

PRIMERICA, INC.
Governmental Relations Overview

Background

Since Primerica was founded in the US in 1977 and in Canada in 1986, we have been committed to creating financially independent families across North America. As a market leader and innovator in a highly regulated industry, we believe it is important to share our expertise and experience serving middle-income families with policymakers in all the markets in which we do business. To the extent that we engage in the political arena, we do so at the highest level of ethical conduct and in compliance with the [Primerica Code of Conduct](#).

Oversight

Primerica believes that good corporate citizenship requires responsible political participation to protect our stakeholders and the households we serve, as well as strong oversight of government relations activities by the company's management operating team ("senior management") and the company's Board of Directors, including its Corporate Governance Committee. The Corporate Governance Committee consists entirely of independent directors. The company's senior management also ensures that the Primerica Government Relations team and associated activities are properly overseen by the relevant legal department personnel at Primerica. Further, the Primerica Government Relations Team is subject to internal audit and review on a regular basis to ensure compliance with all corporate procedures and requirements.

Lobbying

Our focus as a business is on delivering financial services to middle-income families. We are committed to helping all stakeholders, including our elected officials, who share that goal. Primerica engages in political activity to further these business interests.

Primerica has a Government Relations Team that represents the company to policymakers in the markets in which we operate. The Government Relations Team also provides guidance to Primerica's senior management on potential regulatory and legislative initiatives that could impact the company and its stakeholders. Potential issues include broker/dealer and investment advisor regulations, insurance, securities and mortgage broker licensing requirements, workplace and workforce regulations, tax, and cross-border issues, among others. Primerica also retains outside lobbyists to assist with government relations activities and outside counsel to assist with compliance with relevant laws. Members of Primerica's Government Relations Team abide by the [Primerica Code of Conduct](#) and always endeavor to follow the highest ethical standards. Primerica's lobbying disclosure reports can be viewed at the links below.

Primerica's lobbying reports can be found at this site: <https://lda.senate.gov/system/public/>. Links to recent reports can be viewed below:

[Q4 2020 LD2 Report](#)
[Q3 2020 LD2 Report](#)
[Q2 2020 LD2 Report](#)
[Q1 2020 LD2 Report](#)
[Q4 2019 LD2 Report](#)
[Q3 2019 LD2 Report](#)
[Q2 2019 LD2 Report](#)
[Q1 2019 LD2 Report](#)

Political Giving

The Primerica Inc. Political Action Committee (“Primerica PAC”) makes contributions to US federal and state candidates as well as committees that support those candidates. The Primerica PAC is funded exclusively through voluntary contributions by eligible individuals, and Primerica itself makes no direct contributions to federal candidates in accordance with federal law. The Primerica PAC is overseen by a volunteer board of eligible individuals that manage the PAC’s operations. None of Primerica’s senior management or members of the Board of Directors serve on the Primerica PAC board.

The Primerica PAC primarily supports federal candidates and occasionally state candidates. The Primerica PAC board sets out guiding principles and other considerations that apply to its determinations of which candidates to support. These include ethical standards and reviews of the personal conduct of candidates under consideration. The Primerica PAC board also reviews and approves every disbursement as part of its oversight responsibilities. The Primerica PAC endeavors to comply with all applicable laws and act with the highest ethical standards. It retains outside counsel to assist with its filings and compliance. Information about the Primerica PAC’s activities can be found at the following links on the Federal Election Commission’s website:

[2022 Cycle](#)
[2020 Cycle](#)
[2018 Cycle](#)
[2016 Cycle](#)
[2014 Cycle](#)
[2012 Cycle](#)

Trade Associations

As part of Primerica’s mission to help middle-income households become financially secure, the company participates in trade associations. Members of Primerica’s senior management may from time to time serve on the boards of these trade associations. Primerica’s senior management and the Corporate Governance Committee of Primerica’s Board of Directors oversee Primerica’s participation in trade associations. These trade associations sometimes engage in lobbying and, when this occurs, Primerica makes good faith efforts to ensure that our US corporate lobbying disclosures reflect our dues payments in accordance with federal law.