CORPORATE RESPONSIBILITY REPORT | 2017

PRIMERICA®

LETTER FROM OUR CEO

I am pleased to present Primerica's 2017 Corporate Responsibility Report. Primerica has a long history of investing in the communities in which we live and work. As we enter our 41st year, we are proud of our strong commitment to making a meaningful difference for our clients, stockholders, co-workers, and communities.

The projects and initiatives described here are grounded in Primerica's belief that middle-income families – "Main Street" families, as we call them – should have an opportunity to live financially independent lives. We serve a critical role in helping these families achieve their financial dreams and are committed to empowering them to build stronger communities.

We achieve our mission through a comprehensive, multi-pronged approach that includes providing financial information and products to meet the needs of our clients; embracing a diverse employee base and independent sales force; building strong communities through targeted charitable giving, employee volunteerism, strategic community partnerships, and grant funding from The Primerica Foundation; as well as executing sound fiscal and governance practices. Our focus with respect to each of these facets is to enhance stockholder value.

We strive to operate our business in a sustainable manner with minimal impact on the environment. We have implemented industry-leading technology throughout the Company – particularly in regard to mobile applications for our 120,000+ life-licensed sales force – in order to reduce paper consumption, improve efficiency, and reduce our carbon footprint. In 2017, we implemented an enhanced recycling program, which will bolster our efforts to protect the environment.

We trust this report conveys our deep pride in the role Primerica, our employees, and our sales force play in supporting strong communities, a healthy environment, and economic growth.

Sincerely,

Glenn J. Williams
CEO

ABOUT PRIMERICA

Primerica, Inc. is a leading distributor of financial products to middle-income households in the United States and Canada with over 120,000 life-licensed sales representatives at June 30, 2017. We assist our clients in meeting their needs for term life insurance, which we underwrite, and mutual funds, annuities, managed investments and other financial products, which we distribute primarily on behalf of third parties. We insured approximately five million lives and had over two million client investment accounts at December 31, 2016. Our distribution model uniquely positions us to reach underserved Main Street clients in a cost effective manner and has performed well in both favorable and challenging economic environments.

ENABLING ACCESS TO UNDERSERVED MARKETS

AT PRIMERICA, WE'RE PROUD THAT THE FINANCIAL INFORMATION, PRODUCTS, AND SERVICES WE PROVIDE TO MAIN STREET FAMILIES PLAY A CRITICAL ROLE IN HELPING THEM ACHIEVE THEIR FINANCIAL GOALS. FOR MORE THAN 40 YEARS, FULFILLING THIS MISSION HAS ENABLED US TO MAKE A MEANINGFUL IMPACT ON THE LIVES OF MILLIONS OF HARD WORKING NORTH AMERICANS.

MIDDLE-INCOME CLIENT FOCUS

Our clients typically have household incomes between $30,000 to $100,000, which represents almost 50% of households in the U.S. according to the 2015 U.S. Census Bureau Current Population Survey. Historically, these families have been underserved by the financial industry and as a result, they have significant financial needs including:

- Many have inadequate or no life insurance coverage. Individual life insurance sales in the United States declined from 12.5 million policy sales in 1975 to 9.9 million policy sales in 2015, according to the Life Insurance Marketing and Research Association International, Inc. (LIMRA). An insurance industry report from Conning* notes that these households in the U.S. need approximately $12 trillion of additional life insurance to be properly protected. The only insurance that Primerica has sold since our inception is term life insurance. We firmly believe term life insurance is the best life income protection for these families because it provides a higher level of coverage for a lower cost than cash value life insurance.
- Many need help saving for retirement and other personal goals. These families often lack meaningful savings and investments. According to a *Time* magazine article from March 2016, 56% of Americans have less than $10,000 saved for retirement, and one in three Americans have no retirement savings at all. We develop personalized savings programs for our clients using our proprietary Financial Needs Analysis tool (FNA), suitability screening, as well as other specialized tools. Primerica offers a wide range of mutual funds, annuities, managed investments and segregated fund products primarily through leading third-party providers in the industry.

* Conning Life-Annuity Consumer Markets Annual, November 2015

- Many need to reduce their debt. Many of these families have numerous debt obligations from credit cards, auto loans, and home mortgages. We help our clients address these financial burdens by providing personalized and client-driven debt resolution techniques.
- Many prefer to meet face-to-face when considering financial products. Historically, many Main Street consumers have indicated a preference to meet face-to-face when considering financial products or services. As such, we have designed our business model to address this preference in a cost-effective manner.

PROMOTING FINANCIAL KNOWLEDGE

When clients are empowered to make informed decisions, they can move toward a better future. In turn, this success positively affects their households and the communities around them. We help Main Street families become educated about how money works by meeting with them in their homes and introducing them to basic, common-sense financial concepts. Our *How Money Works* publication is a key part of Primerica's continuing commitment to providing financial education, and is available upon request. Promoting financial knowledge extends beyond the work we do with our clients. The Primerica Foundation's focal points include funding for programs and initiatives that promote financial literacy such as the Junior Achievement, Economic Empowerment Initiative, Georgia Consortium for Personal Financial Literacy, and the Georgia Council on Economic Education.

We serve Main Street families by helping them make informed financial decisions and providing them with a strategy and means to gain financial independence. Our distribution model is designed to provide an entrepreneurial business opportunity for individuals to supplement their income by distributing financial products on a part-time basis. Low entry fees as well as the ability to set their own schedules allow our sales representatives to supplement their income by starting their own independent businesses without leaving their current jobs. Our unique compensation structure, technology, sales support, and back-office processing are designed to enable our sales representatives to successfully grow their businesses and help more families become financially independent.

WE DEVELOP PERSONALIZED SAVINGS PROGRAMS FOR OUR CLIENTS USING OUR PROPRIETARY FINANCIAL NEEDS ANALYSIS TOOL (FNA), SUITABILITY SCREENING, AS WELL AS OTHER SPECIALIZED TOOLS.

ONE IN THREE AMERICANS HAVE NO RETIREMENT SAVINGS AT ALL.

56% OF AMERICANS HAVE LESS THAN $10,000 SAVED FOR RETIREMENT.

WE ALSO PROMOTE FINANCIAL LITERACY THROUGH SUPPORT OF PROGRAMS LIKE THE JUNIOR ACHIEVEMENT FINANCE PARK GWINNETT.

ADVANCING OUR PEOPLE

OUR SUCCESS DEPENDS ON THE TALENTS AND DIVERSITY OF THOUGHT AND OPINION AMONG OUR EMPLOYEES AND INDEPENDENT SALES REPRESENTATIVES. AS AN ORGANIZATION, WE WORK TO CREATE A SUPPORTIVE ENVIRONMENT WHERE WE ENCOURAGE AND NURTURE OUR EMPLOYEES' PROFESSIONAL INTERESTS AND GOALS TO HELP THEM CHANNEL THEIR PASSION INTO MEANINGFUL GROWTH AND DEVELOPMENT.

To help ensure the health and well-being of our employees, we provide them with a comprehensive benefits package with an assortment of individual and family health care options, as well an award-winning 401(k) retirement savings plan with a generous company match. At our corporate headquarters, the Company subsidizes a cafeteria that's open to all employees and visitors. This employee benefit has proven to be quite popular, and serves a business purpose by helping to foster cross-departmental relationships and enhance productivity.

In order to monitor our progress and gauge employee satisfaction, we conduct annual employee surveys and provide detailed results to department heads and managers, and adjustments to policies, programs, and benefits package are made based on this feedback, as needed. From providing an assortment of free employee training and learning opportunities to helping our sales force better understand the unique needs of the diverse clients we serve, Primerica is committed to advancing our people.

SATISFIED EMPLOYEES

These initiatives have a positive impact on the tenure of our employees: We are fortunate to have strong employee retention and lengthy tenure at all levels of our Company. Our corporate senior leadership team averages over 30 years with Primerica, and we have many employees who have spent their entire careers here. Strong retention helps reduce costs associated with recruiting, hiring, and training new employees, and enhances the overall value we deliver to stockholders. We believe that our retention and tenure speaks volumes for the work environment and culture that we have created over the past 40 years.

We also see lengthy tenure among many of our senior field leaders, several of whom have been with Primerica since its inception. This continuity of sales force leadership is critical because these leaders help ensure that representatives understand Primerica's goals, and that we're all working together to meet the needs of our clients and drive business growth.

PRIMERICA WAS NAMED A "TOP WORKPLACE" BY THE ATLANTA JOURNAL-CONSTITUTION IN 2014, 2015, 2016, AND 2017.

As a result of our comprehensive efforts, Primerica was named a "Top Workplace" by the *Atlanta Journal-Constitution* in 2014, 2015, 2016, and 2017. This recognition is based on an annual employee survey conducted by the state's flagship newspaper. In 2016, Primerica was the highest ranking public company headquartered in Georgia, and ranked 6th out of 25 companies in the "large companies" category (500+ employees in Georgia) when compared with private companies and non-profit organizations.

DIVERSITY AND INCLUSION

Primerica believes that a diverse, inclusive environment allows clients and employees to reach their fullest potential. We strive to respect and appreciate all individuals and to embrace both our differences and similarities. Primerica currently employs more than 2,000 people in offices throughout North America. More than 1,700 of those work at the Company's headquarters in suburban Atlanta, and our workforce reflects the diversity found in the local market.

Our entrepreneurial business opportunity has broad appeal; as a result, our sales force spans racial, gender, and ethnic classifications. Primerica's sales force utilizes strategic market groups to encourage professional and personal growth and development, including Women in Primerica, the African American Leadership Council, and the Hispanic American Leadership Council. These groups provide opportunities for networking and mentorship, sales and business management training, and deep learning opportunities customized for these respective market segments. At the end of 2016, Primerica had approximately 4,800 Regional Vice Presidents (RVPs) – independent contractors who devote their full-time attention to their businesses and have offices to support their organizations. In our sales force, 30% of our RVPs are women, 19% are African American, and 13% are Hispanic.

To further our diversity efforts, in 2016 we launched a recruiting initiative designed to attract and retain former members of the U.S. armed forces as they end their service to our country and transition into private sector careers. Although still a new program, we have been encouraged by its initial success.

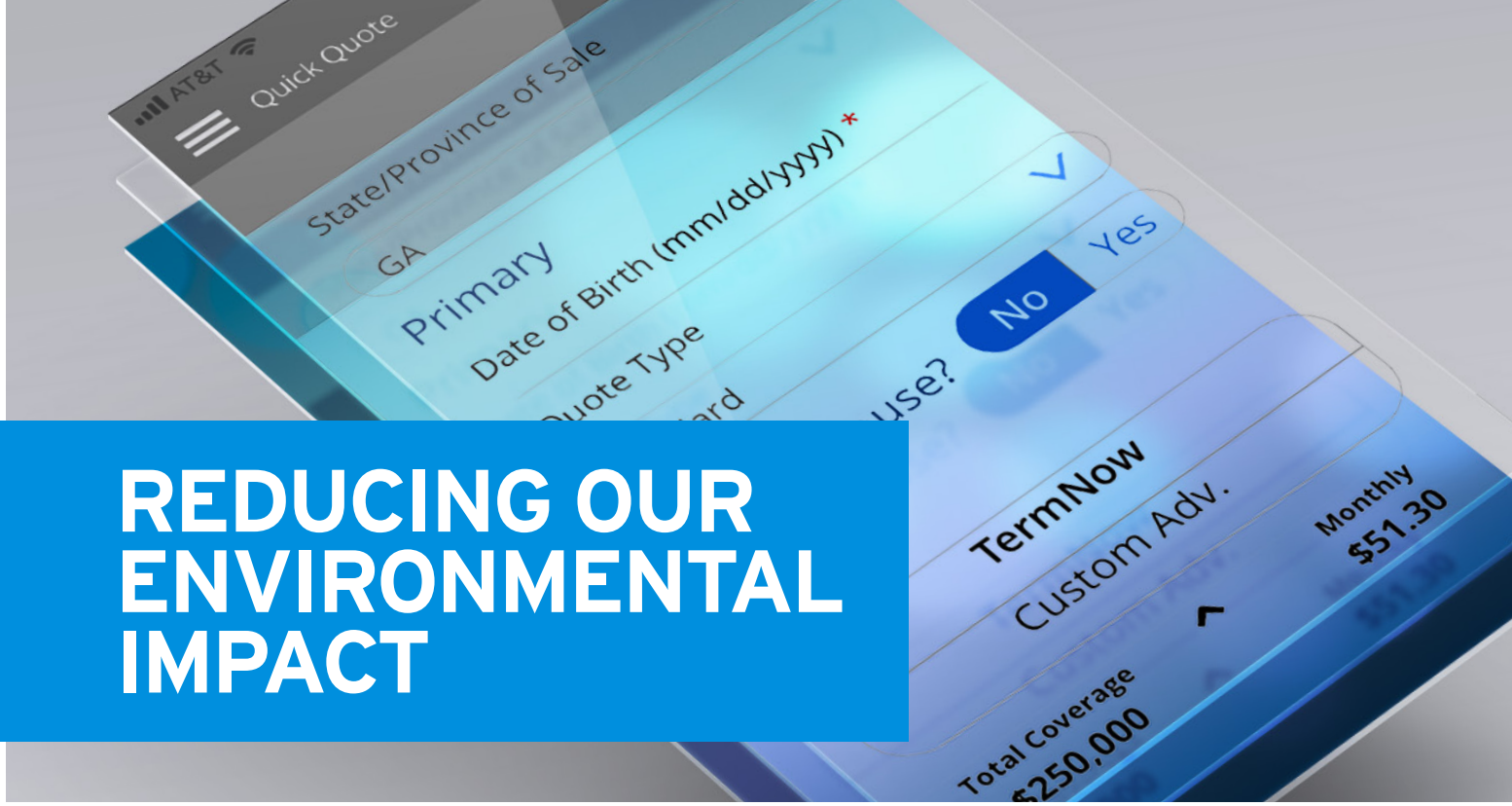
ENABLING EMPLOYEE GROWTH AND DEVELOPMENT

We strive to empower, engage, and equip all of our employees for success. We believe that engaged workforces lead to more successful organizations, so the well-being of our employees is essential to Primerica's success. We work to ensure that our employees understand our strategic direction and corporate goals as well as recognize their role in achieving our success. A variety of communications tools are used to ensure that everyone stays well-informed, including quarterly officer meetings, quarterly video messages from our CEO, employee town hall meetings, departmental newsletters, email blasts, and television monitors in all breakrooms displaying critical company and employee information.

Primerica's Learning Center provides quality learning and development options for our employees. The Learning Center maintains a well-stocked professional development program – including online, self-directed classes as well as instructor-led classes on topics such as MS Office, personal leadership development, and providing exceptional customer service. Primerica also offers a wide-range of special programs and events for employees including Lunch & Learns on identity theft protection, personal safety and women's self-defense, and family caregiving, as well as yoga, healthy eating, and stress management classes.

SUPPORTING OUR SALES FORCE

We maintain a robust culture of recognition and celebration of success, and we provide a wide-reaching support system designed to enable members of our sales force to achieve their business goals. Included among those are monthly RVP broadcasts produced internally in Primerica's state-of-the-art production facility, weekly communications updates, as well as weekly training broadcasts to all sales representatives. We also assist sales representatives with licensing training as well as marketing support.



REDUCING OUR ENVIRONMENTAL IMPACT

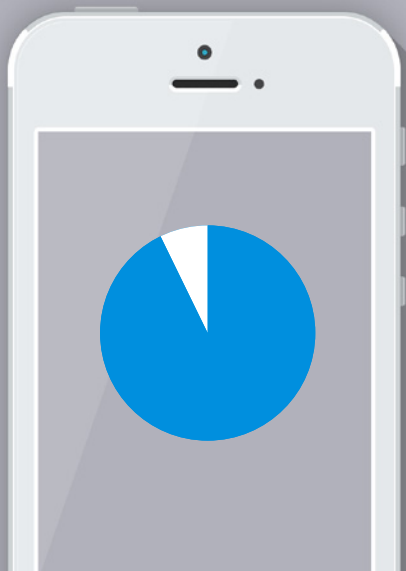
AS A FINANCIAL SERVICES COMPANY, WE DO NOT HAVE TRADITIONAL MANUFACTURING FACILITIES THAT CAN BE TARGETED FOR MEANINGFUL REDUCTIONS TO OUR ENVIRONMENTAL FOOTPRINT. STILL, WE RECOGNIZE THE SIGNIFICANT CHALLENGES PRESENTED BY CLIMATE CHANGE TO OUR WORLD, AND ENVIRONMENTAL SUSTAINABILITY IS A CORE COMPONENT OF OUR CORPORATE RESPONSIBILITY EFFORTS.

We have made positive strides in reducing our impact on the Earth's resources, and we will continue to make strategic decisions to drive improvements in environmental sustainability. Primerica has been recognized for its environmental leadership by Gwinnett County (GA) Clean and Beautiful. We are a 3-time Award Winner and corporate sponsor of the Great American Clean-up Challenge Award in the areas of "Clean up our Neighborhood," "Wipeout Graffiti," and "Grow Green." Several of the steps we have taken to make a meaningful difference in the world around us are highlighted below.

PAPER REDUCTION

Given the services that we sell, one of the most significant ways to reduce our environmental impact is through reducing paper consumption. Primerica has been at the forefront of implementing leading technology throughout the Company – particularly in regard to digital applications for our sales force – in order to reduce paper usage and improve efficiency. In 2011, Primerica introduced TermNow, a cutting-edge product that is underwritten electronically to qualifying clients within an average of less than 60 seconds after completion of a short questionnaire. In 2013, *Best's Review* listed

IN 2016 OVER 93% OF OUR NEW LIFE INSURANCE APPLICATIONS WERE MADE ELECTRONICALLY.



OUR HEADQUARTERS WERE BUILT TO MEET LEED STANDARDS

EMPLOYEES CAN CHARGE THEIR ELECTRIC CARS FOR FREE

WE IMPLEMENTED AN ALL-IN-ONE RECYCLING PROGRAM

Primerica as one of the Top 10 Innovators for our TermNow product. In 2016 over 93% of our new life insurance applications were made electronically.

We also have a robust recycling program, under which we recycle more than 830 tons of paper and cardboard per year. We continuously strive to reduce our imprint on the environment and expanded our recycling efforts in 2017 by implementing a single-stream recycling program. The idea for this expansion came directly from employee feedback. The new system enables all recyclables – including newspaper, cardboard, plastic, aluminum, and junk mail – to be placed in a single recycling bin, making it easier for employees to recycle more items. It also reduces carbon emissions because our recyclables are collected by a single truck and taken to a recovery facility for processing. This single-stream approach should improve our recycling participation rate and positively impact our overall paper reduction efforts.

CORPORATE HEADQUARTERS

In order to run our business more efficiently, in 2013 we moved from our 28-year-old, 385,000 square foot headquarters spread out among nine buildings to a new 365,000 square foot corporate headquarters, built to meet LEED standards.

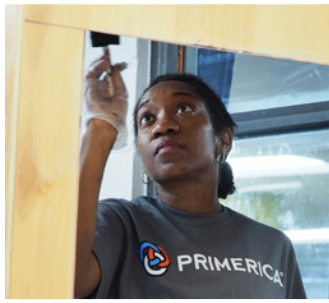
Environmental features of our home office include:

- Efficient energy consumption;
- LED lighting;
- Low-flow urinals and toilets;
- Water-side cooling and heating systems; and
- Efficient landscaping that requires little irrigation.

PROMOTING TRANSPORTATION ALTERNATIVES

Primerica has taken steps to encourage our employees to consider transportation alternatives that have a reduced environmental impact. In 2016, Primerica was named "Best Overall Large Employer" by Georgia Commute Options for our efforts to encourage sustainable commuting options among our employees. We have an effective "Work from Home" program which allows employees in certain jobs to work remotely, thereby reducing fuel usage and auto emissions. In 2017, we installed a new Electric Vehicle Charging Unit to promote low emissions vehicles by assisting our employees who can charge their electric vehicles for free.

GIVING BACK IS AN INTEGRAL PART OF PRIMERICA'S CULTURE AND HELPS DEFINE WHO WE ARE. PRIMERICA BENEFITS FROM STRONG EMPLOYEE RETENTION AND LENGTHY TENURE AT ALL LEVELS OF OUR COMPANY, AND OUR EMPLOYEES' PASSION AND COMMITMENT ENHANCES THE OVERALL VALUE WE DELIVER TO OUR STOCKHOLDERS.



BUILDING STRONG COMMUNITIES

PRIMERICA IS DEEPLY COMMITTED TO IMPROVING THE COMMUNITIES IN WHICH WE LIVE AND WORK. THE FINANCIAL KNOWLEDGE WE IMPART AND THE PRODUCTS WE PROVIDE HELP TO EMPOWER MAIN STREET FAMILIES TO REALIZE THEIR FINANCIAL GOALS, AND OUR CHARITABLE GIVING AND EMPLOYEE VOLUNTEERISM HELP MAKE A TANGIBLE DIFFERENCE IN NEIGHBORHOODS THROUGHOUT NORTH AMERICA.

PHILANTHROPIC FOCUS

Giving back is an integral part of Primerica's culture and it helps define who we are. Our commitment to the communities we serve extends to every area of the business – from the financial education we provide to supporting local residents in need. In concert with our corporate initiatives, Primerica's philanthropic focus supports programs that meet critical needs of individuals and families, and in turn, build stronger communities. Primerica helps those in need through a combination of corporate charitable contributions, employee volunteerism, service on nonprofit boards, strategic community partnerships, and grant funding from The Primerica Foundation.

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 initiatives at a local level, we are also furthering our Company mission. Our Foundation supports Georgia-based programs and organizations that help families work toward a better quality of life. Since its founding in 2011, our Foundation has made more than $5 million in grants. Over the years, these programs and grants have positively impacted thousands of people in our communities, and we are proud to be a part of those efforts.

Primerica employees play a role in the selection of some of the nonprofits funded by our Foundation. Through the annual Employee Choice Vote, employees vote for the nonprofit of their choice (from among a vetted list of nonprofits). The five nonprofits with the most votes receive a $10,000 grant from The Primerica Foundation. In 2016, our Foundation was named one of the Top 25 Georgia-based company-sponsored foundations by the *Atlanta Business*

Chronicle. Annually, more than 200,000 people benefit from Foundation grants and activities.

EMPLOYEE AND SALES FORCE INVOLVEMENT

We encourage our people to lead by example. Our employees and sales representatives are active members of their communities – they're involved in local organizations including religious organizations, government, non-profit and civic organizations, and youth sports activities. Importantly, they share the Company's interest in making a meaningful difference in the lives of others, every day.

Our 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. To support our dedication to volunteerism, eligible employees can take an extra day off each calendar year to volunteer for an approved organization of their choice. Our employees give their time and support to many worthy organizations including the American Cancer Society, Meals on Wheels, American Red Cross (hosting four on-site blood drives annually), Salvation Army Angel Tree, Boy Scouts of America, USO, Partnership Against Domestic Violence, Junior Achievement, and Great Days of Service. Employees who pledge a monetary amount equal to at least one hour per month to the United Way also earn an "Angel Day" off.

As a result of our strong employee volunteerism, we have received numerous awards and recognition from the non-profit organizations we support, including receiving the top fundraising award from the American Cancer Society/Georgia Territory in 2016. Primerica was the Presenting Sponsor of the American Cancer Society's #1 Relay for Life event from 2013 through 2015. We also were named a Relay for Life Gwinnett Top Corporate Team from 2012 through 2016.

SINCE ITS FOUNDING IN 2011, OUR FOUNDATION HAS MADE MORE THAN $5 MILLION IN GRANTS.

$5M

ANNUALLY, MORE THAN 200,000 PEOPLE BENEFIT FROM FOUNDATION GRANTS AND ACTIVITIES.

200K

AS A RESULT OF OUR STRONG EMPLOYEE VOLUNTEERISM, WE HAVE RECEIVED NUMEROUS AWARDS AND RECOGNITION FROM THE NON-PROFIT ORGANIZATIONS WE SUPPORT.

UPHOLDING STRONG GOVERNANCE

PRIMERICA BELIEVES THAT INTEGRITY, ETHICS, AND A COMMITMENT TO "DOING THE RIGHT THING" ARE AT THE CORE OF WHO WE ARE AS A COMPANY. THESE BELIEFS GOVERN HOW WE RUN OUR BUSINESS, AND THEY SERVE AS THE UNDERPINNING OF OUR CORPORATE CULTURE WHERE OUR PEOPLE ACT WITH INTEGRITY AND ACCOUNTABILITY. WE ARE FOCUSED ON CREATING VALUE FOR OUR CLIENTS, COMMUNITIES, AND STAKEHOLDERS BY ENHANCING OUR CORPORATE REPUTATION THROUGH A STRONG ETHICS, GOVERNANCE, AND COMPLIANCE REGIME.

OUR GOVERNANCE STRUCTURE

Our Board of Directors oversees the business and affairs of the Company. Our directors believe that good corporate governance is a critical factor in our continued success and also aligns management and stockholder interests. Highlights of our corporate governance program are detailed in the chart on the following page.

COMPLIANCE POLICIES

Primerica has numerous corporate governance policies and procedures in place which reflect our commitment to upholding high standards of business conduct and establishing a robust controls environment. Our Code of Conduct applies to all employees, directors, and officers of the Company and its subsidiaries, and they are required to acknowledge compliance with the Code on an annual basis. The Code, which is posted on the Corporate Governance page of our Investor Relations website at *http://investors.primerica.com*, describes in detail the standards of conduct, including adherence to the laws and regulations that apply to us. This website also provides access to key governing documents such as our Corporate Governance Guidelines and charters of each Board committee. In 2015, Primerica was recognized by *Forbes* magazine as one of "America's 50 Most Trustworthy Financial Companies," an honor based on the Company's accounting and governance practices.

RISK MANAGEMENT

Our Board is ultimately responsible for the establishment of our risk management framework. Responsibility for significant risk management policies resides with the Audit Committee under powers delegated by our Board. Our Board believes that having a former Co-Chief Executive Officer serve as non-executive

Board Structure	Stockholder Rights	Other Highlights
Almost 73% of the Board consists of independent directors	Annual election of directors	Stock ownership guidelines
Independent lead director of the Board	Majority voting for directors in uncontested elections	Pay for performance philosophy
Separate non-executive Chairman of the Board and CEO roles	No poison pill in effect	Broad clawback provisions in incentive plan
Independent Audit, Compensation, and Corporate Governance Committees	Annual stockholder engagement to discuss corporate governance and executive compensation	Policies prohibiting hedging, pledging, and short sales
Regular executive sessions of independent directors	Multiple avenues for stockholders to communicate with the Board	No excise tax gross-ups
Annual board and committee self-assessments		
Periodic director peer reviews		
Significant number of directors that demonstrate racial and gender diversity		

Chairman of the Board provides our Board with a unique perspective on risk oversight.

In terms of overseeing the broader companywide risk management program, the Audit Committee is responsible for ensuring that all risk areas are being monitored by senior management and that all risk management matters are being reported to our Board or the appropriate Board committee and are being addressed as needed. Our Board collectively reviews, and is responsible for, risks associated with our strategic plans.

PRIVACY AND INFORMATION SECURITY

We have built a sophisticated information technology platform to support our clients, operations and sales force which is located at our headquarters. Our data center houses an enterprise-class IBM mainframe that serves as the repository for all client and sales force data and operates as a database server for our distributed environment. Our business applications, many of which are proprietary, are supported by application developers and data center staff at our main campus. Primerica's information security team provides services including project consulting, threat management, application and infrastructure assessments, secure configuration management, and information security administration. This infrastructure also supports a combination of local and remote recovery solutions for business resumption in the event of a disaster. We continually assess information security risks and perform internal audits. Primerica has more than 30 unique internal privacy controls audited by Ernst & Young. In a typical year, we engage highly qualified hacking consultants to conduct 20-30 professional external assessments. Given the scope of the company's business and amount

of data under the Company's control, our privacy and information security policies govern all of our business lines and subsidiaries.

We adopted a new Incident Response Plan in August 2016. Our Incident Response Team consists of employees from information security, legal, compliance, public relations, and operational teams. The plan is designed to help Primerica identify and promptly respond to information security incidents, contain and eradicate such incidents, notify affected parties and, where appropriate, notify government and regulatory authorities. The roles and responsibilities of Primerica personnel and third-party vendors in responding to information security incidents are well-documented and include when and to whom incidents should be reported based on level of severity. On a semi-annual basis, the team undertakes facilitator-led trainings and simulations of information security incidents. Primerica also has purchased cyber insurance coverage.

We also train our entire employee workforce in data security, how to recognize and understand privacy-related risks, and ways to mitigate data and privacy issues. We perform regular tests to see if our employees can recognize and avoid the pitfalls caused by phishing emails, and we report the results to department heads. Every desktop computer at our corporate headquarters has the same screensaver – a successive series of screens that talk about the dangers of leaving your computer unattended with important documents open, how to set and secure passwords, and other practical advice for maintaining a secure, safe data environment.

SUPPLY CHAIN AND VENDOR MANAGEMENT

Primerica celebrates the rich diversity found among our independent sales force of over 120,000 life-licensed men and women throughout the U.S., Canada and Puerto Rico. We are committed to being a valuable contributor to the communities in which we live and work, and believe that developing diversity within our supplier base is important to this commitment. As such, Primerica welcomes diverse suppliers from underserved communities, minority groups, and military veterans for inclusion in competitive bids and for the awarding of contracts.

RESPONSIBLE INVESTMENT

At Primerica, we believe that environmental, social and governance (ESG) practices can affect portfolio performance and are necessary considerations for responsible investing. Our investment advisor has been a signatory to the U.N. Principles for Responsible Investment since 2012. Further, they consider ESG factors in their review of our investment portfolio as well as in the investment recommendations they provide to us.

At Primerica, we have always defined success by more than our financial performance. We believe that how we do things is important as what we do, and we have a proud history of giving back and making a meaningful difference for all of our stakeholders. We remain focused on helping to create more financially independent Main Street families, and we are committed to economic, environmental, and social sustainability, all of which contribute to our goal of delivering value to our stockholders. We appreciate the contributions of all our employees and independent sales representatives in our efforts, and we thank you for your ongoing support of and interest in Primerica.

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