

# Who Helps Middle-Income Families Achieve Financial Security?



For over 47 years, we've helped middle-income families learn the principles of personal finance, reduce their consumer debt, and plan for the unexpected. The access we provide to essential financial services and products has helped millions protect their families and save for the future.

**Discover More  
About Primerica**



## Who We Are

- **Founded in 1977** as an insurance and financial services company.
- **Listed on** the New York Stock Exchange (PRI) and a component of the S&P MidCap 400 and the FORTUNE 1000® 2024.<sup>1</sup>
- **Named** one of America's Best Insurance Companies by Forbes in 2022.<sup>2</sup>
- **\$944 billion** of term life insurance in force.<sup>3</sup>
- **~\$97 billion** in client asset values held in investment accounts.<sup>3</sup>
- **~\$81,000** is the average household income of our clients.<sup>4</sup>
- **Provides insights** on the financial conditions of middle-income families through the monthly Household Budget Index™ (HBI™) and the quarterly Financial Security Monitor™ (FSM™).

## What We Do

- **We provide financial education** in everyday language on important financial principles – whether or not a family buys something from us.
- **We protect families' financial futures** by offering affordable term life insurance.
- **We help families save** for emergencies, retirement, education and other important goals through straightforward financial products from industry-leading companies.



# Middle-Income Families Count On Us To Strengthen Their Financial Futures

Our 141,000+ licensed and trained representatives are located in every state, Canada and Puerto Rico. They assess client needs, provide education and offer access to straightforward solutions like term life insurance, as well as mutual funds, annuities and other financial products from our strategic partners.

**5.7 Million+**

Lives covered by term life insurance<sup>3</sup>

**\$4.9 Million**

Average life insurance benefits paid every day, full-year 2023<sup>3</sup>

**\$256,100**

Average face amount of our clients' life insurance policies issued in 2023<sup>3</sup>

**~2.9 Million**

Client investment accounts<sup>3</sup>

**\$25**

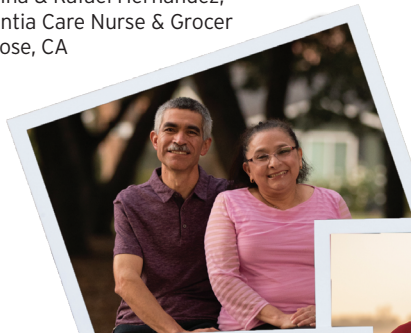
Clients can systematically invest for as little as \$25 per month

**73%**

Client assets held in retirement or education accounts (e.g., IRAs, ESAs, etc.)<sup>5</sup>

## Meet The People We Protect

Angelina & Rafael Hernandez,  
Dementia Care Nurse & Grocer  
San Jose, CA



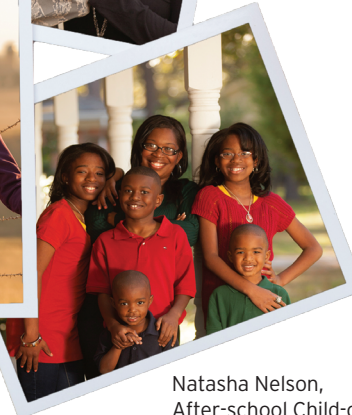
Hagan Harrison,  
United States Air Force  
Warner Robins, GA



Thomas Reason,  
Teacher and Coach  
Wixom, MI



Erik & Buffy Edberg,  
Retirees  
Hartford, SD



Natasha Nelson,  
After-school Child-care Director  
Monroe, LA

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2. Forbes. com, "Forbes 2022 America's Best Insurance Companies," October 24, 2022.

3. Numbers reflect the combined totals or daily average, as indicated above, as of, or for the year ended, December 31, 2023, for the following affiliated companies: Life Insurance: National Benefit Life Insurance Company (Home Office: Long Island City, NY) in New York; Primerica Life Insurance Company (Executive Offices: Duluth, GA) in all other U.S. jurisdictions; Primerica Life Insurance Company of Canada (Head Office: Mississauga, ON) in Canada. Investments: In the United States, securities are offered by PFS Investments Inc. (PFSI), 1 Primerica Parkway, Duluth, Georgia 30099-0001; In Canada, mutual funds are offered by PFSL Investments Canada Ltd., mutual fund dealer, and segregated funds are offered by Primerica Life Insurance Company of Canada, Head Office: Suite 400, 985 Financial Drive, Mississauga, ON, L5N 0G3, Phone: 1-800-387-7876. Each company is responsible for its own financial obligations.

4. Primerica Financial Needs Analysis Clients as of December 31, 2023.

5. Of total U.S. client asset values in the Investment & Savings Product segment as of December 31, 2023



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