

December 28, 2015



Primerica Announces Senior Leadership Meeting in Atlanta to Kick off 2016

DULUTH, Ga.--(BUSINESS WIRE)-- Primerica, Inc. (NYSE:PRI) announced it is hosting top representatives from across the United States and Canada for its Senior Leadership Meeting in Atlanta on January 3-4, 2016. The event will focus on sales force initiatives for 2016, in addition to celebrating Primerica's record-breaking success in 2015.

"2015 was Primerica's strongest year of distribution growth since becoming a public company in 2010," said CEO Glenn Williams. "In 2016, we plan to capitalize on this momentum by continuing to focus on the power of our Field Leadership as well as launching more initiatives to accelerate growth."

Ongoing efforts to expand distribution resulted in the company's projected sales force at more than 106,000 life-licensed representatives at December 31, 2015, a year-over-year increase of approximately 7%.

Sales force growth led to increases in other areas (numbers are projected and growth is comparing 2015 with 2014 at December 31, 2015):

- Recruiting of New Representatives: Up 19%
- New Life Insurance Licenses: Up 16%
- New Mutual Fund Licenses: Up 8%
- Issued Term Life Insurance Policies: Up 18%
- Term Life Insurance Policies Face Amount in Force: \$690 billion
- Term Life Insurance Claims Paid to Policy Beneficiaries: \$1.2 billion
- Compensation Paid to the Sales Force: \$661 million, up \$68 million

The company also experienced a third consecutive record-breaking year of sales in its Investment and Savings Products (ISP) business, and it expects to finish the year with an ISP sales increase of approximately 3% compared with 2014.

"The sales force is the most important factor of our success, and I am proud of the leadership provided by our representatives and their record-breaking performance. I look forward to the accomplishments of the coming year," says Williams.

Earnings Webcast Information

Primerica will hold a webcast Thursday, February 11, 2016 at 10:00 am ET, to discuss fourth quarter results. This release and a detailed financial supplement will be posted on Primerica's website. Investors are encouraged to review these materials. To access the webcast go to <http://investors.primerica.com> at least 15 minutes prior to the event to register,

download and install any necessary software.

A replay of the call will be available for approximately 30 days on Primerica's website, <http://investors.primerica.com>

Forward-Looking Statements

Except for historical information contained in this press release, the statements in this release are forward-looking and made pursuant to the safe harbor provisions of the Private Securities Litigation Reform Act of 1995. Forward-looking statements contain known and unknown risks and uncertainties that may cause our actual results in future periods to differ materially from anticipated or projected results. Those risks and uncertainties include, among others, our failure to continue to attract and license new recruits, retain sales representatives or license or maintain the licensing of our sales representatives; changes to the independent contractor status of our sales representatives; our or our sales representatives' violation of or non-compliance with laws and regulations or the failure to protect the confidentiality of client information; differences between our actual experience and our expectations regarding mortality, persistency, expenses and interest rates as reflected in the pricing for our insurance policies; the occurrence of a catastrophic event that causes a large number of premature deaths of our insureds; changes in federal and state legislation, including other legislation or regulation that affects our insurance and investment product businesses, such as the DOL's recent proposed rule defining who is a "fiduciary" of a qualified retirement plan as a result of giving investment advice; our failure to meet RBC standards or other minimum capital and surplus requirements; a downgrade or potential downgrade in our insurance subsidiaries' financial strength ratings or our senior debt ratings; the effects of credit deterioration and interest rate fluctuations on our invested asset portfolio; incorrectly valuing our investments; inadequate or unaffordable reinsurance or the failure of our reinsurers to perform their obligations; the failure of, or legal challenges to, the support tools we provide to our sales force; heightened standards of conduct or more stringent licensing requirements for our sales representatives; inadequate policies and procedures regarding suitability review of client transactions; the failure of our investment products to remain competitive with other investment options or the change to investment and savings products offered by key providers in a way that is not beneficial to our business; fluctuations in the performance of client assets under management; the inability of our subsidiaries to pay dividends or make distributions; our inability to generate and maintain a sufficient amount of working capital; our non-compliance with the covenants of our senior unsecured debt; legal and regulatory investigations and actions concerning us or our sales representatives; the loss of key personnel; the failure of our information technology systems, breach of our information security or failure of our business continuity plan; and fluctuations in Canadian currency exchange rates. These and other risks and uncertainties affecting us are more fully described in our filings with the Securities and Exchange Commission, which are available in the "Investor Relations" section of our website at <http://investors.primerica.com>. Primerica assumes no duty to update its forward-looking statements as of any future date.

About Primerica, Inc.

Primerica, Inc., headquartered in Duluth, GA, is a leading distributor of financial products to middle income households in North America. Primerica representatives educate their Main Street clients about how to better prepare for a more secure financial future by assessing their needs and providing appropriate solutions through term life insurance, which we

underwrite, and mutual funds, annuities and other financial products, which we distribute primarily on behalf of third parties. In addition, Primerica provides an entrepreneurial full or part-time business opportunity for individuals seeking to earn income by distributing the company's financial products. We insured more than 4 million lives and have over 2 million client investment accounts at December 31, 2014. Primerica stock is included in the S&P MidCap 400 and the Russell 2000 stock indices and is traded on The New York Stock Exchange under the symbol "PRI".

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