

Freeing up extra money could make a huge impact to your financial well-being.



ARE YOU READY TO
TAKE THE PRIMERICA
90-Minute
Challenge?

Do you know how you could potentially “find” overspent money in just 90 minutes?

No, you don't have to buy a scratch off lottery ticket, pledge to completely stop eating out at restaurants or borrow money from a relative. If you take the time to reduce your monthly bills and expenses, you can free up money that could be put towards purchasing life insurance, paying off your debt or saving for the future. And it just takes about 90 minutes! You could see a movie, go to the gym or run some errands in that time ... or you could get on the path to a better financial future! How much is your time worth? Is it worth potentially hundreds of dollars each month?

Are you ready to take the challenge?

Primerica is changing the way people think about money. We're challenging you to take a few moments to identify the places you're overspending. In our busy world, a few extra dollars here and there can easily go unnoticed ... but these higher expenses add up over time. If you knew how to save and redirect the same money towards your future, it could make a big difference. **The Primerica 90-Minute Challenge identifies four key areas of overspending and shows you how you can take proactive steps to reduce these “monthlys” – the sometimes hidden extras in your monthly bills and recurring expenses that can really add up over time.**

The Four Key Areas of Overspending

Category	Potential Savings	
<p>INSURANCE</p> <p>Auto & Home¹ How much per month do you pay? Comparison shopping could save you money – and you already have the answer with Primerica Secure!</p> <p>Life² Affordable term protection is the cornerstone of our crusade. Switching to a term policy could save hundreds a month.</p>	<p>Monthly \$39</p> <p>\$175</p>	<p>Annually \$466</p> <p>\$2,100</p>
<p>TAXES³</p> <p>Federal Withholding⁴ Get a big tax refund check every year? Consider whether it makes sense to adjust your withholdings.</p> <p>Property Tax Appeal⁵ Compare your current property value to similar properties in your area. Consider filing an appeal to your local assessor's office if you think you're overpaying.</p>	<p>\$230</p> <p>\$40</p>	<p>\$2,755</p> <p>\$475</p>
<p>COMMUNICATIONS</p> <p>According to a recent study, more than one-third of homes now use only wireless phones⁶. Consider following the trend and cancel your land line, downsize your monthly cell phone plan or shop around for better Internet rates.</p> <p>Home Phone⁷ (land line)</p> <p>Cell Phone⁸</p>	<p>\$40</p> <p>\$17</p>	<p>\$480</p> <p>\$204</p>
<p>MEDIA</p> <p>Try cheaper technologies to replace pricey Internet and cable TV costs. Cutting the fat from your cable bills could help you save big!</p> <p>Cable / Satellite⁹</p>	<p>\$73</p>	<p>\$876</p>
<p>Total Potential "Found Money"</p>	<p>Up to \$614 Up to \$7,356</p>	

See endnotes for important disclosures.

It's easy to get started!

This booklet will guide you through what you need to have on hand and the steps you need to take to reduce your expenses and free up money. While it might differ for each situation, this will provide a guideline for what you can do on your own to make a real difference in your monthly budget.

INSURANCE: AUTO & HOME

Step-By-Step	Caution
<p>Step 1: What you need to gather:</p> <p>Auto:</p> <ul style="list-style-type: none">• All drivers' Social Security numbers• All Vehicle Identification Numbers• Driver's license for each insured• Declarations Page of your existing policy <p>Homeowners:</p> <ul style="list-style-type: none">• The year your home was built• Square footage of your home• Type of security devices in your home• Declarations page of your existing policy <p>Primerica Representative's Last Name: _____ Solution #: _____</p> <p>Step 2: Call the Primerica Secure toll-free number at 1-877-855-8111</p> <p>Step 3:</p> <ul style="list-style-type: none">• Get a quote that six out of 10 times¹ will save you money	<p>Don't cancel existing policy until new one is issued.</p>

Average Potential Monthly Savings: \$39¹

INSURANCE: LIFE

Step-By-Step	Caution
<p>Step 1:</p> <ul style="list-style-type: none">• Meet with life licensed Primerica representative. <p>Step 2:</p> <ul style="list-style-type: none">• Complete a Financial Needs Analysis to determine the amount and best type of insurance coverage for you. <p>Step 3:</p> <ul style="list-style-type: none">• Replace Cash Value with Term. <p>Step 4:</p> <ul style="list-style-type: none">• When you have the right type and amount of coverage, start saving. <p>TIP:</p> <ul style="list-style-type: none">• As you free up money, the top priority should be family protection.• Replace any inferior Term policies with a Term policy of better value.• If you only have group insurance, buy a personal policy.	<ul style="list-style-type: none">• Not all Term Life Insurance policies have the same valuable features - be sure you understand the features of your policy.• Don't cancel existing policy until new one is issued.

Average Potential Monthly Savings: \$175²

TAXES: FEDERAL WITHHOLDING

Step-By-Step	Caution
<p>Step 1:</p> <ul style="list-style-type: none">• Gather most recent pay stubs.• Gather most recent income tax return.• Estimate the numbers if necessary, remembering that the results can only be as accurate as the input provided. <p>Step 2:</p> <ul style="list-style-type: none">• Calculate withholding using the calculator found at IRS.gov. Under “tools” click “more.” Click on “IRS Withholding Calculator.” <p>Step 3:</p> <ul style="list-style-type: none">• If a monthly reduction can be achieved, complete and submit a revised W-4 form to employer (obtain from your Human Resources department or it can be found on the same IRS website). <p>Tip: You may or may not want to review your state withholdings as well. As your withholding amounts are reduced, IMMEDIATELY re-allocate these funds toward your financial independence.</p>	<ul style="list-style-type: none">• Could have shortfall and owe the IRS. Failure to pay taxes when due could result in penalties and interest. <i>Always consult with a tax professional about your personal situation before making any withholding changes that could impact what you might owe.</i>• Be conservative with your withholding estimates.• The objective is to receive a small refund and not to pay a tax bill.

Average Potential Monthly Savings: \$230⁴

TAXES: PROPERTY TAX APPEAL

Step-By-Step	Caution
<p>Step 1:</p> <ul style="list-style-type: none">• Examine your tax bill/property assessment. <p>Step 2:</p> <ul style="list-style-type: none">• Compare your property assessment/ value to comparable properties by going online to sites such as Zillow.com or FindHomesValue.com. <p>Step 3:</p> <ul style="list-style-type: none">• Check Assessor's* Office or go online for guidelines and appeal timeframes for your area (in many states, must be done within 45 days from annual receipt of assessment). <p>Step 3 Alternative:</p> <ul style="list-style-type: none">• Depending on the appeal filing fees in your jurisdiction, consider flat-rate fee websites such as EasyTaxFix.com or AppealTax.com to complete an appeal for you. <p>* May be referred to as Assessor, Auditor, County Clerk, Treasury, Office of Real Property Taxation</p> <p>Tip: If taxes and insurance are escrowed through your mortgage company, you may want to send a copy of the new assessment notice to your mortgage holder.</p>	<ul style="list-style-type: none">• If you live in an area that may have experienced appreciation or have done major home improvements or renovations, the value of your property may have increased (and you could be subject to the additional tax obligations).• Consider consulting with an attorney who has expertise in property tax appeals before taking any action on your property.

Average Potential Monthly Savings: \$40⁵

COMMUNICATIONS: HOME PHONE (LAND LINE)

Step-By-Step	Caution
<p>Option 1:</p> <ul style="list-style-type: none"> Eliminate your home phone, just use your cell. <p>Option 2 Consider Cheaper Alternatives:</p> <p>Skype</p> <ul style="list-style-type: none"> Subscriptions start at \$2.99 per month (no long-term subscription requirements) Can be used through a computer, cell phone, and more <p>MagicJack</p> <ul style="list-style-type: none"> \$40 for the first year of service (computer required) or \$60 for MagicJack Plus (no computer required) Both cost \$19.95 for each additional year 5 year plan required Requires DSL or Broadband and a phone to plug in <p>OOMA</p> <ul style="list-style-type: none"> Initial unit cost - \$150-\$180 Pay only applicable taxes and fees. Usually \$5 -\$10 per month Requires high-speed Internet connection (cable, DSL, satellite or fiber-optic) and a regular home phone 	<ul style="list-style-type: none"> Some home security systems and condo gate entrances require land-lines to call dispatch service or buzzer. Homes that rely on wireless phones should check with their local emergency preparedness departments to see if their "Reverse 911" communication systems can accommodate cell phones. OOMA and MagicJack both have fees to "port" current phone number. Some VOIP alternatives must have Internet, computer, and must be on to use. <p>Tip: A quick way to get through to the right department with your phone company is to immediately ask for the cancellation department.</p>

Average Potential Monthly Savings: \$40⁷

COMMUNICATIONS: CELL PHONE

Step-By-Step	Caution
<p>Option 1:</p> <ul style="list-style-type: none">• Call current provider and try to negotiate a cheaper plan. <p>Option 2:</p> <ul style="list-style-type: none">• Use websites that will identify ways to save.• Myrateplan.com - helps compare different companies' plans like Sprint vs. Verizon. Search by area code.• Cellbills.com - log on and upload your most recent cell phone bill. It uses actual usage info to recommend an alternative plan with your existing carrier. Average cell phone savings is 32%.• If you have a smartphone data plan, use Viber, Skype Mobile and Textfree to communicate. The app is free. Can be used with anyone who also has the app for free. <p>Tip:</p> <ul style="list-style-type: none">• Check to see if employer/affiliation discounts are available.• Asking for cancellation department will often get you to the group with the most room to negotiate.	<ul style="list-style-type: none">• Early contract termination may come with penalty and fees.• To check coverage in your area by carrier, visit www.cellreception.com.• For Skype Mobile and Textfree, service may be intermittent.

Average Potential Monthly Savings: \$17⁸

COMMUNICATIONS: INTERNET SERVICE PROVIDERS

Step-By-Step	Caution
<p>Option 1:</p> <ul style="list-style-type: none">• Contact your provider. They may offer attractive deals/promotions to bundle multiple services - phone, Internet, and cable. <p>Option 2 Alternative:</p> <ul style="list-style-type: none">• theispguide.com allows you to enter your phone number or street address and provides you with a list of ISPs that service your area. Shop around for the best deal.• Reduce the Internet speed you have currently for savings by calling your provider - but remember: you should consider the Internet speed that you will need if streaming movies or regularly accessing the Internet from home. <p>Tip: Internet service providers may be part of the reason for a high cable bill. See the next section for more ways to save.</p>	<ul style="list-style-type: none">• When the promotional period ends, the cost for bundled service usually goes up significantly. Tethering not available for tablets or PCs.• Some ISPs require you to sign a contract for set number of months. You may have to pay an early cancellation fee if you cancel your contract before it's up.• Tethering: Need to check for modem fees from provider and service can be spotty.• Before dropping your Internet speed to save a few dollars, consider whether it will impact your current usage needs (for movie streaming and Internet access).

Average Potential Monthly Savings: Vary by Provider

MEDIA: CABLE / SATELLITE

Step-By-Step	Caution
<p>Option 1:</p> <ul style="list-style-type: none">• Call your current provider and reduce your service to only the channels you watch. <p>Option 2 Alternatives:</p> <ul style="list-style-type: none">• Get free digital TV with compatible TV and antenna. Go to DTV.gov or TVfool.com for info and station availability for your area.• Ditch cable/satellite and use other streaming video services such as Netflix.com, Hulu.com, Roku.com, which can cost significantly less than your monthly cable bill.• Streaming videos can be viewed on either personal computer or Internet compatible TV.• Call your current provider for bundled discounts on cable, Internet and phone package. <p>Tip: When calling your cable company, ask for the cancellation department. You will usually be connected to someone immediately.</p>	<ul style="list-style-type: none">• Providers may offer attractive deals/promotions to bundle multiple services - phone, Internet, and cable.• Once the promotional period ends, the cost for this bundled service usually goes up significantly.• Remember that when using streaming video services, you must have sufficient Internet speeds to stream movies without interruption.
<p>Average Potential Monthly Savings: \$73⁹</p>	

Challenge: accepted!

Whether it is starting a new fitness program, setting up a budget or getting rid of a bad habit, making any change is possible with some time and effort. Freeing up extra money is no different. You can make some small changes starting right now that can make a big impact to your financial well-being.

Take the Primerica 90-Minute Challenge

A few minutes could make the difference for a lifetime

1. Potential savings amount is based on a survey of people who purchased insurance from Answer Financial and responded to the survey with their estimated savings statements during July 2012 to December 2012. Average reported savings were \$466 per year.
2. Potential savings when comparing a \$150,000 whole life policy to \$300,000 PLIC term policy. Cash value life insurance can be universal life, whole life or variable life, and may contain benefits in addition to a death benefit, such as dividends, interest, or cash value available for a loan or upon surrender of the policy. Whole life usually has a level premium for the life of the policy. Term insurance provides a death benefit only and its premiums increase at certain ages.
3. Primerica representatives are not certified or registered financial planners or tax advisors and do not offer or provide financial planning or tax advice or services. For related questions, please consult with an appropriately licensed professional.
4. Average 2013 tax refund according to IRS.gov.
5. 2009 U.S. Census Bureau reports an average property tax assessment amount of \$1,900. Potential savings amount assumes a successful property tax appeal with a corresponding 25% reduction.
6. <http://gigaom2.files.wordpress.com/2012/12/wireless201212.pdf>, viewed May 23, 2013
7. <http://electronics.costhelper.com/phone-line.html>, viewed May 23, 2013
8. ABC News, "Shrink Your Cell Phone Bill by \$1,000 and End 'Wireless Waste'" January 14, 2013
9. Possible additional costs not accounted for in this savings example include \$79 (Amazon Prime annual fee), \$60 (Roku HD one-time fee), \$192 (Netflix and Hulu Plus combined annual fee).

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