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How much do primerica employees make

Last Updated: March 2020 In 2018, Primerica was the #2 issuer of life insurance products in North America. But is Primerica one of the best options for life insurance in 2020? Note: Primerica is often referred to as Prime America by consumers. This Primerica life insurance review will expose the full picture, including how the company and their life insurance agency system work. This is very important to understand if you're thinking about buying life insurance with Prime America. Then, we'll show you facts you should know about their term life insurance policies, and how to compare Primerica to other companies. Specifically, we're going to cover (click any of the topics to go straight there): Life Insurance is Boring. Let's Get To The Root Of It! Here are the key takeaways... Primerica is a legitimate company offering term life insurance policies, but most people can find a better policy elsewhere. They have an A+ rating from A.M. Best. Primerica uses a marketing strategy to recruit new agents who aren't always experts. Their rates are usually higher than the competition. You may have been approached by a friend, family member, or colleague about buying a policy from Primerica Life Insurance Company. I encourage you to spend a few minutes with this article to get the facts about life insurance from Primerica before you make a decision. We also recommend you look over our list of best life insurance companies to help with your life insurance purchase. Review of How Primerica Life Insurance Works Be aware that Primerica is built as a multi-level marketing business. This means the agent who presented you this Primerica term life insurance will probably ask you to join their team in the future so they can make money on the life insurance policies you sell. Once you are a part of the organization, they will encourage you to do the same thing. This doesn't exactly scream "expert" life insurance agent. In fact, most recruits have trouble passing the insurance exam, according to the Wall Street Journal. While this might seem like some "scam," it's not. Remember above how we mentioned they are the #2 issuer of life insurance in North America? Well according to public record sourced here on Business Wire (Primerica is a publicly-traded company) each agent averaged 2 policies per month. That means the average agent writes 2 life insurance policies EVERY YEAR. For comparison purposes, full-time agents write policies every day. With that said, they are a legitimate company that offers credible life insurance policies. The reason we present this information first is so you know that your Primerica agent is a recruiter first and life insurance agent second. For most Primerica agents this is a side-hustle, so you're not getting the advice or help of a life insurance expert. Sure your friend or family member that's pitching you a term life insurance policy may be licensed to sell insurance, but that doesn't mean they're qualified to give you the best advice. They've likely only known Primerica and don't know any better. And I feel the need to add this - Primerica agents are good people trying to protect families. The point I'll be making below is you can do much better than their term life insurance offering. We always recommend reviewing other life insurance agencies that are independent and offer multiple quotes like Policy Genius, SelectQuote, or our own agency. 3 Facts You Should Know About Primerica Life Insurance Now that you understand the marketing methods of Primerica life insurance, let's get into the review of their actual life insurance offerings. Fact #1: Primerica Only Offers Term Life Insurance Primerica agents can only offer 1 life insurance product - term life insurance. They're trained on blanket advice that "buy term and invest the difference" is the ONLY way to go. We agree that term life insurance is the best option for most families, but there are situations where other products are better. Since Primerica agents only offer Primerica Life Insurance products, this means they don't shop the market for you. If you get a rate higher than you think because a Primerica underwriter thought your cholesterol was a little high, they'll advise you to take the offer without checking other options. Term life insurance the way Primerica presents it is a commodity. You should find the best price for the coverage amount and term length needed to protect your family. And every life insurance company will look at your risk differently, some more favorably than others. For only offering term life insurance, we expect more from their term life insurance offering. The Prime America term life insurance offer has grown stale over the last decade and lacks 2 core features of newer term life insurance products on the market. One of the biggest benefits of a term life insurance policy is its conversion feature. This is a feature that almost every other life insurance company on the market has, but "Prime America" does not. A life insurance conversion lets you convert your term life insurance policy to a permanent policy without having to go through underwriting again. No one really plans on converting their policy to a permanent one when they initially purchase term life insurance, but it's common for situations to arise throughout the term of your policy where you might consider it. For example, suppose your policy is about to expire and you can't qualify for coverage because of a health issue you developed. The conversion option lets you keep your coverage in the same health class that you applied. This can be a great option for your family down the road. Especially if you aren't in as good health condition as you were when you originally applied for the term policy. The ability to convert your term policy could save you thousands of dollars on life insurance down the road, so we almost always recommend it. You don't know how much your life can change. You could have more children, change jobs, move states, etc. And because of this, your term life insurance policy needs to be flexible. There is no reason your term life insurance policy shouldn't have this conversion option. Even if you don't think you'll ever need the conversion policy, it's nice to have it there just in case. The second core feature Primerica is missing is living benefits. The competitive term life insurance policies on the market are offering living benefits, which means you can access your death benefit if you get diagnosed with cancer, have a heart or stroke - among many other triggers. Living benefits are one of the fastest-growing segments in term life insurance because it doesn't cost that much more than traditional term life insurance. In fact, if you get quotes for term life insurance from companies like American National, North American, Foresters, and dozens of others you'll see their rates are much better than Primerica and they having living benefits and conversion options. Fact #2: Primerica has Expensive Life Insurance Rates Run an instant life insurance quote and compare it to your Primerica life insurance rates. You'll notice that there are much better life insurance options out there with the same financial ratings. The policies will offer the exact same benefits, amount of coverage, and length of terms, except for a lower monthly payment. Primerica is a publicly-traded company on the New York Stock exchange (its symbol is PRI) and has investors to answer to. All that matters is profit and Primerica has an army of life insurance agents selling their overpriced term life insurance. Primerica's "Term to 95" Policy Rates Let's review the Primerica "Term to 95" product that most Primerica agents are selling. Here's a sample illustration from Primerica for a 35-year-old in the standard health class and a smoker. The annual payment of \$855 is guaranteed level until age 55. At age 55, the rates increase every 5 years until age 70. At age 70, the rates increase yearly. If you compared this same client to the open market and ran quotes for a 35-year-old male, standard smoker, you would get over 20 companies that are less expensive. Many of them would include living benefits that would let you access the death benefit if you had a heart attack, cancer, stroke, or another qualifying trigger. So you could pay less and get more benefits. You can typically beat Primerica for any age and health condition. In other words, you can find much better rates than Primerica for term life insurance. Fact #3: Primerica Declines "High-Risk" Applicants If you have any moderate to major health issues, it will be difficult to get coverage with Prime America. We've helped many people find affordable life insurance coverage who were declined life insurance by Primerica. Don't let health issues hinder you from trying to obtain coverage. Check out companies who specialize in life insurance for people with health problems like Banner Life or AARP Life Insurance. Almost anyone will be able to get coverage, though there are disadvantages to them as well, such as higher rates. Several different things could make you a "high-risk applicant", things like having a preexisting health condition, using tobacco, or being obese. All of these would cause you to be declined with Prime America, but not with many other life insurance companies. In fact, this is what prompted us to write this article. Too many people think they are uninsurable, but in reality, they just used the wrong company for their risk. If you've ever been declined for life insurance by Prime America, don't worry. You can still find affordable coverage. It is easy to get quotes from credible companies. If you find yourself in this category, we're high risk life insurance experts, so please do not hesitate to contact us. Primerica Has Strong Financial Ratings When you speak with a Primerica agent, they will tell you about the A+ AM Best financial strength rating. While this is true, know that almost all of their competitors have A or A+ ratings and still beat their life insurance rates. Their A+ rating is no better than the dozens of other companies that have received an A+ rating with lower premiums. Features of Primerica's Life Insurance Primerica doesn't sell a bad term life insurance policy. In fact, if you consider their financial ratings above, and the policy itself, it's a good option. The problem is, their policy offers the same benefits as others at a higher cost. Below are a few benefits of their term policies. Primerica's Living Benefits are Not Unique Your Primerica agent will tell you about the "living benefits" of their policy which other life insurance companies with less expensive rates included with their policies as well. There's nothing special about their "living benefits" over other carriers' benefits which you can get for cheaper. Primerica has Quick Claims Paying & So Do Others... Most likely, you'll hear a story of how someone's mother or father passed away and Primerica paid their claim within 1 week. I've heard the same story from several agents. It's a canned response they're trained to give to tell you "peace of mind". The truth is, if you're outside the 2 year contestability period of a life insurance policy, almost every life insurance company will have a check-in your hand within a week. How to Compare Primerica Life Insurance vs Other Companies Primerica, aka "Prime America", agents are masters at "spinning" the truth about their expensive life insurance offerings. They have to because it's the only life insurance they can sell. Our Primerica life insurance review is intended to get you the information your Primerica life insurance agent wouldn't ever provide, similar to our Zander Life Insurance Review and Globe Life Review. There is nothing inherently wrong with Primerica Life Insurance as a company. They are legit, they aren't scamming anyone, but they are almost never the best option for life insurance. With life insurance, there's no reason not to find the lowest possible cost for your policy. Don't waste money paying more for a policy that you could get for a better rate somewhere else. Get Quotes from Primerica & Other Carriers Before You Decide Contact an independent life insurance agent so you can compare policies from different companies. This will ensure you find the best fit for your needs and don't overpay for a policy from Prime America. The bottom line is before you decide on Primerica (Prime America), or any other company for life insurance, we suggest reviewing our 10 Best Life Insurance Companies. Educate yourself on other options that could offer similar (or better) coverage at a lower cost. Here are some other life insurance agencies to review along with Primerica. Being Recruited by Primerica Life Insurance: A True Story July 2016: A Real E-mail from someone being recruited by Primerica with information about their "Getting Rich" book. Hello, I'm writing you to express my appreciation for your honest review of Primerica. I also appreciate the stellar interpersonal communication job you've done in the comments section. I recently became familiar with Primerica through an attorney that I work for as an estate planning paralegal. She mostly does family law but wanted to expand her estate planning practice, so she hired me. Before I knew I was even hired for the paralegal position, she was talking to me about this "other aspect" she wanted me to try. That was Primerica. I was under the impression that this "life-insurance thing" was part of the estate planning gig. She then said she would pay for my \$99 licensing fee right then. I had no idea that this was completely separate from the paralegal job. Once I realized that, I told her I really wanted to focus on estate planning and learning everything about the software, Wealthdox. But she kept reverting the conversation back to how I could pay for law school with Primerica... I wasn't buying. After going to a couple of meetings with her in order to get her off my back, I wanted to vomit. I don't even know where to begin... but here's some observations: I did go to one meeting with "third party authors" who wrote a book called "getting rich." It was all about how other insurance companies are screwing people. They of course said that Primerica is the only company that will not. They then casually said that this book was written on request of the Primerica CEO!!! Then they tried to equate themselves with consumer reports and the wall-street journal because they also advocated for Term and investing the difference. I couldn't help but laugh! The wall-street journal didn't recommend Primerica, they just recommend Term. They are a third party; these "authors" were not. Then they went on about how if you buy ten of their books you'll get 100 clients... And these books are only available to Primerica agents. (That's not a red flag.) Yet, people lined up to buy...(Vomit-ears). The irony was palatable! After that I told my boss that I was very excited about taking the lead on building her estate practice, but had no interest in Primerica.

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