

About Primerica

We are the largest independent financial services marketing organization in North America:

- More than 4.3 million lives insured through our life companies.
- More than 2 million clients maintain investment accounts with us.
- More than \$664 billion of life insurance in force.
- An average of \$2.8 million in benefit claims paid every day.
- Investment clients have more than \$33 billion in asset values in their Primerica investment accounts.

(Primerica refers to Primerica and its affiliated companies. Numbers as of December 31, 2011.)

Not all products are available in all states.

1. Primerica Life Insurance Company Executive Offices: Duluth, GA. Primerica Life Insurance Company of Canada, Head Office: Mississauga, Ontario. National Benefit Life Insurance Company, Home Office: Long Island City, New York.
2. Investments offered by PFS Investments Inc. Home Office: 3120 Breckinridge Blvd. Duluth, GA 30099
3. PFS Investments Inc. (PFSI) is an SEC Registered Investment Adviser DBA Primerica Advisors. PFSI is a member of FINRA and SIPC. Lockwood Advisors, Inc. (Lockwood) is an SEC Registered Investment Adviser and an affiliate of Pershing LLC, each subsidiaries of The Bank of New York Mellon Corporation (BNY Mellon). Pershing LLC, member FINRA, NYSE, SIPC. SEC registration neither implies nor asserts the SEC or any state securities authority has approved or endorsed PFSI or Lockwood or the contents of this disclosure. In addition, SEC registration does not carry any official imprimatur or indication PFSI or Lockwood have attained a particular level of skill or ability.
4. Referral service only.

Primerica markets first-rate financial products and services from some of the world's more recognizable companies:

Term Life Insurance¹

- Primerica Life Insurance Company
- Primerica Life Insurance Company of Canada
- National Benefit Life Insurance Company

Mutual Fund Investments²

- Legg Mason
- Invesco
- Pioneer Investments
- American Century Investments
- Franklin Templeton Investments
- American Funds

Annuities

- MetLife Investors
- Lincoln Financial Group

Managed Accounts³

- Lockwood Advisors, Inc.

Debt Solutions

- Primerica DebtWatchers™ offered by Primerica Client Services, Inc. through contractual agreement with Equifax Consumer Services LLC.

Long Term Care Insurance

- Genworth Financial

Pre-Paid Legal Services

- Primerica Legal Protection Program

Auto & Homeowner's Insurance⁴

- Primerica Secure™ and Insurance Answer Center®

Affiliations and Organizations

Better Business Bureau

Primerica is an accredited member of the Better Business Bureau (BBB). The BBB system is dedicated to fostering trust between businesses and consumers in both the traditional and online marketplace. The first BBB was founded in 1912. Today, the BBB system is comprised of 130 local Better Business Bureaus (BBBs) across the U.S. and Canada, and serves millions of consumers, nearly 400,000 small and medium business members, and several hundred national and multi-national corporations based in North America. The BBB system has grown to become the most trusted name and recognized advocate for promoting ethical business and advertising practices, providing more than 90 million instances of service to consumers and businesses in 2005.

For more information, please visit www.bbb.org

A.M. Best

Primerica Life's, National Benefit Life's and Primerica Life Insurance Co. of Canada's financial strength is rated A+ (Superior) by A.M. Best, the oldest and most prominent rating agency in the industry.*

*As of March 12, 2012

Primerica's term life insurance is underwritten by National Benefit Life Insurance Company, Home Office: Long Island City, NY, in New York State, Primerica Life Insurance Company, Executive Offices: Duluth, GA, in all other U. S. jurisdictions; and Primerica Life Insurance Company of Canada, Home Office: Mississauga, Ontario, in Canada.

American Council of Life Insurers

Primerica Life Insurance Co. and National Benefit Life Insurance Co. are members of the American Council of Life Insurers (ACLI). ACLI is a Washington, D.C.-based trade association whose 377 member companies account for 91 percent of the life insurance industry's total assets in the United States, 90 percent of life insurance premiums and 95 percent of annuity considerations.

For more information, please visit www.acli.com

The Financial Industry Regulatory Authority

The Financial Industry Regulatory Authority (FINRA), is the largest non-governmental regulator for all securities firms doing business in the United States. All told, FINRA oversees nearly 5,100 brokerage firms, about 173,000 branch offices and more than 665,000 registered securities representatives. Created in July 2007 through the consolidation of NASD and the member regulation, enforcement and arbitration functions of the New York Stock Exchange, FINRA is dedicated to investor protection and market integrity through effective and efficient regulation and complementary compliance and technology-based services.

For more information, please visit www.finra.org

www.primerica.com