

About Primerica

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

- Approximately 5 million lives insured through our life companies.
- More than 2 million client investment accounts.
- Approximately \$693 billion of life insurance in force.*
- An average of \$3 million in benefit claims paid every day.
- Investment clients have more than \$47 billion in asset values in their Primerica investment accounts.*

Primerica refers to Primerica and its affiliated companies.

*As of December 31, 2015.

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. Securities offered by PFS Investments Inc. Home Office: 1 Primerica Parkway 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. Primerica Financial Services, Inc. by contractual arrangement with GoHealth, LLC. GoHealth LLC provides a private online health insurance marketplace offering health insurance products. Not all insurance products and serves are available in all states.
5. 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

- AB (formerly AllianceBernstein)
- American Century Investments
- American Funds
- Invesco
- Fidelity Advisor Funds
- Franklin Templeton Investments
- Legg Mason
- MFS
- OppenheimerFunds
- Pioneer Investments
- Putnam Investments

Annuities

- MetLife Investors
- Lincoln Financial Group
- AXA
- AIG
- Universal (Puerto Rico)

Managed Accounts³

- Lockwood Advisors, Inc.

Health Insurance

- Health Insurance is offered through Primerica Financial Services, Inc. by contractual arrangement with GoHealth, LLC.⁴

Debt Solutions

- Primerica DebtWatchers™ offered by Primerica Client Services, Inc. through contractual agreement with Equifax Consumer Services LLC.
- Debt Settlement and Tax Relief offered through Freedom Financial Network⁵

Long Term Care Insurance

- Genworth Financial
- John Hancock
- Main Street Long Term Care Insurance Placement Program

Pre-Paid Legal Services

- Primerica Legal Protection Program

Auto & Homeowner's Insurance⁵

- Primerica Secure™ and Insurance Answer Center®

401 (k) & 457 Plans

- AXA
- Voya Financial

Affiliations and Organizations

Better Business Bureau

Primerica is an accredited member of the Better Business Bureau (BBB). For more than 100 years, Better Business Bureau has been helping people find businesses, brands and charities they can trust. In 2014, people turned to BBB more than 165 million times for BBB Business Reviews on more than 5.4 million businesses and Charity Reports on 11,000 charities, all available for free at bbb.org.

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 February 26, 2016

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. 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.

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). The American Council of Life Insurers (ACLI) is a Washington, D.C.-based trade association with approximately 300 member companies operating in the United States and abroad. ACLI advocates in federal, state, and international forums for public policy that supports the industry marketplace and the 75 million American families that rely on life insurers' products for financial and retirement security.

For more information, please visit www.acli.com

The Financial Industry Regulatory Authority

FINRA, the Financial Industry Regulatory Authority, is the largest independent regulator for all securities firms doing business in the United States. FINRA is dedicated to investor protection and market integrity through effective and efficient regulation and complementary compliance and technology-based services. FINRA touches virtually every aspect of the securities business—from registering and educating all industry participants to examining securities firms, writing rules, enforcing those rules and the federal securities laws, and informing and educating the investing public. In addition, FINRA provides surveillance and other regulatory services for equities and options markets, as well as trade reporting and other industry utilities. FINRA also administers the largest dispute resolution forum for investors and firms.

For more information, please visit www.finra.org

www.primerica.com