

Prosperity Consciousness

Anyone desiring financial independence must first develop a **“prosperity consciousness”**

Notice I said **“develop”** because **prosperity consciousness** does not happen by chance.

No one is born with it, nor can it be given to you. It is a state of mind tuned and vibrating to expect, acknowledge, and see prosperity and opportunities everywhere.

The opposite of **prosperity consciousness** is **“scarcity” consciousness**, and it’s all most people know.

Scarcity consciousness expects and acknowledges lack and limitation and sees it everywhere, like signposts on a road which seems to lead only to want, poverty, and hard times.

No one will ever achieve financial success with a **scarcity consciousness**.

You cannot simultaneously travel both the path to riches and the path to poverty, for they go in opposite directions. Both roads are clearly marked; there is not great mystery.

There are five steps to follow in building a prosperity consciousness

Prosperity Belief #1
It’s an abundant universe.

Prosperity consciousness believes it’s an abundant universe, that there is lots of everything for everyone if we open ourselves up to it.

In the marketplace opportunities exist everywhere if you focus your mind to see them. 700,000 new businesses open each year they need all kinds of products and services. Thousands of young people get married have kids and buy homes each year all needing goods and services. Thousands of people are frustrated by the limitations their jobs have and want to make changes and they will but will it be with you? **The only scarcity that exist is in you own consciousness.**

Scarcity consciousness says. “There’s not enough to go around,” “If I have a lot then someone else goes without,” or, “If I get a promotion someone else misses out.”

Scarcity consciousness s believes that “everyone is competing against everyone else for the same things” and that “there are no opportunities,” or that “there’s very little money” and “everything is so expensive.”

Watch closely to see if you have any of these beliefs, for it is a sure sign that **scarcity consciousness** has crept into your mind.

Prosperity Belief #2

Life is fun and rewarding.

Scarcity consciousness believes that life is hard and filled with problems and difficulties. **Scarcity consciousness** believes you have to work hard for everything you get.

I’ve met many people who believe “you have to work hard for everything you get” and they always work hard for everything. **How could it be otherwise with that belief?** Remember the conscious mind will always give you ample evidence to support whatever belief you choose.

Many people believe that life is harsh and difficult and, **for them, it always is.** **Scarcity consciousness** looks for and expects problems, difficulties, disappointments and frustrations, and always finds them.

Prosperity consciousness looks at life as an adventure. It expects rewards. It looks for the fun and joy in life and always finds them.

When problems and difficulties come they are seen as challenges, and the opportunities that each contains are sought after and used.

Prosperity consciousness appreciates life and knows that with every new challenge come a greater reward, new adventures, and more fun. Life is full, rich and rewarding, and new experiences and more success lie just around every corner.

Prosperity Belief #3

There are staggering numbers of opportunities in every aspect of my life

Scarcity consciousness believes there are no opportunities and the best you can expect is what is happening right now.

It tricks you into believing that it doesn't matter what you do, that all the good ideas have been taken or that the time isn't right to start new ones.

With **scarcity consciousness** the situation is always hopeless and there's never any point in trying.

Prosperity consciousness believes there are staggering numbers of opportunities in every aspect of your life, **staggering numbers!**

Not one or two or five or ten, but staggering numbers of opportunities. "Where are they?" you ask. Why everywhere! Open up your eyes, *open up your mind* with **prosperity consciousness** and you'll quickly begin to see them.

Let me share with you a story which illustrates this. Several years ago on Easter Sunday I got up early and hid ten small presents for the special woman in my life. The minute she awoke, I told her I had hidden some presents for her.

She bounded from the bed; she began searching excitedly, and after half an hour had found three presents. She sat down quite

happily thinking that was all there were. “There’s more than that.” I said which had her up in a flash searching for more. She managed to find two more and then, thinking there couldn’t possibly be any more, she stopped looking. After lunch I casually mentioned, “Oh, by the way, I hid ten presents.”

“Ten?” She exclaimed in amazement and again began searching, going over the same area but this time really looking hard. She eventually found all ten, but had I not told her there were ten presents she would have stopped at three, fully believing she’d found them all. Likewise, if you believe there are only a limited number of opportunities, then chances are that you will find only a few, if any. Why make any further effort searching for opportunities that don’t exist?

But if you believe there are staggering numbers of opportunities in every aspect of your life, you will then actively search them out. Think about it!

Staggering opportunities for abundant health.

Staggering opportunities to make new relationships.

Staggering opportunities to advance yourself.

Staggering opportunities to advance yourself.

Staggering opportunities to become closer to your family.

Staggering opportunities to live a fun-filled life.

Staggering numbers of opportunities to make a great deal of money.

Let’s look at making money.

I love the free enterprise system. I love a system that rewards ingenuity and imagination. Anyone can make a great deal of money if armed with the right ideas and the right attitude.

The marketplace is an exciting phenomenon, dynamic and ever-changing, seething with opportunities waiting to be tried. Tens of billions of dollars exchange hands every day.

Money is in constant motion, flowing in every direction, so why not take your share by contributing to the system (building your very own financial services distribution firm).

Each year in North America over 700,000 new businesses open. Each year thousands of people get married buy homes have children and move from not being in our market to being in our market. Plus every single day thousands of people are recognizing their jobs are not going to allow them to live the life of their dreams. Every single one of them represents new opportunities for each will need printing, accounting, legal work, advertising, staff, maintenance, signs, furniture, and financial advice and a better opportunity. Opportunities, opportunities everywhere if you're looking!

The United States, in 1940, had **10,000 millionaires**. In 1980 the population doubled, but the number of millionaires had mushroomed to **500,000!** By 1997, this number had swelled to over **two million!** Even considering inflation, this is an astonishing increase. Opportunities, opportunities everywhere.

This whirlwind environment means that opportunities are rapidly being created each and every hour. Every day there are thousands of new opportunities that didn't exist yesterday. Opportunities, opportunities everywhere.

Think about this there is not one other financial services firm in the world that is intentionally focusing on serving the needs of the middle class. Not a single one that offers a comprehensive Financial Needs Analysis to help the middle class accomplish their financial dreams, and by the way does it complimentary. Not a single one that attacks debt elimination and offers an income opportunity with the largest and most profitable financial services company on the planet earth. In short we offer what everyone needs and what no other firm is making available to this market.

This fact means we have no real competition which for the motivated equals assured success. Learning the business and then seeing people in sufficient numbers will virtually guarantee your success in Primerica. People who **do not succeed in Primerica** fail because.

1. They choose not to master appointment setting and closing scripts.
2. They choose not to prospect (talk to people about what they do).
3. They do not make building the priority (recruiting directs).
4. They don't accept the numbers aspect of the business.
5. They are embarrassed by the process of building a Primerica business (they simply care too much what others think of them).
6. They can't accept that most people will not do what it take to become successful (they take others unwillingness to do what it takes personally).
7. They lack the discipline to keep doing the fundamentals daily (they get bored with the repetition, saying and doing things over and over with greenies).
8. They lack coach ability (they want to reinvent the process even though there is a proven system in place with numerous success stories).
9. Their desire for comfort is stronger in their life than their desire for freedom and financial independence.
10. Most people are just plain lazy (look at most of the people you work with or have worked with, honestly how many people have you worked with that are dedicated, disciplined hard workers that do what they say they will do?)

Right, not many, the good news is you don't need but a few of the right people to become financially independent the work is in finding them. If you will commit to finding them **(they are out there)** and improve yourself along the way you will find them, it's only a matter of time.

Prosperity Belief #4

It is my responsibility to be successful.

Scarcity consciousness believes that having lots of money is wrong, that you should only have enough for your basic needs, and that having anything beyond that deprives other people. **Scarcity consciousness** believes that successful people are selfish, greedy, neglect their families and have their priorities wrong.

Prosperity consciousness believes that having lots of money is **good** and that it is **your responsibility to be successful**. It believes this because it understands that the more money you make, the greater you're potential for helping people, especially financially. It only makes sense: how can a philanthropist give a charity ten or ten thousand dollars if he hasn't allowed himself to acquire it in the first place? Money can be used in many ways to help and benefit those around us. Enjoy your prosperity and help others to prosper as well. When you are prosperous you can give to many charities, help friends, give to those less fortunate. Create an immense amount of financial energy and direct it wherever you wish. It is your duty and responsibility to become a successful, have lots of money, and help all those you can to prosper in their lives as well.

Think of all of the people who have been impacted by my **prosperity consciousness**.

1. Rick and Michelle Susie- Jewelry Store
Supervisor, former income \$70,000 year current income \$2.2 million plus the hundreds of successful people he has produced.

2. Mark and Sue Younger- Federal Express Courier, former income \$35,000 year current income \$1.6 million plus the hundreds of successful people they have produced.
3. Chris and Susan Howard- Electrician, former income \$25,000 year current income \$1.1 million plus hundreds of successful people he has produced. **And the list goes on and on.**

In 2003 we will have approximately two hundred thousand dollar earners. We have a payroll in the millions of dollars per year that enable people to take care of their families, pay taxes and be a productive part of society creating jobs and economic prosperity for their people and their clients.

I am very proud of the results having a **prosperity consciousness** has had in my life and the lives of those who have been associated with me. Had I chosen the traditional safe route many peoples live would have been the poorer for it. I accept that having a **prosperity consciousness** is my personal responsibility and that not having it is in fact morally wrong. My life has been and will continue to be an example of how being motivated disciplined and **prosperity conscious** is for the greater good for society. Currently in the year 2003 the State of California is \$38 billion short if people like you and I and all the other entrepreneurs in the state don't stay focused on being prosperous then millions of people will suffer. The more we make the more we pay in taxes, folks the poor do not pay taxes in America. In fact the bottom 50% of income earners pay less than 4% of all federal income taxes and the remaining 96% is paid by the **prosperity conscious minority**. Even though there are those (the media and the left) who constantly attack us who are **prosperity conscious** they are dead wrong and in fact should be celebrating you and I. People doing well and constantly improving are who make our societies work. Stop being embarrassed by those people who have an agenda by making you feel bad about wanting to attain your dreams.

Accept and act on your true responsibility to your fellow citizens of becoming prosperous. In the end your heroism will be recognized and you will know that your life will have made a difference for your fellow citizens.

The first step in building a **prosperity consciousness** is to imprint the four prosperity beliefs into your subconscious mind.

1. **It's an abundant universe.**
2. **Life is fun and rewarding.**
3. **Staggering opportunities exist for me in every aspect of my life.**
4. **It is my responsibility to be successful.**

STEP 2: LOOK FOR AND ACKNOWLEDGE ABUNDANCE IN THE NOW OF YOUR LIFE

STEP 3: RECOGNIZE AND ASSOCIATE WITH SUCCESS EVERYWHERE

STEP 4: READ INSPIRATIONAL BOOKS, LISTEN TO SELF-HELP TAPES, JOIN GROUPS AND ORGANIZATIONS THAT DESIRE SUCCESS

STEP 5: ASSOCIATE WITH SUCCESSFUL PEOPLE BOTH REAL AND IMAGINARY

YOUR RESPONSIBILITY IS TO SUCCEED

You have to understand deeply that having what you want in life contributes to the general state of human happiness and supports others in creating success for them. Success never takes away from others, but rather, creates success and helps others. The more successful an economy, the more opportunities exist for everyone.

The more money you have the more you spend on goods and services, which create additional money and profit for other people to spend on goods and services, and so on.

When successful people help others it is an example to everyone, and so their success rubs off on everyone. You have a duty and a responsibility to become successful for yourself, your children, your friends, and everyone who comes in contact with you. Everyone will benefit.

**YOUR SUCCESS HELPS MANY PEOPLE
YOUR FAILURE HELPS NO ONE**

Think about the above statement before you settle for anything less than success. Realize your success is more than just personal ambition; it is your responsibility. Don't be selfish, succeed. The world needs you!

Hector La Marque

“Mind Power into the 21st Century by John Kehoe”

DECLARATION OF PERSONAL RESPONSIBILITY

I currently possess everything I've truly wanted out of life. This is what I have handed out to date. My possessions, my savings, my lifestyle are an exact mirror of me, my efforts and my contributions to society. What I give, I get. If I am unhappy with what I have received, it is because as of yet I have not paid the required price. I have lingered too long in the quibbling stage. I fully understand that time becomes a burden to me only when it is empty. The past is mine, and at this very moment I am purchasing another 24 hours of it. The future quickly becomes the past at a control point called the present moment. I not only truly live at that point, but I have full responsibility for the highest and best use of the irreplaceable now. I accept full responsibility for both the successes and failures in my life. If I am not what I desire to be at this point, what I am is my compromise. I no longer choose to compromise with my undeveloped potential. I am the sum total of the choices I have made, and I continue to choose daily. What I now put under close scrutiny is the value of each coming choice. Therein lies the quality of my lifestyle. Will my future belong to the old me or the new me? The answer depends on my attitude toward personal growth at this very moment. What time is left is all that counts and I am personally responsible for how my time is filled. With new found maturity, I accept full responsibility for how good I can become at what is most important to me. With personal growth comes the fear of the unknown and new problems. Those problems are nothing more than the lengthening shadow of my personal growth. I now turn my very real fear, with God's help, into very real adventure. My life now expands to meet my new found destiny. Old me, meet the New me! Now that you and I realize that we are personally responsible for being in the position of leadership, as well as personally responsible for our actions, we're ready to become more effective leaders. Our effectiveness as leaders is directly proportional to our effectiveness as human beings. Sure there are exceptions to everything. Some people hit the lottery, some people lip sync to songs other's records and make millions, but I'm talking about the long haul. I'm talking about real people, like you and like me. Some people can be fooled temporarily, but lasting leadership requires full-blown commitment to the challenge of living effectively. To be effective leaders we must fully accept the challenge, and our

Declaration of Personal Responsibility!

KEYS TO WINNING IN PRIMERICA

(By Hector La Marque)

- * Make a choice to win. Be clear that you choose success and not failure.
- * Associate with like minded people.
- * Develop a self improvement plan.
- * Know what areas you need to work on most; make them your central focus.
- * Realize winning is a long term commitment.
- * Give yourself a break, mistakes are part of the process, don't beat yourself up.
- * Playing scared keeps you focused. It prevents you from letting up.
- * Understand that everyone wants freedom. You are their guide, take this role serious.
- * Be grateful; it's the key to happiness. It's impossible to be grateful and unhappy at the same time.
- * Realize that becoming ultra successful is not the result of what you know, it's what you do with what you know that makes you successful.
- * Asking is the major key to getting what you want. If people would overcome their fear of asking, or ask in spite of their fear, their lives would change dramatically.
- * Ask for what you want. If they say no then ask them why they said no. Ask what you would need to offer them or what they need to know in order for them to go ahead.
- * Be clear and direct, your lack of clarity and directness is the major reason why people don't get the results they're after. **Don't be wishy washy. When you learn to be direct your business life will take off and not a minute sooner. No one wants to be in business with, or do business with a wimp!**
- * Never miss meetings. Missing meetings shows a lack of commitment and is death to any chance for you to build a team of committed people.
- * Be clear about what your goals are in life using Primerica as the tool.
- * Become a professional friend maker.
- * The business is difficult when your in the wrong market; stay in the right market.
- * Focus on the incredible job we do for both our clients and agents (the crusade).
- * Be coachable.
- * Do not let what other people think of you dictate everything you do.
- * Strive to be wealthy. There is nothing wrong with you doing well financially if you do it honorably and you are a good steward of your wealth. It enables you to help others less fortunate.

Hector's Game Plan For Success

1. New Contacts Every Day
 - Warm Market
 - Referrals
 - Out & About
 - Etc.

2. Get On Appointments

3. Self Improvement (Personally get better everyday)
 - Product Knowledge
 - People Skills
 - Closing Skills
 - Leadership Skills

4. Make Sure All Of The Decisions I Make Are Consistent With Leading/Building A Big Base Shop!

5. Make Sure That 80% Of My Primerica Time Is Related To:
HIRING & FIELD TRAINING DIRECTS!

The History Of Hector La Marque's Five Year Run

| | 1984 | 1985 | 1986 | 1987 | 1988 |
|--------------------------|------------------|------------------|------------------|------------------|------------------|
| Personal IBA's | 25 | 30 | 36 | 47 | 26 |
| Base Shop IBA's | 32 | 64 | 99 | 237 | 386 |
| Hierarchy IBA's | 32 | 64 | 108 | 468 | 1,375 |
| Life Licenses Issued | 22 | 44 | 108 | 241 | 781 |
| Personal Premium | \$ 43,400 | \$ 90,450 | \$ 29,601 | \$ 28,694 | \$ 12,622 |
| Personal Life Apps | 70 | 135 | 45 | 66 | 26 |
| Avg. # Life Apps Monthly | 6 | 11 | 4 | 6 | 2 |
| Base Shop Premium | \$ 47,990 | \$153,841 | \$210,618 | \$578,467 | \$903,125 |
| Base Shop # Life Apps | 79 | 230 | 357 | 1,175 | 1,839 |
| Avg. # Life Apps Monthly | 7 | 19 | 30 | 98 | 153 |
| Hierarchy Premium | \$ 47,990 | \$153,841 | \$226,338 | \$1,042,716 | \$2,992,566 |
| Hierarchy # Life Apps | 79 | 230 | 383 | 2,209 | 6,018 |
| Total Cash Flow | \$ 18,237 | \$ 35,357 | \$ 86,888 | \$409,204 | \$855,885 |

Hector La Marque's 5 Year Monthly Average

| | |
|---------------------------|------------|
| Personal IBA's | 2.7 |
| Base Shop IBA's | 13.6 |
| Hierarchy IBA's | 34.1 |
| Life Licenses Issued | 19.9 |
| | |
| Personal Premium | \$ 3,412 |
| Personal Life Apps | 5.7 |
| | |
| Base Shop Premium | \$ 31,567 |
| Base Shop # Life Apps | 61.3 |
| | |
| Hierarchy Premium | \$ 74,390 |
| Hierarchy # Life Apps | 148 |

PFS COMPENSATION 2003

DISTRICT LEADER COMPENSATION

Monthly Production:

PERSONAL

{5} Life Apps (\$67/mo. each)
{1} SMART Loan (\$150,000)
{ } Citi Mortgage Loan
{4} Roth IRA's (\$24,000)
{ } IRA Rollover
{ } Variable Annuity
{ } Long Term Care
{2} Legal Protection Programs
{ } Education IRA's/529's
{ } CitiStreet 401(k)'s

\$ 2,105

OVERRIDE

{1} Life Apps (\$67/mo)
{1} SMART Loan (\$150,000)
{ } Citi Mortgage Loan
{ } Roth IRA's
{ } IRA Rollover

{1} Legal Protection Programs

{}

\$ 378

\$ 2,483 Monthly Income

\$ 29,800 Annual Income

PFS COMPENSATION 2003

REGIONAL LEADER COMPENSATION

Monthly Production:

PERSONAL

{5} Life Apps (\$67/mo. each)
{1} SMART Loan (\$150,000)
{1} Citi Mortgage Loan (\$250,000)
{8} Roth IRA's (\$24,000)
{1} IRA Rollover (\$50,000)
{1} Variable Annuity (\$25,000)
{1} Long Term Care (\$2,400)
{2} Legal Protection Programs
{ } Education IRA's/529's
{ } CitiStreet 401(k)'s

\$ 6,386

OVERRIDE

{4} Life Apps (\$67/mo. each)
{1} SMART Loan (\$150,000)
{4} Roth IRA's (\$12,000)
{1} IRA Rollover (\$25,000)
{2} Legal Protection Programs
{ }

\$ 1,312

\$ 7,698 Monthly Income

\$ 92,376 Annual Income

Achieve These Production Levels

Base Shop Production

| | | |
|------------|----------------------------------|-------------------------|
| <u>QBI</u> | <u>Average Commission Spread</u> | <u>BaseShop Premium</u> |
| 75 | 40 | \$15,000 |

Total Base Shop

Net Base Shop Commissions
\$4,025

Potential Compensation

Downline RVPs

| | <u>Direct Teams</u> | <u>QBI</u> | <u>Average Premium</u> | <u>Total Premium</u> |
|----------------|---------------------|------------|------------------------|----------------------|
| 1st Generation | 0 | 75 | | |
| 2nd Generation | 0 | 71.55% | | |
| 3rd Generation | | 71.55% | | |
| 4th Generation | | 71.55% | | |
| 5th Generation | | 71.55% | | |
| 6th Generation | | 71.55% | | |
| <u>Total</u> | 0 | | | 0 |

Net Override Commissions

Bonuses

| | | | |
|----------------------|-----------------|---------|-----------|
| Base Shop | | | |
| Builder | % Prem In Bonus | 100.00% | 15% Bonus |
| NSD | | | |
| SNSD | | | |
| <u>Total Bonuses</u> | | | \$2,250 |

Bonuses
\$2,250

Estimated Total Non-Life Commissions

Percentage Of Total Commissions (excluding bonuses) 55

Non Life
\$4,919

Estimated Total Potential Compensation

Total Monthly Compensation
Total Annual Compensation (this hypothetical month times 12)

\$11,194
\$134,328

Achieve These Production Levels

Base Shop Production

| | | | |
|-----------------|------------|----------------------------------|-------------------------|
| | <u>QBI</u> | <u>Average Commission Spread</u> | <u>BaseShop Premium</u> |
| Total Base Shop | 70 | 30 | \$30,000 |

Net Base Shop Commissions
\$5,635

Downline RVPs

| | <u>Direct Teams</u> | <u>QBI</u> | <u>Average Premium</u> | <u>Total Premium</u> |
|----------------|---------------------|------------|------------------------|----------------------|
| 1st Generation | | 70 | | |
| 2nd Generation | | 70 | | |
| 3rd Generation | | 70 | | |
| 4th Generation | | 70 | | |
| 5th Generation | | 70 | | |
| 6th Generation | | 70 | | |
| <u>Total</u> | 0 | | 0 | |

Net Override Commissions

Bonuses

| | | | |
|----------------------|-----------------|---------|-----------|
| Base Shop | | | |
| Builder | % Prem In Bonus | 100.00% | 15% Bonus |
| NSD | | | |
| SNSD | | | |
| <u>Total Bonuses</u> | | | \$6,300 |

Bonuses
\$6,300

Estimated Total Non-Life Commissions

Percentage Of Total Commissions (excluding bonuses) 60

Non Life
\$8,452

Estimated Total Potential Compensation

Total Monthly Compensation \$20,387
Total Annual Compensation (this hypothetical month times 12) \$244,644

Potential Compensation

Achieve These Production Levels

Potential Compensation

Base Shop Production

| | | | | |
|-----------------|------------------|---------------------------------------|---------------------------------|---|
| Total Base Shop | <u>QBI</u> 70 | Average Commission Spread 30 | BaseShop Premium \$45,000 | Net Base Shop Commissions \$8,453 |
|-----------------|------------------|---------------------------------------|---------------------------------|---|

Downline RVPs

| | <u>Direct Teams</u> | <u>QBI</u> | Average Premium | Total Premium | Net Override Commissions |
|----------------|-------------------------|------------|--------------------|------------------|-----------------------------|
| 1st Generation | 0 | 70 | | | |
| 2nd Generation | | 70 | | | |
| 3rd Generation | | 70 | | | |
| 4th Generation | | 70 | | | |
| 5th Generation | | 70 | | | |
| 6th Generation | | 70 | | | |
| <u>Total</u> | 0 | | | 0 | |

Bonuses

| | | | | |
|----------------------|-----------------|---------|-----------|---------------------------|
| Base Shop | | | | <u>Bonuses</u> \$9,449 |
| Builder | % Prem In Bonus | 100.00% | 15% Bonus | |
| NSD | | | | |
| SNSD | | | | |
| <u>Total Bonuses</u> | | | | \$9,449 |

Estimated Total Non-Life Commissions

| | | |
|---|----|----------------------------|
| Percentage Of Total Commissions (excluding bonuses) | 50 | <u>Non Life</u> \$8,453 |
|---|----|----------------------------|

Estimated Total Potential Compensation

| | |
|--|-----------|
| Total Monthly Compensation | \$26,355 |
| Total Annual Compensation (this hypothetical month times 12) | \$316,260 |

Achieve These Production Levels

Base Shop Production

| | | | |
|-----------------|------------|----------------------------------|-------------------------|
| Total Base Shop | <u>QBI</u> | <u>Average Commission Spread</u> | <u>BaseShop Premium</u> |
| | 75 | 35 | \$34,000 |

Net Base Shop Commissions
\$7,983

Downline RVPs

| | | | | |
|----------------|---------------------|------------|------------------------|----------------------|
| | <u>Direct Teams</u> | <u>QBI</u> | <u>Average Premium</u> | <u>Total Premium</u> |
| 1st Generation | 1 | 75 | \$15,000 | \$15,000 |
| 2nd Generation | 0 | 71.55% | | |
| 3rd Generation | | 71.55% | | |
| 4th Generation | | 71.55% | | |
| 5th Generation | | 71.55% | | |
| 6th Generation | | 71.55% | | |
| <u>Total</u> | <u>1</u> | | <u>\$15,000</u> | <u>\$15,000</u> |

Net Override Commissions
\$1,459

\$1,459

Bonuses

| | | |
|----------------------|-----------------|-----------|
| Base Shop Builder | % Prem In Bonus | 15% Bonus |
| NSD | | |
| SNSD | | |
| <u>Total Bonuses</u> | | |

Bonuses
\$7,650
\$1,687

\$9,337

Estimated Total Non-Life Commissions

Percentage Of Total Commissions (excluding bonuses) 55

Non Life
\$11,540

Estimated Total Potential Compensation

Total Monthly Compensation

\$30,319

Total Annual Compensation (this hypothetical month times 12)

\$363,828

Potential Compensation

Achieve These Production Levels

Base Shop Production

| | | | |
|-----------------|------------|----------------------------------|-------------------------|
| | <u>QBI</u> | <u>Average Commission Spread</u> | <u>BaseShop Premium</u> |
| Total Base Shop | 70 | 30 | \$45,000 |

Net Base Shop Commissions
\$8,453

Downline RVPs

| | | | | |
|-----------------------|---------------------|------------|------------------------|----------------------|
| | <u>Direct Teams</u> | <u>QBI</u> | <u>Average Premium</u> | <u>Total Premium</u> |
| 1st Generation | 2 | 70 | \$15,000 | \$30,000 |
| 2nd Generation | | 70 | | |
| 3rd Generation | | 70 | | |
| 4th Generation | | 70 | | |
| 5th Generation | | 70 | | |
| <u>6th Generation</u> | | 70 | | |
| Total | 2 | | \$15,000 | \$30,000 |

Net Override Commissions
\$2,723

\$2,723

Bonuses

| | | | |
|---------------|-----------------|---------|-----------|
| Base Shop | | | |
| Builder | % Prem In Bonus | 100.00% | 30% Bonus |
| NSD | | | |
| SNSD | | | |
| Total Bonuses | | | \$15,749 |

Bonuses
\$9,449
\$6,300

\$15,749

Estimated Total Non-Life Commissions

Percentage Of Total Commissions (excluding bonuses) 55

Non Life
\$13,659

Estimated Total Potential Compensation

Total Monthly Compensation
Total Annual Compensation (this hypothetical month times 12)

\$40,584
\$487,008

Potential Compensation

Achieve These Production Levels

Base Shop Production

| | | | |
|-----------------|------------------|--|---|
| Total Base Shop | <u>QBI</u> 70 | Average Commission <u>Spread</u> 35 | BaseShop Premium <u>Premium</u> \$45,000 |
|-----------------|------------------|--|---|

Net Base Shop
Commissions
\$9,861

Potential Compensation

Downline RVPs

| | | | | |
|-----------------------|-------------------------|------------|--------------------------------------|------------------------------------|
| | <u>Direct Teams</u> | <u>QBI</u> | Average Premium <u>Premium</u> | Total Premium <u>Premium</u> |
| 1st Generation | 3 | 70 | \$15,000 | \$45,000 |
| 2nd Generation | 0 | 70 | | |
| 3rd Generation | | 71.55% | | |
| 4th Generation | | 71.55% | | |
| 5th Generation | | 71.55% | | |
| <u>6th Generation</u> | | 71.55% | | |
| Total | 3 | | \$15,000 | \$45,000 |

Net Override
Commissions
\$4,085

\$4,085

Bonuses

| | | | |
|---------------|-----------------|---------|-----------|
| Base Shop | | | |
| Builder | % Prem In Bonus | 100.00% | 30% Bonus |
| NSD | | | |
| SNSD | | | |
| Total Bonuses | | | \$18,898 |

Bonuses
\$9,449
\$9,449

\$18,898

Estimated Total Non-Life Commissions

Percentage Of Total Commissions (excluding bonuses) 55

Non Life
\$17,045

Estimated Total Potential Compensation

Total Monthly Compensation \$49,889
Total Annual Compensation (this hypothetical month times 12) \$598,668

\$49,889
\$598,668

Achieve These Production Levels

Base Shop Production

| | | | |
|-----------------|------------------|--|-------------------------------------|
| Total Base Shop | <u>QBI</u> 70 | <u>Average Commission Spread</u> 30 | <u>BaseShop Premium</u> \$45,000 |
|-----------------|------------------|--|-------------------------------------|

Net Base Shop Commissions
\$8,453

Downline RVPs

| | <u>Direct Teams</u> | <u>QBI</u> | <u>Average Premium</u> | <u>Total Premium</u> |
|----------------|---------------------|------------|------------------------|----------------------|
| 1st Generation | 5 | 70 | \$15,000 | \$75,000 |
| 2nd Generation | 2 | 70 | \$15,000 | \$30,000 |
| 3rd Generation | | 70 | | |
| 4th Generation | | 70 | | |
| 5th Generation | | 70 | | |
| 6th Generation | | 70 | | |
| <u>Total</u> | 7 | | \$15,000 | \$105,000 |

Net Override Commissions
\$6,809
\$1,033

\$7,842

Bonuses

| | | | |
|----------------------|-----------------|---------|-----------|
| Base Shop | | | |
| Builder | % Prem In Bonus | 100.00% | 30% Bonus |
| NSD | | | |
| SNSD | | | |
| <u>Total Bonuses</u> | | | \$25,199 |

Bonuses
\$9,449
\$15,750

\$25,199

Estimated Total Non-Life Commissions

Percentage Of Total Commissions (excluding bonuses) 60

Non Life
\$24,442

Estimated Total Potential Compensation

Total Monthly Compensation
Total Annual Compensation (this hypothetical month times 12)

\$65,936
\$791,232

Potential Compensation

Achieve These Production Levels

Base Shop Production

| | | | | |
|-----------------|------------|---------------------------------|---------------------|------------------------------|
| Total Base Shop | <u>QBI</u> | Average Commission Spread | BaseShop Premium | Net Base Shop Commissions |
| | 70 | 30 | \$45,000 | \$8,453 |

Potential Compensation

Downline RVPs

| | Direct Teams | <u>QBI</u> | Average Premium | Total Premium | Net Override Commissions |
|----------------|-----------------|------------|--------------------|------------------|-----------------------------|
| 1st Generation | 7 | 70 | \$15,000 | \$105,000 | \$9,533 |
| 2nd Generation | 3 | 70 | \$15,000 | \$45,000 | \$1,549 |
| 3rd Generation | 1 | 70 | \$15,000 | \$15,000 | \$422 |
| 4th Generation | | 70 | | | |
| 5th Generation | | 70 | | | |
| 6th Generation | | 70 | | | |
| Total | 11 | | \$15,000 | \$165,000 | \$11,504 |

Bonuses

| | | | | |
|---------------|-----------------|---------|-----------|----------------|
| Base Shop | | | | <u>Bonuses</u> |
| Builder | % Prem In Bonus | 100.00% | 30% Bonus | \$9,449 |
| NSD | | | | \$22,050 |
| SNSD | | | | \$6,825 |
| Total Bonuses | | | | \$38,324 |

Estimated Total Non-Life Commissions

| | |
|---|----|
| Percentage Of Total Commissions (excluding bonuses) | 60 |
|---|----|

Estimated Total Potential Compensation

| | |
|--|-------------|
| Total Monthly Compensation | \$88,216 |
| Total Annual Compensation (this hypothetical month times 12) | \$1,058,592 |

Primerica the Best Business Opportunity in the World

1. Credibility – A member of Citigroup the number one financial services company in the world. Citigroup is the most profitable financial services company in the world. Primerica is the number one term insurance company in the world.
2. Primerica is the only financial services company who offers a sophisticated “Financial Needs Analysis” that addresses; Debt elimination, Investing, Retirement, Education, Long Term Care, and Legal Protection for the Middle Class. The Middle Class is an ignored group; they are ignored because the traditional financial services industry sees the Middle Class as unprofitable. We have a business system designed to help the Middle Class and be profitable as well offer a Business Opportunity for motivated people.
3. Primerica’s services and business opportunity are available in all 50 United States plus Canada, Puerto Rico, Guam, Spain and the United Kingdom with future International expansion planned. Primerica does not have limited territories, your ability to expand is limited only to the locations we currently do business.
4. Primerica offers business ownership for those who decide to build a successful business. Business values typically range between 6 to 8 time’s gross annual revenue. Initial investment is **\$199** to begin your licensing process.
5. Primerica’s training and technical support is world class offering ongoing sales, leadership and technical training to enable serious Representatives every possible edge in building a successful business.

6. Primerica's compensation is unparalleled in the financial services industry. It allows for a potentially unlimited income because there are no limits to the number of representatives you can engage and train to produce business. We currently have less than 2% percent market penetration in the United States through 2002.
7. Primerica markets financial products that are mainstream (Term Life Insurance, Mutual Funds and Variable Annuities, Home Loans, Long Term Care, and Pre-Paid Legal Protection). These products as a comprehensive plan have proven to be recession proof. As an overall plan the need for these products stays relatively constant which lends itself to stable growth in a well run business system.
8. Primerica's cost risk ratio for doing business when compared to most traditional business is unparalleled. Example: Part-time overhead is generally limited to telephone, car and training material (at cost), there are no inventories, lease arrangements or other fixed costs. Time is a new representative's main investment, making the risk associated with typical businesses virtually non-existent. It is not uncommon for new associates to realize a positive cash flow their first 30 days in the business if they are motivated to get started quickly.