



MAKE A STAND

Are you ready to leave behind the status quo and to do what it takes to emerge victorious (and claim your slot this February at either the Waldorf Astoria or the Hilton)? Then get fired up and run out into the field for the ultimate victory – making your business COUNT for something.

IT'S A GAME-CHANGER

The Champions Challenge competition is a game-changing opportunity for you and your team to stay pumped up and IN IT to WIN IT! This is your chance to show everyone what you're made of ... to showcase your talent for greatness and to take the first big step on the "field" of your dreams.

This is your shot – don't miss it!



the challenge



the challenge is on!

This trip is a Primerica event held to help you build your business. It's expected that you'll attend all scheduled meetings and activities as part of your participation in this event. Although we hope you enjoy your time in between the meetings and events, your focus should be on learning from the leaders who can help you take your business to the next level.

If a Representative qualifies in more than one category, then he or she will be deemed to have qualified in only one category, as determined by Primerica. Only one competition slot will be awarded to a Representative and his/her spouse or Partner. Determination of qualifiers is subject to the final decision by Primerica. Primerica reserves the right to suspend, modify or terminate any competition.

- 1 Licensing points will only be given for obtaining a license (life or securities) during the qualification period. A Solution Number must be issued to the recruit for the Representative to receive licensing points. For securities licensing in the U.S., a recruit must obtain the Series 6 (and Series 63 where necessary) and, in Canada, pass the Mutual Funds exam and be deemed "active." In the event of a split sale, the competition credit will be split. Category participation based on title as of January 1, 2011.
- 2 A recruit = an IBA submitted with fee for a new member of the sales force.
- 3 Newly licensed reps in 2011 will receive 6,000 credit for their first life sale. In states/provinces with temporary licenses, the rep will receive 4,000 credit for their first life sale.
- 4 In the event of a tie, the person with the greater life base shop premium qualifies. Incentive trips are intended for Representatives who are in good standing with the Company at all times during the qualification period and through the dates of the trip. Persons who abuse any aspect of the competition, as determined solely by Primerica, will be disqualified. Long Term Care Insurance and Primerica Secure™ not available in Canada. In Canada, representatives refer SMART debt consolidation loans to Citicorp Home Mortgage, a subsidiary of CitiFinancial, Inc. In Canada, the PrePaid Legal Services program is offered through PPL Legal Care of Canada Corporation. For loan categories, only new loans that have closed and passed any applicable rescission period during the Qualification Period are eligible to be counted. Securities sales are not restricted to any fund company or PFSL's Concert Allocation Series.
- 5 Total cash flow during Qualification Period.

*To receive May competition credit, you must be registered for the Convention.

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Qualification Period:
May* – November 2011



BONNET CREEK RESORT — ORLANDO, FLORIDA
PHASE I: FEBRUARY 2-5, 2012 PHASE II: FEBRUARY 5-8, 2012



In the sports world, the winners – those who push through challenges, never give up and rise to the top – are called “Champions.” In Primerica, you earn that title when you win big for yourself and your family, when you make a positive impact on the lives of those around you and when you help your teammates to be the best they can be.

If you have what it takes to be a force for unbelievable good in your community then you need to take the Champions Challenge! People need what Primerica does now more than ever and you have the chance RIGHT NOW to be the change they need. It’s time to fly out of the locker room and get fired up to DOMINATE for families right here and right now!

THE PLAY

John, Rick and Glenn are calling the play: take it back to the basics. The challenge is simple. Focus on the things that grow your business the most: recruits, licenses and production. The more families you help and the bigger and better you build your business, the higher you can climb in the trip competition. Qualify and you’ll prove to yourself and your team that you’re serious about being a contender!

QUALIFICATION PERIOD:

May* – November 2011

NEW BUILDERS PREMIUM POINTS

This new formula is designed to help you focus on growth – and it’s in complete alignment with the Fast Start Bonus System!

Qualify by racking up New Builders Premium Points¹: Premium + (Recruits² x 1,000) + (Class Attendance x 3,000) + (Class Completions x 4,000) + (Life Licenses x 5,000) + (1st Life Sale x 6,000³) + (Securities Licenses x 15,000)

Senior Leadership	Hilton Slots	Waldorf Slots
RVP & Above Through 1st	0	50
RVP & Above	335	375
New RVPs (May 1, 2010 – April 30, 2011)	45	5
Total RVPs	380	430

Minimum premium requirement for RVPs and above: average of \$5,000 monthly life licensed base shop premium during Qualification Period.

Start Competition Below RVP	Hilton Slots	Waldorf Slots
New RVPs (Advance on or after May 1, 2011)	65	10
Future RVPs (Regional Leaders)	185	40
Future Regional Leaders	175	30
Newly Licensed (During competition)	30	0
Total Below RVP	455	80

Minimum premium requirement for below RVPs: average of \$1,000 personal premium per month during Qualification Period.
Minimum premium requirement for new RVPs: average of \$2,500 monthly base shop premium during Qualification Period.

Product Categories ⁴	Hilton Slots	Waldorf Slots
Life Premium – Personal	25	0
Life Premium – RVP Base Shop	100	25
Total Securities Volume – Personal	30	0
Total Securities Volume – RVP Base Shop	70	5
Total Loan Volume – Personal	15	0
Total Loan Volume – RVP Base Shop	25	5
Auto & Home – Personal	25	0
Auto & Home – RVP Base Shop	10	5
PLPP/PPLS – Personal (cases)	15	0
PLPP/PPLS – RVP Base Shop (cases)	10	0
Primerica DebtWatchers™ – Personal	10	0
Primerica DebtWatchers™ – RVP Base Shop	10	0
LTC Issued Premium – Personal	10	0
Managed Accounts – Personal	3	0
Managed Accounts – RVP Base Shop	7	0
Total Product	365	40

Cash Flow ⁵	Hilton Slots	Waldorf Slots
Cash Flow (during competition)	0	50
Total Cash Flow	0	50

TOTAL SLOTS 1,800

BRING IT ON

When you take your business to the next level during the qualification period, you and your Partner can reap rewards fit for the champions you are! Two tiers of qualifiers will jet away for a victory lap of momentous proportions this February. Two magnificent hotels are the crowning jewels of the 482-acre, emerald green Bonnet Creek Resort property in Orlando, FL. And the Champions Challenge is YOUR chance to claim a slot at one of them!

CHOOSE YOUR LEVEL OF PLAY

As an independent company, we’re in the big leagues now – and the Champions Challenge is YOUR chance to show that you’ve got what it takes to play at the highest level! Focus on building it big and changing lives and you and your partner can stay on target to celebrate your successes at either the prestigious Waldorf Astoria Orlando or the impressive Hilton!

- The Waldorf embodies luxury – from its impeccable guest services to the exquisite amenities, this hotel embodies all the stylish sophistication and elegance that the iconic Waldorf Astoria in New York City is known for.
- But just as extraordinary is the fantastic Hilton Orlando! Lauded as “hip” and “world-class,” your experience in this gorgeous hotel will be one you’ll be talking about for years to come.

Whether you’ve got your sights set on the Waldorf or the Hilton, it’s time to BRING IT! The competition is going to be fierce for this incredible getaway and you need to be right there in the middle of all the action!

