

solutions

EXCLUSIVELY FOR PRIMERICA CLIENTS

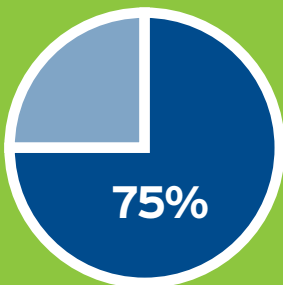
Break These

5 Bad Money Habits

The little decisions you make every day determine the health of your financial future. Following are five of the worst money habits - and how to break them.

Did you know?

75% of entrepreneurs say increased financial opportunity was an important motivation for launching their own business. Would you like to earn more money? Ask your Primerica representative about the part-time Opportunity! (*Success*, July 2011)



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1. Contributing too little to your IRA or 401(k).

If you're only stashing 2% or 3% of your income away for retirement, chances are that's not enough - especially if you are a woman. "Because women earn less over their lifetime than men and live longer in retirement, they also tend to have less saved."¹ Aim for 10%. If that feels overwhelming, get there by increasing increments of 1% a month until you do. Even better—make your savings automatic by having the funds deducted from your checking account — what you don't see, you won't miss! Your Primerica representative can help you get started.

2. Carrying a balance on credit cards.

The average credit card balance last year was \$6,576. With an average interest rate of 17%, that adds up to more than \$1,100 in interest every year!² Strive to live within your means and pay down your debt. Did you know that your Primerica representative can help you create a game plan for paying off your credit card debt? It's true!

3. Ignoring your credit score. A shocking 56% of people have no idea their credit score is the most important factor when applying for a mortgage, car loan and new credit card.³ Do you know your credit score? If not, you should! Your credit score can also influence whether or not you are approved to rent a house or apartment, the cost of your homeowner's and car insurance and in some cases, whether or not you are eligible for a job (13% of employers check credit reports for all candidates; 47% check them for certain positions)⁴. Regularly monitoring your credit is essential to your financial health.

4. Skipping life insurance. If you have young children at home, life insurance is absolutely essential. And if you've added to your family recently, you probably need to up your coverage. Experts agree term is the best kind for most families. "Get yourself some life insurance immediately. Buy term life. . . a good rule of thumb is to get life insurance coverage for 10 times your income."⁵



¹ U.S. News and World Report, October 18, 2011 ² Yahoofinance.com, March 2, 2012 ³ www.economywatch.com, viewed April 4, 2012 ⁴ Kiplinger's, February 2012 ⁵ www.moneysense.ca, November 2011 ⁶ The Wall Street Journal, May 28, 2011



Quick tip:

Know someone with a baby on the way? Give them some great financial advice: “Get yourself some life insurance immediately. Buy term life...a good rule of thumb is to get life insurance coverage for 10 times your income.”
www.moneysense.ca,
November 2011

Did you know?

\$226,920 is the cost of raising a child from birth to age 18 for a middle-income, two-parent family, a 40% increase from 10 years ago (figure does not include college costs).
CnnMoney.com,
September 21, 2011



Scary Gas Pump Prices? Fight Back!

With gas prices continuing to climb, you may be wondering how to save on fuel this summer. A few tips to help you control what you can:

1. Avoid aggressive driving. Quick acceleration, unnecessary lane changing, and hard braking really take a toll on your gas tank. The faster you drive, the more you spend – about an extra 24¢ per gallon for every mile over 60 mph.¹

2. Perform necessary repairs. Simply fixing a serious maintenance problem improves your gas mileage by 40%.¹ For a cheaper fix, keep your tires properly inflated (improves gas mileage by 3.3%) and get a tune up (improves mileage by 4%).¹

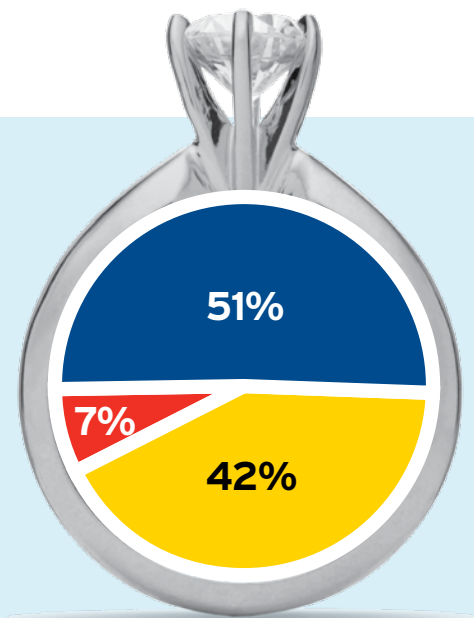
3. Use your phone. There are apps that will help you save at the pump – by tracking gas station prices in your area. For example, GasBuddy, a free GPS app for iPhones, Android and Windows phones.

¹ MsnMoney.com, viewed April 17, 2012

Have you addressed how you would manage collective finances before marriage?

- Yes
- No
- Not sure

USA Today, June 14, 2011





Adult Kids Back? Tips to Help

Are you a parent to a “boomerang” child? If so, you’re not alone: 29% of parents of adult children report that one of their children has come back home within the past few years.²

To ease the situation, make sure to discuss the following:

- 1. Rent.** Will your child pay rent? Unless your child is in school full-time, strongly consider having him/her pay at least a share of their living expenses (48% of boomerang children pay rent, and 89% help with household expenses).² Agree on a due date for the payment. Put it in writing and display in a visible area—such as the refrigerator.
- 2. Chores.** How will they be divided? Consider roles when it comes to shared living areas and laundry. Avoid old routines such as doing your child’s laundry and cooking for him/her.
- 3. Ground rules.** Will visitors be allowed? How late? Will there be a curfew? If you have an adult child reluctant to leave the “nest,” a 10 p.m. curfew can work wonders!

² Pew Research Center, March 15, 2012

40%
Percentage of households that spend
more than they earn.
Economywatch.com, viewed February 29, 2012

\$112K
Amount you can save over a lifetime by
bringing your lunch to work.
Economywatch.com, viewed April 3, 2012

(Continued from cover)

Term life is “the cheapest way to buy the most death benefit for your dollar.”⁶

5. Saving for college but skimping retirement. It’s great to make sacrifices for your child’s higher education – but if you’re doing this instead of growing your retirement accounts, you may have to work longer to make

up for it. While your child can fund college through a variety of sources (scholarships, grants, financial aid, part-time work), you can’t borrow money for retirement. “You should put at least 10% of your household income into retirement savings before you send the first cent toward college.”⁷

⁷ YahooFinance, viewed March 28, 2012

Did you know?

Ready to get hitched?
Credit counselors
recommend swapping
credit reports before
wedding rings!

CREDIT REPORT

Your Credit Score is:

730

I DO



Quick tip:

Ready to book a flight?
Travel pros say 80%
of airline sales start on
a Tuesday and end on
a Thursday. Also, wait
until 4 p.m. Eastern time
to book your flight -- it
gives airline competitors
a chance to price match
or beat prices!
www.smartmoney.com,
viewed March 28, 2012

Fight Rising Costs with

Extra Income (Not Credit!)

Did you know?

“It’s natural to want to fund as much of your children’s college education as possible... but you also have to be saving for your own retirement... let the kids borrow first.”

With the cost of essentials like gas and food climbing, more and more consumers are returning to credit to make ends meet.



“The value of an average transaction on credit cards outpaced the gain for debit cards, showing consumers are increasingly relying on borrowing to pay for gasoline and other necessities.”¹ Are you among them? As an alternative to credit, consider boosting your income with part-time work! That’s what inner-city schoolteacher Kenny Bryant did. He became a part-time Primerica

Representative in 1998, and the extra money he earned – \$41,103 last year alone!² – allowed him to put three children through college and take his family on vacation to Hawaii and Aruba. Interested in earning extra income by helping families with their finances? Ask your Primerica representative about the part-time opportunity!

¹ www.bloomberg.com, viewed February 29, 2012 ² Primerica income figures are based upon rolling 12-month gross cash flow (including advances) as of December 2011. The cash flows stated are not intended to demonstrate the earnings of typical RVPs/representatives. Rather, the cash flows that have been cited reflect the potential that comes with building your business, and there is no guarantee that you will achieve any specific cash flow level. Most RVPs/representatives do not achieve the levels illustrated. In the 12-month period ending in December 2011, Primerica paid a total of \$504,514,944 in compensation to the sales force at an average of \$5,544 per licensed representative. Average RVP earnings are typically higher. Actual gross cash flow is, among other factors, dependent upon the size and scale of a representative’s organization, the number of sales and the override spread on each sale, and the ability and efforts of you and your downlines. Having said this, Primerica provides a tremendous opportunity for individuals who work hard and who desire to develop a business with strong income potential.

Securities offered by PFS Investments Inc., Duluth, GA 30099. Primerica and PFS Investments Inc. are affiliate companies.

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Contact your Primerica representative for an updated Financial Needs Analysis. It’s free, confidential, and it could change your life!

