

Our Capabilities and Investment Strategies for Primerica Advisors



At Morningstar Wealth, our Mission is to Empower Investor Success.

We harness the power of global data, advanced analytics, and independent research and insights to help uncover market opportunities that target your clients' goals.¹

Morningstar Wealth

- Offers unbiased, data driven investment management from Morningstar Investment Management, retirement and portfolio consulting services
- Underpinned by the extensive experience and research capabilities of Morningstar¹

Morningstar, Inc.²

- Founded in 1984 to help investors and advisors reach their financial goals
- Operations in 32 countries

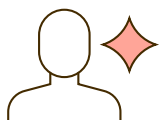
What We Offer

Our model portfolios are built on a custom mix of asset classes. Backed by over 900 dedicated global research and investment professionals, we leverage Morningstar's unbiased data to create investments designed for long-term growth potential.¹

We integrate risk management into every step of our disciplined investment process. This includes interviewing top fund managers prior to selecting portfolio offerings and carefully monitoring each investment daily.

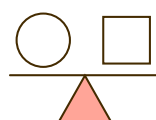
Guided by our core principles and focused on long-term results, we strive to help you meet clients' needs at each stage of their lifetime—whether they're just starting out or already in retirement.

Our Three Investment Principles Inform Every Investment Decision We Make:



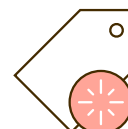
We Champion Investors

Our independence allows us to make recommendations and investment decisions without conflict of interest and helps investors meet their financial goals.



We Take a Fundamental Approach

We believe that fundamental factors, such as the quality of personnel and an investment's future earnings, will drive returns.



We Believe That Price Matters

We anchor on an investment's underlying intrinsic value, rather than fleeting news, sentiment, or momentum.

¹ Investment research is produced and issued by subsidiaries of Morningstar, Inc. including, but not limited to, Morningstar Research Services LLC, registered with the U.S. Securities and Exchange Commission.

² Morningstar, Inc., our parent company, is referred to as Morningstar or Morningstar, Inc. Data shown is approximate as of March 31, 2025.

Our Investment Strategies At-A-Glance

We can help grow your practice with a range of model portfolios available through the Lifetime Investment Program.

Asset Allocation*

Spanning the risk spectrum, our valuation-driven portfolios are designed for the long-term to help meet investors' financial goals.

ETF Series | Minimum \$25,000

Designed to provide broad diversification and progressive risk management, primarily through domestic and international Exchange-Traded Funds (ETFs).

- Morningstar ETF Conservative
 - Morningstar ETF Income & Growth
 - Morningstar ETF Growth
 - Morningstar ETF Moderate Growth
 - Morningstar ETF Aggressive Growth
-

Mutual Fund Series | Minimum \$10,000

Distinctive, independent research helps us select what we believe are best-in-class managers and construct models that are both diversified and targeted.

- Morningstar Mutual Fund Conservative
 - Morningstar Mutual Fund Income & Growth
 - Morningstar Mutual Fund Growth
 - Morningstar Mutual Fund Moderate Growth
 - Morningstar Mutual Fund Aggressive Growth
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Outcome-Based*

Portfolios designed with defined outcomes to better track and help meet investors' goals.

Retirement Income Series | Minimum \$10,000

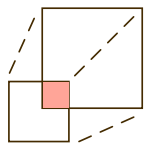
Aims to manage a stable stream of income at each stage of retirement by delivering a range of income distribution over 1-20+ years.

- Morningstar Retirement Income Long Range
- Morningstar Retirement Income Mid-Range
- Morningstar Retirement Income Short Range
- Morningstar Retirement Income Ultra Short Range

* Mutual Fund Series available as tax-deferred and tax-sensitive options. ETF Series available only as tax deferred.

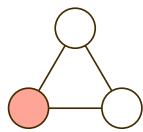
Dedicated Resources, Support, and Expertise for Investment Professionals

Think of us as an extension of your practice. Advisors who work with us gain access to a wealth of resources and a consultative regional team that is committed to supporting your goals.



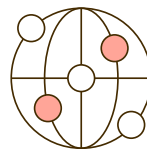
Scale Your Practice—Without Sacrificing Personalization

Use our comprehensive suite of models to target specific clients goals effectively.



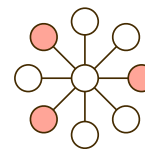
Pair Complementary Models Effectively

Our Portfolio Specialist team seeks to be your go-to resource for consultative portfolio construction.



Rely on Regional Sales Teams

We're ready to help showcase the benefits of our portfolios and positioning, or collaborate on case work to help you win new clients.



Leverage Our Resources Designed for Success

We strive to empower investor success with market research and behavioral insights, all designed to help you build credibility and lasting client relationships.

Financial Advisors

Contact your sales consultant for more information.

+1 (800) 886-1749

wealth.us@morningstar.com

morningstar.com/try/primerica



22 West Washington Street
Chicago IL 60602 USA

For financial advisor use with advisory clients.

Morningstar Wealth includes: (i) investment product delivery (ii) Morningstar Funds Trust, (iii) Morningstar OfficeSM, Morningstar's RIA portfolio software service; (iv) Morningstar[®] ByAllAccounts[®], Morningstar's investment data aggregation service; and (v) Morningstar.com[®], Morningstar's individual investor site offering.

Advisory services under Morningstar Wealth are offered by Morningstar Investment Management LLC, a registered investment adviser and subsidiary of Morningstar, Inc.

It is important to note that investments in securities (e.g., mutual funds, exchange-traded funds, common stocks) involve risk and will not always be profitable.

Economic Moat ratings represent the sustainability of a company's competitive advantage. Wide and narrow moat ratings represent Morningstar's belief that

a company may maintain its advantage for at least 20 years and at least 10 years, respectively. An economic moat rating of none indicates that a company has either no advantage or an unsustainable one. Quantitative factors used to identify competitive advantages include returns on invested capital relative to cost of capital, while qualitative factors used to identify competitive advantages include customer switching cost, cost advantages, intangible assets, network effects, and efficient scale.

Investment research is produced and issued by Morningstar, Inc. or subsidiaries of Morningstar, Inc. including, but not limited to, Morningstar Research Services LLC, registered with and governed by the U.S. Securities and Exchange Commission.