

## Our Promise

Under this policy, we will pay the beneficiary the “face amount” of this policy when we get proof that the insured person has died, a claim form, and other records. This amount is shown on Page 3.

For us to pay, the insured person must have died:

- before the date the policy expires, and
- while the policy was active (“in force”).

Our agreement with you is based on the terms in this policy.

**You have the right to return this policy to us or our authorized agent for any reason:**

- within 30 days after you receive it, or
- a longer period if the state where we are delivering the policy allows it.

If you return it, we will consider it cancelled, and we will refund any premium you’ve paid.

This policy will start at 12:01 AM on the date we issue it.

This was signed on the issue date at our Executive Office.

\_\_\_\_\_  
[ Secretary ]

\_\_\_\_\_  
[ President ]

### **Term Life Insurance to Age 95**

#### **Premium Payments on this Policy Can Change**

You can exchange this policy after five years to:

- an Annual Increasing Premium Term Insurance to Age 100 Plan, or
- a Decreasing Term Insurance to Age 100 plan

**Nonparticipating  
Primerica Life Insurance  
(A Stock Company)**



Primerica Life Insurance Company  
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## TABLE OF CONTENTS

Policy Specifications . . . . .	3
<b>PART 1</b>	
Definitions of Key Words Used in the Policy. . . . .	6
<b>PART 2</b>	
General Terms of Your Policy . . . . .	7
<b>PART 3</b>	
Terms of Your Policy Related to Beneficiaries. . . . .	12
<b>PART 4</b>	
Terms of Your Premium Payments . . . . .	13
<b>PART 5</b>	
Terms of Exchanging the Policy . . . . .	16

## POLICY SPECIFICATIONS

POLICY NUMBER	04SPECIMEN
INSURED PERSON	Sam Smith
INSURED PERSON'S AGE AT POLICY ISSUE	35
POLICY ISSUE DATE	November 1, 2017
POLICY DATE	November 1, 2017
FACE AMOUNT OF POLICY	\$200,000
PREMIUM CLASS	Standard/Tobacco, Nicotine
DATE POLICY EXPIRES	November 1, 2077

## YOUR POLICY AT A GLANCE

FORM NUMBER	ICC17CJ0
PLAN NAME	Term Life Insurance to Age 95
FACE AMOUNT	\$200,000
ANNUAL PREMIUMS YEARS [1] TO [20]	\$759

### Key Facts About Your Premiums

- Your premiums are the amount you pay for your policy and any riders.
- The frequency you chose to pay your premiums is shown below.
- All premiums for the premium payment option you chose are shown on Page 4.
- Your initial premiums will be the same for [20] years.
- Premiums will only change as described in Part 4, Understanding the Terms of Your Premiums.
- Your premiums include an annual Policy fee of \$75.00.

### Your Premium Payment Options

Annual	Semi-Annual	Quarterly	Monthly
\$759.00	\$379.50	\$189.75	\$63.25
	<b>This is the option you chose</b>		

## Your Premiums Until the Policy Expires

**TABLE A.** [ANNUAL] premiums you will pay until the policy expires.

Policy Years	Age of the Insured Person	Scheduled Annual Premiums	Maximum Annual Premiums	Face Amount of the Policy
01 – 20	35 – 54	\$759.00	\$759.00	\$200,000.00
21 – 25	55 – 59	\$2643.00	\$4893.00	\$200,000.00
26 – 30	60 – 64	\$4,307.00	\$7,455.00	\$200,000.00
31 – 35	65 – 69	\$6,935.00	\$11,031.00	\$200,000.00
36	70	\$9,021.00	\$14,281.00	\$200,000.00
37	71	\$10,287.00	\$15,595.00	\$200,000.00
38	72	\$11,685.00	\$17,051.00	\$200,000.00
39	73	\$13,247.00	\$18,625.00	\$200,000.00
40	74	\$14,999.00	\$20,359.00	\$200,000.00
41	75	\$16,983.00	\$22,117.00	\$200,000.00
42	76	\$19,137.00	\$24,041.00	\$200,000.00
43	77	\$22,727.00	\$26,121.00	\$200,000.00
44	78	\$26,837.00	\$28,369.00	\$200,000.00
45	79	\$31,609.00	\$31,857.00	\$200,000.00
46	80	\$37,263.00	\$38,535.00	\$200,000.00
47	81	\$44,039.00	\$44,851.00	\$200,000.00
48	82	\$51,787.00	\$52,387.00	\$200,000.00
49	83	\$60,383.00	\$61,115.00	\$200,000.00
50	84	\$70,483.00	\$71,713.00	\$200,000.00

TABLE A. *continued*

Policy Years	Age of the Insured Person	Scheduled Annual Premiums	Maximum Annual Premiums	Face Amount of the Policy
51	85	\$82,299.00	\$83,257.00	\$200,000.00
52	86	\$96,069.00	\$96,933.00	\$200,000.00
53	87	\$104,485.00	\$105,863.00	\$200,000.00
54	88	\$113,515.00	\$115,955.00	\$200,000.00
55	89	\$123,011.00	\$125,549.00	\$200,000.00
56	90	\$132,817.00	\$136,595.00	\$200,000.00
57	91	\$142,925.00	\$148,375.00	\$200,000.00
58	92	\$153,347.00	\$161,227.00	\$200,000.00
59	93	\$164,067.00	\$175,785.00	\$200,000.00
60	94	\$175,095.00	\$193,643.00	\$200,000.00

Your initial premiums will remain the same for [20 years]. After your initial term, you can keep the current policy with the rates listed above.

Your premiums will not change except as we describe in Part 4, Understanding the Terms of Your Premiums. One way premiums may change is if we make a change to every policy for all insured people of the same issue age, duration, premium class, year, month, and state of issue. If we do this, we won't do it more than once a year and never for more than the Maximum Premium amount listed in the table.

▶ **PART 1**

**Definitions of Words Used in this Policy**

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These are some key words used in this policy.

1. **BENEFICIARY** – The person(s) we will pay the policy face amount proceeds when the insured person dies. This person is named in the application as the beneficiary, unless you change it later (see Part 3).
2. **FACE AMOUNT** – The amount of insurance proceeds for this policy shown in Table A on Page 4
3. **INSURED PERSON** – The person whose life the policy insures and who is named in the Policy Specifications.
4. **ISSUE AGE** – The insured person’s age on the birthday that is closest to the policy date. For example, if you purchase your policy in December, and your birthday is in February, then we will use the age you will be on your next birthday.
5. **NOTICE** – Communication we get from you that is acceptable to us.
6. **POLICY DATE** – The date shown on Page 3 which is when we start premium payments and then measure policy anniversaries, policy years, and policy months. This date can change if your policy is terminated because of nonpayment and then reinstated. See Page 14.
7. **POLICY ISSUE DATE** – This is the date we issue the policy, and it is shown on Page 3. This important date is the one used to decide Contestability and Suicide Exclusion terms in Part 2.
8. **PREMIUM CLASS** – This is how we classify the insured person’s risk of dying, which allows us to decide what the premiums will be. Risk can be assessed by your health risk factors as well as by your age.
9. **RIDER** – An insurance policy provision that adds benefits to your insurance policy or excludes coverage.
10. **WE, OUR, or US** – Primerica Life Insurance Company.
11. **YOU or YOUR** – The owner of the policy. Unless you tell us otherwise, the owner is the insured person.

## ▶ PART 2

### General Terms of Your Policy

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## OWNER OF THE POLICY

### Who owns the policy?

You are the owner of the policy, which means:

- the policy belongs to you, and
- you have all the rights described in the policy.

You may change the owner if you send us notice. The change in owner will start on the date you sign that notice (depending on any payments we've made or any actions we've taken).

If you are the owner of the policy but you are not the insured person, if you die, the rights will pass to the "contingent owner." The contingent owner is the person that you name to take over the policy. If you don't have a contingent owner, the rights will pass to the insured person.

#### EXAMPLE:

Let's say you own a policy on your spouse. If you die, then **the ownership rights would pass to any contingent owner you have named.** If you don't have a contingent owner, then the rights would pass to your spouse as long as your spouse is alive.

## THE CONTRACT

### What is included in your contract with us?

Your contract with us includes:

- this policy;
- your application; and,
- any other information we've collected (such as interviews and examination reports) that is attached to your policy.

We may only legally challenge ("contest") this coverage based on statements contained in your application or attached to your policy which are part of this contract.

## WAIVER OR MODIFICATION

### Can any parts of the policy be waived (cancelled) or modified (changed)?

Yes, but any changes to this policy must be in writing and signed by Primerica's President or Secretary. No one can change this policy or cancel any of its terms on behalf of Primerica.

## MISSTATEMENT OF AGE

### What if the insured's age is incorrect on the application?

Age is an important part of how we determine your risk and decide your premium amount. If your age is incorrect on the application, then any benefit we pay will be the amount that your premium payments would have bought for your true age.

#### EXAMPLE:

Let's say your age was stated as 40, but it is actually 50. The amount the policy would pay will be what the premium amount you paid would have bought for the true age of 50.

## CONTESTABILITY

### What are our rules for challenging ("contesting") the coverage?

After your policy (or any rider now or later attached to it) has been in force for at least two years from the date we issue it, then we cannot legally contest it unless the premiums haven't been paid.

However, **within two years** from the date we issue the policy (or any rider now or later attached to it), if we find false, incomplete, or incorrect information in the application, we may:

- challenge the coverage under the policy (or rider), and
- void the policy,

When you reinstate a policy (see REINSTATEMENT below), a new two-year contestability period begins.



## REPLACED COVERAGE

### What happens if you are purchasing this policy to replace other coverage?

If you are buying a policy (or rider) from us to replace another policy (or rider), we will still follow the 2-year contestability period that is explained above, with one exception.

#### EXAMPLE:

Let's say you are insured under another company's policy for \$100,000 and that policy has been in force for one year. You then decide to replace that policy with one from us for \$250,000. If you die one year later, **we would not be able challenge \$100,000** – just as we wouldn't if you had bought that policy from us initially. We would, however, be able to challenge the remaining \$150,000.

If you are replacing an existing policy from another company, you must cancel it:

- before the insured person's death; and
- within 60 days before we issue the policy or 60 days after we issue it. If you cannot cancel the other policy in this time period, we will extend the deadline to the earliest possible date that you can cancel it under that policy's terms.

This replacement rule does not include group coverage.

## SUICIDE EXCLUSION

### What if the insured person dies by suicide?

If the insured person dies by suicide within two years of the date we issue this coverage, we will only pay back the premiums that you paid for the coverage.

## NONPARTICIPATION

### Is this policy participating or nonparticipating?

This policy is "nonparticipating," which means that Primerica does not make additional payments to the policy holder from its profits.

## ASSIGNMENT

### **Can you assign (give) your rights under this policy to another person?**

Yes, when you give us notice, you can give your rights to another person. The assignment will be effective the date you sign that notice (depending on any payments we've made or any actions we've taken).

However, we are not responsible for the validity of your assignment.

For example, you may enter into an agreement to assign the amount of final expenses to a funeral home.

## PAYMENT OF PROCEEDS FROM THE POLICY

### **What do beneficiaries need to do to get proceeds from a policy when the insured person dies?**

For us to pay the proceeds (see below for a definition), your beneficiaries must send us

- a certified death certificate showing that the insured person has died;
- completed claim forms; and,
- a valid authorization for us to get any medical and other records about the insured person.

### **What are beneficiaries paid when the insured person dies?**

When we get the information above and complete our review process, we will send the proceeds we are required to pay.

## THE PROCEEDS

### What are the proceeds?

The proceeds equal the face amount on Page 3 plus the face amount of any riders attached to the policy. We then make the following adjustments:

- PLUS (+)** We add any premium that has been already been paid that covers a period after the insured person died.
- MINUS (-)** We subtract any unpaid or overdue premium.
- PLUS (+)** We add interest of 0.75% that will begin from the date the insured person dies.
- PLUS (+)** We add interest of 10% annually that will begin 31 days from whichever happens **last**:
- the date we get proof of death;
  - the date we get claim forms and any additional information we request; or
  - the date that any legal issues related to the death proceeds are resolved, and we know to who we pay the proceeds. These legal issues can include appointing trustees or establishing guardianships or conservatorship.

### How are proceeds paid to you?

We pay your proceeds in one lump sum.

You may also leave the proceeds on deposit with us. We will pay interest of 1% annually and make equal payments to you for up to 25 years.

## CANCELLATION

### Can you cancel your policy?

You may cancel your policy at any time by sending us notice. We will cancel the policy on the date we receive the notice, or you can give us a later date on which you'd like it cancelled.

If we cancel the policy before the date it expires, we will refund any premiums you've already paid past the policy month in which you cancel it. It can take up to 7-10 days for the cancellation to go through and up to 3 weeks for us to process the refund.

### ▶ Part 3

## Terms of Your Policy Related to Beneficiaries

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## BENEFICIARY

### Who is the beneficiary?

The beneficiary is the person named in the application who will receive the proceeds of the policy.

### What happens if the beneficiary dies before the insured person?

If the beneficiary dies before the insured person, they will no longer be entitled to any proceeds from the policy.

If no primary beneficiary is alive when the insured person dies, then we will pay the proceeds to any contingent beneficiary living (this is the person named to receive proceeds if the primary beneficiary dies).

If no beneficiary is living when the insured person dies, then we will pay the proceeds to the insured person's estate.

## CHANGE OF BENEFICIARY

### Can you change your beneficiary?

Yes, you can change a beneficiary if you:

- send us notice, and
- the insured person is alive.

However, if you make a beneficiary "irrevocable" then you cannot change that beneficiary unless they agree to it in writing.

A beneficiary change will take effect on the date of your notice to us, or you can give us a different date on which you'd like it to take effect.

If the insured person dies before we receive your notice, the change will still take place on the date of your notice to us (depending on any payment of proceeds we have already made).

## ▶ **PART 4** **Terms of Your Premium Payments**

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### **PREMIUM PAYMENTS & GRACE PERIOD**

#### **What are premium payments?**

Premium payments are the amounts you pay for your policy.

#### **When do I pay premium payments?**

The first premium payment is due on or before we deliver the policy to you. After that, you can choose to pay your premiums:

- annually (once a year),
- semiannually (twice a year),
- quarterly (four times a year), or
- monthly (twelve times a year).

You can make payments in a variety of ways such as having them drafted from your bank account or mailing a check to us.

#### **What are the premium payments for this policy?**

You can find your premium payment amounts on Page 3. These amounts are based on the premium payment frequency you chose in your application.

You will not pay any premiums after the insured person dies or after the policy expires.

If part of the total premium is no longer needed under the terms of the policy or a rider (an additional benefit that is attached to this base policy), we will adjust it.

#### **Do you have a grace period for premium payments?**

Yes. Your policy has a 31-day grace period for you to make premium payments. This means that, except for the first premium, if you do not pay the premium before the date it is due, you can still pay it during the next 31 days. We will not charge interest during this 31-day period, and we will keep your policy in force (active). If you do not pay the premium by the end of the grace period, your policy will be cancelled.

## CHANGES IN PREMIUMS

### Can your premium payments change?

Your premiums can change in the following cases:

- you change your policy's face amount;
- you move to a different "premium class" (this is how we classify the insured person's risk of dying, which determines what the premiums will be);
- your "issue age" (the age on the birthday nearest the policy date) changes because the policy is reinstated;
- you reduce your amount of insurance which causes you to not meet the minimum insurance amounts for a Premium Class; or
- you add or remove riders.

Be aware that certain changes can cause you to pay **more** for lower coverage amounts.

### Can we change your premiums?

We can change the scheduled premiums in three cases:

- we are responding to a request you've made to change your insurance.
- we reinstate your policy which results in a new "issue age" (the age on the birthday nearest the policy date).
- we make a change to every policy for all insured people of the same issue age, duration, premium class, year, month, and state of issue. If we do this:
  - we will not do so more than once per year; and
  - we will never make your scheduled premiums greater than the maximum premiums we show on Page 3.

If we change your premiums for any reason other than by your request, we will:

- mail a notice to you 60 days before we make the change effective; and,
- send you a new policy specification pages that show the changes in your premiums.

## REINSTATEMENT

### Can the policy be reinstated if you don't pay the premiums on time?

If we terminate the policy because the premium wasn't paid, you can ask to have it reinstated within three years from the date the first unpaid premium was due.

## Does reinstatement affect your contestable period?

Yes. When we reinstate the policy, the two-year contestable period will begin again (unless the policy is still under its original two-year period). See CONTESTABILITY above.

## How do you reinstate the policy?

We offer two options for reinstating the policy:

	What do you need to do to reinstate your policy?	What happens if we reinstate the policy?
<b>Option 1</b>	1. Send us evidence of insurability (specific information on the condition of a person’s health) for anyone covered under the policy; and 2. Pay all unpaid premiums plus interest at 6% per year.	<ul style="list-style-type: none"> <li>• The policy date will remain the same; and</li> <li>• The reinstated date will be the date we approve your reinstatement application.</li> </ul>
<b>Option 2</b>	1. Send us evidence of insurability (specific information on the condition of a person’s health) for anyone covered under the policy; and 2. Make one month’s premium payment.	<ul style="list-style-type: none"> <li>• The policy date will be adjusted based on the length of time the policy was lapsed and you will get a new “issue date”; and,</li> <li>• Your “insured age” will change and may cause your premiums to increase.</li> </ul>

### EXAMPLE:

Let’s say you don’t make a premium payment and your policy lapses. You can still **reinstate it within three years of when that premium payment was due** if we approve your **application for reinstatement**.

- if you pay everything you owe, we’ll reinstate your policy and the original issue date will stay the same. So, if your issue date was 1/1/2000, you lapse in 2017, and reinstate in 2019 by paying everything, then your policy date will still be 1/1/2000.
- if you only pay one month’s premium payment, then you will get a new issue date reflecting the number of years that the policy was lapsed. So, if your policy date was 1/1/2000, you lapse on 1/1/2017, and reinstate on 1/1/2019 by paying one month’s premium, then your new issue date will 1/1/2002. (This reflects the 2 year lapse). In this case, your premium amounts will go up because your issue age changes as well.

## ▶ PART 5

### Terms of Exchanging the Policy

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#### **Can you exchange this policy for another?**

This policy provides coverage until it expires, but you may exchange the policy after it has been in force for five years. You can exchange it for one of these two plans:

- the Annual Increasing Premium Insurance to Age 100 Plan, or
- the Decreasing Term Insurance to Age 100 Plan.

Both of these plans are described starting on Page 17 of this policy.

#### **Do you have to provide evidence of insurability to exchange your policy?**

No, if you exchange for the same premium class of insurance that you currently have at the same or a lower face amount, we will not require evidence of insurability.

#### **What is the process for exchanging a policy?**

The following is the process for exchanging a policy:

1. you send us notice that you want to exchange your policy.
2. we will make sure that the face amount (the amount of insurance for each policy year which is shown in Table A on Page 4) is not
  - less than the minimum we require, or
  - greater than the current face amount for this policy on the exchange date.
3. we will let you know if the exchange is approved.
4. you will pay the required premium within 31 days after the exchange date.

#### **What other conditions must be met for the exchange?**

The following conditions must be met for us to allow the exchange:

- the insured person must be alive;
- this policy must be in force on the exchange date; and,
- the premiums for the current policy are not currently waived under any rider attached to the policy.

#### **What are the premium payment amounts for the exchange plan?**

We will calculate the premium rates for the exchange plan based on:

- the age of the insured person on the exchange date; and
- the same premium class shown on Page 3.



## What happens when you exchange your policy?

We will issue:

- revised policy specifications pages, or
- a new policy.

The new plan will take effect on the exchange date, (and this policy will terminate at that time).

When you exchange an existing policy for a new policy, the benefits of any rider attached to your existing policy will only continue if that rider allows it. The premium for any rider continued after exchange will be added to the premium for the new plan.

## ANNUAL INCREASING PREMIUM TERM INSURANCE TO AGE 100 PLAN

### What is the Annual Increasing Premium Term Insurance to age 100 plan?

For this plan, the face amount remains the same while premium payments increase each year as you age. The premiums you pay per year for every \$1,000 face amount are shown below in Table B.

We may change the scheduled premiums shown in Table B, but we will never raise them more than the than maximum premiums in Table B.

### How do you calculate your annual premium amount using Table B?

EXAMPLE	
Find the <b>age</b> of the insured person	<b>75 years old</b>
Find the <b>policy face amount</b>	Policy Face Amount is <b>\$150,000</b>
Find the <b>premium amount</b> for that age and policy Face Amount	Premium Amount per \$1,000 of Policy Face Amount is <b>\$26.31</b>
Calculate the total annual premium amount by <b>multiplying the premium amount</b> in the table by <b>how many thousands in the policy face amount</b> and add Policy Fee	Total Annual Premium would be <b>\$26.31 X 150 = \$3,946.50</b> (+ a \$75.00 Annual Policy Fee)



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**TABLE B.** Preferred Plus/Preferred Annual Exchange Premiums for Every \$1,000 Face Amount  
 Add an Annual Policy Fee of \$75

Age of the Insured Person	Premiums for Policy Face Amount of \$149,999 and below	Premiums for Policy Face Amount of \$150,000 – \$249,999	Premiums for Policy Face Amount of \$250,000 – \$499,999	Premiums for Policy Face Amount of \$500,000 and over	Maximum Premiums for all Face Amounts
20 - 33	\$ 1.13	\$ 0.79	\$ 0.71	\$ 0.63	\$ 1.28
34	1.19	0.82	0.74	0.65	1.38
35	1.26	0.86	0.77	0.69	1.50
36	1.34	0.90	0.80	0.72	1.60
37	1.45	0.95	0.86	0.77	1.73
38	1.51	0.99	0.90	0.80	1.80
39	1.63	1.06	0.95	0.86	1.90
40	1.77	1.12	1.01	0.93	2.02
41	1.91	1.20	1.08	0.99	2.14
42	2.07	1.26	1.15	1.06	2.27
43	2.26	1.35	1.23	1.14	2.44
44	2.45	1.45	1.32	1.22	2.64
45	2.67	1.56	1.42	1.32	2.88
46	2.92	1.66	1.52	1.43	3.15
47	3.18	1.78	1.63	1.54	3.48
48	3.48	1.89	1.75	1.65	3.85
49	3.77	2.01	1.86	1.77	4.26
50	4.10	2.14	1.98	1.90	4.73
51	4.54	2.36	2.19	2.10	5.25
52	5.03	2.61	2.42	2.33	5.84
53	5.56	2.89	2.69	2.58	6.48
54	6.13	3.19	2.95	2.84	7.15
55	6.78	3.53	3.26	3.14	7.88
56	7.56	3.93	3.65	3.51	8.72

TABLE B. *continued*

Age of the Insured Person	Premiums for Policy Face Amount of \$149,999 and below	Premiums for Policy Face Amount of \$150,000 – \$249,999	Premiums for Policy Face Amount of \$250,000 – \$499,999	Premiums for Policy Face Amount of \$500,000 and over	Maximum Premiums for all Face Amounts
57	8.43	4.38	4.06	3.90	9.59
58	9.41	4.90	4.53	4.35	10.53
59	10.45	5.43	5.04	4.84	11.48
60	11.55	6.00	5.57	5.35	12.45
61	12.75	6.64	6.15	5.91	13.51
62	14.09	7.33	6.79	6.52	14.67
63	15.49	8.05	7.47	7.18	15.87
64	17.01	8.84	8.19	7.88	17.16
65	18.51	9.71	9.00	8.65	18.59
66	19.96	10.62	9.84	9.46	20.18
67	21.53	11.59	10.75	10.33	21.91
68	23.30	12.69	11.76	11.31	23.84
69	25.89	13.54	12.55	12.06	25.96
70	27.97	14.90	13.81	13.27	28.30
71	30.55	16.74	15.43	14.74	31.00
72	33.55	18.77	17.20	16.35	34.01
73	36.13	21.01	19.15	18.16	37.27
74	38.99	23.50	21.32	20.15	40.86
75	42.14	26.31	23.74	22.38	44.83
76	45.53	29.46	26.46	24.88	49.19
77	49.24	32.99	29.49	27.66	53.98
78	53.36	36.92	32.86	30.75	59.28
79	57.73	41.29	36.58	34.16	65.00
80	62.77	46.08	40.66	37.89	71.40
81	70.91	51.32	45.10	41.91	80.08
82	80.38	56.97	49.88	46.25	89.87

TABLE B. *continued*

Age of the Insured Person	Premiums for Policy Face Amount of \$149,999 and below	Premiums for Policy Face Amount of \$150,000 – \$249,999	Premiums for Policy Face Amount of \$250,000 – \$499,999	Premiums for Policy Face Amount of \$500,000 and over	Maximum Premiums for all Face Amounts
83	89.34	63.10	55.02	50.93	99.63
84	98.35	69.92	60.75	56.14	110.42
85	109.18	77.48	67.08	61.33	122.57
86	121.82	85.81	74.04	67.00	133.59
87	136.81	94.94	81.64	73.13	150.18
88	152.77	104.89	89.90	79.72	167.51
89	168.99	115.56	98.74	86.99	185.99
90	186.55	124.78	106.62	94.58	203.02
91	204.78	134.28	114.74	102.13	211.63
92	224.31	144.09	123.11	109.96	228.58
93	244.82	154.16	131.72	118.04	253.72
94	266.42	164.53	140.58	126.40	285.45
95	291.16	175.19	149.69	134.59	324.63
96	318.25	189.53	161.95	145.61	361.83
97	381.82	317.05	270.91	243.58	400.13
98	404.11	335.57	286.73	257.81	406.69
99	426.92	354.52	302.91	272.37	428.65



Primerica Life Insurance Company  
1 Primerica Parkway  
Duluth, Georgia 30099-0001  
1-800-257-4725

## DECREASING TERM INSURANCE TO AGE 100 PLAN

### What is the Decreasing Term Insurance to Age 100 Plan?

For this plan, the face amount decreases while premiums remain the same as you age. The face amount of your policy for every \$100 you pay in premiums are shown below in Table C.

We may change the face amount of the policy, but we will never reduce it below the minimum face amounts listed.

To find out how much a Decreasing Term Plan costs, find your age and the starting Face Amount you'd like your policy to have. Your policy will cost \$100 each for each amount shown for your age for the different total Face Amounts (plus a \$75.00 annual policy fee). Each year, the amount you can buy for \$100 decreases as your age increases, as shown in Table C.



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**TABLE C.** The Face Amount of Your Policy for Every \$100.00 in Annual Premiums  
 Add an Annual Policy Fee of \$75

Age of the Insured Person	Policy Face Amount of \$149,999 and below	Policy Face Amount of \$150,000 – \$249,999	Policy Face Amount of \$250,000 – \$499,999	Policy Face Amount of \$500,000 and over	Minimum Face Amount of the Policy
20 -33	\$88,495	\$126,582	\$140,845	\$78,125	\$78,125
34	84,033	121,951	135,135	72,463	72,463
35	79,365	116,279	129,870	66,666	66,666
36	74,626	111,111	125,000	62,500	62,500
37	68,965	105,263	116,279	57,803	57,803
38	66,225	101,010	111,111	55,555	55,555
39	61,349	94,339	105,263	52,631	52,631
40	56,497	89,285	99,009	49,504	49,504
41	52,356	83,333	92,592	46,728	46,728
42	48,309	79,365	86,956	44,052	44,052
43	44,247	74,074	81,300	40,983	40,983
44	40,816	68,965	75,757	37,878	37,878
45	37,453	64,102	70,422	34,722	34,722
46	34,246	60,240	65,789	31,746	31,746
47	31,446	56,179	61,349	28,735	28,735
48	28,735	52,910	57,142	25,974	25,974
49	26,525	49,751	53,763	23,474	23,474
50	24,390	46,728	50,505	21,141	21,141
51	22,026	42,372	45,662	19,047	19,047
52	19,880	38,314	41,322	17,123	17,123
53	17,985	34,602	37,174	15,432	15,432
54	16,313	31,347	33,898	13,986	13,986
55	14,749	28,328	30,674	12,690	12,690
56	13,227	25,445	27,397	11,467	11,467
57	11,862	22,831	24,630	10,427	10,427

**TABLE C. continued**

<b>Age of the Insured Person</b>	<b>Policy Face Amount of \$149,999 and below</b>	<b>Policy Face Amount of \$150,000 – \$249,999</b>	<b>Policy Face Amount of \$250,000 – \$499,999</b>	<b>Policy Face Amount of \$500,000 and over</b>	<b>Minimum Face Amount of the Policy</b>
58	10,626	20,408	22,075	9,496	9,496
59	9,569	18,416	19,841	8,710	8,710
60	8,658	9,587	10,330	18,691	8,032
61	7,843	8,680	9,354	16,920	7,401
62	7,097	7,855	8,467	15,337	6,816
63	6,455	7,147	7,698	13,927	6,301
64	5,878	6,510	7,007	12,690	5,827
65	5,356	5,927	6,381	11,560	5,379
66	4,901	5,425	5,844	10,570	4,955
67	4,484	4,928	5,344	9,680	4,564
68	4,096	4,472	4,882	8,841	4,194
69	3,841	4,163	4,580	8,291	3,852
70	3,491	3,757	4,161	7,535	3,533
71	3,178	3,395	3,772	6,784	3,225
72	2,900	3,077	3,427	6,116	2,940
73	2,598	2,791	3,115	5,506	2,683
74	2,329	2,531	2,832	4,962	2,447
75	2,088	2,295	2,571	4,468	2,230
76	1,869	2,078	2,333	4,019	2,032
77	1,674	1,881	2,115	3,615	1,852
78	1,499	1,703	1,917	3,252	1,686
79	1,344	1,543	1,738	2,927	1,538
80	1,208	1,400	1,578	2,639	1,400
81	1,087	1,272	1,434	2,386	1,248
82	981	1,159	1,310	2,162	1,112
83	888	1,059	1,198	1,963	1,003

**TABLE C. continued**

<b>Age of the Insured Person</b>	<b>Policy Face Amount of \$149,999 and below</b>	<b>Policy Face Amount of \$150,000 – \$249,999</b>	<b>Policy Face Amount of \$250,000 – \$499,999</b>	<b>Policy Face Amount of \$500,000 and over</b>	<b>Minimum Face Amount of the Policy</b>
84	802	966	1,094	1,781	905
85	725	882	998	1,630	815
86	656	805	911	1,492	748
87	594	735	832	1,367	665
88	539	672	760	1,254	596
89	497	616	695	1,149	537
90	460	567	639	1,057	492
91	428	527	588	979	472
92	399	491	543	909	437
93	373	458	502	847	394
94	349	429	465	791	350
95	328	403	437	742	308
96	307	378	409	686	276
97	256	315	341	410	249
98	242	297	322	387	245
99	229	282	305	367	233

This Policy was approved under the authority of the Interstate Insurance Product Regulation Commission and issued under the Commission standards. Any provision of this Policy that on the provision's effective date is in conflict with the Interstate Insurance Product Regulation Commission standards for this product type is hereby amended to conform to the Interstate Insurance Product Regulation Commission standards for this product type as of the provision's effective date.