APPENDIX B

SUSTAINABILITY ACCOUNTING STANDARDS BOARD (SASB) DISCLOSURE

Primerica is a leading diversified financial services distribution company serving middle-income households in the United States and Canada with 151,524 life insurance-licensed sales representatives as of December 31, 2025. These independent licensed representatives ("independent sales representatives" or "independent sales force") educate families on how to prepare for a more secure financial future and help achieve their financial goals with our term life insurance and third-party mutual funds, managed accounts, annuities, loans and other financial products. We insured over 5.5 million lives and had approximately 3.1 million client investment accounts as of December 31, 2025. Our business model uniquely positions us to reach underserved middle-income consumers in a cost-effective manner and has proven itself in both favorable and challenging economic environments. Because our business covers multiple Sustainability Accounting Standards Board (SASB) industry groups, we are providing disclosures that are aligned with both the "Insurance" industry and "Asset Management and Custody Activities" industry within the Financials Sector. SASB information provided below is as of December 31, 2025.

SASB Topic	SASB Code	Accounting Metric	Business Line(s)	Page number
Transparent Information & Fair Advice for Customers	FN-AC-270A.1	(1) Number and (2) percentage of licensed employees and identified decision-makers with a record of investment-related investigations, consumer-initiated complaints, private civil litigations, or other regulatory proceedings	Investments	47
	FN-IN-270A.1, FN-AC-270A.2	Total amount of monetary losses as a result of legal proceedings associated with marketing and communication of insurance and financial product-related information to new and returning customers	Insurance and Investments	47
	FN-IN-270A.2	Complaints-to-claims ratio	Insurance	47
	FN-IN-270A.3	Customer retention rate	Insurance	47
	FN-IN-270A.4, FN-AC-270A.3	Description of approach to informing customers about products and services	Insurance and Investments	47
Employee Diversity & Inclusion	FN-AC-330A.1	Percentage of (1) gender and (2) diversity group representation for (a) executive management, (b) non-executive management, (c) professionals, and (d) all other employees	Investments	47
Incorporation of Environmental, Social and Governance Factors in Investment Management & Advisory	FN-IN-410A.1	Total invested assets, by industry and asset class	Insurance	47
	FN-AC-410A.1	Amount of assets under management, by asset class, that employ (1) integration of environmental, social and governance (ESG) issues, (2) sustainability themed investing, and (3) screening	Investments	48
	FN-IN-410A.2	Description of approach to incorporation of ESG factors in investment management and/or wealth management processes and strategies	Insurance	48
	FN-AC-410A.2	Description of approach to incorporation of ESG factors in investment and/ or wealth management processes and strategies	Investments	49
	FN-AC-410A.3	Description of proxy voting and investee engagement policies and procedures	Investments	49

APPENDIX B (CONTINUED)

SASB Topic	SASB Code	Accounting Metric	Business Line(s)	Page number
Policies Designed to Incentivize Responsible Behavior	FN-IN-410B.1	Net premiums written related to energy efficiency and low carbon technology	Insurance	49
	FN-IN-410B.2	Discussion of products or product features that incentivize health, safety or environmentally responsible actions or behaviors	Insurance	49
Physical Risk Exposure	FN-IN-450A.1	Probable Maximum Loss (PML) of insured products from weather-related natural catastrophes	Insurance	49
	FN-IN-450A.2	Total amount of monetary losses attributable to insurance payouts from (1) modeled natural catastrophes and (2) non-modeled natural catastrophes, by type of event and geographic segment (net and gross of reinsurance)	Insurance	49
	FN-IN-450A.3	Description of approach to incorporation of environmental risks into (1) the underwriting process for individual contracts and (2) the management of firm-level risks and capital adequacy	Insurance	49
Business Ethics	FN-AC-510A.1	Total amount of monetary losses as a result of legal proceedings associated with fraud, insider trading, antitrust, anti-competitive behavior, market manipulation, malpractice, or other related financial industry laws or regulations	Investments	50
	FN-AC-510A.2	Description of whistleblower policies and procedures	Investments	50
Systemic Risk Management	FN-IN-550A.1	Exposure to derivative instruments by category: (1) total potential exposure to non-centrally cleared derivatives, (2) total fair value of acceptable collateral posted with the Central Clearinghouse, and (3) total potential exposure to centrally cleared derivatives	Insurance	50
	FN-IN-550A.2	Total fair value of securities lending collateral assets	Insurance	50
	FN-IN-550A.3	Description of approach to managing capital and liquidity related risks associated with systemic non-insurance activities	Insurance	50
	FN-AC-550A.1	Percentage of open-end fund assets under management by category of liquidity classification	Investments	50
	FN-AC-550A.2	Description of approach to incorporation of liquidity risk management programs into portfolio strategy and redemption risk management	Investments	50
	FN-AC-550A.3	Total exposure to securities financing transactions	Investments	50
	FN-AC-550A.4	Net exposure to written credit derivatives	Investments	50
Activity Metrics	FN-IN-000.A	Number of policies in force, by segment: (1) property and casualty, (2) life, (3) assumed reinsurance	Insurance	50
	FN-AC-000.A	Total assets under management (AUM)	Investments	50
	FN-AC-000.B	Total assets under custody and supervision	Investments	50

TRANSPARENT INFORMATION & FAIR ADVICE FOR CUSTOMERS

FN-AC-270a.1 – (1) Number and (2) percentage of licensed employees and identified decision-makers with a record of investment-related investigations, consumer-initiated complaints, private civil litigations, or other regulatory proceedings

Primerica sells its products through a network of independent contractor sales representatives who are not employees. As a result, Primerica had no such applicable matters in 2025.

FN-IN-270a.1 and FN-AC-270a.2 – Total amount of monetary losses as a result of legal proceedings associated with marketing and communication of insurance and financial product-related information to new and returning customers

In accordance with Securities and Exchange Commission (SEC) requirements, Primerica discloses all material legal proceedings, other than routine litigation incidental to the business, in its Annual Reports on Form 10-K and Quarterly Reports on Form 10-Q. In 2025, legal proceedings and/or losses, if any, associated with marketing and communication of insurance and financial product-related information were immaterial.

FN-IN-270a.2 – Complaints-to-claims ratio

Primerica's domestic insurance subsidiaries are subject to insurance regulation in the various states in which they transact business. Most state insurance departments provide consumer complaint data to the National Association of Insurance Commissioners (NAIC) Consumer Information Search (CIS), and the NAIC produces several reports combining this data. Neither the NAIC nor Primerica, however, calculates a complaints-to-claims ratio. We do not believe a complaints-to-claims ratio is a meaningful metric for assessing a company's claim handling process.

For example, companies may track open and closed claims differently, which could result in a comparison that is not meaningful. Additionally, a complaint may be received years after a claim is closed, which could overstate a company's ratio for that reporting period. A complaints-to-claims ratio also would not account for variations in an underwriting company's concentration of lines of business or market share, which further diminishes the usefulness of the metric.

Based on information from the state insurance departments, the NAIC does provide a summary listing of all closed complaints by line of business for each U.S. domiciled underwriting company. The NAIC then develops a "closed complaint index," which considers this information as well as market share and premium by line of business. We believe this closed complaint index is a more meaningful metric, because it factors in market concentration by line of business, providing a more comparable measure.

Accordingly, we are providing the closed complaint indices for our U.S. underwriting companies that report financial information to the NAIC.

The NAIC defines "closed complaints" as complaints where the state has upheld the consumer's position and calculates a "closed complaint index" by comparing a company's closed complaints to the Company's market share of premiums for the respective line of business. As part of the closed complaint index calculation, the NAIC uses an algorithm that compares each underwriting company's ratio to an industry-wide national median score of 1.0. The national median score attempts to normalize the ratio for each underwriting company based upon the total number of complaints, market share and other factors included in the algorithm. For each policy type, 50% of companies have ratios greater than the median score of 1.0, and 50% have ratios below the median score of 1.0. It is important to note, however, that because the NAIC ratio uses written premium for the denominator, its methodology may skew the ratio for an underwriting company with little or no written premium, such as a company with run-off business. For example, for an underwriting company with little or no written premium, the ratio may appear to be abnormally high even when the Company receives a minimal number of complaints. As disclosed on the NAIC website, CIS data is voluntarily supplied by state insurance departments and compiled and coded by the NAIC. Not all states provide complaint data to the CIS.

For Primerica Life Insurance Company, the closed complaint index reported for 2025 was 0.56 (based on 25 complaints). For National Benefit Life Insurance Company, the closed complaint index reported for 2025 was 0.29 (based on 1 complaint). This information may also be obtained through the Consumer page on the NAIC site at: https://content.naic.org/cis_consumer_information.htm

FN-IN-270a.3 – Customer retention rate

Primerica does not track customer retention rates. The Company tracks policy persistency but does not disclose quarterly policy persistency as it is not meaningful as a stand-alone measurement.

FN-IN-270a.4 and FN-AC-270a.3 – Description of approach to informing customers about products and services

Sales and referrals of products to customers are handled through a network of independent contractor sales representatives. Please refer to the following subheadings contained in Item 1 of our Annual Report on Form 10-K for the year ended December 31, 2025 (2025 Annual Report) for certain responsive information: Our Clients; Sales Force Motivation, Training, Communication and Sales Support Tools; Performance-Based Compensation Structure; Supervision and Compliance; Term Life Insurance; and Investment and Savings Products.

EMPLOYEE DIVERSITY & INCLUSION

FN-AC-330a.1 – Percentage of (1) gender and (2) diversity group representation for (a) executive management, (b) non-executive management, (c) professionals, and (d) all other employees

INCORPORATION OF ENVIRONMENTAL, SOCIAL AND GOVERNANCE FACTORS IN INVESTMENT MANAGEMENT & ADVISORY

FN-IN-410a.1 – Total invested assets, by industry and asset class

The Company follows a conservative investment strategy designed to emphasize the preservation of our invested assets and provide adequate liquidity for the prompt payment of claims. Details including asset type, industry exposures, and credit quality are available in Note 4 (Investments) to our consolidated financial statements and Management's Discussion and Analysis of Financial Condition and Results of Operations in our 2025 Annual Report, as well as in the Supplemental Financial Information found on our Investor Relations website at https://investors.primerica.com.

APPENDIX B (CONTINUED)

The percentage of gender representation among our U.S. employees[1] as of December 31, 2025 is set forth in Table 1 below.

Table 1	Female	Male
Executive Management[2]	52.4%	47.6%
Non-Executive Management[3]	60.9%	39.1%
Professionals[4]	54.9%	45.1%
All Other Employees[5]	69.0%	31.0%
All Employees	62.8%	37.2%

The percentage of racial/ethnic group representation among our U.S. employees as of December 31, 2025 is set forth in Table 2 below.

Table 2	Black or African American	Hispanic or Latino	Asian	Other[6]	White
Executive Management[2]	11.9%	2.4%	6.0%	0.0%	79.7%
Non-Executive Management[3]	24.4%	9.3%	5.7%	0.0%	60.6%
Professionals[4]	25.6%	8.4%	18.3%	2.2%	45.5%
All Other Employees[5]	37.9%	16.6%	5.4%	4.4%	36.7%
All Employees	31.7%	12.5%	9.4%	2.9%	44.5%

1. Reflects U.S. employees only as comparable data is not required by law to be collected in Canada. **2.** Includes Primerica employees at the SVP and above level. **3.** Includes employees at the Assistant Vice President and Vice President levels and non-Assistant Vice President managers. **4.** All remaining exempt (as defined by the Fair Labor Standards Act) employees. **5.** All remaining non-exempt employees. **6.** Includes employees with two or more races and employee who choose not to disclose their race.

FN-AC-410a.1 – Amount of assets under management, by asset class, that employ (1) integration of ESG issues, (2) sustainability themed investing, and (3) screening

Through our U.S. introducing broker-dealer subsidiary, we offer non-proprietary mutual funds and variable annuities sold by independent securities-licensed sales representatives. Independent securities-licensed representatives typically provide investment advice related to asset allocation and investment selection at the time an account is opened. Subsequently, the independent representatives are available at the client's request to provide additional advice and assistance with account maintenance; however, neither we nor the independent representatives provide ongoing monitoring of client accounts in a brokerage relationship. Client assets are held away from the broker-dealer at the fund company, annuity issuer or their respective service providers. Further, we are not an investment advisor or portfolio manager to any of the mutual funds or variable annuity subaccounts available to our clients. In the U.S. only, we also sponsor a managed accounts program, through our U.S. investment advisor subsidiary, that provides our clients access to ongoing advice and asset management. Program assets are invested at the client's direction in non-proprietary investment models created and managed by 11 (as of December 31, 2025) unaffiliated investment advisers. We do not participate in the unaffiliated investment advisers' securities selection nor model construction processes. Program assets are held at an unaffiliated broker-dealer that serves as the qualified custodian to the program.

Two of the 11 (as of December 31, 2025) unaffiliated investment advisors in our U.S. managed accounts program—Dana Investment Advisors, Inc. ("Dana") and Sage Advisory Services, Ltd. Co. ("Sage")—offer investment models that fully incorporate sustainability factors into the analysis, securities selection, portfolio construction, and management of the models. Both of these unaffiliated investment advisors are signatories to the U.N. Principles for Responsible Investment and apply sustainability factors that map to the United Nations Sustainable Development Goals. As of June 30, 2026, there were approximately $459 million of assets under management invested in such models.

In Canada, licensed independent sales representatives distribute and sell to our clients a variety of mutual funds and segregated funds. Our Canadian introducing broker-dealer subsidiary is the principal distributor for two families of mutual funds that are managed by well-established, unrelated investment fund managers. We are not a portfolio manager to any of the mutual funds available to our clients in Canada.

FN-IN-410a.2 – Description of approach to incorporation ESG factors in investment management processes and strategies

Our life insurance companies maintain investment portfolios. We follow a conservative investment strategy that is designed to emphasize the preservation of our investment assets and provide adequate liquidity for the prompt payment of claims. As of June 30, 2026, approximately 99% of our investments were held in fixed income instruments.

Term life insurance (the only life insurance product we sell), has no cash value component. Cash value life insurance products typically include a cash value that the policy owner can access during their lifetime. With this type of life insurance product, a portion of each premium payment is invested and as interest is accrued, the cash value can grow. Because term life insurance has no cash value component, we have a lower dependency on investment income as a percentage of our net income and total revenue compared to insurance companies that offer cash value life insurance products.

We have an Investment Committee, composed of members of our senior management team, that is responsible for establishing and maintaining our investment guidelines, supervising our investment activity, and managing investment portfolio risk. Our Investment Committee regularly monitors our overall investment results and our compliance with our investment objectives and guidelines. The committee has direct oversight over our third-party investment advisor (Conning Inc., Goodwin Capital Advisers Inc. and Conning Asset Management Limited, collectively "Conning") to assist us in the management of our investing activities. We believe sustainability practices can affect portfolio performance and are necessary considerations for responsible investing. We receive portfolio credit analyses from Conning as needed to review specific issuers, which include an ESG risk analysis based on Conning's proprietary ESG ratings methodology. In addition, on at least a quarterly basis, the Investment Committee reviews available ESG information for our investment portfolio based on MSCI ratings and Conning's proprietary ESG ratings methodology, including for those securities whose rating has changed since the prior quarter. As of June 30, 2026, approximately 97% of our MSCI-rated investments were rated Leader or Average. See "Social - Responsible Investment Policies and Practices" in our 2026 Corporate Sustainability Report ("2026 CSR") for more details.

Conning has been a signatory to the U.N. Principles for Responsible Investment since 2012 and engages regularly with senior management of companies on ESG factors and considers these in their review of our corporate investment portfolio as well as in the investment recommendations they provide to us. Material ESG risk factors are integrated into the target rating and outlook for issuers to derive a holistic understanding of creditworthiness. The process is supported by Conning's ESG Steering Committee which reviews ESG risks and opportunities in the portfolios of their clients as part of a best practices process. Conning's global team of analysts assign a proprietary ESG risk factor score of Strong, Average or Weak to each issuer in their coverage universe and a synopsis of their rationale. Conning incorporates this information into their database of fundamental analysis, which is accessible to all Conning investment professionals and used in the assessment required for each security considered for client portfolios. Conning's ESG factor-weighting matrix provides a consistent evaluation framework across industries. Conning's proprietary ESG matrix allows portfolio managers to review and discuss the ESG risks of individual issuers with research analysts and decide whether to include or exclude issuers based upon each client's unique risk tolerance and portfolio objectives.

FN-AC-410a.2 – Description of approach to incorporation of ESG factors in investment and/or wealth management processes and strategies

We recognize that making socially responsible and sustainable investment decisions are important and valuable to some of our clients. At June 30, 2026, our U.S. brokerage clients had access to approximately 499 funds offered by six mutual fund companies. Of those, 75 had a Morningstar Sustainability Rating of "high" or "above average" (the top two highest ratings). At June 30, 2026, our Canadian brokerage clients had access to 48 principal distributor funds with a Morningstar Sustainability Rating. Of those, 8 had a Morningstar Sustainability Rating of "high" or "above average".

Further, our managed accounts clients, through our Lifetime Advisory Platform, have access to a variety of fixed income and global equity investment strategies offered by two independent investment management firms that fully incorporate sustainability factors into the analysis, selection, portfolio construction and management of investments. Both independent investment management firms are signatories to the U.N. Principles for Responsible Investment and apply sustainability factors that map to the United Nations Sustainable Development Goals. More information is available under "Social - Responsible and Sustainable Investment Products in our 2026 Corporate Sustainability Report.

FN-AC-410a.3 – Description of proxy voting and investee engagement policies and procedures

Through our U.S. introducing broker-dealer subsidiary, we offer non-proprietary mutual funds and annuities sold by independent securities-licensed sales representatives. Client assets are held away from the broker-dealer at the fund company, annuity issuer or their respective service providers. In Canada, our Canadian mutual fund dealer subsidiary is the principal distributor for two families of mutual funds that are managed by unrelated investment fund managers. We do not engage in proxy voting activities on behalf of our clients.

POLICIES DESIGNED TO INCENTIVIZE RESPONSIBLE BEHAVIOR

FN-IN-410b.1 – Net premiums written related to energy efficiency and low carbon technology

This item is not material to Primerica, as insurance products that we underwrite are limited to term life insurance.

FN-IN-410b.2 – Discussion of products and/or product features that incentivize health, safety and/or environmentally responsible actions and/ or behaviors

The company sells term life insurance. The following include certain of the health-related items that can impact the rate/classification offered to a life insurance applicant or upon reconsideration after the policy has been issued:

- Use of tobacco products, include vape and e-cigarettes
- Body/mass index
- Cholesterol levels
- Mental health
- A history of cardiovascular issues, respiratory issues, or diabetes
- Driving history and history of suspension or revocation of driver's license
- History of DUI violations
- Participation in hazardous sports
- Hazardous occupational duties

While we track mortality as a whole and by the use of tobacco products, the Company does not track performance on underwriting of term life insurance for insureds who do or do not, exhibit other of these items.

PHYSICAL RISK EXPOSURE

FN-IN-450a.1 – Probable Maximum Loss (PML) of insured products from weather-related natural catastrophes

Primerica does not measure the probable maximum loss from weather-related natural catastrophes, as insurance products that we underwrite are limited to term life insurance.

FN-IN-450a.2 – Total amount of monetary losses attributable to insurance payouts from (1) modeled natural catastrophes and (2) non-modeled natural catastrophes, by type of event and geographic segment (net and gross of reinsurance)

Primerica does not measure the monetary losses attributable to insurance payouts from natural catastrophes, as insurance products that we underwrite are limited to term life insurance.

FN-IN-450a.3 – Description of approach to incorporation of environmental risks into (1) the underwriting process for individual contracts and (2) the management of firm-level risks and capital adequacy

Primerica does not incorporate environmental risks into the underwriting process for its term life insurance policies, nor the management of firm-level risks and capital adequacy.

BUSINESS ETHICS

FN-AC-510a.1 – Total amount of monetary losses as a result of legal proceedings associated with fraud, insider trading, anti-trust, anticompetitive behavior, market manipulation, malpractice, or other related financial industry laws or regulations

In accordance with SEC requirements, Primerica discloses all material legal proceedings, other than routine litigation incidental to the business, in its Annual Reports on Form 10-K and Quarterly Reports on Form 10-Q. In 2025, legal proceedings and/or losses, if any, associated with the rules and laws described above were immaterial.

FN-AC-510a.2 – Description of whistleblower policies and procedures

In accordance with our overall compliance program and Code of Conduct, which is available on our Investor Relations website at https:// investors.primerica.com, employees must promptly report any suspected or actual violations of our Code of Conduct, other Company policies, law or other wrongdoings affecting the company. Reports can be made to one or more of the contacts listed in our Code of Conduct, including an independent third-party managed ethics hotline that is available 24 hours a day, seven days a week. Contact information for our ethics hotline is also available on our Company website. Individuals making a report via the ethics hotline may choose to remain anonymous, and reports to the hotline are treated confidential to the extent permitted by law. Our Code of Conduct prohibits retaliation against anyone who, in good faith, raises concerns or questions or reports matters regarding ethics, discrimination or harassment or suspected violations of other applicable law or Company policies. All employees receive mandatory annual training on our Code.

SYSTEMIC RISK MANAGEMENT

FN-IN-550a.1 – Exposure to derivative instruments by category: (1) total potential exposure to non-centrally cleared derivatives, (2) total fair value of acceptable collateral posted with the Central Clearinghouse, and (3) total potential exposure to centrally cleared derivatives

Primerica's exposure to the derivative instruments described above were de minimus in 2025.

FN-IN-550a.2 – Total fair value of securities lending collateral assets

We participate in securities lending transactions pursuant to which we loan securities owned by us to increase investment income with minimal risk. We require collateral on securities loaned equal to 102% of the fair value of the loaned securities. We accept collateral in the form of securities, which we are not able to sell or encumber, as well as collateral in the form of cash, all of which we reinvest. Primerica's fair value of collateral assets held under securities lending arrangements at December 31, 2025 was $84.9 million. See Note 5 (Investments) to our Consolidated Financial Statements for the fiscal year ended December 31, 2025 as provided in our 2025 Annual Report.

FN-IN-550a.3 – Description of approach to managing capital- and liquidity-related risks associated with systemic non-insurance activities

The Company's Board of Directors is responsible for the oversight of the Company's risk management framework. The oversight for significant risk management policies resides with the Company's Audit Committee of the Board under powers delegated by the Board. Management is responsible for implementing the Board-approved risk management strategy and developing policies, controls, processes and procedures to identify and manage risk. The risks for which a potential capital or liquidity impact could be determined are identified and various stress scenarios are tested to model potential impacts to liquidity and capital. These risks include but are not limited to significant mortality events such as climate disasters, sudden market movements and credit events.

FN-AC-550a.1 – Percentage of open-end fund assets under management by category of liquidity classification

PFS Investments evaluates models for inclusion in the program and conducts ongoing due diligence of the models and unaffiliated investment advisors made available through the program. Neither PFS Investments nor the licensed independent sales force representative provide continuous or regulatory supervisory or management services with respect to the client's assets, as defined under Section 203A of the Investment Advisers Act of 1940. See our response under FN-AC-410a.1 for more information. As a result, we don't track the percentage of open-end fund assets under management by category of liquidity classification.

FN-AC-550a.2 – Description of approach to incorporation of liquidity risk management programs into portfolio strategy and redemption risk management

Because we do not provide continuous or regulatory supervisory or management services with respect to our clients' assets, this item is not applicable.

FN-AC-550a.3 – Total exposure to securities financing transactions

We do not participate in securities financing transactions in our asset management business.

FN-AC-550a.4 – Net exposure to written credit derivatives

We do not have exposure to written credit derivatives.

ACTIVITY METRICS

FN-IN-000.A – Number of policies in force, by segment: (1) property and casualty, (2) life, and (3) assumed reinsurance

At December 31, 2025, Primerica (through its subsidiaries) had 3,010,563 term life insurance policies in force. The Company has no property and casualty policies and no assumed reinsurance policies. See Item 1. Business of our 2025 Annual Report.

FN-AC-000.A – (1) Total registered and (2) total unregistered assets under management (AUM)

At December 31, 2025, Primerica had $128.9 billion in assets under management. All assets under management are in registered products. See Item 7. Management's Discussion and Analysis of Financial Condition and Results of Operations of our 2025 Annual Report.

FN-AC-000.B – Total assets under custody and supervision

We have custody arrangements with third party service providers pursuant to which such providers have custody of client assets.