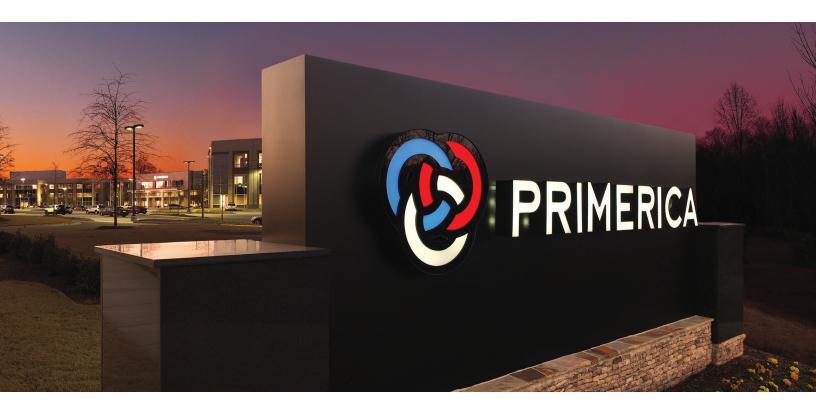
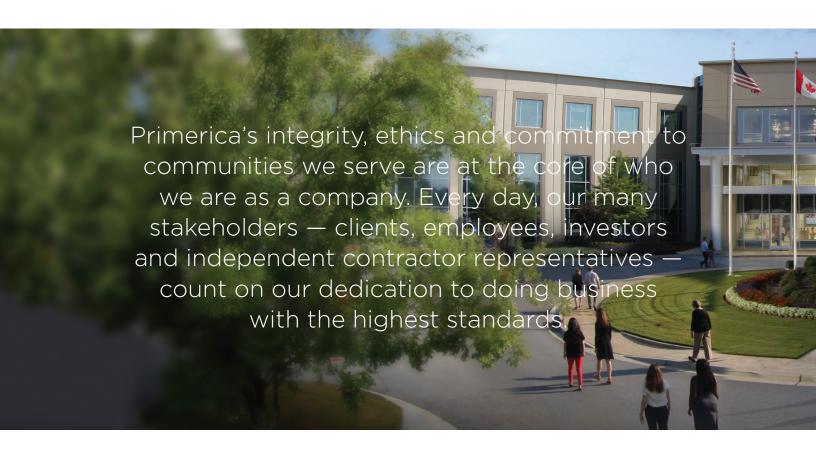
PRIMERICA: AN INDUSTRY LEADER



COMMITTED TO THE COMMUNITIES WE SERVE







PRIMERICA AT A GLANCE

For over 40 years, Primerica's licensed representatives have educated families about how to better prepare for a more secure financial future by assessing their needs and providing appropriate solutions through term life insurance, mutual funds, annuities and other financial products.

We insure approximately 5 million people and have over 2 million client investment accounts.¹

We are the No. 2 issuer of Term Life insurance coverage in North America.²

Primerica's stock is included in the S&P MidCap 400 and the Russell 1000 stock indices and is traded on the New York Stock Exchange under the symbol "PRI."





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. **Only 15 percent of companies have this rating.**³



Primerica's corporate headquarters has been named a "Top Workplace" by *The Atlanta Journal-Constitution* consecutively since 2014.4



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



Primerica Shareholder Services Inc. has received the DALBAR Mutual Fund Service Award for its exemplary customer service consecutively since 2002.



Forbes ranked Primerica among its list of America's Best Employers for Women in 2019.⁵

SANDLER O'NEILL + PARTNERS, L.P.

Primerica was named a "Premium Player" by NYC-based investment banking firm Sandler O'Neill & Partners for 2018.





Primerica's Lifetime Investment Platform was named a finalist for Sponsor Platform of the Year by the Money Management Institute and *Barron's* for their 2018 Industry Awards, which recognizes innovation and leadership in the investment advisory solutions industry.⁶

Ratings



Primerica Life Insurance Company's financial strength is rated AA+ (Stable) by Standard and Poor's.⁷

Moody's

Primerica Life Insurance Company's financial strength is rated A2 (Stable) by Moody's.8























PRIMERICA IS A LEADER IN THE COMMUNITY

Primerica gives back through corporate donations and grants funded by The Primerica Foundation. Primerica donated more than \$2 million in the last year to over 100 nonprofit organizations. Our generous employees and representatives touch thousands of lives each year through their volunteer efforts.







FOUNDATION AWARDS AND CORPORATE SOCIAL RESPONSIBILITY

Gwinnett Clean and Beautiful Community Partner Award

Primerica was awarded the *Green Community Partner Award* in 2019 for our outstanding community partnership in keeping Gwinnett green, clean and more livable, and is a three-time winner of the *Great American Clean-Up Challenge Award*.

Atlanta Business Chronicle — Top 25 Georgia-based Community-Sponsored Foundations

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

Georgia Technical College Foundation's Association of Georgia Benefactor of the Year Award In 2018

The Primerica Foundation, which funds scholarships for qualifying students at Gwinnett Technical College, received the Benefactor of the Year Award at the school's "State of the College" event in 2018.

Gwinnett Chamber of Commerce Awards — D. Scott Hudgens Humanitarian Award

The Primerica Foundation was honored by the Gwinnett Chamber of Commerce with the 2018 D. Scott Hudgens Humanitarian Award, an award bestowed on an organization for its compassion and generosity.

Gwinnett Magazine — Best of **Gwinnett Awards**

Gwinnett Magazine polls its readers for its Best of Gwinnett Awards. The Primerica Foundation has been selected as a "Best Foundation" for 2017 and 2018, and Primerica has been named a "Best Employer" consistently since 2004.











GIVING BACK

100 Girls of Code — Conyers Chapter

In 2018, our tech employees volunteered at our Duluth headquarters to teach a group of girls, ages 9-16, about different opportunities they could explore in the tech field.

Adopt-A-Road/Green Schools Initiative

Our generous employee volunteers participate in *Adopt-A-Road* and *Earth Day* activities. The Primerica Foundation has supported the Green Schools initiative in Gwinnett County Public Schools with \$20,000 in grant funding. In 2018, a \$10,000 grant paid for a "Plant It Forward" community gardening project at the high school level that served hundreds of students. The 2019 grant funded a multi-lingual website intended to educate the community about reducing litter and promoting recycling.

Alzheimer's Association — Walk to End Alzheimer's

Primerica served as the Presenting Sponsor for Gwinnett County's Walk to End Alzheimer's in 2018 and 2019, contributing \$10,000 in sponsorship funding in addition to the funds raised by employees on the team. In 2019, Primerica contributed \$22,000 in total to the Alzheimer's Association and many employees volunteered for the event.

American Cancer Society — Relay for Life

Primerica currently holds the No. 1 spot in the top Relay for Life event in the world. Our employees raised over \$120,000 in 2019, and the company has served as the Presenting Sponsor for Gwinnett County's Relay for Life (it's the largest in the world) since 2013. Following last year's Relay event, the American Cancer Society recognized Primerica as one of the top Relay for Life teams in the United States.

American Red Cross — Van Donation/ Hurricane Dorian Relief

In August of 2019, The Primerica Foundation purchased a new emergency bio-medical vehicle for the Metro Atlanta American Red Cross to help move blood back and forth between hospitals and to support blood drives. An additional \$25,000 donation was made in 2019 to the Red Cross for Hurricane Dorian relief efforts in the Bahamas.

First Stop for Families — Miami-Dade Youth Donation

During a 2018 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.

Food/Blanket Drives in 2019

Through several donation drives throughout the year, the Primerica Home Office team collected nearly 10,000 pounds of food for CarePointe's food pantry in Duluth, GA, and 400 blankets for The Salvation Army.



Gwinnett County Senior Services — Meals on Wheels

For the past 25 years, through a partnership with Gwinnett County Senior Services, Primerica Home Office employees have volunteered to deliver meals to the homes of local seniors who are either homebound or unable to prepare their own. Primerica received the TEAM (Together Everyone Achieves More) Award in 2017 for years of employee volunteer services to the Meals on Wheels Program.

Habitat for Humanity — Halton-Mississauga

Employees with Primerica Canada's Head Office participated in several corporate build projects with Habitat for Humanity Halton-Mississauga in 2018 and 2019.

Holiday Helpers Canada

In December, employees spent some volunteer time with Holiday Helpers, sorting and wrapping presents and packages for delivery to families.

Holiday Helpers provides a complete Christmas experience to families with young children living in low-income situations by giving each family a holiday meal, decorated Christmas tree and customized Christmas gifts.

John F. Kennedy Park Renovation Project — Legacy 53 Project

The Primerica Foundation provided a \$50,000 grant to the Legacy 53 Project, a charitable partnership between the Atlanta Super Bowl Host Committee and other donors, to complete community projects in neighborhoods around the new Mercedes-Benz stadium prior to the 2019 Super Bowl. Primerica's donation helped renovate and revitalize the John F. Kennedy Park, benefitting more than 3,000 elementary school children. The updates included putting in a new full-size turf field and basketball court, constructing a lighted walking path, adding a shaded picnic area and installing new exercise equipment.

Junior Achievement — 3DE Sponsorship/Nevada Donation Primerica

is a Georgia State Sponsor of 3DE (formerly JA Academy and a program of Junior Achievement) and sponsors a storefront at JA Finance Park in Gwinnett (serving more than 25,000 middle school students annually). The Primerica Foundation partners with 3DE and Norcross High School in Gwinnett County, on special business learning experiences for students. In total, Primerica gave \$150,000 to JA/3DE in 2019.

The Mississauga Food Bank — Mississauga, Ontario

In 2019, employees from Primerica Canada's Head Office volunteered at The Mississauga Food Bank, which provides food for over 242,000 meals each month through its network of agencies.

WHY IS PRIMERICA A NAME YOU CAN TRUST?

Founded in 1977, Primerica, Inc., is a leading provider of financial services to working families in North America. With headquarters in Duluth, GA, and Mississauga, Ontario, independent licensed representatives educate Primerica clients about how to better prepare for a more secure financial future by assessing their needs and providing appropriate solutions through term life insurance, mutual funds, annuities and other financial products.



www.primerica.com www.primericacanada.ca