don't worry!

You still have a shot at a \$250 Fresh Start Bonus while you continue working toward the DIS Bonus.

- Meet the SRP Bonus qualifications within your first four months¹
- Get your permanent life license
- Make one personal life sale (which can count towards field training observations)

**IN YOUR FIRST TWO MONTHS,⁶
earn an ADDITIONAL \$600 BONUS
for completing these activities:**

- Become a Qualified **District Leader (DIS)**
- Have completed a minimum of **six** successful career Field Training Observations or personal life sales once licensed²
- Receive credit for personally producing **two** career non-life products.⁴
- Become life licensed and make a life sale⁷

**EARN AN
ADDITIONAL
\$600
BONUS³**

Go Wild with a Wild Card

Need a little extra time to complete the requirements? Complete pre-licensing during your qualifying bonus period¹ and you'll earn a "wild card." This benefit gives you one additional month to complete any one unfinished Bonus requirement (recruit, field training observation or non-life product sale) and earn the Bonus.

- You may only use the wild card to earn extra time to complete one requirement (if you are one recruit, one Field Training Observation or one non-life product sale short of qualifying at the end of the original qualification period)
- Wild Card may be used only once
- You may use the wild card for either the SRP or DIS Bonus
- Wild Card does not apply to the Fresh Start Bonus
- Once you complete your final requirement (within the wild card month) you will receive the Bonus you qualified for!

**What would
an extra \$500
do for your
family in the
next 30 days?**

**You can earn a
potential \$1,100
bonuses in your
first 60 days!**

PRIMERICA ADVANCEMENT GAME PLAN

STEP 1 Qualified Senior Representative

- Advance to Senior Rep (SRP) on the computer system
- Be the recruiter on the IBA and earn credit for recruiting a minimum of three personal recruits in the first month
- Receive credit for attending classroom or online pre-licensing course (See endnotes for special rules for Georgia, Alabama and Puerto Rico)⁸

STEP 2 Qualified District Leader

- Advance to District Leader on the computer system
- Be the recruiter or the upline of the recruiter and earn credit for recruiting a minimum of six career base shop (team) recruits in the first two months⁹
- When you advance to Senior Rep you can begin to override your direct recruits and start receiving base shop credit for their IBAs which are processed after your advancement.
- Help at least three of your recruits to become "qualified associates"¹⁰
- Receive credit for attending classroom or online pre-licensing course (See endnotes for special rules for Georgia, Alabama and Puerto Rico)⁸



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- 1** Your first month is your “start month” + 1 month. Your first two months = start month + 2 months. Your first four months = start month + 4 months. Your “start month” is the month your upline receives credit for your IBA. In Canada, you have an additional two months (six total) to get licensed and make your first life sale. This program applies to any recruit with a start month of January, 2011 or later.
- 2** Your personal life sales also count. Only one trainee per Field Training Observation. Of course, trainees may not engage in any solicitation activity, but, rather, must simply observe and learn.
- 3** Bonuses will be paid as earned. You must be active and in good standing in the business to receive the bonus. Any compensation, including any FSB bonuses you earn, reduces any IBA refund to which you may otherwise be entitled.
- 4** You must be licensed or certified to market most Primerica products. In the U.S., if you live in a state that requires you to be P&C licensed to be paid for Primerica Secure™ referrals, you will receive credit toward the non-life sale requirement of the Fast Start Bonus for referring a completed auto or homeowner’s insurance application. You must still be licensed, however, in order to be paid for your referrals. In Canada, if neither Pre-Paid Legal Services (PPLS) nor DebtWatchers are available in your province of residence, the non-life sale requirement is waived. Check with your upline for details.
- 5** In Puerto Rico, the Qualified Senior Representative must have completed at least four successful Field Training Observations (at least one of which must be a personal life sale) in order to qualify.
- 6** You must meet the minimum additional requirements for each time period in order to earn the specified bonus for that period.
- 7** You have an additional two months (four total in Canada) to meet the life licensing and life sale requirements to qualify for the \$600 DIS Bonus.
- 8** To receive credit, the first session of PFSU class or four hours of online pre-licensing (UCanPass) must be completed. In lieu of course attendance: Georgia and Alabama representatives must send in completed temporary licensing paperwork to the Regional Licensing Center; Puerto Rico representatives may obtain their temporary license.
- 9** A recruit qualifies as a career base shop (team) recruit if the recruit has met all requirements for the upline to receive recruit credit when the IBA was processed. A representative must be the recruiter or the upline of the recruiter when an IBA is processed to receive base shop team recruit credit for an IBA. To be the upline of a recruiter, a representative must be a Senior Rep or higher and his/her recruits must be transferred under him/her so he/she can begin to receive override base shop recruit credit on IBAs processed after being in an override position.
- 10** A qualified associate must come from an IBA for which the representative qualifying for the bonus received recruit credit and must be active at the time bonuses are calculated and has either one personal Field Training Observation or, in the U.S., has completed Primerica pre-licensing and, in Canada, has received credit on POL for attending pre-licensing class. In the U.S., recruits complete pre-licensing through the uCanPass online pre-licensing course or the traditional classroom. uCanPass is completed when the recruit a) completes entire pre-licensing course and passes all “end of chapter” modules and b) scores a 70% or higher on end of course exam. Credit for class completion is based on the production month, not calendar month. For instance, if a person completes class in very early July, the credit will count for June if, when the person attended, the June production month had not yet closed out. See POL for additional details.

For additional details on the Fast Start Bonus, see POL.

Primerica representatives market term life insurance underwritten by the following companies in these respective jurisdictions: National Benefit Life Insurance Company, Home Office: Long Island City, NY, in New York; Primerica Life Insurance Company, Executive Offices: Duluth, GA, in all other US jurisdictions and Primerica Life Insurance Company of Canada, in Canada.

The Company may from time to time modify, supplement or terminate this bonus program in any manner.