

| | | | |
|-----------|------------------------------|----------|-----------|
| | Company | Concepts | Solutions |
| Primerica | Important Disclosures | | |

Insurance

Primerica - U.S.

Securities

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

Other Products &
Services**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.

Primerica Canada

Other Primerica

Resources

Personal Income

From January 1 through December 31, 2015, Primerica paid cash flow to its North American sales force at an average of \$6,119 per life licensed representative. Average cash flow includes commissions paid on all lines of business, and reflects combined U. S. and Canadian dollars remaining in the local currency earned by the representative. Exchange rates fluctuate daily and could impact the average.

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: