

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

From January 1 through December 31, 2016, Primerica paid cash flow to its North American sales force at an average of \$6,088 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 impact the average.