

Founded
1977

Headquarters
**DULUTH,
GA**

Offices in the
**US &
CANADA**

**NYSE:
PRI**
S&P Midcap 400
Fortune 1000 &
Russell 1000

**NEARLY
146K**
licensed
representatives across
the U.S. & Canada as of
June 30, 2024

**OVER
3,400**
employees as of
December 31, 2023

**#2
ISSUER**
of term life
insurance in U.S.
& Canada in 2023

WHO WE ARE

Primerica proudly serves as a leading provider of financial products and services to middle-income households in the U.S. and Canada. Our independent licensed representatives educate Primerica clients about how to better prepare for a more secure financial future.



WHAT WE BELIEVE

We believe it is important to provide families financial education in straightforward language on important financial principles so they can reduce debt, invest for the future and plan for the unexpected. Our company was built on the philosophy of “buy term and invest the difference.” This approach encourages families to purchase affordable term life insurance so they can get the highest amount of coverage for the lowest cost, freeing up money to invest in their family’s future.

OUR PRODUCTS

Primerica markets financial products and services from some of the world's more recognizable companies.



TERM LIFE

Primerica offers cost-effective term life insurance to help you protect your family in the years when they need it most.



AUTO & HOME

You can take the hassle out of protecting your home and automobiles with Primerica Secure™ and Answer Financial®, Inc. (U.S.) and Surex (Canada).



INVESTMENTS

Primerica pioneered the “Buy Term and Invest the Difference” approach, which combines term life insurance with a sound strategy of investments.



PRE-PAID LEGAL

The Primerica Legal Protection Program (PLPP) and Pre-Paid Legal Services (PPLS in Canada) can help to protect you against potentially devastating legal problems.



MORTGAGES

Primerica Mortgage, LLC helps families realize their dream of home ownership and develop personalized strategies to pay down debt using home equity and debt consolidation. In Canada, clients are referred to strategic partners for their mortgage and debt consolidation needs under our Mortgage Loans Referral Program.



HEALTH BENEFITS (CANADA)

EDGE offers income protection products to provide financial support if a client’s income is disrupted by accident, sickness or, permanent disability.

STRATEGIC PARTNERS

Primerica’s strategic partners comprise some of the most prominent companies in the financial services industry.



HOW WE SERVE¹

(As of 12.31.2023)

5.7
million+

LIVES COVERED BY
TERM LIFE INSURANCE

2.9
million+

CLIENT INVESTMENT
ACCOUNTS

\$1.8
billion

LIFE INSURANCE
BENEFITS PAID IN 2023

\$119
billion

OF TERM LIFE FACE
AMOUNT ISSUED

\$9.2
billion

OF INVESTMENT &
SAVINGS PRODUCTS SOLD

\$97
billion

CLIENT ASSETS UNDER
MANAGEMENT

INDUSTRY AWARDS AND RECOGNITION



In 2022, Primerica was named **#1 Most Trusted Life Insurance Company** and **#3 Most Trusted Financial Company** by Investor's Business Daily.²



Forbes Magazine recognized Primerica as one of **America's Best Insurance Companies in 2022.**³



AM Best has rated Primerica's financial strength as **A+ (Superior).**⁴



Primerica was recognized as a Top Workplace for the **fourth consecutive year.**



Accredited since 1980, Primerica, Inc. holds an **A+ rating** with the Better Business Bureau (BBB).⁵

SERVING ALL MARKETS

Primerica has nearly 146,000 life-licensed representatives that reflect the communities they serve.



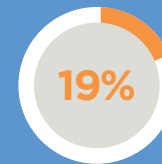
AFRICAN AMERICAN



ASIAN AMERICAN PACIFIC ISLANDER



CAUCASIAN/ OTHER



HISPANIC



WOMEN

IMPORTANT ENDNOTES: **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; In Canada, life insurance and segregated funds are offered through Primerica Life Insurance Company of Canada, Head Office: 6985 Financial Drive, Suite 400, Mississauga, ON L5N 0G3 | Phone: 905-812-2900. **Investments:** In the U.S., securities are offered by PFS Investments Inc. (PFSI), 1 Primerica Parkway, Duluth, Georgia 30099-0001. Primerica and PFSI are affiliated companies. In Canada, mutual funds are offered by PFSL Investments Canada Ltd., mutual fund dealer, Head Office: Mississauga, Ontario. U.S. **Mortgage & Home Equity Loans:** Primerica Mortgage, LLC, NMLS ID # 1723477 (<https://nmlsconsumeraccess.org>). EQUAL HOUSING OPPORTUNITY. Primerica Mortgage, LLC is a state licensed Mortgage Broker (1 Primerica Parkway, Duluth, GA 30099-0001, 1-855-357-1054). Mortgage products are offered through Rocket Mortgage, LLC, NMLS ID # 3030. Home Equity Mortgage Loans are offered through Spring EQ, LLC, NMLS ID # 1464945. For additional disclosures and a list of states where residential mortgage loans are offered please visit <https://bit.ly/PriMortgage>. **Mortgage Loans (Canada):** Primerica does not deal in mortgages or debt consolidation lending. Primerica representatives make simple referrals to 8Twelve Mortgage Corp. and Rocket Mortgage Canada ULC for mortgages and debt consolidation loans secured by residential real estate. **Home Solutions:** In the United States, representatives may make referrals under the program name Primerica Secure™ to Answer Financial Inc., which offers insurance products and services through its licensed affiliates. Neither Primerica, its representatives nor the Primerica Secure™ program represent any of the insurers in the program. In Canada, Auto & Home Insurance is offered through a referral arrangement with SurexDirect.com Ltd., SurexDirect.com (Ontario) Ltd., Primerica Life Insurance Company of Canada and PFSL Investments Canada Ltd. Primerica Inc. does not directly offer auto and home insurance. In the U.S., home automation services (including home security) are offered through a referral arrangement between Primerica Client Services, Inc. (PCS) and Vivint, Inc. **Legal and Identity Protection:** In the U.S., IDTheftDefense®, an identity theft protection and restoration program and Primerica Legal Protection Program, a legal protection service, are offered through Pre-Paid Legal Services, Inc. (PPLSI) by agreement between PCS and PPLSI. PPLSI provides its members access to a network of provider law firms. In Canada, Pre-Paid Legal Services and IDTheftDefense™ are each offered by agreement between PCS, PFSL Investments Canada Ltd., and PPL Legal Care of Canada Corporation, a subsidiary of PPLSI. **Health Benefits:** Primerica's independent sales representatives promote and market insurance products that are administered by The Edge Benefits Inc. and that are underwritten by various Canadian insurers unaffiliated with Primerica.

Not all products and services are available in all states, territories, or the District of Columbia or all Canadian provinces and territories. A representative's ability to offer products from the companies listed is subject to state and federal, or in Canada, provincial or territorial, licensing and certification requirements.

1. Numbers reflect the combined totals or daily average, as indicated above, as of, or for the year ended, December 31, 2023, for the Life Insurance companies (see Life Insurance, above), the investments companies (see Investments, above), and, with respect to segregated funds, Primerica Life Insurance Company of Canada, Head Office: Suite 400, 985 Financial Drive, Mississauga, ON, L5N 0G3, Phone: 1-800-387-7876. Each company is responsible for its own financial obligations. 2. Survey results are presented solely with respect to Primerica's U.S. term life insurance business. Term life insurance underwritten by the Life Insurance companies (see above). From Investor's Business Daily, "1 Most Trusted Life Insurance Company and #3 Most Trusted Financial Company in 2022," as of September 29, 2023. 3. Forbes.com, "Forbes 2022 America's Best Insurance Companies," October 25, 2023. 4. The following Primerica life insurance companies have been rated A+ (Superior) by AM Best, as of November 15, 2023: 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. 5. 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. For a business to qualify for BBB Accreditation, it must continually meet these standards. BBB charges a fee for BBB Accreditation. 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 February 2023.