



BENEFICIARY INFORMATION FORM

PLEASE KEEP THIS FORM IN A SAFE AND SECURE PLACE AT ALL TIMES.

I have applied for life insurance and named you a Primary or Contingent Beneficiary in my initial application. While the policy applied for may not be issued, may not be in force at the time of my death, or the beneficiaries may change, I wanted to inform you of this important information.* I have asked my Agent to provide you with this form. In the event of my death, please contact the Agent, Local Office, or the Company so that they can receive notice of and start processing my claim.

INSURED INFORMATION

Full Name: _____

Email Address: _____ Date of Birth: _____

Address: _____

City: _____ State/Province: _____ ZIP/Postal Code: _____

Home Phone: _____ Work Phone: _____ Cell Phone: _____

BENEFICIARY INFORMATION

Full Name: _____

Email Address: _____ Date of Birth: _____

Address: _____

City: _____ State/Province: _____ ZIP/Postal Code: _____

Home Phone: _____ Work Phone: _____ Cell Phone: _____

Relationship to Insured: _____

PRIMERICA CONTACT INFORMATION

Independent Primerica Representative: _____ Agent ID: _____

Email Address: _____

Office Address: _____

City: _____ State/Province: _____ ZIP/Postal Code: _____

Office Phone: _____ Cell Phone: _____

Primerica Home Office - Claims: 1-888-893-9858

Primerica Canadian Home Office - Claims (English): 1-800-387-7876 | Primerica Canadian Home Office - Claims (French): 1-800-265-4804

Insured's Signature: _____ Date: _____

In the United States (except in New York), term life insurance products are underwritten by Primerica Life Insurance Company, Executive Offices: Duluth, Georgia. In New York, term life insurance products are underwritten by National Benefit Life Insurance Company, Home Office: Long Island City, New York. In Canada, term life insurance products are underwritten by Primerica Life Insurance Company of Canada, Head Office: Mississauga, Ontario.

*This form is not a contract. If issued, the terms and conditions of the life insurance policy in force at the time of death of the insured will control.



CONTACT REQUEST FORM

PLEASE KEEP THIS FORM IN A SAFE AND SECURE PLACE AT ALL TIMES.

I have applied for life insurance coverage. In the event of my death, please contact the Agent, Local Office, or the Company so that they can receive notice of and start processing my claim. I am entrusting you to please contact them soon after learning of my death. I have asked my insurance agent to provide you with this form.

INSURED INFORMATION

Full Name: _____

Email Address: _____ Date of Birth: _____

Address: _____

City: _____ State/Province: _____ ZIP/Postal Code: _____

Home Phone: _____ Work Phone: _____ Cell Phone: _____

EMERGENCY CONTACT INFORMATION

Full Name: _____

Email Address: _____ Date of Birth: _____

Address: _____

City: _____ State/Province: _____ ZIP/Postal Code: _____

Home Phone: _____ Work Phone: _____ Cell Phone: _____

Relationship to Insured: _____

PRIMERICA CONTACT INFORMATION

Independent Primerica Representative: _____ Agent ID: _____

Email Address: _____

Office Address: _____

City: _____ State/Province: _____ ZIP/Postal Code: _____

Office Phone: _____ Cell Phone: _____

Primerica Home Office - Claims: 1-888-893-9858

Primerica Canadian Home Office - Claims (English): 1-800-387-7876 | Primerica Canadian Home Office - Claims (French): 1-800-265-4804

Insured's Signature: _____ Date: _____

In the United States (except in New York), term life insurance products are underwritten by Primerica Life Insurance Company, Executive Offices: Duluth, Georgia. In New York, term life insurance products are underwritten by National Benefit Life Insurance Company, Home Office: Long Island City, New York. In Canada, term life insurance products are underwritten by Primerica Life Insurance Company of Canada, Head Office: Mississauga, Ontario.

This form is not a contract. If issued, the terms and conditions of the life insurance policy in force at the time of death of the insured will control.

Benefits of Primerica's Life Companies

Primerica and Spouse Client

Primerica. A legacy of helping families since 1977.

Primerica has been in the business of changing lives for three decades, with an educational approach to personal finance and a practical lineup of financial solutions. Primerica, a leading marketer of term life insurance, pioneered the "Buy Term and Invest the Difference" philosophy that is helping change the lives of families across North America.

Our life insurance companies:*

- Carry a total face amount in force of more than \$682 billion
- Pay an average of \$3 million in benefit claims every day
- Have helped millions of families like yours get the protection they need
- Carry an A+ (Superior) rating from A.M. Best - something only 15% of life insurance companies can currently claim**

We Do What's Right for Families. Every Time.

Compare our company's premiums to other life insurance companies, and you'll find that Primerica is a leader in affordable protection. But Primerica's life insurance solutions go beyond dollars and cents. We're proud to bring you exceptional value through a better approach to the life insurance business.

How does your insurance company compare?	Primerica's Life Companies*	Other Life Companies
Complimentary Financial Needs Analysis (FNA)	Yes	?
Personalized Solutions & Financial Education	Yes	?
Convenient Service & House Calls	Yes	?
Guaranteed Insurability to Age 95 ¹	Yes	?
Affordable, Customizable	Yes	?
Lapse Protection Benefit	Yes	?
Primary Waiver of Premium	Yes	?
Spouse Waiver of Premium	Yes	?
Terms Up to 35 Years	Yes	?
93% of Claims Paid Within 14 Days	Yes	?
Up to 70% of Face Amount Terminal Illness Benefit With Waiver of Premium ²	Yes	?
Automatic Increasing Benefit Rider ³	Yes	?
Flexible Use of Riders to Increase Coverage	Yes	?
Family Banding	Yes	?
One policy per Family	Yes	?
One Child Rider Covers all Eligible Children in Family	Yes	?
Affordable Renewal Rates	Yes	?
Policy e-Delivery	Yes	?
Achieved Contestability Honored	Yes	?
No War or Terror Clauses	Yes	?
Never Raised Rates Above Scheduled Rates ⁴	Yes	?

* Primerica representatives market term insurance underwritten by the following affiliated companies in these respective jurisdictions: National Benefit Life Insurance Company (Home Office: Long Island City, NY) in New York state; Primerica Life Insurance Company (Executive Offices: Duluth, GA) in all other U.S. jurisdictions; Primerica Life Insurance Company of Canada (Head Office: Mississauga, ON) in Canada. As of December 31, 2014.

** As of July 9, 2015. A.M. Best ratings range in order from the highest ratings as follows: A++, A+, A, A-, B++, B+, B, B-, C++, C+, C, C-, D, E, F.

1. Applies only once applicable underwriting requirements are met for the approval and issuing of the initial policy.
2. The lesser of \$400,000 or 70%. Charges apply to activate Terminal Illness Benefit. Costs vary by state. This is a life insurance benefit that also gives you the option to accelerate some or all of the death benefit in the event that you meet the criteria for a qualifying event described in the policy. This policy or certificate does not provide long-term care insurance subject to California long-term care insurance law. This policy or certificate is not a California Partnership for Long-Term Care program policy. This policy or certificate is not a Medicare supplement (policy or certificate).
3. Must be under age 56 and issued non-rated coverage.
4. Scheduled rates not applicable in Canada as premiums are guaranteed.

BUILD IT BIG

A quick guide to executing the beneficiary / emergency contact lead system

Set appt. with client

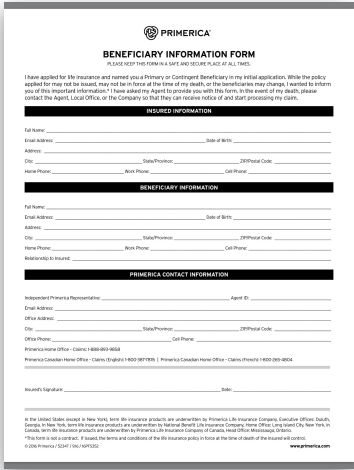
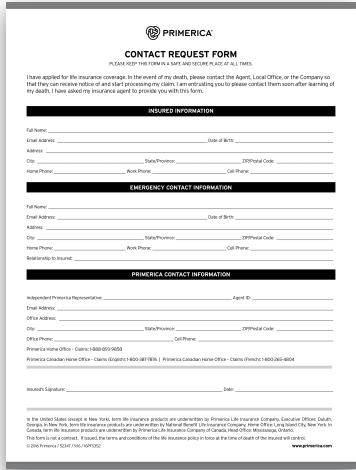
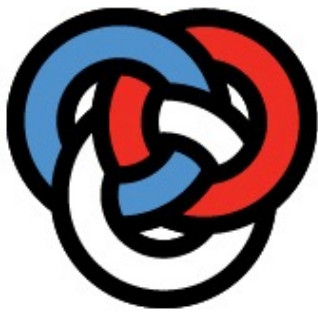
Hello, this is _____ with Primerica. You have your life insurance with us. I'm calling because I have some important papers regarding your beneficiaries that I need to get to you. Is there a time that I can swing by for a few minutes?

Beneficiary form

Hello, this is _____, and I'm with Primerica Life ins. I'm _____'s life ins agent. _____ recently purchased life ins with us and listed you as their contingent beneficiary. I have an important form that I need to drop off to you. Is there a time where you're both available for a few minutes so I can bring it by?

Emergency contact

Hello, this is _____, and I'm with Primerica Life ins. I'm _____'s life ins agent. _____ recently purchased life ins with us and listed you as an emergency contact. I have an important form that I need to drop off to you. Is there a time where you're both available for a few minutes so I can bring it by?

A form titled "BENEFICIARY INFORMATION FORM" from PRIMERICA. It contains sections for "POLICY INFORMATION", "BENEFICIARY INFORMATION", and "PRIMERICA CONTACT INFORMATION". The form has fields for name, address, phone, and email, and checkboxes for "I am the policyowner" and "I am not the policyowner".A form titled "EMERGENCY CONTACT FORM" from PRIMERICA. It contains sections for "POLICY INFORMATION", "EMERGENCY CONTACT INFORMATION", and "PRIMERICA CONTACT INFORMATION". The form has fields for name, address, phone, and email, and checkboxes for "I am the policyowner" and "I am not the policyowner".

Existing Clients:

1. Introduce self and re-acquaint with company
2. Review their policy: coverage, beneficiaries, EOT, etc.
3. Explain industry death-claim issues
4. Explain the Beneficiary/Emergency Contact forms process
5. Fill out forms
6. Have them text or call the people letting them know.

Delivering Forms:

1. Introduce self and explain industry issues. Why we're here.
2. Explain and deliver the form and the benefits page.
3. If they ask about insurance for them then go to step 5.
4. If they don't ask, then start a conversation about it.
5. If they're interested, then casually offer to do a quote.
6. Quote three numbers. Ask how they look. 'If you had to pick one, which would it be?'
7. Once they pick, proceed to the phrase.

The 'Phrase'

"Financial services are different from most products in that you can't just decide to buy them. Before you can make a decision, we first must see if you qualify with our company. This process usually takes 15-60 days. This is good because it gives you a chance to think about it, as well as a chance for us to give you more information about your investments, etc. Once our company approves you, if you are satisfied, everything is in place and you're set. If you decide against it, that's okay too. If you'd like, we can at least see if you qualify."

Tell the Story:

“A few years ago the life insurance industry started dealing with issues regarding not paying death claims. First of all, it’s the law that they have to pay claims, so how did this happen?”

When we ask most people if their parents are still alive and they say yes, we then ask if they would even know if their parents have life insurance. Most say no. That’s the problem. Most beneficiary’s, kids, etc have no idea if there is life ins in force.

Then, if something happens, they don’t know where to go to find the policy info, phone numbers, etc. It’s not until months or even years later that they might discover that they had life ins, but by then it’s too late. The insurance company can’t pay a claim if they’re not notified that their client passed away.

This is why we started the beneficiary forms process. We don’t want this to happen to any of our clients.”

Then follow the steps from there.

Presenting the benefits page

"Besides just delivering the forms, we also like to explain some of the benefits of our policies to the beneficiaries/emergency contacts, so they understand some of the key points. Some of these are unique to us, and some are common with most life insurance policies out there. Do you have life insurance?"

Proceed to the benefits page, regardless of their answer.

Highlight a few of the points on top of the page. Don't read word for word.

Start with the terminal illness benefit:

"If a client were to be declared terminally ill, they can get up to 70% of their death benefit given to them before they die. This is big because they can use the money to get their financial house in order, use it for bucket list items, or maybe alternative medical care not covered by insurance. We like to bring this up to you because when someone becomes terminally ill they're usually dealing with so much that they usually forget about this benefit."

Go to the waiver of premium and then the terror/war clause.

Ask if they have any questions about this. They usually don't.

Refer to their answer when asked if they have life insurance.

- I they have life insurance, ask about it and start a conversation. Either set another appt. to come back, or ask to analyze it there on the spot.
- I they don't then talk about that as well. Ask if they've thought about it, etc. most people just don't know where to go, what to ask, or even how it works.

'If you'd like, I can give you an idea of what you'd be looking at if you ever decide to look into it?'

- Show three quotes. Start with 10x income. Keep the conversation going while calculating quotes.
- How do these look? If you had to choose one, which would you choose?
- One they choose, go into the phrase.

CHAPTER 2

BUILDING A CLIENT BASE: 1ST AND 2ND APPOINTMENTS

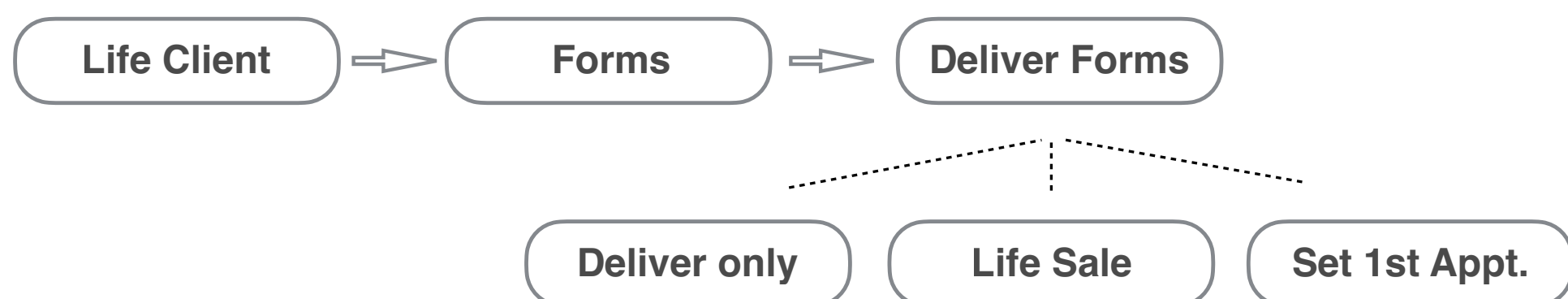
There are two ways to build your client base. The existing life client, beneficiary / emergency contact form process is the easiest way by far. This has revolutionized the way we build our business. It's critical, however, that you learn the traditional client process as well, as you'll be using both. This chapter teaches both processes.

Beneficiary / Emergency Contact Forms Process

This process was created out of the need to protect our clients, their beneficiaries, and our company. This process ensures that every death claim will be paid in a timely manner for our clients.

This process is extremely simple, yet requires you to know exactly what to do and say. It's important not to say too much, and to stick to the scripts and the process itself.

Below is a basic diagram outlining the order of the process:



1. When calling an existing life insurance client for a revisitation / forms appointment:

"Hello _____? This is _____, I'm with Primerica financial Services, you have your life insurance with us. I've been assigned as your new agent. I'm calling to introduce myself to you, and to let you know that I have some important papers regarding your beneficiaries that I need to get to you. Is there a time that we can get together? I only need about 10 minutes."

2. Steps to be taken on a revisitation appointment:

- Introduce yourself and give them your business card.

- Review their policy information. Check for any changes: coverage, address, and especially beneficiaries.
 - Once the review is complete, explain the beneficiary / emergency contact form process as described below.
3. After closing a life sale or visiting an existing client, it's important to explain why we gather and deliver the forms:
- Let them know that the industry has been in trouble over the last few years for not paying death claims, and that it's mainly because they weren't notified of the clients' death.
 - We don't want that to happen to our clients or our company, so we created the beneficiary/emergency contact form process.
 - Explain how we hand-deliver the forms to their beneficiaries (usually just the contingent) and their emergency contacts so that we're sure to get notified of a death.
 - Our policy is to hand-deliver the forms. (In case they offer to keep them and deliver themselves)
 - Be sure to ask them to either text or call the people that we're going to deliver the forms to informing them of our call. That way they won't think we're trying to sell them anything.

2. When calling the beneficiaries or emergency contacts:

"Hello _____? This is _____, you don't know me, but I'm _____'s life insurance agent. I'm calling because _____ has listed you as a beneficiary / emergency contact, and I have an important form that I need to deliver to you. Is there a time that you and your spouse are available? It only takes about 10 minutes."

- When you're there, explain the process so they understand why you're doing this.
 - Deliver the form and review it with them. Also, you should attach your card to it as well. You should also attach a 'Benefits of Primerica's life companies' page from the quick quote module. This page is what you'll review with them. It's during this time that they'll usually ask about themselves. If they do, then stop and get into the quote process with them.
 - If they don't ask about our products, then ask them who they have their life insurance with. This usually strikes up a conversation. If it goes well, and they seem interested, then keep going. If you don't think a life sale can happen, then try to set up a 1st appointment to come back and show them what we do. That appointment will be the traditional client approach listed in the next section.
 - If you end up closing a life sale, then finish with getting the forms from them. This is critical, as it keeps you from running out of people to talk to, as well as holds true our promise to protect our clients.
3. Don't forget, this is a great way to find new associates. Be sure to talk to new and existing clients, and especially to the people you deliver the forms to. You're sure to find great new associates.