

# Term**Now**

Protection for Those You Love  
Right Now

# TermNow

## A New Kind of Solution

You love them. They depend on you. But what if the unthinkable happened? If you died, what would they do?

It's not fun to think about but it's vital to do something about it today. Waiting is risky.

In the past, buying life insurance was a lengthy process and you had to wait days or weeks to see if you would be accepted. Not anymore. With TermNow, offered through Primerica's life companies, you can receive an acceptance of coverage, probably within the next few minutes.

### **It's Easy and It's Coverage Your Family Deserves**

- Just answer seven basic questions<sup>1</sup>
- No needle sticks for a blood sample
- No medical exam
- Receive your acceptance electronically at MyPrimerica.com and by email
- You are insured with one of the leading innovators in term life insurance

### **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.<sup>2</sup>

- More than 5 million lives are insured through our life companies
- An average of \$3.5 million in benefit claims paid every day
- 94% of claims are paid within 14 days
- More than \$728 billion of life insurance in force

**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 Renewable 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?

**TermNow ... Because you want your protection in place today ...  
and not later.**



## Freedom Lives Here

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

**1** Additional requirements may be necessary depending on medical history. **2** As of December 31, 2016, 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 February 16, 2016 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** Premiums guaranteed up to 20 years maximum. **5** The lesser of \$400,000 or 70%. Charges apply to activate Terminal Illness Benefit. Costs vary by state. This is a life insurance benefit that gives you the option to accelerate some or all of the death benefit in the event that you meet the criteria for a qualifying event described in the policy. This policy or certificate does not provide long-term care insurance subject to California long-term care insurance law. This policy or certificate is not a California Partnership for Long-Term Care program policy. This policy is not a Medicare supplement (policy or certificate). **6** Must be under age 56 and issued non-rated coverage. **7** On Primerica Life products. Scheduled rates not applicable in Canada as premiums are guaranteed.

TermNow term life insurance policy form NBF11AA0 in New York state and ICC15DA0 in all other U.S. jurisdictions. In Canada, TermNow life insurance is policy form ZLF15DA0G.