

COMPENSATION

From January 1 through December 31, 2025, Primerica paid our life-licensed sales force members an average of \$8,199, reflected in local currency, unadjusted for exchange rates. Representatives typically pay an initial fee of \$99 USD (\$103.95 CAD in Canada, inclusive of taxes) to provide for training and licensing and also may incur ongoing personal expenses to conduct business. Our representatives earn varying levels of income and the cash flow shown reflects an extraordinary level of success that is not typical of the sales force.