

About Primerica

Primerica (NYSE: PRI), headquartered in Duluth, Georgia, is the largest independent financial services marketing company in North America, with approximately 100,000 licensed sales representatives. The company employs approximately 2,000 people. The company insures more than 4.3 million lives through its affiliates Primerica Life Insurance Company, Primerica Life Insurance Company of Canada and National Benefit Life Insurance Company. More than two million clients maintain investment accounts with Primerica.

Financial Brief

- Revenues of \$2.2 billion in 2009
- Earned \$494.6 million in net income in 2009
- \$4.9 billion stockholders' equity as of December 31, 2009
- Publicly traded under the symbol PRI on The New York Stock Exchange as of April 1, 2010

Principles For Client Needs

Term Life Insurance

- Younger families generally need more life insurance to protect their income because their children are young, they generally have higher debt and they generally have less savings.
- As people age, they generally need less insurance because their children are grown, they have paid off their mortgage and they have accumulated savings.

Investment and Savings Products

- Think long-term - Success is driven by time in market, not market timing.
- Save for retirement - 59% of our clients' investments are in retirement accounts.
- Dollar cost averaging - Employ systematic investment plans.
- Diversification - Asset allocation is key to limiting risk.
- Power of compound interest - Use the Rule of 72.

Other Distributed Products

- Meet ongoing financial needs
- Complement rather than compete
- Enables early success by recruits

Products

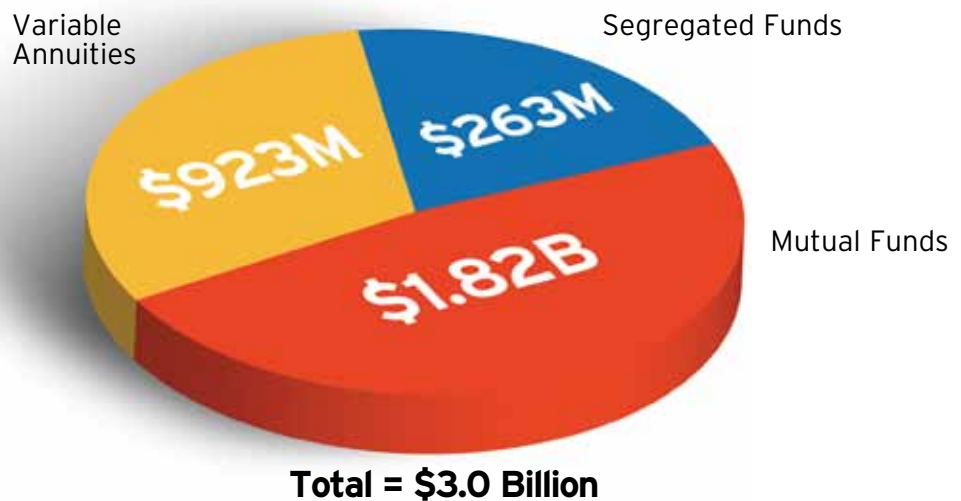
Term Life Insurance

Primerica, through its affiliates Primerica Life Insurance Company, Primerica Life Insurance Company of Canada and National Benefit Life Insurance Company:

- Ranked #1 in in-force term life premiums in 2008
- 4.3 million clients are insured through us
- Sells 100% term
- Offers level term products in 10-, 15-, 20-, 25-, 30- and 35-year increments
- Issued more than 233,800 policies providing \$80 billion in face-amount protection in 2009

Investment and Savings Products

Sales by Product Type*



* Sales for 12 months ended December 31, 2009

Mutual Funds Asset Values in the U.S. and Canada

Straight-forward products with wide appeal to large segments of our clients

- U.S. - Third-party Mutual Funds and MetLife Variable Annuities
- Canada - Mutual Funds and Segregated Fund Annuity
- No managed accounts or individual securities

Other Distributed Products

Debt Solutions

- Consolidation Loans
Relationship with Citicorp Trust Bank, fsb since 1989 and AGF Trust Company in Canada

Legal Protection

- Private label product through Prepaid Legal Services, Inc. since 1997
- \$25/mo provides access to legal support

Auto & Homeowners Insurance*

- Referral program in relationship with Answer Financial, Inc. since 2007*
- Clients access quotes to purchase via phone or Web

Long-Term Care Insurance*

- Private label and off-the-shelf products from Genworth since 1999

Home Office Support

The Primerica business model generates interest from individuals with specific attributes.

- Recruit part-time / "spare-time" representatives

Home office is dedicated to supporting the sales force.

- Half of the approximately 2,000 employees directly support field activity
- Motto to "educate, train and assist"

Business model generates high volumes of small transactions.

* Not available in Canada