

LETTER FROM OUR CEO

I am pleased to present our 2020 Corporate Sustainability Report (CSR), which provides an update on our progress and reaffirms our commitment to social responsibility.

For more than four decades, Primerica has been unwavering in our commitment to serve middle-income households in North America and help create financially independent families. We serve our clients through a network of more than 130,000 independent life insurance-licensed representatives dedicated to making a real impact in our communities.

As a Company, we firmly believe our success will be amplified as we adopt and implement policies that place the well-being of our clients, sales force, employees and their families at the forefront of our business strategy. We also believe that sound, sustainable business practices are crucial to building trust and enhancing our Company's reputation.

We intend for our CSR to provide our stakeholders with valuable information in a format that is easy to understand. Last year, we introduced an Environmental, Social, and Governance (ESG) Snapshot that shows various ESG metrics over the most recent three-year period, as well as the Sustainability Accounting Standards Board (SASB) disclosure metrics that we believe are most relevant to our industry and business model. Investors indicated that they found the additional information to be useful, and we have updated the appendices to reflect the most recent data.

As you will see in this report, since last year we've made positive changes to reflect our dedication to improving the health and overall well-being of our employees, and we enhanced several initiatives to underscore our commitment to ESG issues. Our hard work didn't go unnoticed: In 2020, we were named to *Forbes'* 2020 list of "Best Employers for Women," jumping into the top 25 of only 300 U.S.-based companies to receive this recognition. Also, Primerica was named to the 2020 Bloomberg Gender-Equality Index (GEI), which tracks the financial performance of public companies committed to supporting gender equality through policy development, representation, and transparency.

I want to thank our stakeholders for your continued interest in Primerica and for supporting our efforts as we endeavor to do what's right for our stockholders, our clients, our sales force, our employees, and the thousands of communities in which we live and work.



Sincerely,

A handwritten signature in black ink that reads "Glenn J. Williams". The signature is written in a cursive, flowing style.

Glenn J. Williams
CEO