

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, 2025	OVER 2,800 employees as of December 31, 2025	#3 ISSUER of term life insurance in U.S. & Canada in 2025
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WHO WE ARE

Primerica proudly serves as a diversified financial services company serving 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 a strategic partner 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

5.5
million+
LIVES COVERED BY
TERM LIFE INSURANCE

~3.1
million
CLIENT INVESTMENT
ACCOUNTS

\$1.76
billion
LIFE INSURANCE
BENEFITS PAID

\$111.8
billion
OF TERM LIFE FACE
AMOUNT ISSUED

\$14.9
billion
OF INVESTMENT &
SAVINGS PRODUCTS SOLD

\$128.9
billion
CLIENT ASSETS UNDER
MANAGEMENT

INDUSTRY AWARDS AND RECOGNITION



In 2026, Primerica was recognized by TIME as one of **America's Best Financial Services**.²



Forbes recognized Primerica as one of **America's Best Insurance Companies** in 2027.³



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



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



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

SERVING ALL MARKETS

Our Strategic Markets' organizations support the growth and mentorship of all representatives. An example of our ability to reach all segments of the middle market is the **strong representation we have of women representatives who make up over 60% of our total sales force**.



Asian
Pacific
Islander
Leadership
Council



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 PFSI 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](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. 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., Primerica Life Insurance Company of Canada and PFSI Investments Canada Ltd. Auto & Home Insurance is not directly offered by Primerica. **Legal and Identity Protection:** In the U.S., the Primerica Legal Protection Program ("PLPP") is a legal services program offered by contractual agreement between Pre-Paid Legal Services, Inc. ("LegalShield") and Primerica Client Services, Inc. In Canada, PLPP is offered by contractual agreement between Primerica Client Services Inc., PFSI Investments Canada Ltd., and PPL Legal Care of Canada Corporation, a subsidiary of Pre-Paid Legal Services, Inc. LegalShield, Primerica, and their representatives do not directly or indirectly provide legal services. In the U.S., Pre-Paid Legal Services, Inc. ("LegalShield") offers IDTheftDefense® identity theft protection and restoration services, through contractual agreement between Primerica Client Services, Inc. and LegalShield. In Canada, IDTheftDefense™ identity theft protection and restoration services are offered by LegalShield, through contractual agreement between Primerica Client Services Inc., PFSI Investments Canada Ltd., and PPL Legal Care of Canada Corporation, a subsidiary of LegalShield. Primerica representatives refer clients to LegalShield. IDTheftDefense™ is a trademark of LegalShield, registered in the U.S. and is a trademark in Canada. **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. The EDGE is a registered trademark of The Edge Benefits Inc., a proud member of the Co-operators group of companies.

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, 2025, 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. TIME.com, "TIME America's Best Financial Services 2026," February 5, 2026. 3. Forbes.com, "Forbes 2027 - America's Best Insurance Companies," September 15, 2026. 4. The following Primerica life insurance companies have been rated A+ (Superior) by AM Best, as of February 26, 2026: 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-, B++, B+, B-, 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 January 2026.

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