



Hispanic Americans' Financial Outlook

A 2019 Primerica Financial Security Monitor Insights Brief



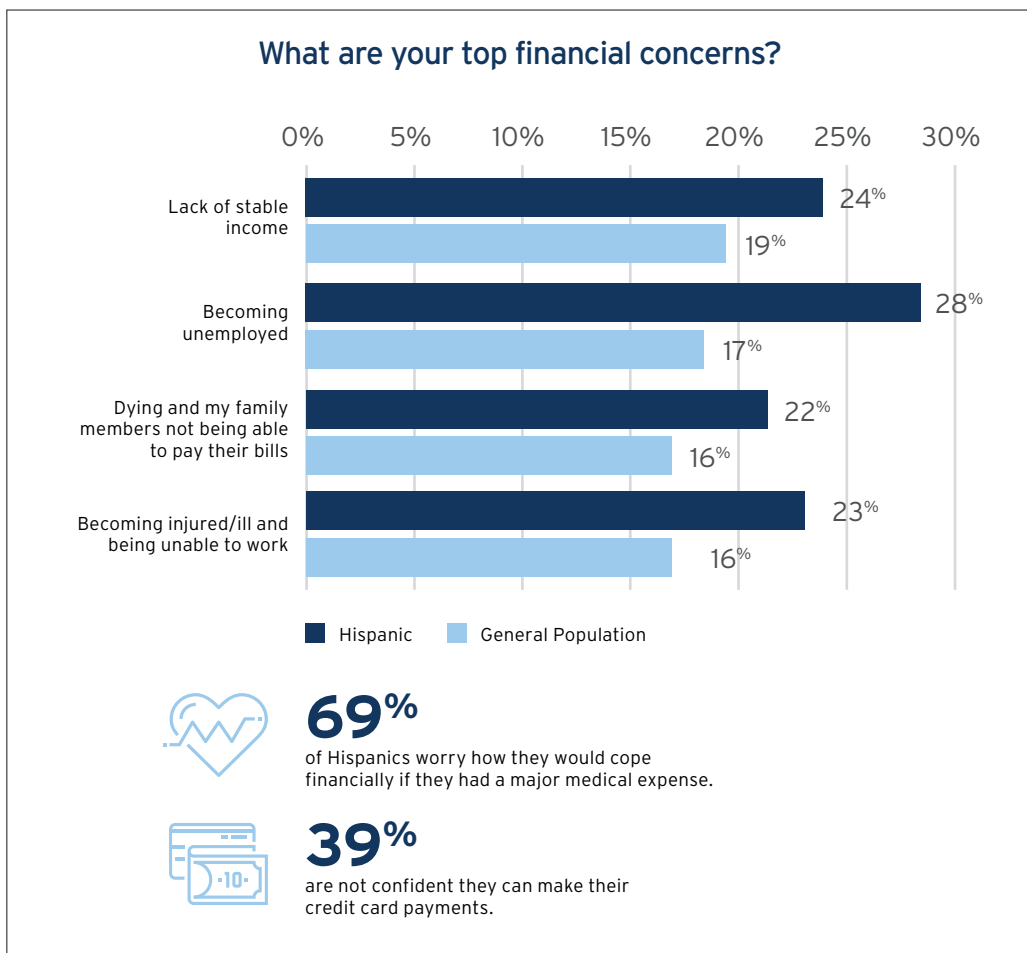
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In a recent study, Primerica found that many middle-income Hispanic Americans are optimistic that their financial situation will improve over the next five years, but they are worried about their ability to save for retirement and pay off credit card debt. While Hispanics are in-line with the general population overall, many are unsure how their families would cope in the event of the unexpected, like losing their job, or if the country went into another recession. Despite these concerns, many within this group are not taking important steps to strengthen their financial situation for the future.

Key Findings

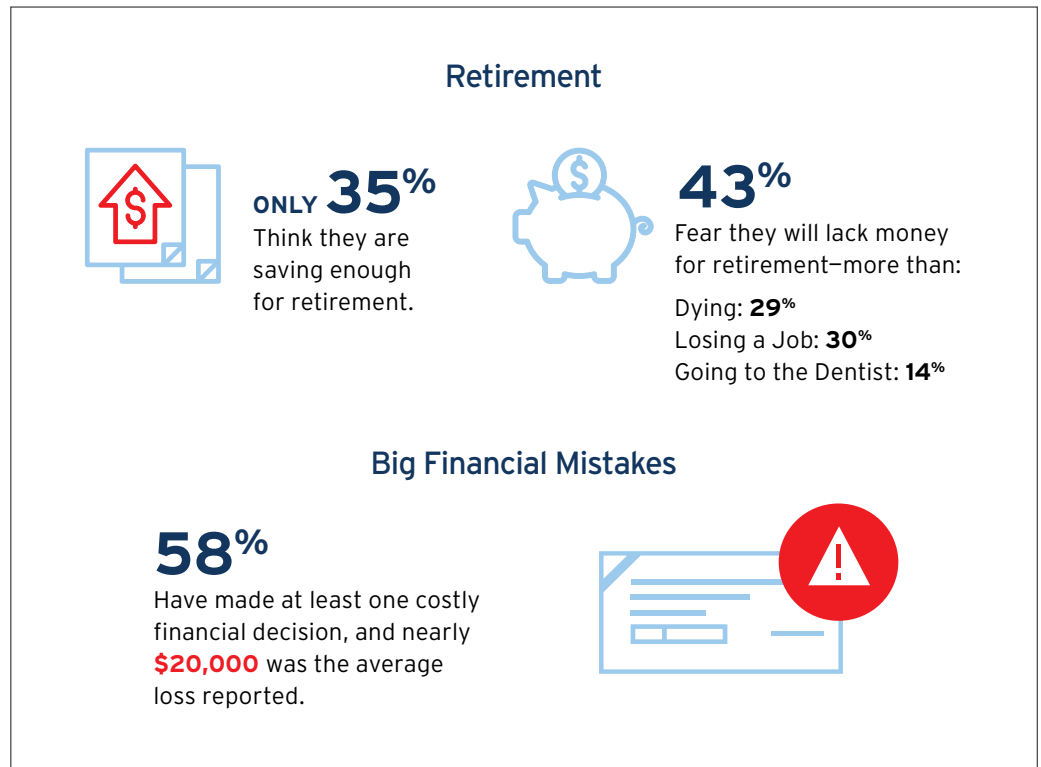
1 Hispanics' saving and investing patterns are motivated by family.

The 2019 Primerica Financial Security Monitor found Hispanic Americans are more worried than the general population about how their families would cope if they became unemployed, died without a financial plan for their family, or had a major medical expense—all factors that may be driving this group to put more money away for the future.

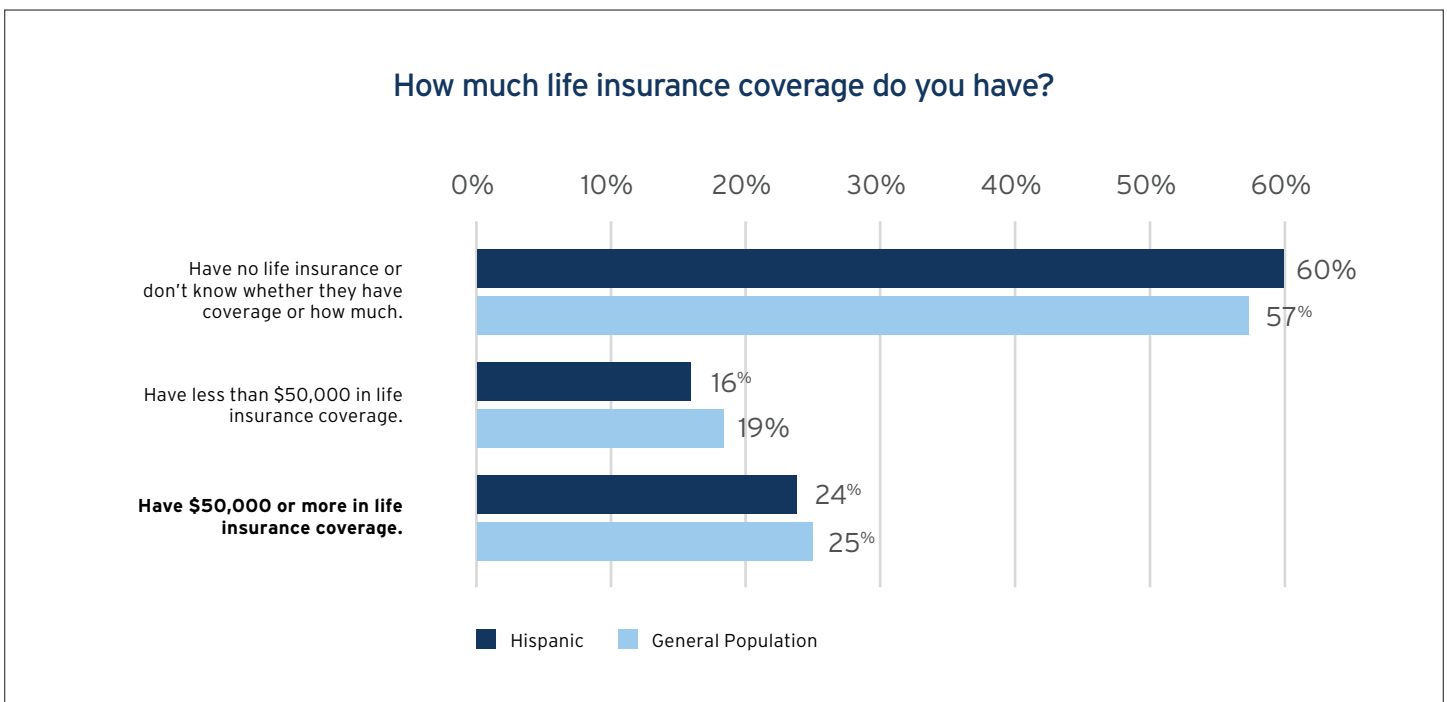


2 What's driving their financial anxiety?

Hispanics are anxious about their finances for retirement. They also may be uneasy due to big financial mistakes they've made in the past.

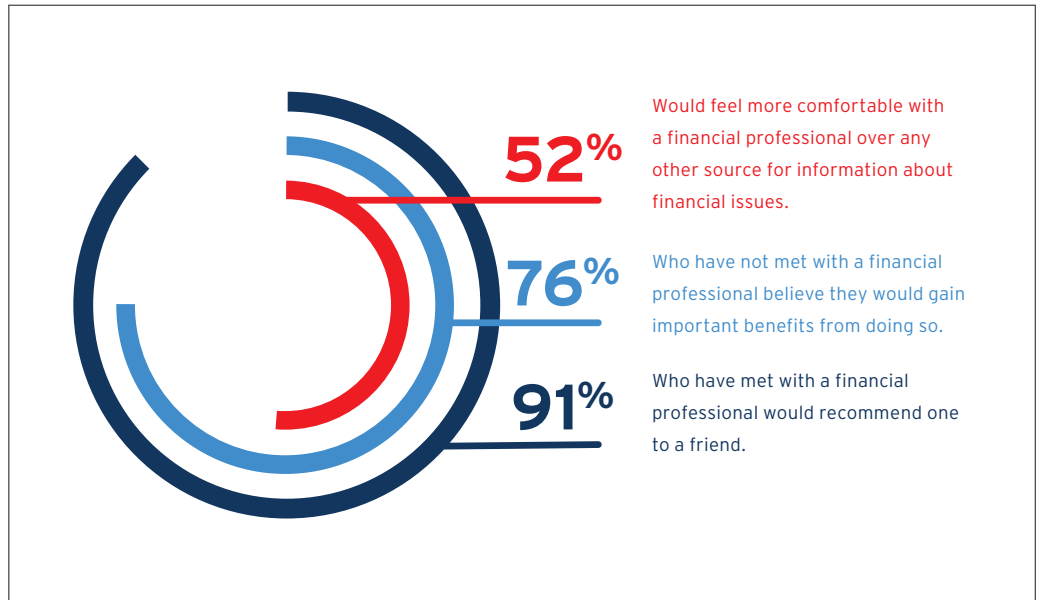


3 Despite 40% reporting they want to learn how to protect their family financially in case of tragedy, many Hispanics are not investing in life insurance.



4 Hispanics want good financial guidance.

Most middle-income Hispanic Americans don't want to go it alone when managing their personal finances, and almost all who have met with a financial professional say they would recommend one to a friend or family member.



5 Hispanic Millennials have more financial stressors than Boomers.

Hispanic Millennials (those 25-34) are more stressed about their finances than Hispanic Boomers (those 55-75) in nearly every category we examined.

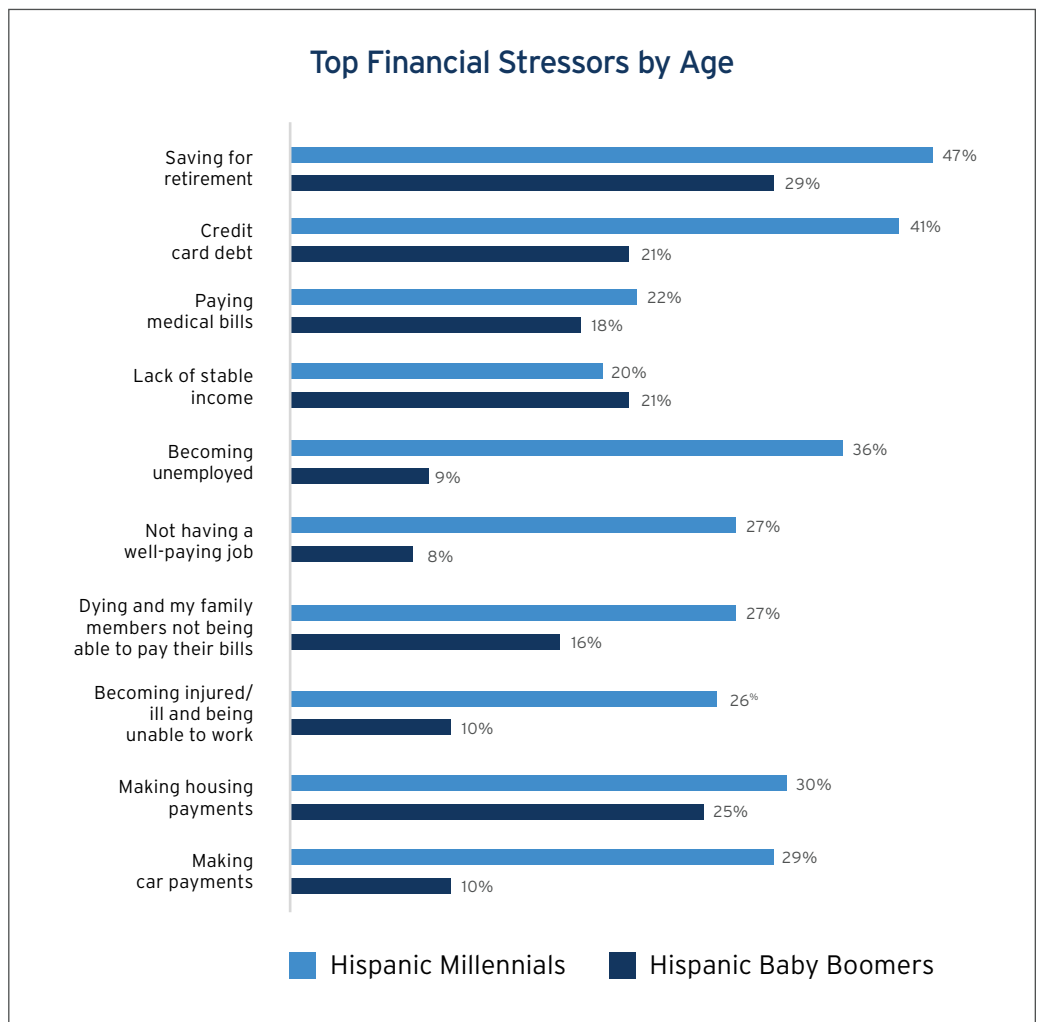
ATTITUDES AROUND SAVING MONEY

33%

Younger respondents say the thought of saving money for the future makes them feel "overwhelmed."

43%

Older respondents say the thought of saving for the future makes them feel "prepared."





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About the Survey

These new findings are a follow up on the previously released *2019 Primerica Financial Security Monitor*, which provides a detailed snapshot of middle-income Americans financial preparedness, habits and concerns.

The 2019 Primerica Financial Security Monitor was conducted by Quadrant Strategies on behalf of Primerica. The nationally representative online survey polled 1,000 Americans in February 2019. Respondents were ages 18 and older and had total annual household incomes between \$29,000 and \$106,000. The margin of error is about 3 percent.

About Primerica, Inc.

Primerica, Inc., headquartered in Duluth, GA, provides financial services to middle-income families in North America. Primerica licensed representatives educate their clients about how to better prepare for a more secure financial future by assessing their needs and providing appropriate solutions through term life insurance, mutual funds, annuities and other financial products. Primerica insured approximately 5 million lives and had over 2 million client investment accounts at December 31, 2018. Primerica, through its insurance company subsidiaries, was the #2 issuer of Term Life insurance coverage in North America in 2017. Primerica stock is included in the S&P MidCap 400 and the Russell 2000 stock indices and is traded on The New York Stock Exchange under the symbol "PRI." For more information about Primerica, please visit http://www.primerica.com/public/primerica_disclosures.html.