

# Custom Advantage

Protect What Matters Most

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## Custom Advantage - Your Financial Advantage

Value is more important than ever. That's why Primerica's Custom Advantage term life insurance is so popular<sup>1</sup>. It offers families a way to get the coverage they need at a price they can afford.

### **Life Insurance Is For Those You Love**

Ask yourself, "How would my family manage financially if I were suddenly no longer in the picture?" Primerica's Custom Advantage term life insurance is the affordable, time-tested answer to that question.

### **Nobody Understands Main Street Families Like Primerica**

- Personalized financial education
- Simple, affordable term life insurance
- Benefit- and feature-rich solutions
- Your own representative interested in you

### **An Industry Leader Since 1977**

Primerica's life companies stand tall in the industry.

- More than 4.3 million lives are insured through us<sup>2</sup>
- More than \$675 billion of life insurance in force<sup>2</sup>
- An average of \$2.8 million in benefit claims paid every day<sup>2</sup>
- 92% of claims paid within 14 days

**Rated A+ (Superior)** by A.M. Best.  
Only 15 percent of life companies meet this standard<sup>3</sup>

## Why a Life Insurance Policy from Primerica Is Different\* ... and Better

	Primerica's Life Companies*	Other Companies
Complimentary Financial Needs Analysis (FNA)	Yes	?
Personalized Solutions & Financial Education	Yes	?
Convenient Service & House Calls	Yes	?
Guaranteed Insurability to Age 95 <sup>4</sup>	Yes	?
Affordable, Customizable	Yes	?
Lapse Protection Benefit	Yes	?
Primary Waiver of Premium	Yes	?
Spouse Waiver of Premium	Yes	?
Terms Up to 35 Years	Yes	?
Up to 70% of Face Amount Terminal Illness Benefit With Waiver of Premium <sup>5</sup>	Yes	?
Automatic Increasing Benefit Rider <sup>6</sup>	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	?
Policy e-Delivery	Yes	?
Achieved Contestability Honored	Yes	?
No War or Terror Clauses	Yes	?
Never Raised Premiums Above Scheduled Rates <sup>7</sup>	Yes	?
Industry Leading Renewal Options	Yes	?
Affordable Renewal Rates	Yes	?

\* Not all products are available in all states.

Try finding all these benefits offered by one company other than Primerica!

How does YOUR insurance company compare?

### Now Is the Time to Act

Right now is the time to protect your family's future and have peace of mind. With term life insurance through Primerica, you'll no longer have to wonder, "What if ... ?"

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[www.primerica.com](http://www.primerica.com)  
[www.primericacanada.ca](http://www.primericacanada.ca)

**1** In New York State, Custom Advantage Term Life Policy Form NC5RV, in all other US jurisdictions, C5. In Canada ZC5G. **2** Figures represent the combined totals for all of Primerica's life insurance companies. Primerica's affiliated life insurance companies include National Benefit Life Insurance Company (Home Office: Long Island City, NY) in New York; Primerica Life Insurance Company (Executive Offices: Duluth, GA) in other U.S. jurisdictions; Primerica Life Insurance Company of Canada (Head Office: Mississauga, ON) in Canada. Each company is responsible for its own obligations. **3** As of January 22, 2013. 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. **4** Applies only once applicable underwriting requirements are met for the approval and issuing of initial policy and subject to the provisions of the policy. **5** The lesser of \$400,000 or 70%. Charges apply to activate Terminal Illness Benefit. Costs vary by state/province. **6** Must be under age 56 and issued non-rated coverage. **7** On Primerica products. Scheduled rates not applicable in Canada as premiums are guaranteed.