

If you feel overwhelmed by your personal debt situation, or want to get out of debt but don't know where to start, Primerica DebtWatchers is the product for you.¹

Available through Primerica, in partnership with Equifax, **Primerica DebtWatchers can help** you get a handle on monitoring your debt and allows you to **create a plan** towards eliminating it.^{2,3} Primerica DebtWatchers is innovative because it lets **YOU take control**, be informed and up-to-date about your debt situation, all in a way that's incredibly **easy to understand**.

The Journey to Debt Freedom Can Begin with One Step

Sign up for Primerica DebtWatchers today and take the first step towards debt freedom. It's easy!

- Go to **my.primerica.com** and click on the **"Register"** link to set up a new account with Primerica.
- Click on the **"Activate"** button in the Primerica DebtWatchers™ / Score Power® section.
- Select the **"Activate Primerica DebtWatchers for the first time"** option and click continue.
- Enter your Primerica representative's **five-digit alphanumeric solution number** available below, provide some personal information and answer two authentication verification questions. **To protect your identity, you may be prompted to answer questions about your credit file that only you would know. If you don't answer the questions correctly you will be prompted to complete your enrollment via telephone (toll-free). Referring to your most recent loan or credit card statements for these accounts will help ensure you answer the questions correctly. Your privacy is our main concern.**
- Read the agreements and then enter your payment information.
- Click **"Access my product"** now and you're on your way!

My Primerica Representative

Name: Richard Jerome

Phone Number: (877)365-7263

Solution Number: **G S Y X 9**

Primerica, representatives of Primerica, Equifax and Primerica DebtWatchers™ will not act as an intermediary between Primerica DebtWatchers customers and their creditors and do not imply, promise or guarantee that credit files or credit scores will or may be improved, repaired, boosted, enhanced, corrected or increased by use of the Primerica DebtWatchers product. See <http://my.primerica.com> for additional Important Disclosures.

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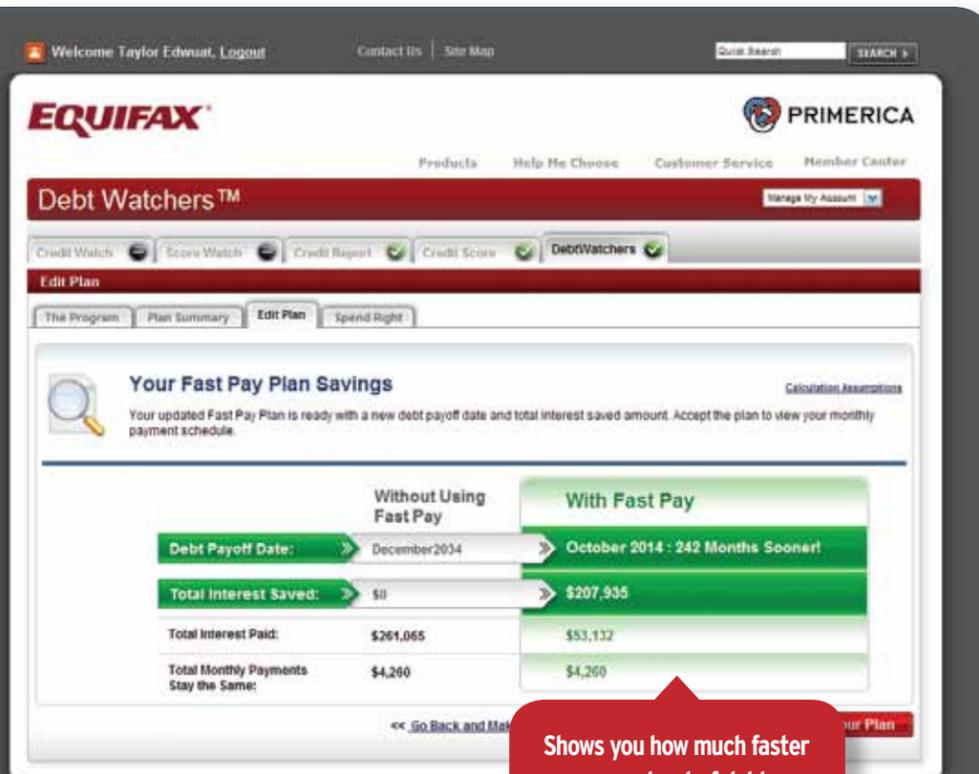


Imagine how it would feel never to worry about debt again.

Primerica
DebtWatchers™

Empowers you to achieve debt freedom.

What is Primerica DebtWatchers™?



Shows you how much faster you can get out of debt using the Fast Pay Plan

The Primerica DebtWatchers™ dynamic Fast Pay Plan is different from other products in the marketplace:

- **Accountability** - allows you to see how you can pay off your debts using debt stacking
- **Automation** - when you create your plan, Primerica DebtWatchers automatically fills in your Fast Pay Plan with information from your Equifax Credit Report™ and automatically updates debt balances reported to your Equifax credit file.
- **Easy to use** - your one stop for information related to your debts.

The Primerica DebtWatchers™ Difference:

- Doesn't just show you debts that you have - you can **create a plan** that shows you a way to become debt free.
- Your personal **Fast Pay Plan** is in front of you. It allows you to see what you can do and helps you **stay on track** to get out of debt.
- You will be notified by Equifax electronically on an ongoing basis, comparing your Fast Pay Plan with actual balances as reported to Equifax by your creditors.
- Offers **structure** and **self-accountability**.

Additional Features:

- **Notifies you via email or text message of key changes** to your Equifax Credit Report™ such as when new accounts are opened or someone makes an inquiry into your credit file.
- Provides **access to 4 Score Power® Reports** every 12 months so you can see your FICO® score and Equifax Credit Report online, receive an explanation of what your score means, and use an interactive **Score Simulator** to show you how your actions may impact your score.^{5,6}
- **Includes Identity Theft Insurance** up to \$1,000,000 with no deductible (certain limitations and exclusions apply).⁷

You can do it!

Maybe you've tried to get out of debt before but were overwhelmed by your options, and without an idea of where to start, your good intentions were undermined. No matter what your personal debt situation, you can't afford NOT to be in the know:

- In this economy, it's more important than ever to take steps toward getting out of debt.
- It's getting harder than ever to obtain loans as banks tighten their lending standards.
- The rapidly growing crime of identity theft can have a serious impact on your credit.

When you have a plan, you can visualize your success and do what it takes to get to debt freedom. Primerica DebtWatchers is different from the so-called credit programs out there that make empty promises. We don't make false claims and we are not one of those scams that have flooded the marketplace.

Don't be a victim. Be in the know and in control. Primerica DebtWatchers™ allows you to plan the way. Enroll in Primerica DebtWatchers and control your financial future.

A good credit score can determine a lot of things today:

Whether you will be approved for credit

What interest rate you will get on loans

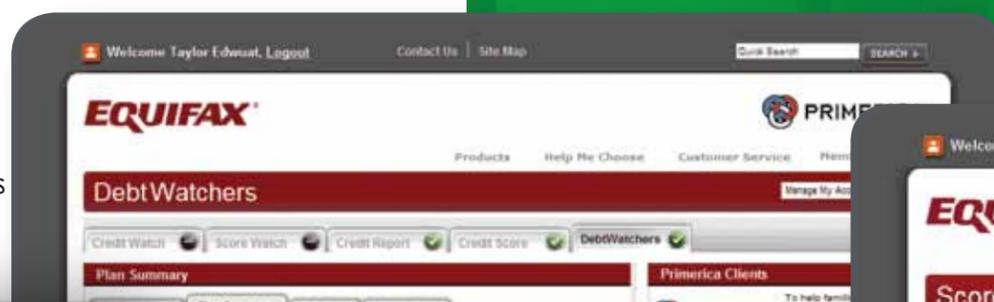
The cost of your homeowner's and car insurance

Whether you are approved to rent a house or apartment

In some cases, whether you get a job offer/type of job or license

Shouldn't you be in the know?

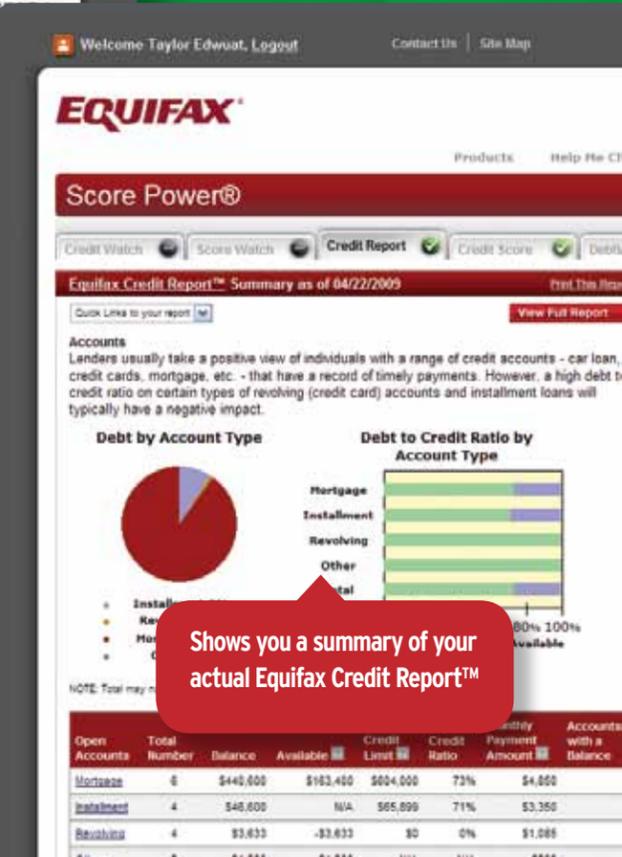
Primerica DebtWatchers is a totally innovative new product that allows you to use the information in your Equifax Credit Report™ to put together a simple-to-understand plan for paying off your debt.⁴ It's exciting, dynamic and when you follow the plan that you create, it works. Imagine being able to see the date when your debts could be paid off – **you can with Primerica DebtWatchers.**



Tells you if you are On Plan or Off Plan



Shows actual FICO® score and factors affecting your score



Shows you a summary of your actual Equifax Credit Report™