

# • We are • Primerica

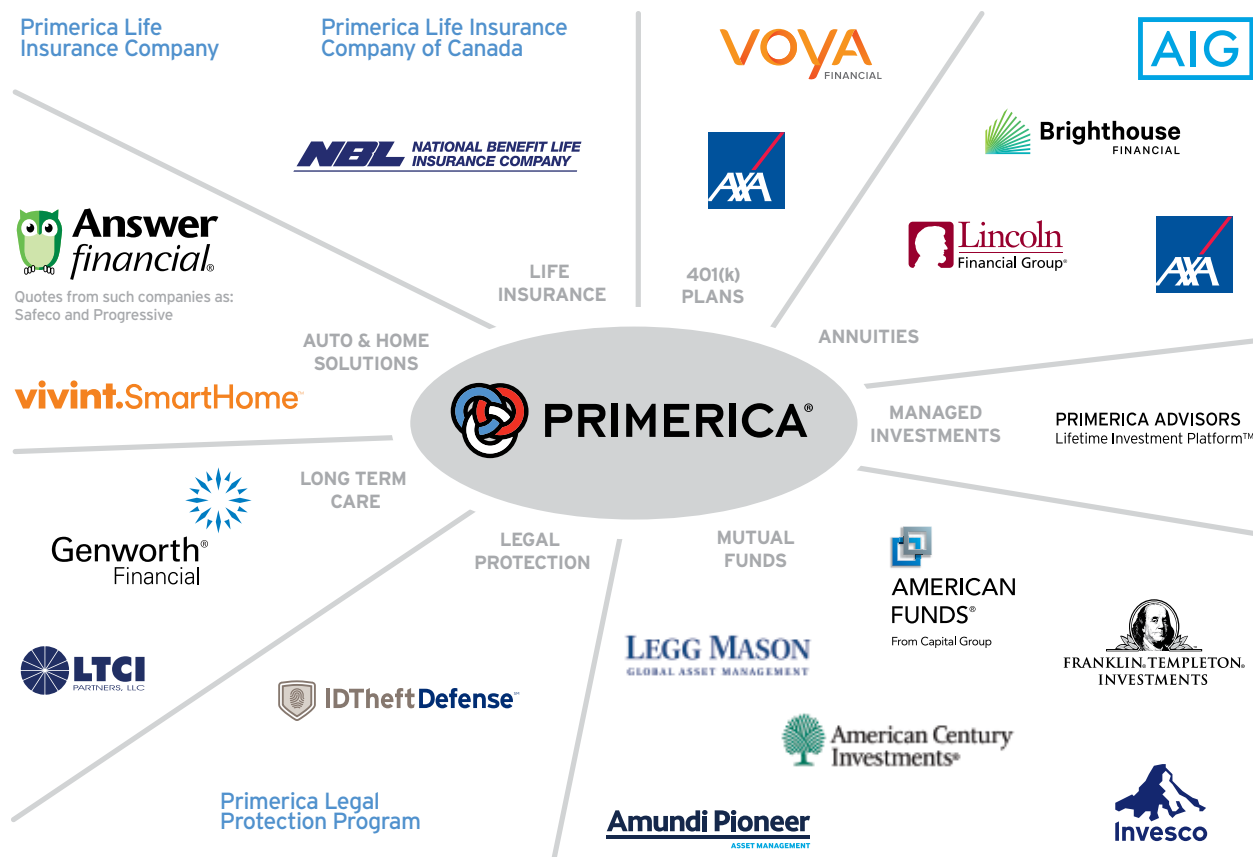
Since our founding, Primerica has been a company dedicated to helping Main Street families. Over the years, we have shown that there is a way to do business and be successful and still remain true to core beliefs. At Primerica, we always strive to fulfill our mission statement.

**We help families earn more income and become properly protected,  
debt free and financially independent.**



# Primerica

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, the District of Columbia, or provinces. A representative's ability to offer products from the companies listed is subject to state, provincial and federal licensing and certification requirements. Please refer to the **Important Endnotes** for additional details about the contractual arrangements and company affiliations detailed above.

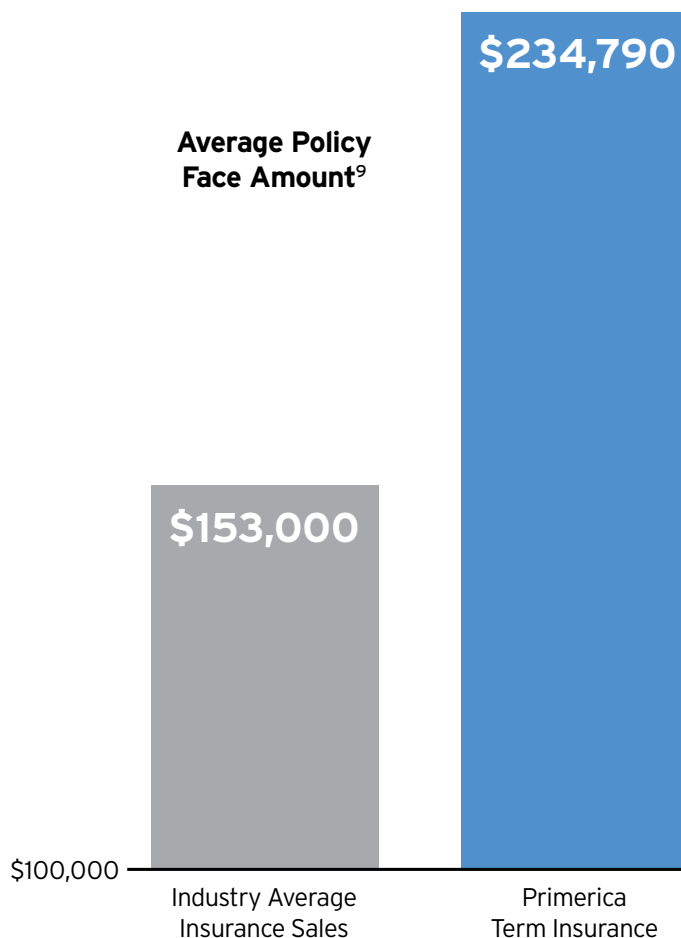
- We are a financial services company with a unique distribution model.
- Our business opportunity is not a traditional "job." We help average and ordinary people become business owners.<sup>2</sup>
- Our distribution model allows us to deliver financial products that Main Street families actually need.
- We have been in business since 1977, with a proven track record.
- More than 5 million lives are insured through our life companies.<sup>3</sup>
- An average of \$3.8 million in benefit claims are paid through our life companies every day.<sup>3</sup>
- More than two million client investment accounts.<sup>4,5</sup>
- Investment clients have more than \$61 billion in asset values in their Primerica investment accounts.<sup>4,5</sup>
- Named one of America's 50 Most Trustworthy Financial Companies (*Forbes*, August 3, 2015)<sup>6</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. - [www.bbb.org/us](http://www.bbb.org/us)
- We are highly regulated by agencies such as:
  - Securities and Exchange Commission (SEC) - [www.sec.gov](http://www.sec.gov)
  - Federal Trade Commission (FTC) - [www.ftc.gov](http://www.ftc.gov)
  - State insurance departments

### Primerica Shareholder Services

- Has been awarded the exclusive DALBAR Service Award for outstanding customer service 15 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.
- Has been awarded a Gold NOVA Award on Innovation in Customer Experience. Given annually by *Money Management Executive* magazine, the NOVA Award recognizes innovations in fund operations, as asset management companies embrace new technologies and strive to become more effective in serving their clients.

### Primerica's Life Companies

- Have \$764 billion of term life insurance in force.<sup>3</sup>
- Paid more than \$21.4 billion in death claims.<sup>7</sup>
- Pay 94 percent of claims within 14 days.<sup>3</sup>
- Are rated A+ (Superior) by A.M. Best, the oldest and most prominent ratings agency in the industry.<sup>8</sup> - [www.ambest.com](http://www.ambest.com)
- Issued an average policy face amount of \$234,790 compared to an industry average of \$153,000.<sup>9</sup>
- American Council of Life Insurers (ACLI) member



**1** Primerica Representatives are independent contractors and are not employees of Primerica. **2** Ownership refers to the conditional right of an eligible RVP to transfer his or her code number to another eligible RVP, subject to the consent of Primerica and subject to terms, conditions and regulatory requirements. The Ownership Program Document and policies located on Primerica Online (POL) control in all aspects. **3** Numbers reflect the combined total of lives insured, total of term life insurance in force, and average of benefit claims paid every day as of, or for the year ended, December 31, 2017, or the period stated, for the following affiliated companies: National Benefit Life Insurance Company (Home Office: Long Island City, NY) in New York; Primerica Life Insurance Company (Executive Offices: Duluth, GA) in all other U.S. jurisdictions; Primerica Life Insurance Company of Canada (Head Office: Mississauga, ON) in Canada. Each company is responsible for its own financial obligations. **4** In the United States, securities are offered by PFS Investments Inc. (PFSI), 1 Primerica Parkway, Duluth, Georgia 30099-0001. Primerica and PFS Investments are affiliate companies. **5** As of December 31, 2017. **6** America's 50 Trustworthy Financial Services Companies ranking compiled by MSCI ESG Research. Numerical score based on "Aggressive Accounting and Governance Risk" (AGR), which is determined by factors including high-risk events, revenue and expense recognition methods, SEC action and bankruptcy risks. **7** Total is cumulative for Primerica's life companies, up to December 31, 2017. **8** As of February 13, 2018. A.M. 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. **9** American Council of Life Insurers, Life Insurers Fact Book, 2017 (2016 data, U.S. numbers only); 2016 Primerica Term Life Insurance sales for US and NY.

**Wouldn't you feel comfortable being a part of a company of this magnitude?**

**For more information, check us out at these websites:**

- **[Primerica.com](http://Primerica.com)**
- **[PrimericaBusinessOpportunity.com](http://PrimericaBusinessOpportunity.com)**
- **[AskPrimerica.com](http://AskPrimerica.com)**
- **[PFSnet.com](http://PFSnet.com)**
- **[PrimericaAALC.com](http://PrimericaAALC.com)**
- **[PrimericaCanada.ca](http://PrimericaCanada.ca)**
- **[PrimericaFNA.com](http://PrimericaFNA.com)**
- **[PrimericaFinancialSolutions.com](http://PrimericaFinancialSolutions.com)**
- **[PrimericaLatino.com](http://PrimericaLatino.com)**

#### **Important Endnotes**

**Auto and Home Insurance:** In the U.S., offered through Primerica Secure™, a personal lines 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. **Legal Protection:** In the U.S., ID Theft Defense is offered by contractual agreement between Primerica Client Services, Inc. and Prepaid Legal Services, Inc. d/b/a Legal Shield ("LegalShield"). ID Theft Defense is a product of LegalShield, and provides access to identity theft protection and restoration services through an exclusive relationship with Kroll, Inc. In the U.S., Primerica Legal Protection Program legal protection services are offered by LegalShield or applicable subsidiary, through contractual agreement between Primerica Client Services, Inc. and LegalShield. LegalShield provides access to legal services offered by a network of provider law firms to LegalShield 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. **Long Term Care:** In the U.S., representatives may offer long term care insurance from Genworth Financial by contractual agreement among Primerica Financial Services, Inc., Genworth Life Insurance Company and Genworth Life Insurance Company of New York. A referral program in which representatives may refer individuals to LTCI Partners, LLC provides long term care insurance from these Genworth companies and other companies unaffiliated with Primerica. **Managed Investments:** PFS Investments Inc. is an SEC Registered Investment Adviser doing business as Primerica Advisors. For additional information about managed investments, please ask your Primerica representative for a copy of the Form ADV Part 2A wrap fee program brochure for each of the Freedom Portfolios and the Lifetime Investment Platform. **Mutual Funds, Variable Annuities and 401(k) Plans:** In the U.S., securities are offered through PFS Investments Inc., 1 Primerica Parkway, Duluth, Georgia 30099-0001. PFS Investments Inc. is a member of FINRA and SIPC. Vivint: Home automation services (including home security) are offered through a referral arrangement by contractual agreement between Primerica Client Services, Inc. Primerica Client Services Inc., PFS Investments Canada Ltd., Vivint, Inc. and Vivint Canada, Inc.