
KITCHEN TABLE
REV. 5/29/21

Our Mission Statement:

TO HELP FAMILIES
EARN MORE INCOME
AND
BECOME PROPERLY PROTECTED,
DEBT FREE &
FINANCIALLY INDEPENDENT.


Primerica Life Insurance Company
NATIONAL BENEFIT LIFE INSURANCE COMPANY
CUNA MUTUAL RETIREMENT SOLUTIONS
EQUITABLE
AIG
voya FINANCIAL
Brighthouse FINANCIAL
Build for what's ahead
AMERICAN FUNDS From Capital Group
Lincoln Financial Group
EQUITABLE
vivint.SmartHome
LIFE INSURANCE
401(k) PLANS
ANNUITIES
Answer financial
AUTO & HOME SOLUTIONS
PRIMERICA
MANAGED INVESTMENTS
PRIMERICA ADVISORS
Lifetime Investment Platform™
Quotes from such insurance companies as: Safeco and Progressive
MORTGAGES
LEGAL & IDENTITY PROTECTION
MUTUAL FUNDS
AMERICAN FUNDS From Capital Group
PRIMERICA | Mortgage

BYPASS THE MIDDLEMAN – BECOME AN OWNER, NOT A LOANER

Traditional Financial Institutions

Banks, Credit Unions, Insurance Companies =
Historically Low Rates of Return

THE RULE OF 72

Divide your interest rate into 72 to find the approximate number of years it takes for money to double.

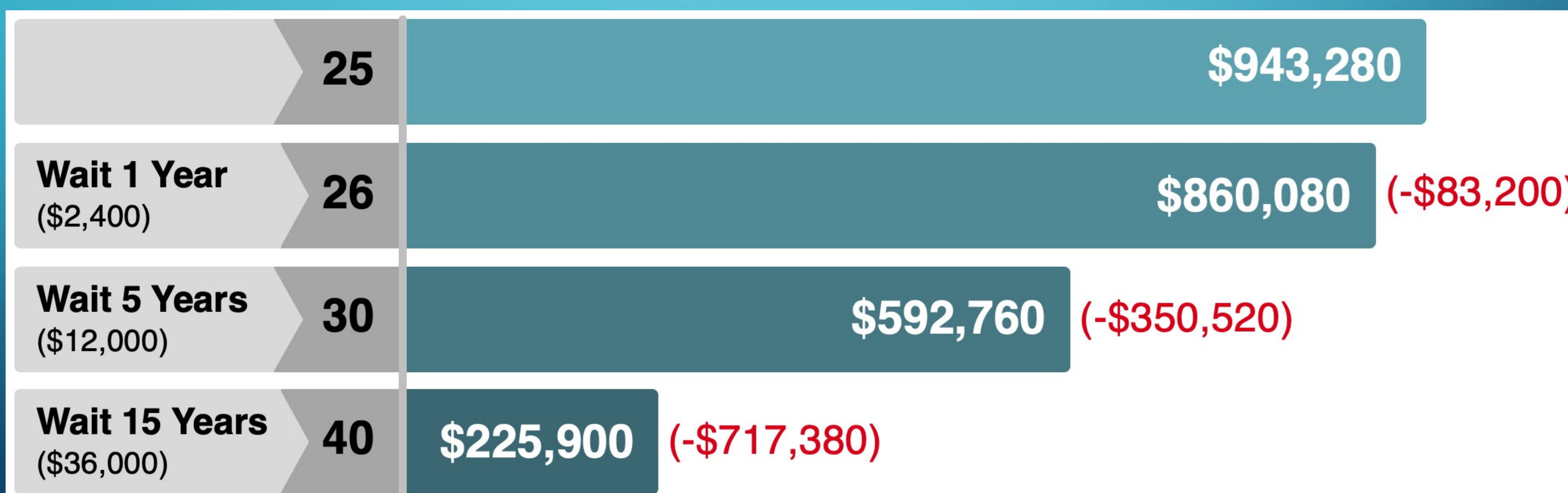
Years	3%	6%	12%
0	$10,000	$10,000	$10,000
6			$20,000
12		$20,000	$40,000
18			$80,000
24	$20,000	$40,000	$160,000
30			$320,000
36		$80,000	$640,000
42			$1,280,000
48	$40,000	$160,000	$2,560,000

- How do you win a game if you don't know the rules?
- Who would benefit from learning this rule?
- Shouldn't we have learned this rule in school?
- **Without introducing us to family and friends, how would they learn "The Rule of 72?"**

PAY YOURSELF FIRST

When you don't, there's a high cost of waiting.

$200 Monthly Savings at 9% for 40 Years (Age 25-65)



INCOME PROTECTION

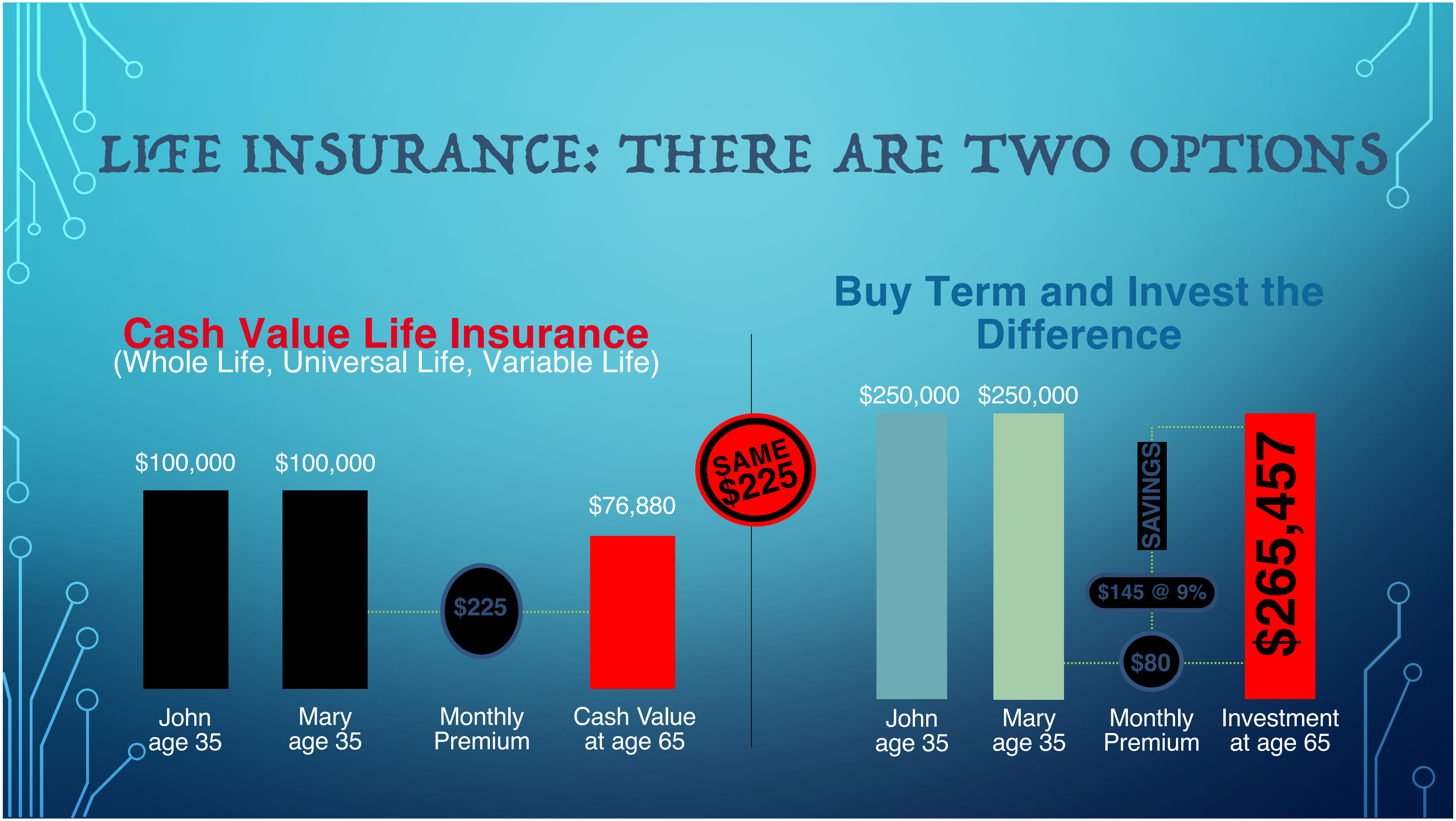
What if you had a toaster in your kitchen, and on the 1st and 15th of every month $2,000 popped out of it?

Would you like that toaster?

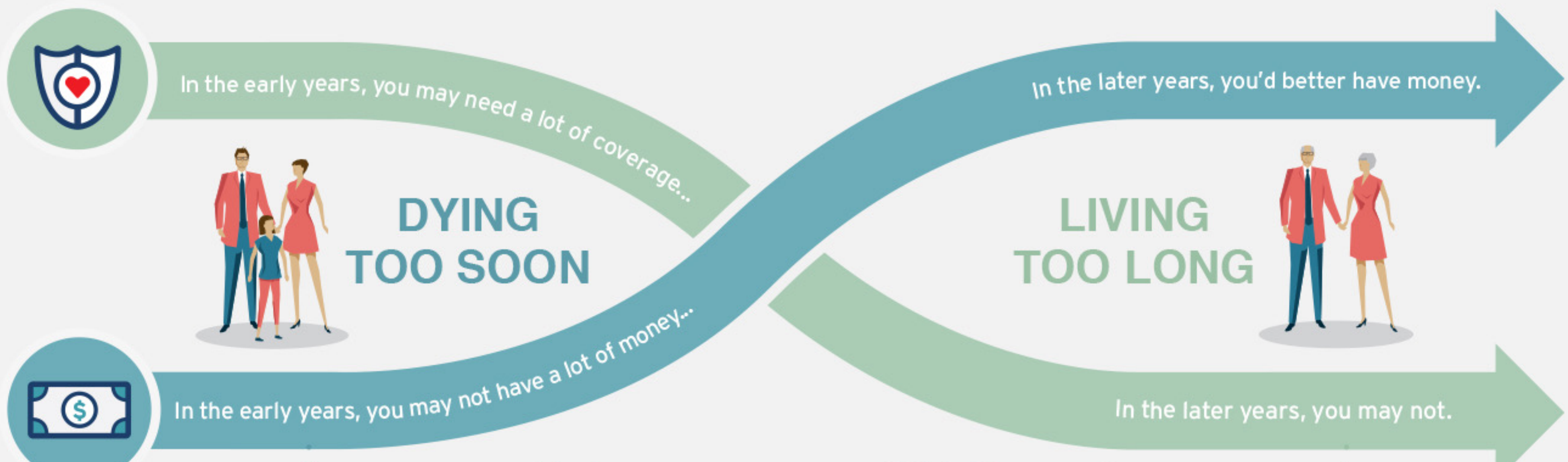
Would you insure it?

Unfortunately, there is no such toaster, but YOU are the MONEY MACHINE for your family.

So if it makes sense to insure this MAGIC toaster, wouldn't it make sense to insure your income?


LIFE INSURANCE: THERE ARE TWO OPTIONS
Cash Value Life Insurance
(Whole Life, Universal Life, Variable Life)
$100,000
$100,000
$76,880
$225
John age 35
Mary age 35
Monthly Premium
Cash Value at age 65
SAME $225
Buy Term and Invest the Difference
$250,000
$250,000
SAVINGS
$145 @ 9%
$80
$265,457
John age 35
Mary age 35
Monthly Premium
Investment at age 65

The Theory of Decreasing Responsibility



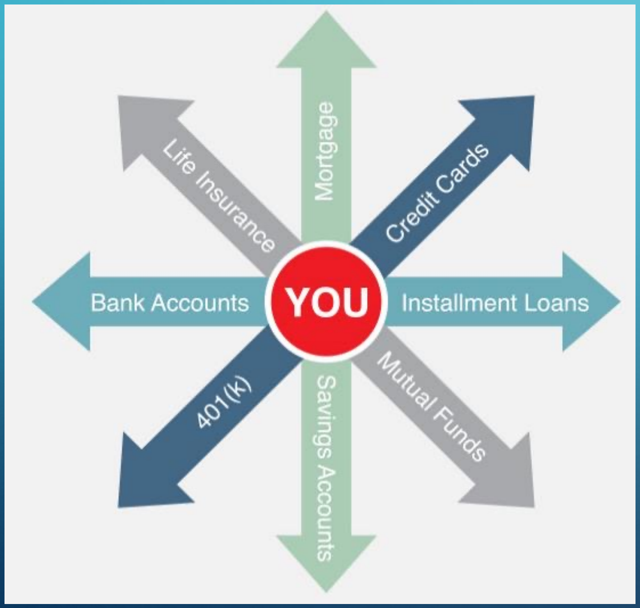
Today	At Retirement
Young children	Grown children
High debt	Lower debt
House mortgage	Mortgage Paid
Loss of income would be devastating	**Retirement income needed**

What **life insurance company** do you know of that **teaches people** how to eliminate the need for life insurance?

PEOPLE DON'T PLAN TO FAIL, THEY FAIL TO PLAN

The Problem:

Traditional financial institutions sell you products. They don't provide you with a total solution.



The Solution:

A Financial Needs Analysis. A **customized**, **confidential** and **complimentary** program that helps you achieve your goals and dreams.

A Financial GPS: It helps you find answers to important questions.