



 **PRIMERICA**
FREEDOM REDEFINED

PRI
LISTED
NYSE

Your First 90 Days Guide

TEAM CANADA



The Goal

- Income that occurs with very little effort
- Time & Money
- Create a System that Runs without me
- Make Money while you Sleep

A World of Misinformation & Disinformation

- How Much of the Internet Is Fake? Turns Out, a Lot of It, Actually - New York Magazine – Life in Pixels Dec 26, 2018
- Tesla's Biggest Enemy: The Spread of Misinformation from the Misinformed – Teslarati May 31, 2020
- Disinformation surging online during pandemic, says Microsoft president – CBC May 26, 2020
- RBC disputes report that it had access to users' Facebook messages – CBC Dec 19, 2018
- Primerica is a pyramid scheme where you make money recruiting people or a scam because you have to pay to work there.



Licensing Fee Value:

- Life Insurance Licensing Fees: \$550
- Pre-licensing Course and Exam Prep: \$120
- Life Licensing Exam Fees: \$410

APPROXIMATE COST TO BECOME LIFE LICENSED	\$1,080¹
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Additional Potential Value:

- Mutual Funds Exam Fees: \$450
- Mutual Funds Exam Prep: \$350

APPROXIMATE MUTUAL FUNDS LICENSE TOTAL	\$800²
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TOTAL VALUE	APPROXIMATELY \$1,880
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Independent Business Application (IBA) Licensing Fee

\$99*
ONE TIME



*Plus applicable taxes. 1. Average figures. Actual costs vary by province. The average pre-licensing education cost for life insurance is \$550. The average provincial licensing cost for life insurance includes \$120 for the provincial exam fee, \$280 for the licensing fee, and \$130 for first year Errors & Omissions insurance coverage. 2. In order to qualify for reimbursement of the applicable mutual fund licensing costs, some additional terms and conditions must be met, including but not limited to a full-service POL subscription, and meeting sales production requirements. Not all licensing fees are covered. Please ask your Primerica recruiter to review with you the Securities Licensing Benefit terms and conditions, available on Primerica Online under the Licensing and Education tab.

Business Format System

Everything you need to
run your business online
at a fraction of the costs
other financial
professionals have to pay.

\$28/mo inc. tax

The Ultimate Business Support System

Get access to cell phone discounts up to 25%.¹

FULL SERVICE POL SUBSCRIPTION NOT REQUIRED.

At Primerica, we provide a step-by-step guide to success to help you build your Primerica business. You are in business FOR yourself but not BY yourself. When you pay your \$99 to complete your Independent Business Application (IBA) fee plus \$25 a month² for The Ultimate Business Support System, you'll have access to everything you need to succeed. The Primerica App and Primerica Online (POL) let you do business in real time from your desktop, laptop, tablet, or smartphone.

WHAT YOU GET with The Ultimate Business Support System

Your Own Business Website

Grow your new business with a professional website.

With The Ultimate Business Support System, you are only moments away from your own professional business website with free hosting and your own @primerica.com email address.

Training Tools

Prepare to pass licensing exams and learn the business.

Using POL and the Primerica App is the best way to tap into Primerica's extensive online training resources. Prepare to pass the life and securities licensing exams. Watch and learn the business from live programs, on-demand videos, weekly training programs, and more.

Business & Competition Reports

Keep track of your business and personal standings.

Business reports provide up-to-date snapshots of all your business transactions, so you can decide where to focus in order to grow big. Competition scoreboards allow you to see your position in company competitions and recognition.

Communication and Credibility Materials

Created just for you! Access to professionally produced and approved videos, audios, presentations, and brochures in various languages.

RETAIL VALUE⁵ of Products and Services

Your Own Website:
\$50/month

Access to Live and On-demand Online Training:
\$55/month

Business & Competition Reports:
\$75/month

Communication and Credibility Materials
\$250/month

\$25 per month

vs.

\$430 per month

ADDITIONAL VALUE ONCE SECURITIES LICENSED

Savings on Securities Licensing Fees³

Let Primerica help you with that.

Securities licensing fees can become expensive, but you can position yourself to get your licensing fees pre-paid with your full-service POL subscription.⁴

Investment Tools⁴

Get access to Morningstar and Refinitiv software.

Industry leading reports are an incredible sales tool for rollover comparisons, hypotheticals or stand-alone client presentations.

Qualify to Have Securities Licensing Paid For:
\$30/month

Investment Tools:
\$800/month

The Ultimate Business Support System is a cost-effective approach to give you everything you need to run a successful business!



Primerica is a financial distribution company that offers opportunities for independent contractors to work in and ultimately build a business within a business in the financial industry.

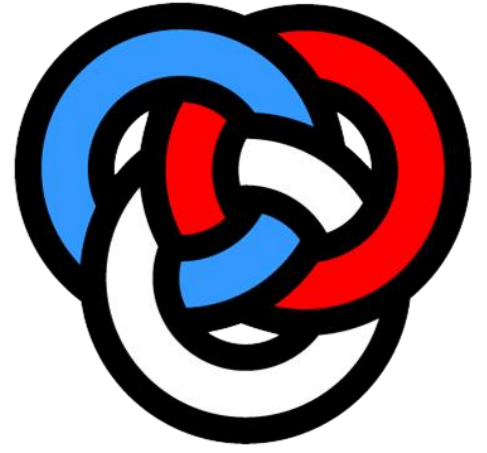
This is not a job, this is a business, just like real estate agents or mortgage brokers we all hold provincial licenses, and our success is ultimately in our hands. How hard we choose to work eventually determines how far we get. Everyone who joins the gym doesn't get fit, only those who put the effort in and follow the game plan.

We have no quotas and thus we don't terminate people who don't perform to a standard like most companies in the industry. So a large amount of our licensed agents either choose to or end up simply becoming their own financial rep and managing their own finances. Some people choose to work part-time and use this as their side-hustle. While others choose to work full-time and build a business here.

So we leave the choice to you.



Who We Are



- Trade publicly on the NYSE
- In business for 43 yrs in one of the most regulated industries in the world
- Licensed in every state and province in North America by 60 different Insurance commissions & securities commissions and the SEC and the MFDA
- One of the most successful IPO's in 2010, talked about by CNBC, CNN, Fox Business, Jim Cramer gives our company a thumbs up.
- 5 million insurance clients & 2 million investment clients
- \$50 billion assets under management for our clients
- Pays over \$2m per day in death claims, over \$700,000,000 last year
- 3,000 employees in head office with an average tenure of 20 years
- 135,000 licensed advisors

Who We Are

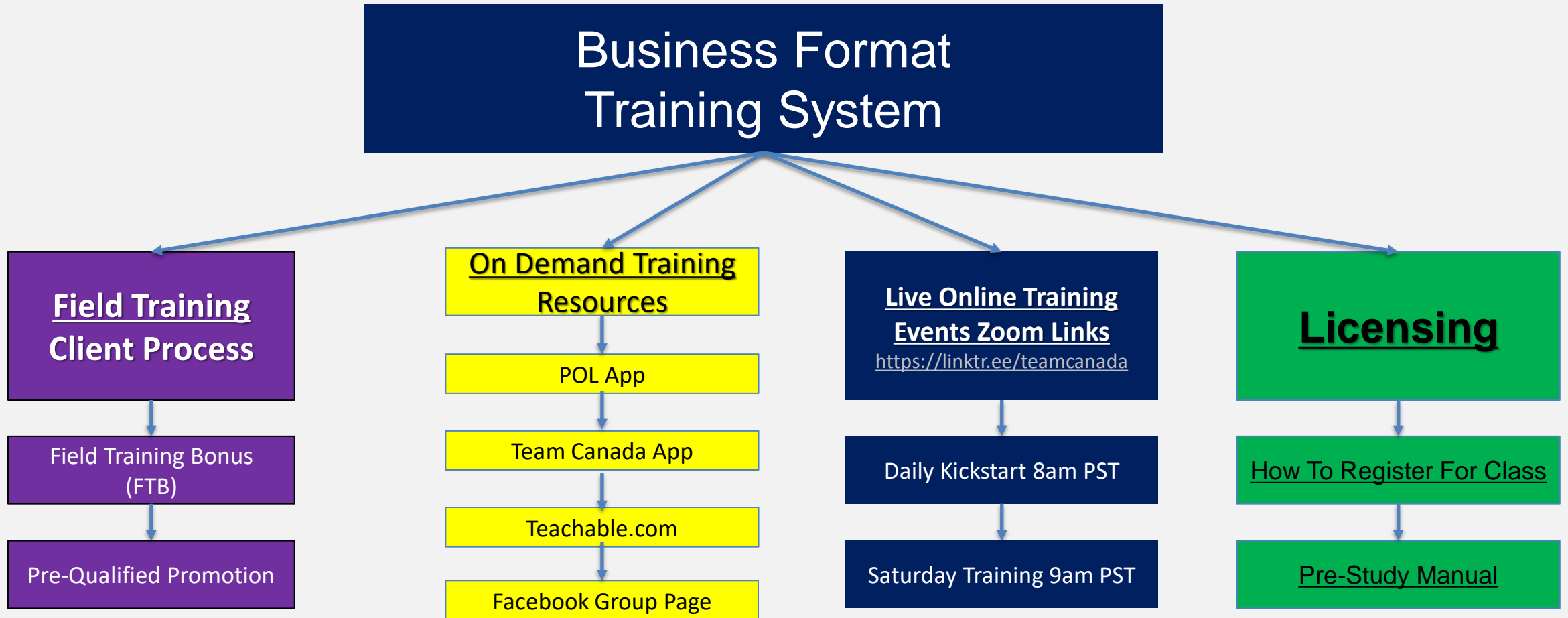
Owners of our stock include the who's who of the investment and financial industry (3-31-2020)
<https://www.holdingschannel.com>

<u>Vanguard Group Inc.</u>	\$6.2 trillion in assets under management
<u>BlackRock Inc.</u>	\$7.2 trillion in assets under management
<u>Bamco Inc. NY</u>	\$26.2 billion in assets under management
<u>FMR LLC</u>	\$2.46 trillion in assets under management
<u>Brave Warrior Advisors LLC</u>	\$1.7 billion in assets under management
<u>AGF Investments Inc.</u>	CDN \$39.5 billion in assets under management
<u>Royal Bank of Canada</u>	Biggest CDN Bank
<u>Great West Life Assurance Co. Can</u>	CDN \$50 billion in assets under management
<u>Raymond James & Associates</u>	\$838 billion in assets under management
<u>Canada Pension Plan Investment Board</u>	Under the direction of then Finance Minister Paul Martin , the CPP Investment Board (CPPIB) was created in 1997 as an organization independent of the government to monitor and invest the funds held by the CPP.



All of this without any national TV or radio advertising!

Team Canada Training System



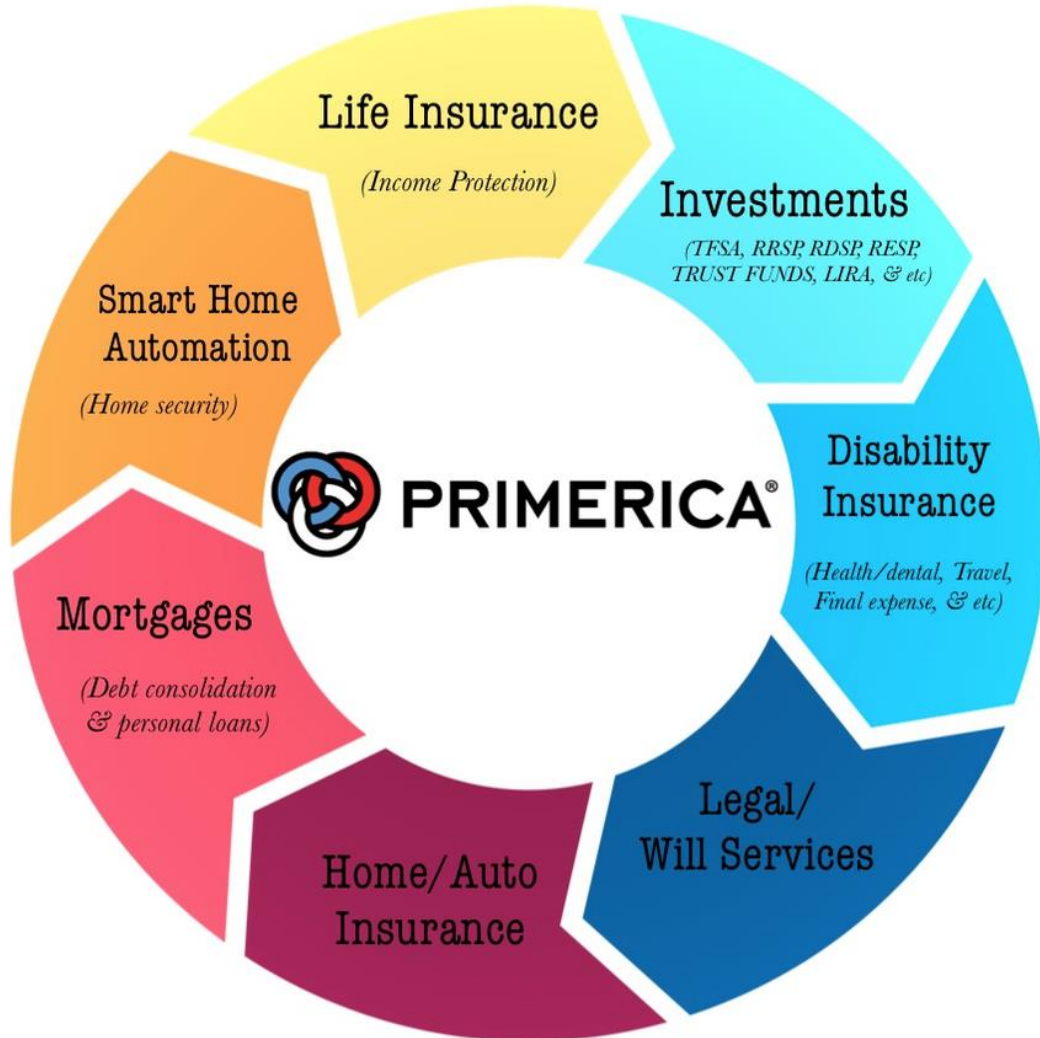
Saturday Training

Every Saturday @ 9am PST we hold a live training for unlicensed & licensed agents to teach them the fundamentals of our business.

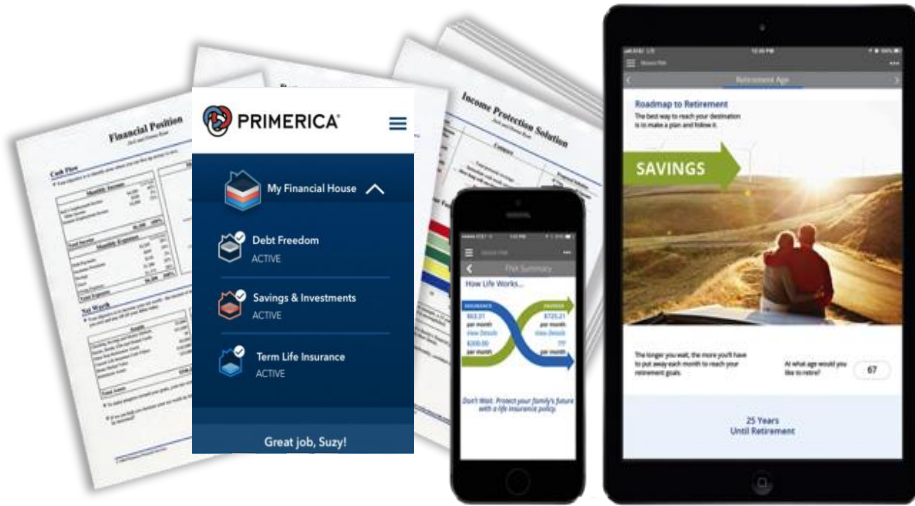


Our Purpose is to Help People Build Financial Independence for their Families.

Primerica Is The One-Stop Financial Supermarket... With Online Home Delivery!



A Financial Needs Analysis (FNA), is like a GPS, it is the financial blueprint for building the financial house.



If we can design a strategy or game plan, using an F.N.A., to help you achieve your short term and long-term financial goals, would we have a basis for working together?



CLIENT NAME _____

FINANCIAL INDEPENDENCE

Age _____
FIN #s _____
Savings Needed/Mo _____

<p>GENERATION TO GENERATION INVESTMENT Goal: Develop a family tradition of financial success & independence!</p>	<p>How much of an inheritance do you want to leave for your family? \$ _____</p>
<p>WITHDRAWAL—RETIREMENT INCOME Goal: Never run out of money before you die (Which is the #1 fear in retirement)</p>	<p>What exactly is your retirement income strategy? _____</p>
<p>ACCELERATE MORTGAGE Goal: Have no rent or mortgage payment after retirement</p>	<p>What age will you be mortgage free? Age: _____ Do you have a home security/automation system? YES NO</p>
<p>College Savings—RESP Goal: To have well-educated and debt-free kids</p>	<p>How much are you currently saving each month for your children's higher education? \$ _____</p>
<p>RETIREMENT SAVINGS—Accumulation Goal: Reach your Financial Independence Number (FIN) to become totally financially free</p>	<p>Do you know your FIN? At your current rate of accumulation, at what age will you be financially independent? Age: _____</p>
<p>3-6 MONTH EMERGENCY FUND Goal: Protect retirement savings from ever being used for anything other than retirement and to prevent going into or deeper into credit card debt</p>	<p>How many months of emergency money do you have? _____ months</p>
<p>CREDIT CARD DEBT FREE Goal: Destroy this "Financial Cancer" as it robs your ability to invest and create wealth</p>	<p>Are you completely credit card debt free? Yes No What is your current debt freedom age? _____ Do you have an identity theft and restoration plan? Yes No</p>
<p>WILL & ESTATE PLAN Goal: Avoid family feud and probate (costly, time consuming and public) name guardians for minors, make Living Will and select Power of Attorney</p>	<p>Do you have a Will? Yes No</p>
<p>CASH FLOW PLAN / SHORTFALL OR SURPLUS Goal: Control spending, avoid impulse purchases and wasting money. Attempt to lower Auto & Home Insurance premiums as well as other monthly expenditures</p>	<p>How do you track expenses? Pen & Paper Excel App When was the last time you tried to lower your home/auto premium? _____ How much of a tax refund do you usually Receive? _____</p>
<p>INCOME REPLACEMENT PLAN / TERM LIFE INSURANCE Goal: A plan to replace the income you earn, to protect those you love and depend on you. If you died today, would you want your family to live better, the same or worse? If you died today, how soon would your income stop? Which bills would stop? What happens to your family when your income stops but the bills don't?</p>	<p>What company is your life insurance policy with? _____</p>

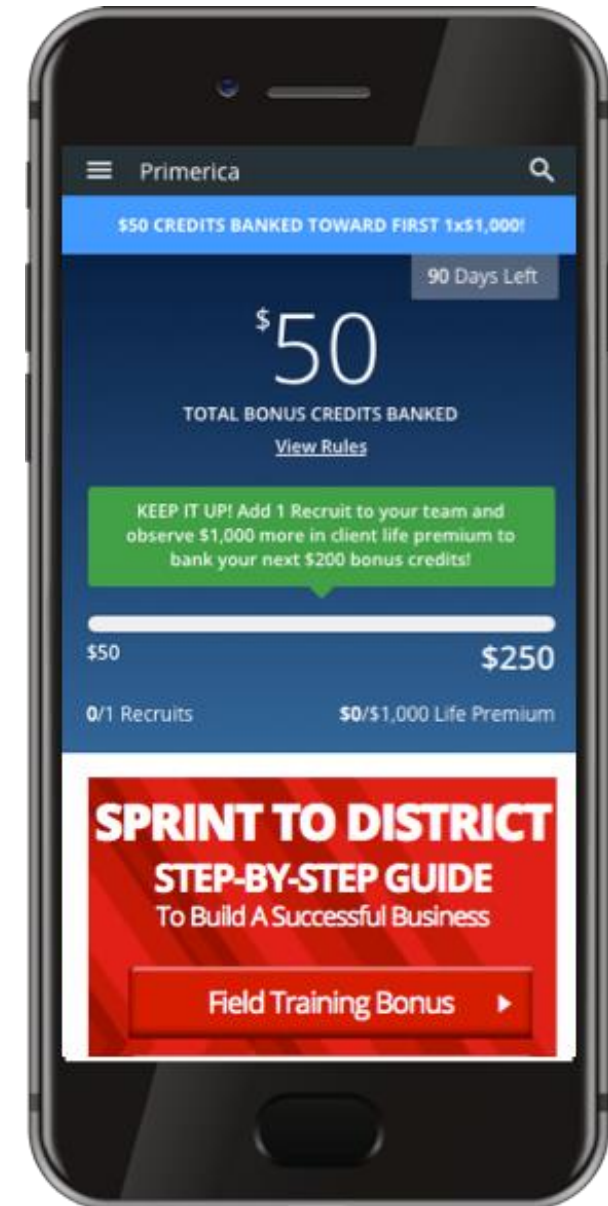
Day 1

Congratulations on getting to Day 1 and beginning this amazing journey with us.



To Do Day 1

1. Downloading the Primerica App from your App Store.
2. Use your 5 digit code number you received when you completed your IBA and log in.
3. Do this within 24 hrs of submitting your IBA and get a \$100 credit into your Field Training Bonus account, that will be paid if you complete the pre-licensing and provincial licensing within the allowed time.
4. Grow your FTB money as you complete the field training process.



To Do Day 1

Start by downloading the Team Canada App. Get the link from your leader, the team code is “Warriors1” Once you download the Team Canada App, click on the ‘New? Start here!’ section complete the following steps.

1. Go to the ‘New Start Here’ section
2. Watch the **ORIENTATION** with \$800k earner, Igor Rocha. 1hr20m
3. Join our **TELEGRAM MESSAGING GROUP** by following the link.
4. Watch ‘**WHAT MAKES US DIFFERENT**’ to understand our ‘**Value Proposition**’ and what we do.
3. Then begin moving through the levels 1 thru 6.

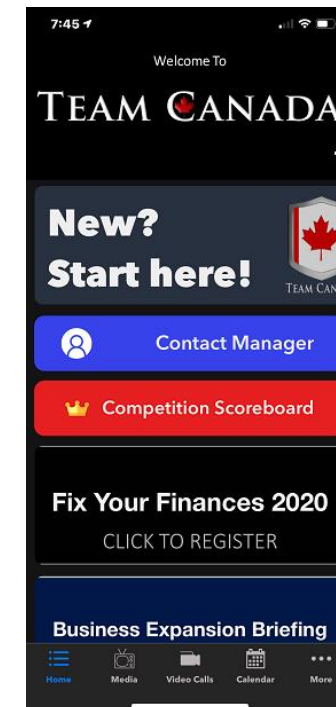
Make sure you click the green checkmark in the top right corner as you complete watching a video.

Use this link to get the Apple or Android version:

<http://teamcanada.apptakeoff.com>

The team code is Warriors1.

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Your First Week

Week 1



To Do Week 1

Study and understand the Field Training Bonus which is a signing bonus you receive once you get licensed, providing you follow the onboarding steps.

To Do Week 1

Complete your new agent orientation with a trainer/broker and begin implementing your marketing plan.

Team Canada App

Go to: 'Social Media Marketing' and watch the [Ian Prukner Video](#) and download the 'Social Media Marketing Strategy' pdf.

Facebook Group

Join our private team group page for announcements, training and recognition.

<https://www.facebook.com/groups/teamcanadawarriors>



To Do Week 1

- Complete your Financial Needs Analysis (FNA) – Financial House appointment with your spouse or significant other and experience the 'WOW' experience that our clients experience.
- This one step is the most important step in helping you develop the belief and conviction for what we do as a company and what you and your business will do to help people.

The Solution: A Financial Needs Analysis

A complimentary, confidential and customized program that helps you achieve your goals and dreams.



The FNA provides solutions in these areas:

Savings
Debt Solutions
Income Protection
Income Management

Download

Financial GPS Video

How Money Works Book

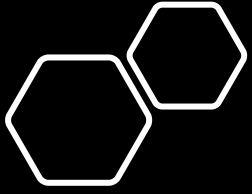
Send a request to success@teamcanada.co and request your enrollment into our Teachable.com site.

Here you will find a step-by-step process to skill you up to succeed in this business and industry.

To Do Week 1



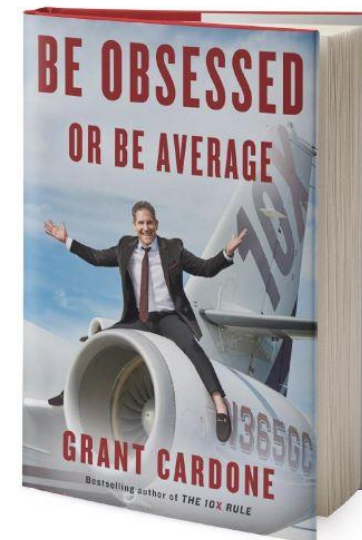
teachable



To Do Week 1

Download the audible app and begin developing the mindset of success by listening to success forming content.

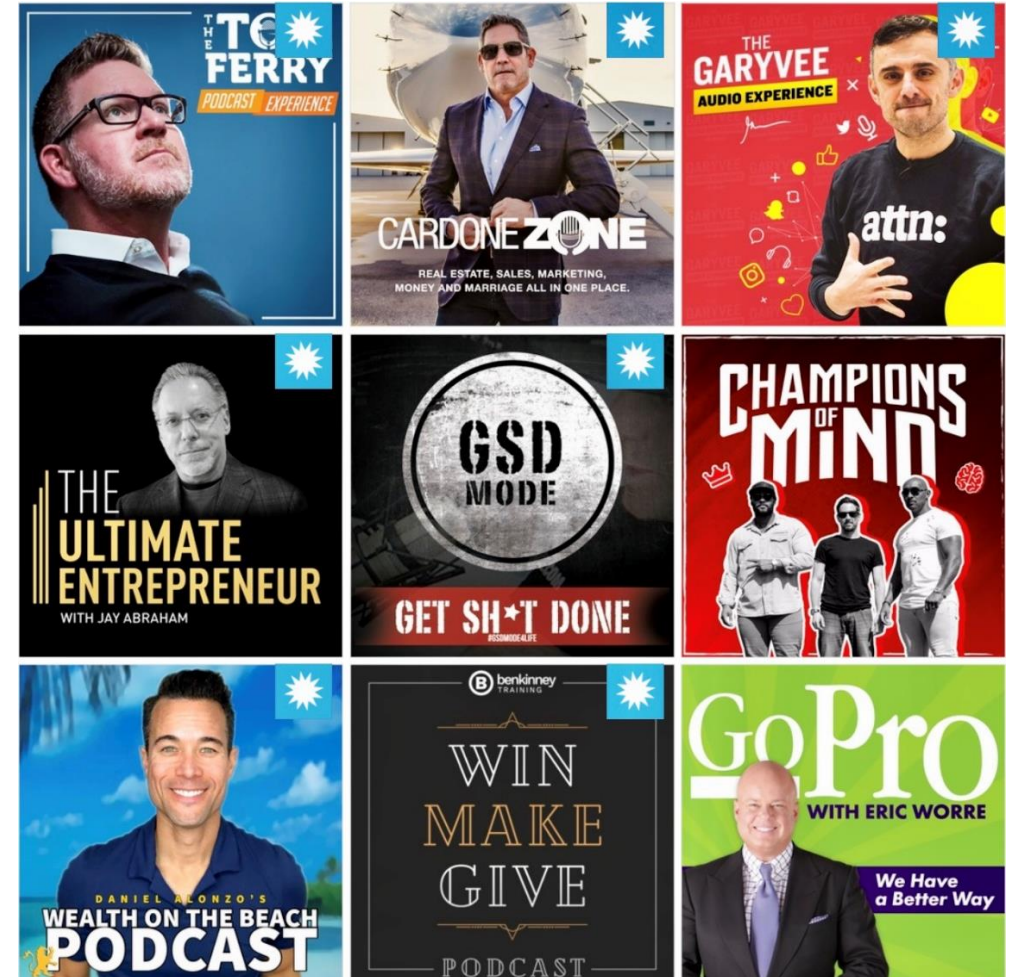
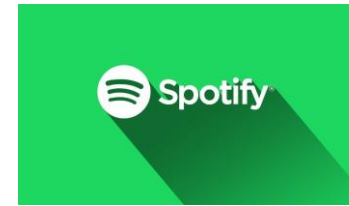
Start with my favorite books. If this is the first book you have downloaded from audible you can get it for free.



To Do Week 1

Download Stitcher, Spotify or iTunes Podcast App start to fill it with content that will guide you to a successful mindset, business and life.

Best of all, it's free.



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To Do Week 2

WATCH VIDEO TUTORIAL:

<https://cdn.fs.teachablecdn.com/uC2XwT7RXKFmEJpwyYQH>

Complete registration to market the unlicensed products on

Primerica Online>Products>Primerica Secure

Primerica Online>Products>Vivint Home

1. Vivint Smart Home Automation
2. Complete the Surex – Home & Auto insurance referral training – (Primerica Online – Products – Primerica Secure – Getting started)
(auto available in AB & Ont., Home in the rest)
3. Complete the 8Twelve Mortgage Referral Program: primericareferral.com/signup



the new way to do insurance



GOAL

Our 1 Month Goal
For You.

Month 1 Goals



Onboard your first 3 reps



Observe 3 completed FNA's with at least \$3,000 of annual premium.



Have a minimum of \$650 banked in your FTB on your app.



Qualify for your promotion to District Leader

Month 2 Objective

- Meet our licensing coach, who will work with you through the licensing process.
- Complete your LLQP webinar, online, at home study course for the insurance license.
- Write the provincial insurance license.
- All the while you can continue to attend the weekly training classes, study the Insurance sections of the Teachable App and continue to headhunt talent for your business and develop referrals from clients as you build your bonus.



Month 3 Objective

- While we wait for the provincial licensing department to issue you your insurance license, we will begin the process of obtaining your mutual fund license.
- Complete the online webinar, at home study course.
- Write the Investment Funds Exam online at home.
- Complete the required paperwork and send off to your provincial government for your license.
- All the while you can continue to attend the weekly training classes, study the Mutual Funds sections of the Teachable App and continue to headhunt talent for your business and develop referrals from clients as you build your bonus.



YOU DID IT

- You have done what most people won't do.
- You have taken the time to learn a new career/business and positioned yourself to profit in the most lucrative industry in the world.
- Now we just repeat this process over and over again as we continue to scout talent for your future brokerage.
- The sky is the limit.



90 Day Checklist

	Download the POL App within 24 hrs.		Complete the registration for our non-licensed referral products
	Go to www.teamcanada.co 'warriors'		Onboard your first 3 reps
	Download the Team Canada App		Observe 3 completed FNA's with at least \$3,000 of annual premium.
	Study the 'Field Training Bonus' infographic		Qualify for your promotion to District Leader
	Complete your new agent orientation meeting		Complete LLQP course
	Complete your Financial Needs Analysis		Pass your provincial insurance exam and obtain license
	Enrollment into our Teachable.com site.		Complete mutual fund course
	Download the audible app & get your first book free		Pass provincial exam and obtain license
	Download Stitcher, Spotify or iTunes Podcast App start to fill it with content		Complete the 6 weekly sections of the Business Development Course from Saturday Trainings
	Join our Team Canada Telegram & Facebook groups		

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