

# 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 5 million lives are insured through us<sup>2</sup>
- \$764 billion of term life insurance in force<sup>2</sup>
- An average of \$3.8 million in benefit claims paid every day<sup>2</sup>
- 97% of claims paid within 14 days<sup>2</sup>

Rated A+ (Superior) by A.M. Best.<sup>3</sup>

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

|  | Primerica's<br>Life Companies* | Other<br>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                            | ?                  |
| Guaranteed Rates for the Entire Term <sup>5</sup>  | Yes                            | ?                  |
| Affordable, Customizable   | Yes                            | ?                  |
| Automatic Increase Request   | Yes                            | ?                  |
| Lapse Protection Benefit   | Yes                            | ?                  |
| Primary Waiver of Premium  | Yes                            | ?                  |
| Spouse Waiver of Premium   | Yes                            | ?                  |
| Terms Up to 35 Years   | Yes                            | ?                  |
| 97% of Claims Paid Within 14 Days  | Yes                            | ?                  |
| Up to 70% of Face Amount Terminal<br>Illness Benefit With Waiver of Premium <sup>6</sup> | Yes                            | ?                  |
| Increasing Benefit Rider <sup>7</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>8</sup>                                 | Yes                            | ?                  |
| Industry Leading Renewal Options   | Yes                            | ?                  |
| Affordable Renewal Rates   | Yes                            | ?                  |

\* Not all products are available in all states or provinces.

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 ... ?"

**1** In New York State, Custom Advantage Term Life Policy Form NBF17CA1, NBF17CB1 or NBF17CC1, in all other US jurisdictions, ICC15CA0, ICC15CB0 or ICC15CC0. In Canada, ZLF15CA0G, ZLF15CC0G or ZLF15CB0G. **2** Numbers reflect the combined totals or daily average, as indicated above, as of, or for the year ended, December 31, 2017, for the following affiliated companies: National Benefit Life Insurance Company (Home Office: Long Island City, NY) in New York; Primerica Life Insurance Company (Executive Offices: Duluth, GA) in all other U.S. jurisdictions; Primerica Life Insurance Company of Canada (Head Office: Mississauga, ON) in Canada. Each company is responsible for its own financial obligations. **3** As of September 6, 2018. 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** Premiums guaranteed not to increase during initial term. **6** The lesser of \$400,000 or 70% of the face amount. Charges apply to activate Terminal Illness Benefit. Costs vary by state or province. This is a life insurance benefit that also 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 or certificate is not a Medicare supplement (policy or certificate). **7** Must be under age 56 and issued non-rated coverage. **8** On Primerica Life and NBL products. Scheduled rates not applicable in Canada as premiums have always been guaranteed.



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