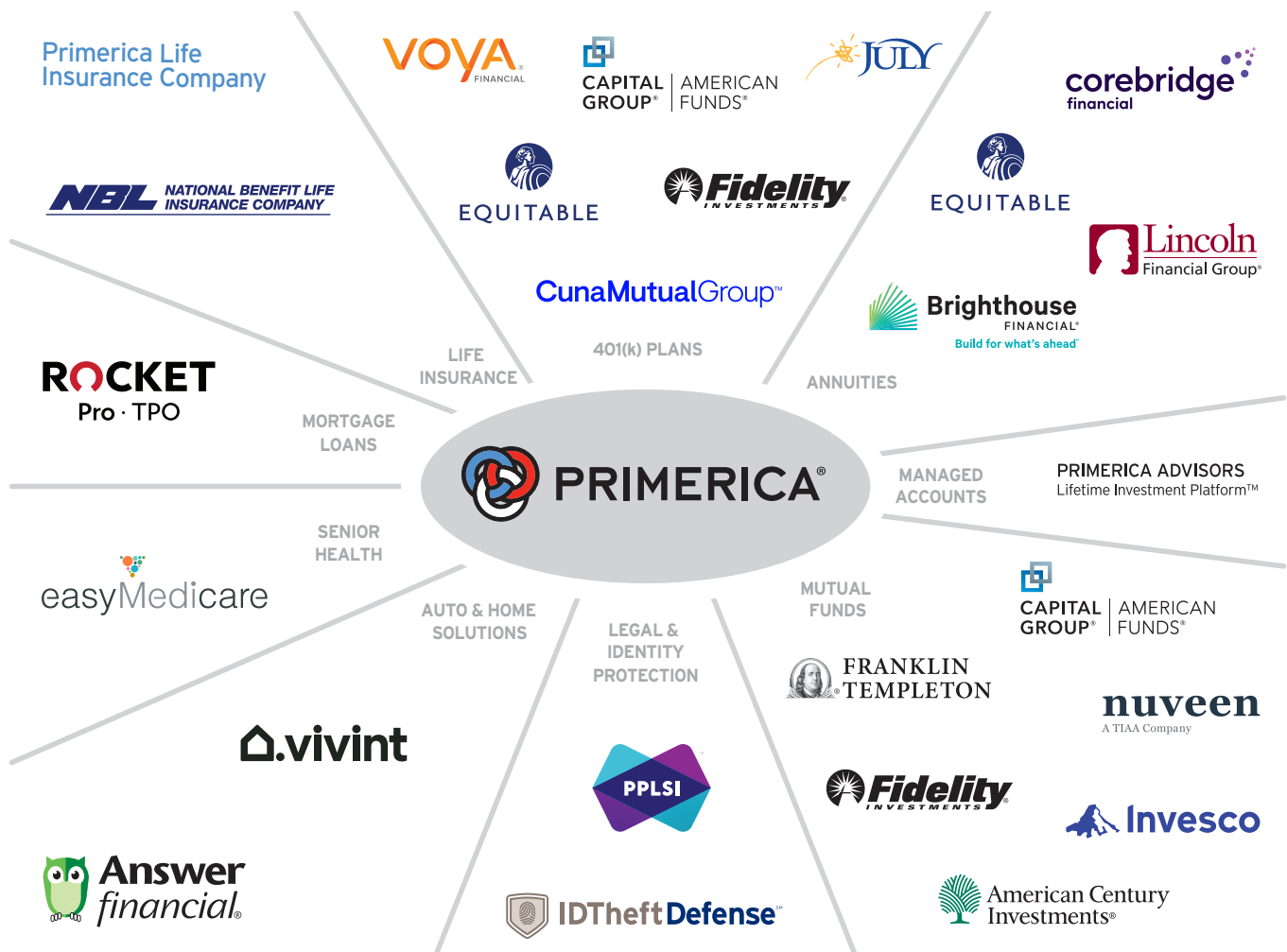


# WE ARE PRIMERICA

Since our founding, Primerica has been a company dedicated to helping Main Street families. Over the years, we have shown that there is a way to do business, be successful and still remain true to core beliefs. At Primerica, we always strive to fulfill our mission statement. **We help families earn more income and become properly protected, debt free and financially independent.**

Primerica is the largest independent financial services marketing company in North America. We have all the resources our clients need to build the foundation for their financial future. Primerica has strategically partnered with some of the most respected companies in the financial services industry.



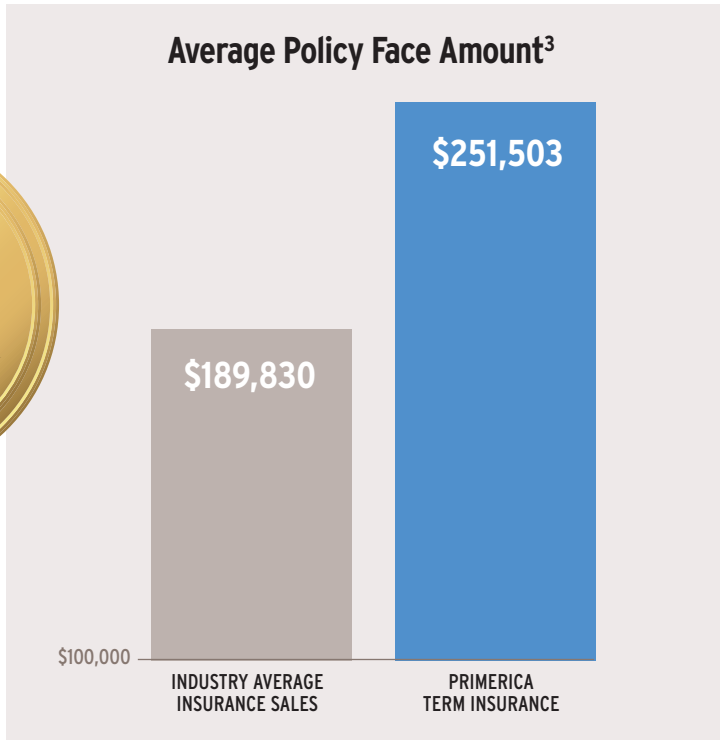
Not all products and services are available in all states, territories, or the District of Columbia. A representative's ability to offer products from the companies listed is subject to state and federal licensing and certification requirements. Please refer to the Important Endnotes for additional details about the contractual arrangements and company affiliations detailed above.

- We are a financial services company with a unique distribution model.
- Our business opportunity is not a traditional "job." We help average and ordinary people become business owners.<sup>1</sup>
- Our distribution model allows us to deliver financial products that Main Street families actually need.
- We have been in business **since 1977**, with a proven track record.
- Over **5.7 million lives** are insured through our life companies.<sup>2</sup>
- An average of **\$6.1 million** in benefit claims are paid through our life companies every day.<sup>2</sup>
- Approximately **2.7 million** client investment accounts.<sup>2</sup>
- Investment clients have more than **\$97 billion** in asset values in their Primerica investment accounts.<sup>2</sup>
- We have one of the largest securities sales forces in North America.
- We are a public company traded on the New York Stock Exchange under the symbol "PRI."
- We are an accredited member of the Better Business Bureau.\*

\*Primerica, Inc. is an accredited member of the Better Business Bureau. BBB Accreditation Standards represent standards for business accreditation by BBBs in North America. These standards are based on BBB's determination of the attributes of a better business. They incorporate not only lawful business practices, but also BBB's experience with ethical advertising, selling and customer experiences. For a business to qualify for BBB Accreditation, it must continually meet these standards. Not all businesses will qualify for BBB Accreditation. BBB charges a fee for BBB Accreditation. This fee supports BBB's efforts to fulfill its mission of advancing marketplace trust. BBB accreditation fees are based on several factors, including the size of business. To be accredited by BBB, a business or organization affirms that it meets and will abide by the following standards listed here (<https://www.bbb.org/bbb-accreditation-standards>), as of December 2022.

## Primerica's Life Companies

- **\$903 billion** of term life insurance in force.<sup>2</sup>
- More than **\$28.1 billion** total death claims paid.<sup>2</sup>
- Pay 91 percent of claims within 14 days.<sup>2</sup>
- Are **rated A+ (Superior)** by A.M. Best, the oldest and most prominent ratings agency in the industry.\*\*
- Issued an average policy face amount of \$251,503 compared to an industry average of \$189,830.<sup>3</sup>
- American Council of Life Insurers (ACLI) member



## Primerica Shareholder Services

- Has been awarded the exclusive DALBAR Service Award for outstanding customer service 20 years running. DALBAR, Inc. is a client service rating company that works to make customer satisfaction and quality a top priority in the financial services industry.

## WOULDN'T YOU FEEL COMFORTABLE BEING A PART OF A COMPANY OF THIS MAGNITUDE?

\*\* The following Primerica life insurance companies have been rated A+ (Superior) by AM Best, as of October 13, 2022: Primerica Life Insurance Company, Primerica Life Insurance Company of Canada, and National Benefit Life Insurance Company. AM Best ratings range in order from the highest ratings as follows: A++, A+, A, A-, B++, B+, B, B-, C++, C+, C, C-, D, E, F. For the latest Best's Credit Rating, access [www.ambest.com](http://www.ambest.com).

Primerica was recognized as the #1 Most Trusted Life Insurance Company by Investor's Business Daily, as of August 26, 2022. Survey results are presented solely with respect to Primerica's U.S. term life insurance business. Term life insurance underwritten by National Benefit Life Insurance Company, Home Office: Long Island City, NY in New York State; Primerica Life Insurance Company, Executive Offices: Duluth, GA in all other U.S. jurisdictions; and Primerica Life Insurance Company of Canada (Head Office: 6985 Financial Drive, Suite 400, Mississauga, ON, L5N 0G3, Phone: 905-812-2900) in Canada.

1. Primerica offers a business opportunity that involves the sale of term life insurance and various other financial service products. Primerica Representatives are independent contractors, not employees. Their earnings are based on the sale of products offered by Primerica and also qualifying product referrals. Importantly, Primerica Representatives must be appropriately licensed for each product line before they are qualified to make a sale. 2. Numbers reflect the combined totals or daily average, as indicated above, as of, or for the year ended, December 31, 2021, for the following affiliated companies: Life Insurance: Numbers reflect the combined totals or daily average, as indicated above, as of, or for the year ended, December 31, 2021, for the following affiliated companies: Life Insurance: National Benefit Life Insurance Company, Home Office: Long Island City, NY in New York State; Primerica Life Insurance Company, Executive Offices: Duluth, GA in all other U.S. jurisdictions; and Primerica Life Insurance Company of Canada, Home Office: Suite 400, 6985 Financial Drive, Mississauga, ON, L5N 0G3, Phone: 905-812-2900 in Canada. Each company is responsible for its own financial obligations. Investments: In the United States, securities are offered by PFS Investments Inc. (PFSI), 1 Primerica Parkway, Duluth, Georgia 30099-0001; In Canada, mutual funds are offered by PFS Investments Canada Ltd., mutual fund dealer, and segregated funds are offered by Primerica Life Insurance Company of Canada, Head Office: Suite 400, 985 Financial Drive, Mississauga, ON, L5N 0G3, Phone: 1-900-7876. Each company is responsible for its own financial obligations. 3. ACLI.com, "ACLI Life Insurers Fact Book 2021," December 9, 2021 (2020 data, U.S. numbers only); 2020 Primerica Term Life Insurance sales for US and NY.

**IMPORTANT ENDNOTES: Auto and Home Solutions:** Insurance referrals are offered through Primerica Secure™, an insurance referral program in which representatives may refer individuals to Answer Financial Inc., which offers insurance products and services through its licensed affiliates. Primerica, its representatives and the Primerica Secure™ program do not represent any of the insurers in the program. Home automation services (including home security) are offered through a referral arrangement by contractual agreement between Primerica Client Services Inc., and Vivint, Inc. **Legal and Identity Protection:** IDTheftDefense™ is a product of Pre-Paid Legal Services, Inc. (PPLSI) that provides access to identity theft protection and restoration services, through contractual agreement between Primerica Client Services, Inc. and PPLSI. Primerica Legal Protection Program legal protection services are offered by PPLSI through contractual agreement between Primerica Client Services, Inc. and PPLSI. PPLSI provides access to legal services offered by a network of provider law firms to PPLSI members through membership-based participation. **Life Insurance:** Primerica representatives market term life insurance underwritten by National Benefit Life Insurance Company (Home Office: Long Island City, NY) in New York and Primerica Life Insurance Company (Executive Offices: Duluth, GA) in all other U.S. jurisdictions. **Managed Accounts:** PFS Investments Inc. is an SEC Registered Investment Adviser doing business as Primerica Advisors. For additional information about managed accounts, please ask your Primerica representative for a copy of the Form ADV Part 2A wrap fee program brochure for the Lifetime Investment Platform. **Mortgage Loans:** Primerica Mortgage, LLC, NMLS ID # 1723477 (<https://nmlsconsumeraccess.org>). EQUAL HOUSING OPPORTUNITY. Primerica Mortgage, LLC is a state licensed Mortgage Broker, with its headquarters office located at 1 Primerica Parkway, Duluth, GA 30099-0001. Phone Number: 1-855-357-1054. Mortgage products are offered through a contractual agreement between Primerica Mortgage, LLC and Rocket Mortgage, LLC, NMLS ID # 3030. For additional disclosures and a complete list of states where residential mortgage loans are offered please visit [https://www.primerica.com/public/primerica\\_mortgage\\_disclosures.html](https://www.primerica.com/public/primerica_mortgage_disclosures.html). **Mutual Fund, Annuities and 401(k) Plans:** Securities are offered by PFS Investments Inc., 1 Primerica Parkway, Duluth, Georgia 30099-0001. Fixed index annuities are offered by Primerica Financial Services, LLC, an affiliate of PFS Investments Inc. **Senior Health:** Primerica Senior Health is a referral program in which Primerica representatives may introduce individuals to e-TeleQuote Insurance, Inc. ("e-TeleQuote"), an affiliate of Primerica, Inc. e-TeleQuote does business as easyMedicare® in all states other than California, Florida and New Mexico. e-TeleQuote is a duly licensed insurance agency appointed by Medicare Advantage HMO, PPO and PFFS plans and stand-alone prescription drug plans and insurance companies holding Medicare contracts approved by The Centers for Medicare & Medicaid Services (CMS).

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