

Are you struggling and feel overwhelmed by your personal debt situation? Do you want to get out of debt, but don't know where to turn? Freedom Financial Network has the solution.

Primerica is pleased to make Freedom Financial Network available to help you determine your best debt relief option. You CAN get back on the path to financial freedom.

FFN's debt platform brings transparency and empowerment directly to you. This allows you to make the best financial decisions for your personal debt situation. Freedom Financial Network will compare all of your debt relief options from ...

- **Making Minimum Payments**
- **Credit Counseling**
- **Debt Settlement**
- **Tax Resolution**

Tell us about your debt situation.

Which statement best describes your debt situation?

- I pay my credit cards off in full every month.
- I can often pay more than my minimum payments.
- I'm getting concerned that I may not make my minimum payments.
- I'm struggling and have sometimes missed my minimum payments.
- My debt is overwhelming and I can't afford my minimum payments.

Do you know how much you currently owe on unsecured debts (those not taken out to buy a car or home)? Yes No

Do you owe the IRS back taxes that you are struggling to pay? Yes No

GETTING STARTED IS AS EASY AS 1-2-3

Best of all, getting started is free and there's absolutely no obligation.

All of your personal and financial information will be handled in the strictest confidence.

- Compare your Debt Relief options - Freedom Financial Network will customize its analysis to your needs.

Get your recommended solution from Freedom Financial Network - Start down the path to financial freedom.

► Call Freedom Financial Network® Now!

English: (800) 998-4249

Español: (800) 998-3558

Call Center Hours of Operation: Monday - Friday, 9:00 a.m. to 11:00 p.m. ET

Saturday, 11:00 a.m. to 3:00 p.m. ET

When you call, you will need the following:

- Representative's Name: Richard Jerome
- Representative's Solution Number: GSYX9
- An estimate of how much debt you owe
- Other personal information (don't worry, you'll know it off the top of your head)

1 Legal action may occur in some cases and could include a debt lawsuit to recover the amount owed through a court ordered judgment.

2 An IRS enrolled agent is a person who has earned the privilege of representing taxpayers before the Internal Revenue Service by either passing a 3-part comprehensive IRS test covering individual and business tax returns, or through experience as a former IRS employee.

This brochure is a summary only and does not include all program terms, conditions, and exclusions. Please refer to www.freedomfinancialnetwork.com for additional important disclosures. Not available in all states.

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References to FFN refer collectively to Freedom Financial Network, LLC, Freedom Debt Relief, LLC and Freedom Tax Relief, LLC. References to Primerica refer to Primerica Client Services, Inc, an affiliate of Primerica Financial Services, Inc.



**Imagine How It Would Feel
Not To Worry About Debt**

**Primerica
Debt Resolution**

Customized Debt Solutions

Freedom Financial Network Debt Relief Benefits

Assistance and direction from a personal financial coach

Primerica has been delivering financial solutions to Main Street families for over 35 years. Primerica has carefully selected Freedom Financial Network (FFN) to assist you in reducing your debt. FFN is uniquely qualified to help you sharpen your financial skills and guide you through each step of the debt resolution process.

Simple way to compare solutions

Compare different ways to deal with your debt. Have complete information on the pros and cons of each customized solution, including total program costs and time required to get out of debt.

Detailed strategy comparisons

Freedom Financial Network's estimation for the outcome of each option is based on your specific circumstances and needs.



Debt Relief Solution Summaries

MAKING MINIMUM MONTHLY PAYMENTS

Making just the minimum monthly payments may free up your cash flow, but this radically increases your total cost and the length of time you stay in debt. Credit cards are revolving debt. That means that unless you pay them off every month, you are paying interest on interest. At a minimum, don't reduce your payment as your balance drops. If you can afford to pay more each month, consider an accelerated pay down strategy. If you cannot make your minimum payments, you may want to explore credit counseling or debt settlement. Your debt counselor at FFN can help you determine your best option.

Pros

- Low monthly payments
- Increased cash flow
- Lesser credit rating impact

Cons

- High total cost
- Long time to become debt free
- Ineffective way to pay off debt

CREDIT COUNSELING

For those who can afford higher monthly program payments than debt settlement, credit counseling offers a manageable way to become debt free with minimal impact to your credit score. Typically, this type of plan will lower your interest rates for each creditor, but will not lower the amount you owe. For a small monthly fee, a credit counselor will review your financial situation and create a debt management plan (DMP). You pay a single fixed monthly payment into the program. The DMP then automatically distributes a portion of each monthly payment to your creditors. Credit counseling takes approximately five years to complete.

Pros

- One monthly payment
- Lower interest rates
- No collection calls
- Reduced Fees

Cons

- Enrollment shown on credit report
- Hard to get credit during program
- Credit cards get frozen

TAX RELIEF

For consumers who have overwhelming IRS debts (\$10,000+), a tax relief service may be appropriate. FFN, through Freedom Tax Relief (FTR), has a staff of highly trained tax attorneys and licensed enrolled agents². They specialize in assisting clients who are facing federal tax problems.

Freedom Tax Relief will work on your behalf to determine your back tax liability and prepare and file past due tax returns. FTR will perform a detailed financial analysis and recommend and prepare the optimal tax resolution. Common tax resolutions performed for FTR clients are:

- Wage levy or garnishment release
- Offer in Compromise (which is a reduced balance settlement of delinquent IRS debt)
- IRS Installment Agreement
- Currently not Collectible status
- Business owners payroll tax problems

Pros

- Expert representation from licensed professionals
- 2-step process: qualification then resolution
- Qualified clients can save thousands with Offer In Compromise
- Receive help with bank levy or wage garnishment

Cons

- Must have tax returns filed before resolution can be submitted to IRS
- Not all clients qualify for Offer in Compromise
- Income and expense verification for some resolutions

DEBT SETTLEMENT

Debt settlement provides consumers with serious financial hardships an alternative to bankruptcy. In debt settlement programs, instead of making your minimum monthly payments to your creditors, money is saved in a personal dedicated account. The accrued funds are used to negotiate settlements for less than the amount you currently owe. This strategy could offer significant savings and a quicker way to financial freedom. Your new monthly program payment to your dedicated account is usually much less than your current minimum payments, as well as being lower than the payment required through a credit counseling program.

Debt settlement is not for everyone. It is designed for people with significant debt burdens who are struggling to make their monthly payments to creditors. You must understand that while saving money in your dedicated savings account, you are not paying your creditors. Consequently, your credit score will likely be impaired and debt collectors may call you. Any calls you do receive should be referred to FFN. Freedom Financial Network will work hard to lessen these risks, but they are present until all your debts are settled.

Debt Settlement can be a great choice to resolve your debt at a lower total cost, with lower program payments, and in a shorter amount of time (2-4 years is typical) than credit counseling,

Pros

- Significant savings
- Quickest time to debt resolution
- One low monthly program payment
- Avoid bankruptcy

Cons

- Debt collection calls
- Risk of legal action¹
- Credit rating is impacted
- Results vary