

Founded  
**1977**

Headquarters  
**DULUTH,  
GA**

Offices in the  
**US &  
CANADA**

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

**OVER  
151,000**  
licensed  
representatives across  
the U.S. & Canada as of  
December 31, 2024

**OVER  
2,800**  
employees as of  
December 31, 2024

**#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™, offered through 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) 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.



EQUITABLE



FRANKLIN  
TEMPLETON

VOYA  
FINANCIAL



American Century  
INVESTMENTS®



Brighthouse  
FINANCIAL  
Build for what's ahead

nuveen  
A TIAA Company



Invesco



CAPITAL  
GROUP® | AMERICAN  
FUNDS®

Rocket  
Mortgage



corebridge  
financial



Fidelity  
INVESTMENTS

AGF®

Spring EQ  
WHOLESALE LENDING



Lincoln  
Financial Group®

Más que un seguro  
TOLIC  
Trans-Oceanic Life Insurance Company



MACKENZIE

UNIVERSAL

# HOW WE SERVE<sup>1</sup>

**5.5**  
million+  
LIVES COVERED BY  
TERM LIFE INSURANCE

**3**  
million  
CLIENT INVESTMENT  
ACCOUNTS

**\$1.8**  
billion  
LIFE INSURANCE  
BENEFITS PAID

**\$122**  
billion  
OF TERM LIFE FACE  
AMOUNT ISSUED

**\$12.1**  
billion  
OF INVESTMENT &  
SAVINGS PRODUCTS SOLD

**\$112**  
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.<sup>2</sup>



Forbes recognized Primerica as one of **America's Best Insurance Companies** in 2022.<sup>3</sup>



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



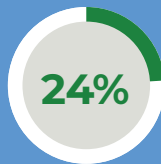
Primerica was recognized as a Top Workplace for the **fourth consecutive year**.



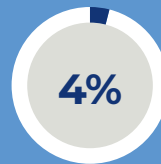
Accredited since 1980, Primerica, Inc. holds an **A+ rating** with the Better Business Bureau (BBB).<sup>5</sup>

## SERVING ALL MARKETS

Primerica has more than 151,000 life-licensed representatives that reflect the communities they serve.



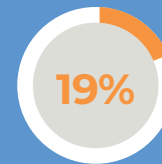
AFRICAN AMERICAN



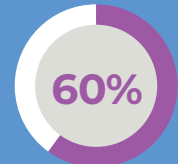
ASIAN AMERICAN PACIFIC ISLANDER



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. **Auto and Home Solutions:** In the United States, 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. In Canada, Auto & Home Insurance is offered through a referral arrangement by contractual agreement between SurexDirect.com Ltd., SurexDirect.com (Ontario) Ltd., Primerica Life Insurance Company of Canada and PFSL Investments Canada Ltd. Auto & Home Insurance is not directly offered by Primerica. **Legal and Identity Protection:** In the U.S., Primerica Legal Protection Program legal protection services are offered by PPLSI or applicable subsidiary, 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. In Canada, Pre-Paid Legal Services are offered by Pre-Paid Legal Services, Inc., through contractual agreement between Primerica Client Services Inc., PFSL Investments Canada Ltd., and PPL Legal Care of Canada Corporation dba PPLSI, a subsidiary of Pre-Paid Legal Services, Inc. Primerica representatives refer clients to 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, 2024, 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 October 9, 2024. 3. Forbes.com, "Forbes 2022 America's Best Insurance Companies," October 23, 2024. 4. The following Primerica life insurance companies have been rated A+ (Superior) by AM Best, as of January 22, 2025: 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). 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 January 2025.