



Building Better Communities. **Together.**



TOGETHER.

Together, Primerica and The Primerica Foundation share a common mission to help people become self-sufficient.

Together, we can accomplish great things.

Together, we can build better communities.

The Primerica Foundation is committed to supporting community causes that contribute to self-sufficiency for low- to moderate-income families and individuals.

By supporting these community causes, we are also supporting our company mission to help families become financially independent.



PRIMERICA IN THE COMMUNITY



A MESSAGE FROM KAREN FINE SALTIEL

For nearly 40 years, Primerica has been part of the fabric of the cities and neighborhoods throughout Gwinnett County and Metro Atlanta. With this shared history comes a special responsibility to play a leadership role in the community, and we have taken that responsibility very seriously.

Primerica's community outreach has helped thousands of families, many in crisis, improve their situations and work towards a better quality of life. We are investing in our communities, and we are making a difference:

- **Our employees hold leadership positions in community organizations and volunteer their time, talents, and expertise.**
- **We support self-sufficiency and workforce development programs for low-to moderate-income families.**
- **We support education and college access programs for the underserved.**
- **We support financial education.**

Building Better Communities. Together. is a glimpse of what we do to be a good corporate citizen. Through corporate funding, funding from The Primerica Foundation, our Employee Volunteer Programs and through collaborative efforts with our nonprofit partners, Primerica is making a difference in the communities where our families work and live.

Sincerely,

A handwritten signature in black ink that reads "Karen Fine Saltiel". The script is fluid and cursive, with the first letters of each word being capitalized.

Karen Fine Saltiel
Executive Vice President, Community Relations
Founding Chairman and President, The Primerica Foundation

THE PRIMERICA FOUNDATION

TOP 25 SPONSORED FOUNDATION

The Primerica Foundation was named a
**Top 25 Georgia-Based Company-Sponsored
Foundation** by the *Atlanta Business-Chronicle*!

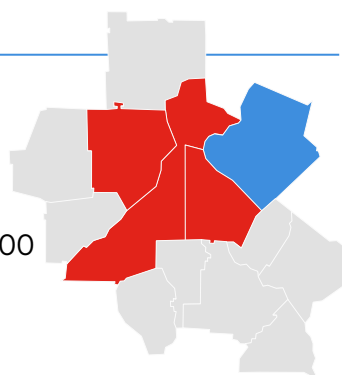
BY GEOGRAPHY

Gwinnett County: 62 Grants totaling \$1,210,000

Metro Atlanta: 49 Grants totaling \$1,315,000

State of Georgia/SE Region: 56 Grants totaling \$1,340,000

National 16: Grants totaling \$305,000



Numbers Served by Grant Funding

(as reported by
Nonprofit Grantees)

2011

236,535

2012

160,698

2013

331,976

2014

431,362

BY FUNDING

\$550,000

Arts & Culture

\$1,040,000

Education/Youth Enrichment

\$550,000

Health & Human Services

\$1,265,000

Financial Literacy/Self-Sufficiency

\$765,000

Community Development

Mission Statement for The Primerica Foundation

The Primerica Foundation is committed to supporting community causes that contribute to self-sufficiency for low-to moderate-income families and individuals. By supporting these community causes, we are also supporting our company mission to "Help (underserved) families become ... financially independent."

The Primerica Foundation



ARTS AND CULTURE

A photograph of two young children playing in a water fountain. A woman is leaning over them, assisting. The child on the left is wearing a blue shirt and is using a red water gun. The child on the right is wearing a blue shirt with yellow stars and is also using a red water gun. The woman is holding a yellow water gun. The background is a green lawn and a fence.

"Primerica has become an extension of the Museum over the past several years. They have helped us communicate the important work the Museum is doing in the community, and more importantly, they have helped us share educational resources with more than 1.7 million people."

Jane Turner, Executive Director for The Children's Museum of Atlanta

Photo courtesy of Imagine It! The Children's Museum of Atlanta.

- ArtWorks! Gwinnett
- Barefoot in the Park*
- Aurora Theatre
- The Children's Museum of Atlanta
- DeKalb Symphony*
- Gwinnett Ballet - *The Nutcracker**
- Gwinnett Council for the Arts - The Hudgens Center
- Suwanee Performing Arts*
- Woodruff Arts Centre

PRIMERICA TAKES CENTER STAGE IN FUNDING THE ARTS

Primerica's funding for the arts in Gwinnett County and Metro Atlanta includes programs in arts education, talent development for underserved youth, and sponsored admissions for thousands of underserved children and families.

COMMUNITY DEVELOPMENT



"Because of committed partners like Primerica, United Way is able to put thousands of families on the path to financial stability. Many of these families live in Gwinnett County. We could not do this important work without such strong support. It is a wonderful feeling to know corporate partners like Primerica share in our mission to create the change necessary for building stronger communities."

Milton J. Little, Jr., President and CEO of United Way of Greater Atlanta

- American Red Cross*
- Anti-Defamation League*
- Button Down Dash*
- Community Foundation for NE Georgia
- Eastlake Foundation
- Georgia River Network
- The Georgia Center for Nonprofits
- Great Days of Service*
- Gwinnett Clean & Beautiful
- Leadership Gwinnett Foundation
- United Way of Greater Atlanta

COMMUNITY PARTNERSHIP PROFILE: UNITED WAY

Primerica and United Way have a long history of working together to create change for a stronger Gwinnett County. The United Way keeps a close watch on the needs of the community through the Gwinnett 2-1-1 Resource and Referral Contact Center. In a single year the **Center typically receives over 10,000 calls from Gwinnett County residents for assistance** with rent, electricity, food, shelter, and transitional housing. Beyond meeting basic needs, United Way supports programs that provide opportunities for people to better their situations through education and workforce training.



EDUCATION AND YOUTH ENRICHMENT

"With the support of Primerica's grant funds, we will be able to continue our efforts to see Georgia's graduation rate continually rise and the numbers of work-ready citizens rise with it."

Dr. Steve Dolinger, Georgia Partnership for Excellence in Education

- Atlanta Area Boy Scouts of America*
- Big Brothers & Sisters of Metro Atlanta
- Boys & Girls Clubs of Metro Atlanta
- Brenau University*
- Columbus Citizens Foundation*
- Communities in Schools
- Cool Girls Atlanta
- Essex County College
- Fernbank Museum of Natural History
- Girl Scouts of Greater Atlanta
- Georgia Gwinnett College
- Georgia Partnership for Excellence in Education
- Georgia Southern University
- Gwinnett County Public School Foundation
- Gwinnett Technical College Foundation
- Jump \$tart
- North Carolina A&T State University
- Special Needs School of Gwinnett
- Teach for America
- United Negro College Fund*
- University of Georgia
- University of Georgia Terry College of Business*
- YMCA (J.M. Tull – Gwinnett Family)
- YMCA of Northwest North Carolina – Camp Hanes
- Zoo Atlanta

FUNDING FROM PRIMERICA AND THE PRIMERICA FOUNDATION PROVIDED:

- 7,000 low- and moderate-income (LMI) students with academic recovery, tutoring and after-school programming
- 1,797 at-risk students graduated
- 200 high schools increased graduation rates
- 854 at-risk inner-city students received personal mentoring
- Hundreds of LMI students received financial assistance for college expenses
- Thousands of underserved youth participated in camp and enrichment programs
- 10,000 Georgia public school students visited Zoo Atlanta through sponsored field trip and admissions programs.

FINANCIAL LITERACY AND SELF-SUFFICIENCY

"Primerica is investing in Georgia's future and the Georgia Council's vision of students leaving school prepared for their economic roles as workers, consumers, citizens, and lifelong decision-makers in a globally interdependent world."

Dr. David Martin, The Georgia Council on Economic Education

- Atlanta Children's Shelter Workforce Development Program
- Direct Selling Education Foundation
- Economic Empowerment Initiative
- Georgia Consortium for Personal Financial Literacy
- Georgia Council on Economic Education
- Goodwill of North Georgia
- Griffith Insurance Education Foundation
- Gwinnett Village Community Alliance
- The IMPACT! Group
- Initiative for Affordable Housing
- Junior Achievement - JA Financial Literacy Park
- Jewish Family & Career Services
- Norcross Cooperative Ministry-Restoring Hope
- Operation HOPE
- Orange Duffel Bag Initiative
- Partnership for Affordable Housing
- Rainbow Village
- Wounded Warrior Project - Atl. Economic Empowerment Program for Veterans

WHAT IS SELF-SUFFICIENCY?

Low-to Moderate-Income (LMI) and Self-Sufficiency

LMI is a standard customized for each region of the country to determine the amount of money it would take for families and individuals to cover their basic needs without support, this is also referred to as a "Self-Sufficiency Standard." **Here are the annual income standards for a family of three in Gwinnett County:**

Below Self-Sufficient: \$47,587 a year or less

Low Income: \$28,500 a year or less

Poverty Level: \$19,000 a year or less

According to the United Way of Greater Atlanta, 40% of families in Gwinnett live with income below self-sufficiency. These families are regularly forced to make trade-off decisions about paying for rent, utilities or food. The causes for remaining in this situation include lack of living wages, inconsistent employment, lack of skills to get better paying jobs, unstable financial resources, and lack of access to affordable housing, goods and services. Poverty is a blight on our communities and it is why Primerica and The Primerica Foundation has chosen to make self-sufficiency a priority with our charitable funding.

Source: U.S. Census

HEALTH AND HUMAN SERVICES

"Primerica and The Primerica Foundation are giving back to this community in so many meaningful ways. Through the generous contribution of The Primerica Foundation, the Gwinnett Coalition for Health and Human Services has been able to serve the health and human service needs of our community with our Helpline. Over 23,000 callers were assisted in 2015 with life's basic needs which included emergency housing, financial assistance to pay utilities, medical care, and food. Primerica is a great example of a good corporate citizen!"

Ellen Gerstein, Executive Director, The Gwinnett Coalition of Health and Human Services

- ALS/MDA Association*
- American Cancer Society - Presenting Sponsor for Relay for Life*
- American Cancer Society - Hope Fashion Show*
- Annandale Village*
- The Atlanta Children's Shelter*
- Atlanta Legal Aid Society*
- Challenged Child & Friends, Inc.*
- Children's Healthcare of Atlanta*
- CHRIS Kids
- City of Hope*
- Covenant House*
- Eagle Ranch Children's Home
- Friends of Gwinnett County Senior Citizens
- Gateway to Hope*
- Gwinnett Children's Shelter
- Gwinnett Coalition for Health and Human Services
- Gwinnett Medical Center Foundation*
- Hi Hope Service Center*
- Hillside*
- Jerusalem House*
- March of Dimes*
- Nothing But the Truth
- Our Military Kids
- Partnership Against Domestic Violence
- PAWS Atlanta
- SafePath
- The Salvation Army*
- The Salvation Army Adopt-an-Angel
- Shepherd Center*
- Street Grace, Inc.
- Sunshine on a Rainy Day
- USO Council of Georgia*
- WomenSource*

THE PRIMERICA EMPLOYEE VOLUNTEER PROGRAM

GIVING MORE THAN MONEY - THE PRIMERICA EMPLOYEE VOLUNTEER PROGRAM

Primerica's corporate culture includes helping others and supporting the community. This culture of caring is reflected in the active employee participation in the Primerica Employee Volunteer Program. Primerica employees are always ready to roll up their sleeves to help make their community a great place to live and work.

VOLUNTEER DAY AND ANGEL DAY

Primerica encourages employees who are involved in community volunteering. To support Primerica's dedication to volunteerism, eligible employees can take an extra day off each calendar year to volunteer for an approved organization of their choice. Employees who give a pledge at least one hour of pay per month each year to the United Way also earn an Angel Day off.

PRIMERICA EMPLOYEE VOLUNTEER AND COMMUNITY PROGRAMS

Adopt-a-Road
American Red Cross Blood Drives
The Button Down Dash
The Clean Air Campaign
Dress for Success
Food Drives
Great Days of Service
Gwinnett Clean and Beautiful
Gwinnett Tech Community Garden
Junior Achievement Gwinnett Discovery Center - Primerica store-front in Finance Park
Meals on Wheels
Mentoring Program through the Gwinnett County Public Schools
Relay For Life
Salvation Army's Angel Tree program
The United Way Campaign
United Way Shoebox Project

PRESIDENTIAL VOLUNTEER SERVICE AWARD WINNERS

The President's Volunteer Service Award is given to people who volunteer over 100 hours in a 12-month period. Eight Primerica employees have been honored with this award, which includes a signed letter and certificate from the President of the United States; two Primerica employees have earned the distinguished Gold Level Award for over 500 hours of community service and volunteering.

MEALS ON WHEELS

One of the longest running employee volunteer programs at Primerica is the Meals on Wheels Program. Primerica employees deliver 140 meals a week to qualifying senior citizens. Many of these senior citizens are home bound and do not drive so in addition to a warm meal, a friendly face is more than welcome. Primerica's community partner in the Meals on Wheels program is Gwinnett Senior Services.

For more information about the Primerica Employee Volunteer Program, contact Renee Carter at Renee.Carter@primerica.com

RELAY FOR LIFE

Primerica has been the Presenting Sponsor of the world's #1 Relay for Life event since 2013. Through Primerica's continued corporate funding and employee fundraising, Primerica was named a Relay for Life Gwinnett Top Corporate Team for 2012, 2013, 2014 and 2015. Primerica was given the 2012 Strategic Partner Award.

GREAT DAYS OF SERVICE

The Gwinnett Great Days of Service is a two-day community-wide volunteer program of the Gwinnett Coalition for Health and Human Services. Primerica employees are among the 90,000 Gwinnett County volunteers who come together, year after year, to make their community a better place. Nonprofits who are eligible for volunteer projects are those serving people in the community with critical needs. Projects range from staffing community events, to painting and repairing buildings, installing playground sets, landscaping, gardening and cleaning up nature trails.

PRIMERICA AND JUNIOR ACHIEVEMENT IN FINANCE PARK

PRIMERICA AND THE PRIMERICA FOUNDATION TEAM UP WITH JUNIOR ACHIEVEMENT

Primerica and The Primerica Foundation, alongside more than 30 other top businesses in Gwinnett County, have partnered with Junior Achievement (JA) in a project that will impact every middle school student in Gwinnett County!

The **JA Discovery Center in Gwinnett** is designed to simulate the Gwinnett County business community. Each of these businesses has a physical store-front - a replica of their actual business. The two parts of the total JA Discovery Center include Biz Town and Finance Park. Primerica's storefront is in Finance Park. Students participate in "real-life" simulations and activities that teach them real-life lessons about financial literacy, entrepreneurship, and career readiness.

To understand the impact of this project, **25,000 middle school students**, all 6th and 8th graders in the Gwinnett County Public School System, will have the opportunity to participate in JA's Discovery Center.

For more information about the Junior Achievement Discovery Center in Gwinnett, visit georgia.ja.org.

Interested in being a Primerica volunteer for Junior Achievement? Contact Anne Soutter at Anne.Soutter@Primerica.com.



Primerica employees raise money for Relay for Life.



Primerica employees volunteer for Gwinnett Great Day of Service.



Grand opening ribbon cutting of Primerica's storefront in JA Finance Park.

Students learn about How Money Works!



COMMUNITY AWARDS AND RECOGNITION

- **American Cancer Society:** Presenting Sponsor of the world's #1 Relay for Life event since 2013; Relay for Life Gwinnett Top Corporate Team for 2012, 2013, 2014 and 2015; 2012 Strategic Partner Award
- **Artworks! Gwinnett:** 2012 Corporate Arts Citizen of the Year Award
- **Atlanta Business Chronicle:** Ranked 15th in the 2015 Top 25 Georgia-Based Company-Sponsored Foundations
- **Atlanta Area Council Boy Scouts of America:** Corporate Honoree at the 2015 Whitney M. Young, Jr. Service Award Banquet
- **Atlanta Journal Constitution:** Top Workplace Award in 2014, 2015 and 2016
- **City of Atlanta:** Phoenix Award in 2011
- **Council of Volunteer Administrators of Metropolitan Atlanta:** 2013 Corporate Partner of the Year
- **Essex County College & Essex County College Foundation:** 2014 Excellence in Corporate Citizenship Award
- **Friends of Gwinnett County Senior Citizens:** 2014 Sustained Collaborative Partner
- **Georgia Commute:** 2016 Best Overall Program for Large Business Award; Rising Star Award (Renee Carter)
- **Gwinnett Chamber of Commerce:** Karen Fine Saltiel of Primerica was awarded a 2014 Public Servant Award
- **Gwinnett Clean and Beautiful:** Three-time winner of the Great American Clean-up Challenge Award (2012 - 2014).
- **Gwinnett Magazine:** 2014 and 2015 Best Employer
- **The Hudgens Center for the Arts:** 2011 Gwinnie Award
- **Meals on Wheels:** Multi-year recipient of the TEAM (Together Everyone Achieves More) Award
- **President Volunteer Service Awards:** Given to people who volunteer over 100 hours in a 12-month period. Eight Primerica employees have been honored with this award, which includes a signed letter and certificate from the President of the United States. Two Primerica employees have earned the distinguished Gold Level Award - for over 500 hours of community service and volunteering.
- **United Way:** 2016 County Partner of the Year
- **United Way Women's Legacy:** Karen Fine Saltiel of Primerica was given the 2012 United Way Women's Legacy "Treasure" Award
- **U.S. Department of the Army and the USO:** 2013 Certificate of Appreciation; USO Corporate Partner of the Year Award

WHO WE ARE



Primerica helps Main Street families change their financial lives so they can dream again. We focus on the middle market while so many other companies focus on the wealthy. Our mission is to help families earn more income and become properly protected, debt free and financially independent.

- **We help Main Street families** get the protection they need at a price they can afford.
- **We don't ignore everyday families** in favor of high-net-worth clients.
- **We help families invest** for the future.
- **We help Main Street families with their debt** through common sense debt solutions.
- **We give them an opportunity** to build a business and transform their lives.

Primerica teaches Main Street families fundamental financial principles that aren't taught in school.

- Largest independent financial services marketing organization in North America
- In business since 1977
- Listed on the New York Stock Exchange (PRI)
- Approximately 5 million lives are insured through our life companies
- More than \$693 billion of life insurance in force
- Our investment clients have more than \$47 billion in asset values in their PFSI (PFSL) investment accounts

The Primerica Foundation



The Primerica Foundation (PRIF) is the philanthropic arm of Primerica. Founded in 2010, PRIF is registered as a U.S. 501(c)3 charitable organization. For more information about PRIF, visit us online:

www.primerica.com/public/foundation

THE PRIMERICA FOUNDATION BOARD OF DIRECTORS

Karen Fine Saltiel
Founding Chairman and President

Anne Soutter
Founding Vice Chairman and Vice President

Margaret Halbert
Secretary

William Nemetz
Treasurer

Randy Redner
Executive Director
Community Foundation of NE Georgia
Community Advisor

Kelly King Herndon
Executive Director of The Gwinnett County
Public School Foundation
Community Advisor

COMMUNITY AND FOUNDATION RELATIONS

Karen Fine Saltiel
Executive Vice President

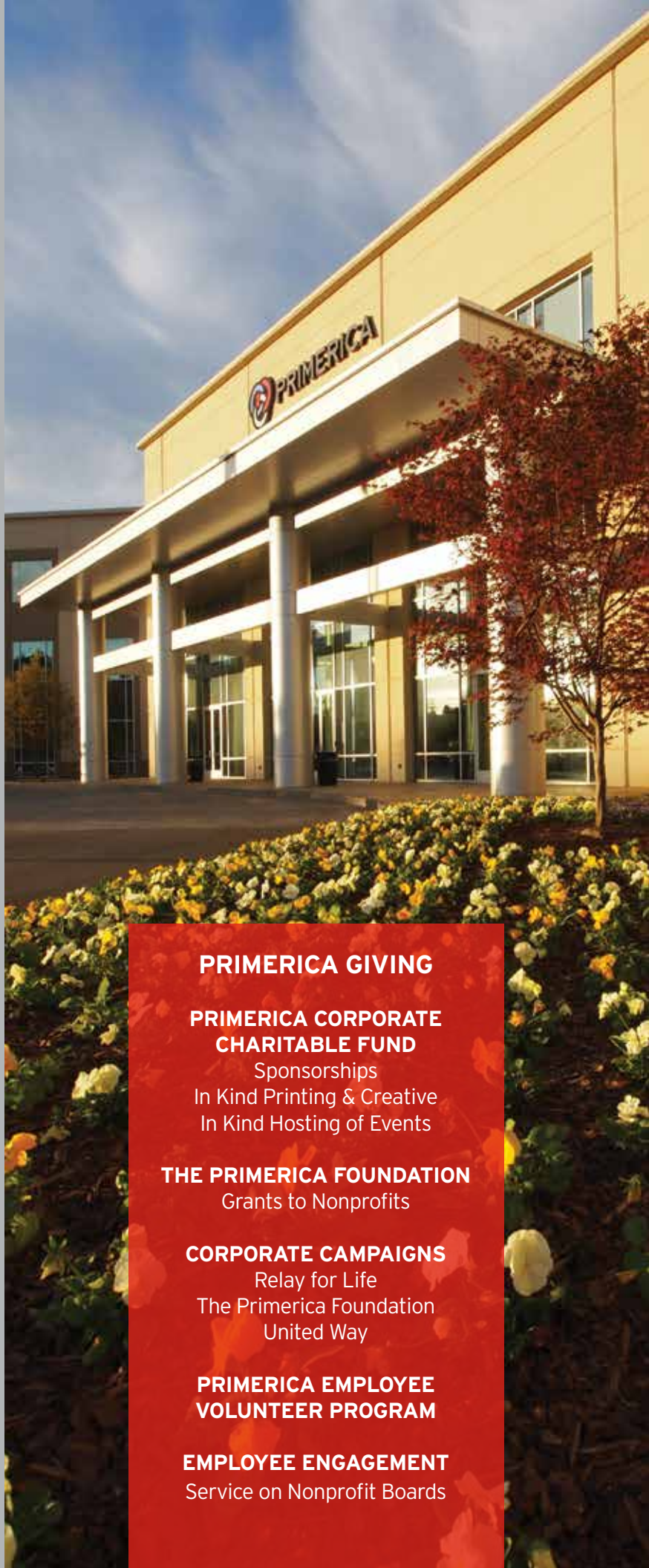
Anne Soutter
Vice President

Margaret Halbert
Assistant Vice President

EMPLOYEE VOLUNTEER PROGRAMS

Laura Gibbs
Assistant Vice President

Renee Carter
Employee Events and Programs Coordinator



PRIMERICA GIVING

PRIMERICA CORPORATE CHARITABLE FUND

Sponsorships
In Kind Printing & Creative
In Kind Hosting of Events

THE PRIMERICA FOUNDATION

Grants to Nonprofits

CORPORATE CAMPAIGNS
Relay for Life
The Primerica Foundation
United Way

PRIMERICA EMPLOYEE VOLUNTEER PROGRAM

EMPLOYEE ENGAGEMENT
Service on Nonprofit Boards

