

Primerica

Insurance

Securities

Other Products & Services

Primerica Canada

Other Primerica Resources

Important Disclosures

Primerica - U.S.

Primerica is the trade name of Primerica Financial Services, Inc. (United States).

The Business Opportunity

The Primerica business opportunity involves the sale of term life insurance and other financial services products such as mutual funds and variable annuities. Primerica representatives are independent contractors, not employees of Primerica or any of its affiliates.

Personal Income

The cash flows stated are not intended to demonstrate the earnings of typical RVPs/representatives. Rather, the cash flows that have been cited reflect the potential that comes with building your business, and there is no guarantee that you will achieve any specific cash flow level. Most RVPs/representatives do not achieve the levels illustrated. From January 1 through December 31, 2013, Primerica paid a total of \$536,506,140 in compensation to its sales force, at an average of \$5,614 per life licensed representative. Actual gross cash flow is, among other factors, dependent upon the size and scale of a representative's organization, the number of sales and the override spread on each sale, and the ability and efforts of a representative and their downlines. Having said this, Primerica provides an opportunity for individuals who work hard to develop a business with unlimited income potential.

Independent Business Application Inquiries

For new members of the Primerica sales force who have inquiries concerning Independent Business Application (IBA) fees, please refer to the Basic Agreement pages in your IBA. For additional IBA fee inquiries, send email to:

- U.S. inquiries email to: us_ibainquiries@primerica.com

For inquiries regarding Primerica Online fees, send email to:

- help_callatlantabilling@primerica.com

Recruiting Inquiries

For those individuals with inquiries pertaining only to recruiting contacts by a Primerica representative, send email to: us_marketingadvisory@primerica.com

Insurance

Life- licensed Primerica representatives are agents of certain affiliated Primerica Companies, which include:

- In New York, term life insurance products are underwritten by National Benefit Life Insurance Company, Home Office: Long Island City, New York.
- In the United States (except in New York), term life insurance products are underwritten by Primerica Life Insurance Company, Executive Offices: Duluth, Georgia.

Securities

- In the United States, securities are offered by PFS Investments Inc., 1 Primerica Parkway, Duluth, Georgia 30099-0001, member FINRA [www.finra.org]
- Variable annuities are offered from MetLife Life and Annuity Company of Connecticut, Lincoln and AXA.

Business Continuity

PFS Investments Inc. ("PFSI") has developed a Business Continuity Plan that addresses how we will respond to events that significantly disrupt our business. PFSI maintains off-site storage arrangements for critical data as well as an off-site back-up facility that is equipped to sustain critical operations. In case of a disruption affecting only PFSI's Duluth, Georgia headquarters, we will transfer our operations to our off-site facility, if needed. In case of a disruption affecting our entire region, PFSI will work to