

# Primerica: An Industry Leader



# Primerica Is a Leader in the Industry

Primerica believes that integrity, ethics and a commitment to “doing the right thing” are at the core of who we are as a company. Every day, our many stakeholders — clients, investors, employees, and independent representatives — count on our commitment to doing business with the highest standards.



Named one of “America’s 50 Most Trustworthy Financial Services Companies” in 2015 by *Forbes Magazine*.<sup>1</sup>



Primerica ranked second in customer satisfaction among life insurance companies in 2015 in the ACSI Finance and Insurance Report.<sup>2</sup>



Primerica is an accredited member of the Better Business Bureau (BBB).



Primerica’s Lifetime Investment Platform named finalist for Sponsor Platform of the Year by the Money Management Institute and Barron’s for their 2018 Industry Awards.<sup>3</sup>



Named a “Premium Player” by NYC-based investment banking firm Sandler O’Neill & Partners for 2018.



Named recipient of the DALBAR Mutual Fund Service Award for the sixteenth consecutive time in a row.



Primerica Canada received three Fundgrade A awards in 2017 from Fundata for Common Sense Funds Asset Builder VII.



Named a “Top Workplace” by *The Atlanta Journal-Constitution* from 2014-2017.<sup>4</sup>



Named one of the “Top 100 Public Georgia Companies” by *Georgia Trend Magazine* in 2015.<sup>5</sup>

## Ratings



Primerica Life Insurance Company’s, National Benefit Life Insurance Company’s and Primerica Life Insurance Co. of Canada’s financial strength is rated A+ (Superior) by A.M. Best.<sup>6</sup>



Primerica Life Insurance Company’s Financial Strength rated AA+, Stable Outlook, by Standard and Poor.<sup>8</sup>



Primerica Life Insurance Company’s Financial Strength rated A2, Stable Outlook, by Moody’s.<sup>7</sup>

# Primerica Is a Leader in the Community

Primerica believes in giving back. Through corporate charitable giving and grants funded by The Primerica Foundation, Primerica donated over \$2.4 million to more than 145 nonprofit organizations in 2018 alone. In addition, employees volunteer countless hours to help those in need in our community.



## American Cancer Society



Primerica has been the Presenting Sponsor of the world's No. 1 Relay for Life event since 2013 and was named No. 1 Relay Team for Gwinnett County in 2018 after raising \$118,500.

## Walk to End Alzheimer's

Primerica was the Presenting Sponsor for the Walk to End Alzheimer's of Gwinnett, raising over \$22,000 in 2018 for the Alzheimer's Association.



## Gwinnett Chamber of Commerce Awards

The Primerica Foundation was honored by the Gwinnett Chamber of Commerce with the 2018 D. Scott Hudgens Humanitarian Award.

## Junior Achievement

Primerica is a Georgia State Sponsor of 3DE (formerly JA Academy) and sponsors a storefront at JA Finance Park in Gwinnett (serving more than 25,000 middle school students annually). During a 2018 Women in Primerica conference held in Las Vegas, The Primerica Foundation awarded a \$10,000 grant to Junior Achievement of Southern Nevada.

## The Salvation Army



Primerica served as a member of The Georgia Railton Circle of The William Booth Society in 2017 and a Member of The Evangeline Booth Circle of The William Booth Society in 2015.

## Meals on Wheels

Primerica received the TEAM (Together Everyone Achieves More) Award in 2017 for years of employee volunteer services to the Meals on Wheels Program.



## Partnership Gwinnett Influence Award 2016

Primerica was recognized for its extraordinary contributions to the community in support of economic development.

## Great American Clean-Up Challenge

Primerica served as Presenting Sponsor for the 2018 Governor's Environmental Address and is a repeat winner of the Great American Clean-Up Challenge Award.

## U.S. Department of the Army and the USO



Primerica was awarded the 75th Anniversary Award in 2016 and a Certificate of Appreciation in 2013 and is also a past recipient of the USO Corporate Partner of the Year Award.

## Gleaner's Food Bank

During Primerica's 2017 Convention in Indianapolis, IN, The Primerica Foundation made a \$50,000 donation to Gleaner's Food Bank, a distribution center that serves 21 counties.



## Boys Scouts of America



Primerica was named Corporate Honoree at the 2015 Whitney M. Young Jr. Service Award Banquet for its long-standing support of and relationship with Scouting.

## Georgia Technical College Foundation's Association of Georgia

The Primerica Foundation received the 2018 Benefactor of the Year Award.

## Habitat for Humanity

Employees with Primerica Canada's Home Office participate in an annual corporate build project with Habitat for Humanity Halton-Mississauga.



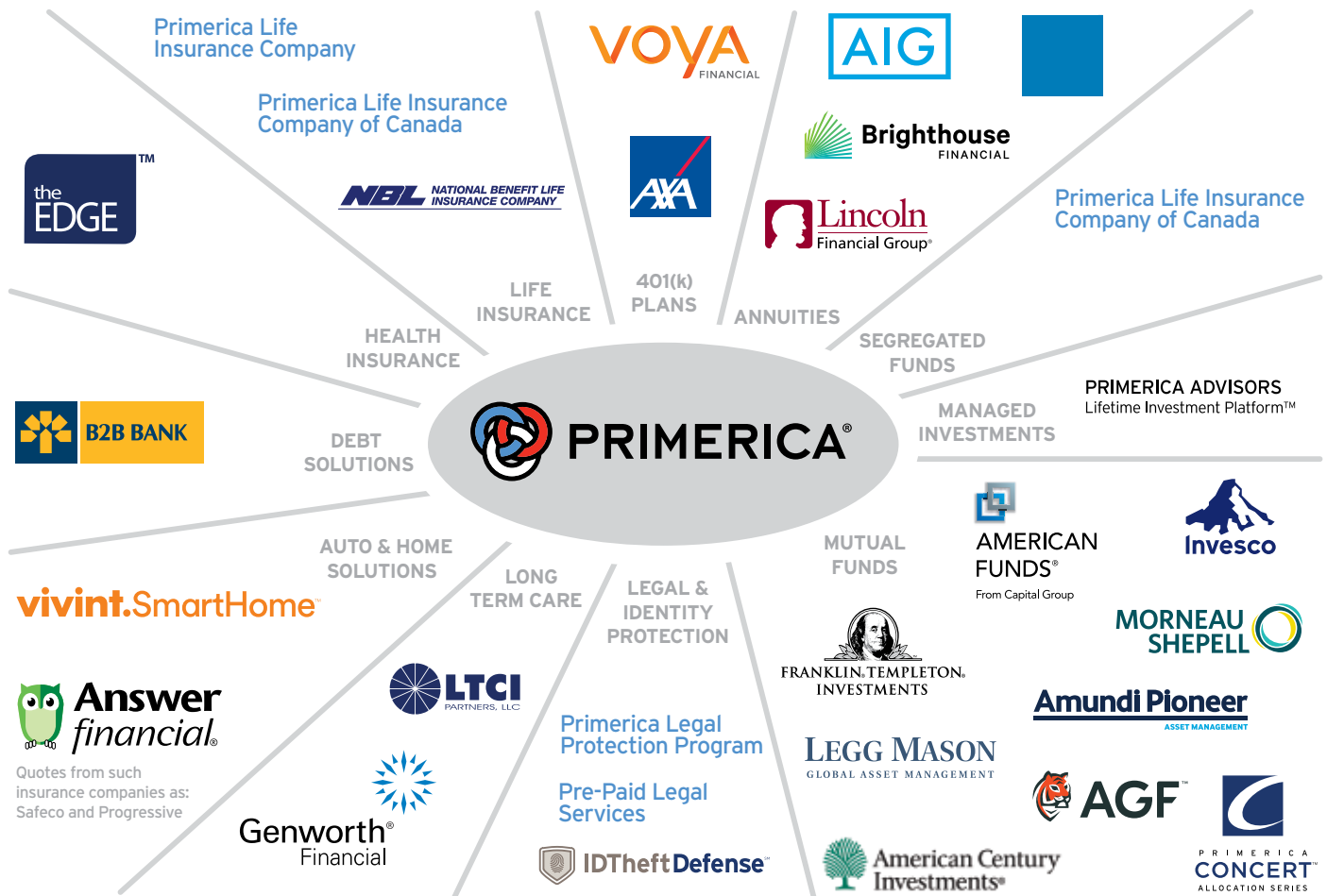
## First Stop for Families

During a recent trip held for field leaders in Miami, The Primerica Foundation awarded a \$20,000 grant to Miami Bridge Youth and Family Services' First Stop for Families program that supports approximately 400 Miami-Dade youth and their families.

## Atlanta Business Chronicle

The Primerica Foundation was named one of the Top 25 Georgia-based Community-Sponsored Foundations by the *Atlanta Business Chronicle*.<sup>9</sup>

# Working With Names You Can Trust:



Please refer to the **Important Endnotes** for additional details about the contractual arrangements and company affiliations detailed above.

## Primerica is a leading provider of financial services to middle-income households in the United States and Canada.

- Public company listed on the New York Stock Exchange (PRI)
- Second largest underwriter of Term Life Insurance face amount in the U.S.<sup>10</sup>
- In business since 1977, with a proven track record
- More than 5 million lives insured through our life companies and more than 2 million client investment accounts
- \$764 billion of term life insurance in force<sup>11</sup>
- An average of \$3.8 million in benefit claims paid every day<sup>11</sup>
- Investment clients have more than \$61 billion in asset values in their Primerica investment accounts<sup>11</sup>

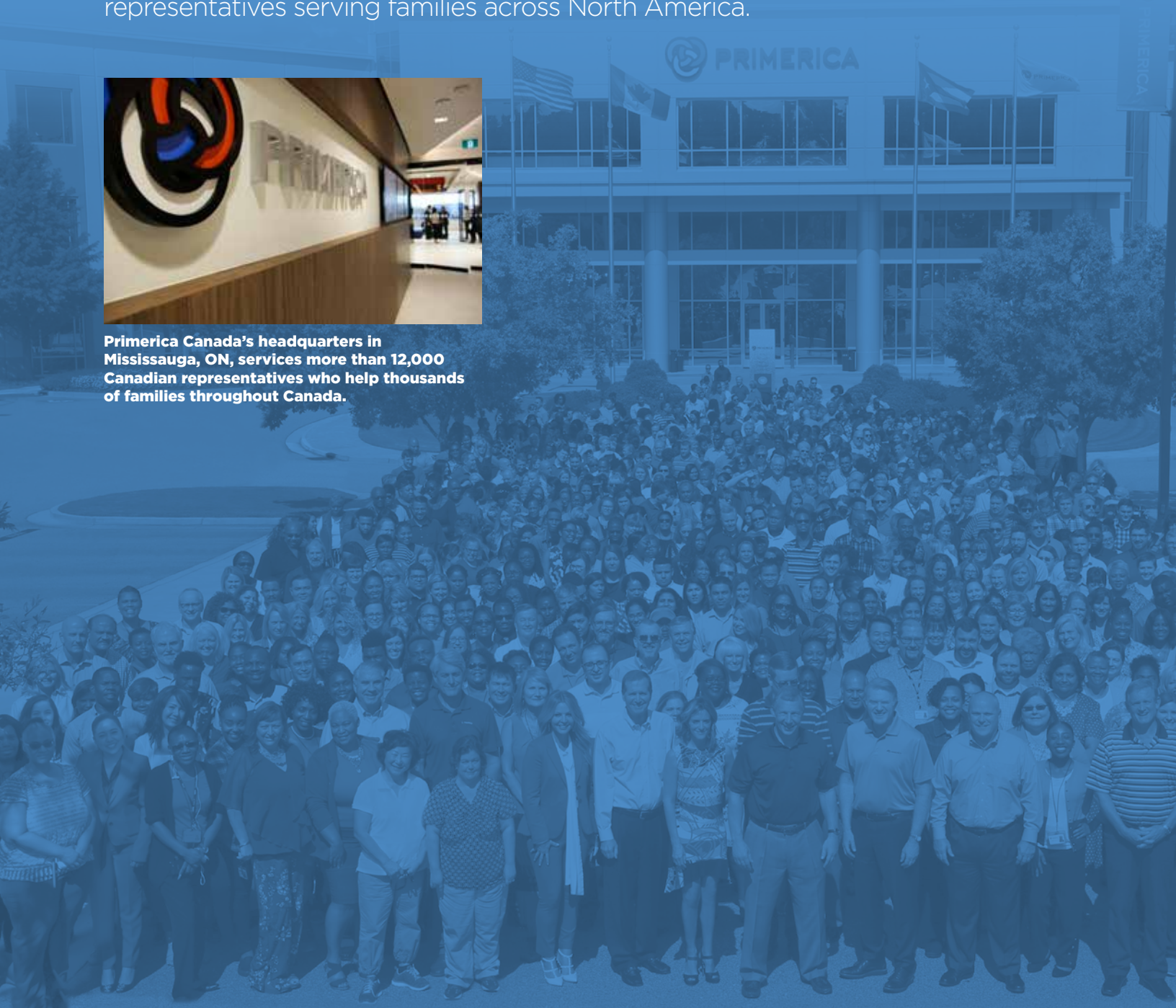
# Why Is Primerica a Name You Can Trust?

Finding a financial services company that works best with your family's needs can be overwhelming. You want **an industry leader** with a proven track record.

Founded in 1977, Primerica is focused on the middle-income market. Primerica teaches people important financial concepts including how to become debt free, properly protected, and financially independent. Our home offices in Duluth, GA, and Mississauga, ON, support thousands of independent contractor representatives serving families across North America.



**Primerica Canada's headquarters in Mississauga, ON, services more than 12,000 Canadian representatives who help thousands of families throughout Canada.**





[www.primerica.com](http://www.primerica.com)

[www.primericacanada.ca](http://www.primericacanada.ca)

**1** 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. **2** The American Customer Satisfaction Index (ACSI) is an independent national benchmark of customer satisfaction with the quality of products and services available to household consumers in the United States. **3** Nominations for the 2018 MMI/Barron's Industry Awards were submitted in an open nomination process, and finalists were selected by a special review committee representing all segments of the MML membership. The winners in each category are determined by a vote of MMI member firms. **4** Primerica earned a Top Workplace Award from 2014-2017 as the highest-ranking public company headquartered in Georgia in the "large companies" category (500+ employees in Georgia) when compared with private companies and nonprofit companies. **5** As of November 30, 2018. **6** As of November 30, 2018. Primerica's life companies' financial strength is rated A+ (Superior) by A.M. Best, the oldest and most prominent rating agency in the industry. 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. **7** As of November 30, 2018. **8** As of November 30, 2018. **9** From 2015-2017. **10** Source: SNL Financial, viewed December 5, 2018. **11** Numbers reflect the combined totals or daily average, as indicated above, as of, or for the year ended, December 31, 2017, for the following affiliated companies: Life Insurance: 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. Investments: In the United States, securities are offered by PFS Investments Inc. (PFSI), 1 Primerica Parkway, Duluth, Georgia 30099-0001; In Canada, mutual funds are offered by PFSL Investments Canada Ltd., mutual fund dealer, and segregated funds are offered by Primerica Life Insurance Company of Canada, Head Office: Mississauga, ON. Each company is responsible for its own financial obligations.

### 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. Debt Solutions: In Canada, Primerica representatives make simple referral of clients to B2B Bank for debt consolidation loans secured by residential real estate. **Disability Benefits:** In Canada, Primerica's representatives promote and market insurance products administered by The Edge Benefits Inc. and underwritten by various Canadian insurers unaffiliated with Primerica. **Legal and Identity Protection:** In the U.S., ID Theft Defense is a product of LegalShield that provides access to identity theft protection and restoration services, through contractual agreement between Primerica Client Services, Inc. and LegalShield. In the U.S., Primerica Legal Protection Program legal protection services are offered by Prepaid Legal Services, Inc. d/b/a LegalShield ("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. In Canada, Pre-Paid Legal Services and ID Theft Defense are each offered by contractual agreement between Primerica Client Services, Inc., PFSL Investments Canada Ltd. and PPL Legal Care of Canada Corporation. **Life Insurance & Segregated Funds:** 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, Primerica Life Insurance Company of Canada (Head Office: Mississauga, Ontario) offers term life insurance and segregated funds. **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. Representatives may refer individuals to LTCI Partners, LLC which provides long term care insurance from 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 the Lifetime Investment Platform. **Mutual Fund, Annuities and 401(k) Plans:** In the U.S., securities are offered by PFS Investments Inc., 1 Primerica Parkway, Duluth, Georgia 30099-0001. Fixed index annuities are offered by Primerica Financial Services, LLC, an affiliate of PFS Investments Inc. Primerica Financial Services, LLC and PFS Investments Inc. are both subsidiaries of Primerica, Inc. **Securities:** In the United States, securities are offered by PFS Investments Inc. (PFSI), 1 Primerica Parkway, Duluth, Georgia 30099-0001. In Canada, Mutual Funds are offered by PFSL Investments Canada Ltd. Mutual fund dealer. Head Office: Mississauga, Ontario. **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., PFSL Investments Canada Ltd., Vivint, Inc. and Vivint Canada, Inc. Primerica is the trademark of Primerica, Inc. All other trademarks and service marks are the property of their respective owners. All rights reserved.