

PRIMERICA

A Citi Company

4 Types of People That Get Involved in Our Business

1. They **don't love** their job and are **looking** for something better.
2. They **like** their current job, but **want** to make **more money**.
3. They want an **education** about personal finances.
4. They love **helping** others.

Bob & Susan Smith 35 & 34 years old with 2 children

Before PFS	After PFS	District Entry Level	RL Trainer	RVP Owner
<u>Debt:</u> Credit Card Debt: \$22,000 Mortgage Balance: \$180,000 Mortgage Period: 24 years House Value: \$250,000 <b style="color: red;">Total Monthly Payment: \$2,280 Debt Freedom Age: 73	<u>Debt:</u> Credit Card Debt: \$0 Mortgage Balance: \$209,000 Mortgage Period: 20 years <b style="color: green;">Total Monthly Payment: \$1,610 Debt Freedom Age: 55 (18 years less) <b style="color: green;">\$670 in savings per month	\$1,132	\$2,115	\$3,149
<u>Retirement:</u> IRA in bank: \$20,000 Monthly Contributions: <b style="color: red;">\$100 <b style="color: red;">At Age 65 @ 3% = \$107,410	<u>Retirement:</u> IRA in Mutual Funds: \$20,000 Monthly Contributions: <b style="color: green;">\$500 <b style="color: green;">At Age 65 @ 12% = \$2,466,475	\$350	\$425	\$620
<u>Life Insurance:</u> Bob: \$100,000 Susan: \$100,000 Children: \$0 Total Monthly Cost: <b style="color: red;">\$250	<u>Life Insurance:</u> Bob: \$300,000 Susan: \$300,000 Children: \$25,000 Total Monthly Cost: <b style="color: green;">\$100 <b style="color: green;">\$150 in savings per month	\$562	\$787	\$1,069
		\$2,044	\$3,327	\$4,838

\$1,283 \$1,511



We are looking for:

3 GROUPS OF PEOPLE

- 1. Spare-time or Referral Partners
(\$100-\$500 income per month)**
- 2. Part-time
(\$1,000+ income per month)**
- 3. Full-time as an RVP
(\$110,000 average income per year)**

Which Group Interests You The Most?