APPENDIX C

TASK FORCE ON CLIMATE-RELATED FINANCIAL DISCLOSURES (TCFD) INFORMATION

This Task Force on Climate-related Financial Disclosures (TCFD) information provides an overview of our strategy and approach to climate-related risks and opportunities, including how our robust enterprise risk management process allows for the identification and management of existing and emerging risks, including any climate-related risks.

As a financial services company, our operations do not include manufacturing facilities that can be targeted for significant reductions to our environmental footprint. Nevertheless, we recognize the significant challenges presented by climate change globally, and environmental sustainability is a component of our corporate responsibility efforts.

GOVERNANCE: Disclose the organization's governance around climate-related risks and opportunities	
Describe the board's oversight of climate-related risks & opportunities.	The Board of Directors of Primerica, Inc. (Board of Directors or the Board) is ultimately responsible for overseeing management of the various risks facing the Company, including any risks related to climate-related issues, as well as the Company's compliance culture and overall risk appetite. The Board and management actively collaborate on the topic of risk management and would work together to resolve any disagreements relating to risk management. The Board of Directors has delegated to the Audit Committee of the Board (the Audit Committee) oversight responsibility of our enterprise risk management (ERM) program, including: (1) ensuring that all risk areas are monitored by senior management; (2) confirming that all risk management matters are reported to the Board of Directors or the appropriate Board committee and addressed as needed; and (3) approving the Company's ERM Policy, which describes Primerica's ERM program and delineates the major functions and roles and responsibilities of the program, at least annually. In addition, the Audit Committee quarterly reviews the ERM dashboard, which includes a current rating of the risk level of each enterprise level risk. Environment and Social risk is included as an intermediate level risk under the Corporate Governance enterprise level risk within the overall ERM program. The Corporate Governance Committee of the Board (the Corporate Governance Committee) is responsible for oversight of our environmental and social initiatives and provides input to management with respect to the public reporting on these topics. The Corporate Governance Committee receives a quarterly report on such initiatives and disclosure enhancements, and the Corporate Governance Committee shares significant developments with the Board of Directors.
Describe management's role in assessing and managing climate- related risks & opportunities.	Management is responsible for implementing the Board-approved risk management strategy and developing policies, controls, processes and procedures to identify and manage risk, including any climate-related risks. Primerica's Business Risk and Control Committee (BRCC), led by the Chief Governance and Risk Officer, is our governing body for enterprise risk management and internal controls testing and is comprised of senior executives, including the Chief Executive Officer and all enterprise and intermediate risk owners. The BRCC meets quarterly to monitor all ERM categories and assess the Company's risk heatmap and watchlist. Quarterly risk updates are provided by each enterprise and intermediate risk owner. As described below, climate-related risks are assessed by all relevant risk owners and are specifically addressed within the environmental and social intermediate risk. During BRCC meetings, emerging risks outside of the currently defined risk areas are monitored for additional exposure. The Chief Internal Auditor (who reports to the Chair of the Audit Committee) monitors our ERM program by attending each BRCC meeting to observe and offer feedback and all quarterly meetings of the Audit Committee during which the ERM program and related developments are reviewed and discussed. Primerica's Chief Governance and Risk Officer manages Primerica's risk management function and is supported by the Risk Management and Internal Controls Department. On a quarterly basis, relevant business and function heads report to the Chief Governance and Risk Officer on potential changes to the Company's risks relating to environmental or social matters. Environmental risk includes (but is not limited to) impacts from significant climate events or global warming (physical risk) or the transition to a net zero economy (transition risk) on (1) recruiting of or licensing of independent sales representatives, (2) the products reflected in our life insurance and securities businesses, (3) the Company's investment portfolio, (4) financial or actuarial assumptions, and (5) the cost of operating the Company's facilities.
STRATEGY: Disclose the actual and potential impacts of climate-related risks and opportunities on the organization's businesses, strategy, and financial planning where such information is material	
Describe the climate-related risks & opportunities that the organization has identified over the short-, medium-, and long-term.	In 2025, we completed a climate risk materiality assessment. The 2025 assessment included analyses of climate-related physical risk (acute, chronic and indirect) and transition risk (public policy, litigation, low-carbon technology and sentiment) using Primerica's ERM criteria. Key constituencies in the 2025 assessment included senior managers with responsibilities for relevant areas of the business including operations, marketing, government relations, legal, information technology and reputation. The 2025 assessment determined that climate-related physical and transition risks are not expected to have a material adverse impact on Primerica over the short- (1-5 years), medium- (5-10 years), or long-term (10-25 years).

Describe the climate-related risks & opportunities that the organization has identified over the short-, medium-, and long-term (continued).	The below climate-related risks were identified as potentially impacting Primerica in the medium- and/or long-term and are balanced by climate-related opportunities associated with Primerica's businesses: • In the long-term, climate experts anticipate increased frequency and severity of extreme weather events as global mean temperatures rise, including hurricanes, floods and heat waves. Chronic temperature rise associated with climate change has also been found to intensify air pollution, which can increase the risk of stroke, heart disease and respiratory diseases. Such changes could impact mortality directly or indirectly related to such events. They could also lead to increased demand for life insurance policies. • In the medium- and long-term, extreme weather events may increase in frequency and severity in places where Primerica has operations, independent contractor representatives and policyholders, which could lead to disruptions in operations and distribution. Further, Primerica's investment portfolio may become more volatile and experience impaired assets. In addition, in the medium- and long-term, climate-related regulation introduced by state and provincial legislatures and regulators may necessitate changes to Primerica's policies and procedures and could result in related compliance costs that may be relatively high compared to our exposure as a mid-cap financial services company. We monitor these risks through our enterprise risk management program described in this report.
Describe the impact of climate-related risks and opportunities on the organization's businesses, strategy, and financial planning.	• Extreme weather events could impact Primerica's mortality particularly in the long-term as such events may get more frequent, severe and less predictable and health-related issues associated with chronic global temperature increase, leading to increased mortality and related claims. They could also lead to increased demand for life insurance policies. We have established our pricing assumptions to be consistent with our underwriting practices, mortality experience and expectation of future mortality trends. In setting pricing assumptions, we consider a range of factors that might impact life expectancy and mortality. As trends are seen in developing mortality experience, they will be reflected in business pricing. We also use reinsurance primarily to reduce the volatility risk with respect to mortality and generally reinsure 90% of the mortality risk for all term life insurance policies, excluding coverage under certain riders. Many older policies issued prior to 2010 have additional reinsurance as part of an in force coinsurance transaction. Due to our use of reinsurance and the probable increase in the demand for life insurance products as described above, future extreme weather events are not expected to have a material adverse effect on Primerica's strategy and financial planning. • In the medium- and long-term, extreme weather events could exacerbate business interruptions, impact our customers' disposable income (with unplanned costs potentially influencing their spending and investment decisions), and/or prevent our independent sales representatives from meeting with clients in-person or, in the case of prolonged outages, even remotely. Further, Primerica's investment portfolio may become more volatile and experience impaired assets. These potential impacts are not expected to have a material adverse effect on Primerica's strategy and financial planning. We have developed and implemented a company-wide Crisis Management Plan (CMP), which describes the process by which we will respond when a major event, including an extreme weather event, threatens to harm our organization, our stakeholders, or the general public. Potential situations covered by the CMP include environmental disasters that might be exacerbated by the impacts of climate change, including storms, tornadoes, hurricanes, floods, and droughts. Critical elements of the CMP include the location of relevant operating procedures, incident assessment guidelines, evacuation procedures, crisis communications, and site containment and recovery. When an extreme weather event is anticipated, our security team monitors reports from the National Weather Service and local news for updates. We have a weather incident call tree for department heads and managers, and the capability to send mass alerts to all staff via text. Employees undergo annual training on what to do and expect if a severe weather event occurs. 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. Primerica Life Insurance Company's (PLIC) Investment Committee, composed of members of its senior management team, is responsible for managing its investment portfolio risk, establishing, and maintaining its investment guidelines and supervising investment activity. The Investment Committee has direct oversight over PLIC's third-party investment advisor (Conning Inc., Goodwin Capital Advisers Inc. and Conning Asset Management Limited, collectively "Conning") to assist in the management of PLIC's investing activities. We believe sustainability practices can affect portfolio performance and are necessary considerations for responsible investing. Conning considers all relevant investment risk, including those related to environmental, social, and corporate governance issues. We recognize the importance of active ownership, and PLIC's third-party investment advisor agreement requires Conning to vote all proxies on our behalf and in accordance with PLIC's investment guidelines. See the "Risk Management" section below for more detail on how our investment advisor monitors and reports to PLIC's Investment Committee on climate-related risk.

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***Describe the impact of climate-related risks and opportunities on the organization's businesses, strategy, and financial planning (continued)*.**	• In certain jurisdictions in the United States and Canada, legislators and regulators are increasingly focused on building a regulatory framework for financial risks arising from climate change. These include, among other things, regulations and/or policies on climate risk management and disclosure including the Climate Corporate Accountability Act enacted by the State of California and the Office of the Superintendent of Financial Institutions' Guideline B-15 in Canada. In the medium- and long-term, such or similar climate-related regulation may necessitate changes to Primerica's policies and procedures and could result in related compliance costs that may be relatively high compared to our exposure as a mid-cap financial services company. We continuously monitor climate-related regulations and develop implementation plans in advance to help ensure compliance with such rules and regulations and budget accordingly to help mitigate against potential increased compliance costs.
Describe the resilience of the organization's strategy, taking into consideration different climate-related scenarios, including a 2° C or lower scenario.	As determined by the 2025 climate risk materiality assessment, potential impacts from climate-related physical and transition risks are not expected to have a material adverse impact on Primerica over the short- (1-5 years), medium- (5-10 years), or long-term (10-25 years). Such risks are managed through existing processes in the Company enterprise risk management program and are balanced by the opportunities associated with climate change, which we monitor as part of our overall risk management program described below. As a result, we have not conducted climate-related scenario analysis, including a 2°C or lower scenario. We believe that Primerica's corporate strategy remains largely resilient to potential climate-related physical and transition risks.
RISK MANAGEMENT: Disclose how the organization identifies, assesses, and manages climate-related risks.	
Describe the organization's processes for identifying and assessing climate-related risks.	Annually, Primerica identifies and assesses its material risk areas, including those related to climate. Material risks are documented by our Risk Management and Internal Controls Department, mitigating controls are defined, and risks are assigned to an enterprise risk owner. Risks are discussed at the BRCC by the enterprise and intermediate risk owners and presented to Primerica's Board and Board Committee every quarter. Ownership of each risk is assigned to a specific Board committee or the full Board for quarterly oversight purposes. Emerging risks are identified by management through our risk management process. See "Governance – Enterprise Risk Management" in our 2026 Corporate Sustainability Report for the respective risk areas assigned to each Board committee or the full Board.
Describe the organization's processes for managing climate-related risks, and how those processes are integrated into the organization's overall risk management.	Management is responsible for ensuring that appropriate risk management is carried out in the business, including any climate-related risk management, promoting a strong culture of risk management within each business unit or department, identifying all known and emerging risks, recommending appropriate risk limits for identified risk exposures, and developing programs that monitor, test, report control deficiencies, and report on any opportunities for control enhancements. Each quarter, senior management reviews the enterprise and intermediate risks for highlights, trends, and emerging issues. Matters requiring attention are added to a watch list or heat map for monitoring and reporting to the Board. A senior executive has been identified as the enterprise risk owner for each of the Company's enterprise level risks. In addition, a senior business leader has been identified as the intermediate risk owner for each intermediate risk, including environmental and social risk. As stated above, relevant business and function heads conduct a quarterly review, facilitated by the Chief Governance and Risk Officer, of potential changes to the Company's risks relating to environmental and social matters. Each enterprise and intermediate risk owner reports his or her assessment of the relevant risk to the BRCC quarterly. During each BRCC meeting, any emerging risks outside of the currently defined risk areas are monitored for additional exposure. The Company has developed and implemented a Governance, Risk and Compliance tool to record and monitor findings from our testing programs and track mitigating controls across all business areas. PLIC has an Investment Committee composed of members of senior management that is responsible for supervising its investment activity and managing investment portfolio risk. PLIC's Investment Committee regularly monitors its overall investment results and compliance with PLIC's investment objectives and guidelines. To meet business needs and mitigate risk, PLIC's investment guidelines provide restrictions on its portfolio's composition, including limits on asset type, per issuer limits, credit quality, portfolio duration, limits on the amount of investments in approved countries and permissible security types. PLIC also manages and monitors its allocation of investments to limit the accumulation of any disproportionate concentrations of risk among industry sectors or issuer countries outside of the U.S. and Canada. Further, the Investment Committee has direct oversight over its third-party investment advisor, Conning, to assist PLIC in managing of its investing activities. We believe sustainability practices, including climate-related risks, can affect portfolio performance and are necessary considerations for responsible investing. Our Treasury function receives portfolio credit reports from Conning as needed to review specific issuers, which include environmental risk analysis for relevant corporate issuers. On at least a quarterly basis, the Investment Committee reviews available sustainability information for Primerica's investment portfolio based on MSCI data and Conning's proprietary methodology, including for those securities whose rating has changed since the prior quarter. See "Social – Responsible and Sustainable Investment Policies and Practices" in our 2026 Corporate Sustainability Report for more detail, including how Conning, a signatory to the U.N. Principles for Responsible Investment, considers sustainability factors in the investment recommendations it provides to PLIC's Investment Committee.

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METRICS AND TARGETS: Disclose the metrics and targets used to assess and manage relevant climate-related risks and opportunities where such information is material.

We calculate and disclose our Scope 1 and Scope 2 greenhouse gas emissions ("GHG"). We believe our GHG emissions are lower than those of many other companies and we have no specific targets or plans to reduce our emissions in our operations or organizations.

	2025		2024		2023	
	Metric tons CO2e	% change from prior year	Metric tons CO2e	% change from prior year	Metric tons CO2e	% change from prior year
Scope 1 GHG Emissions[1] (metric tons CO2e)	602	3.1%	584	(0.7)%	588	15.6%
Scope 2 GHG Emissions[2] (metric tons CO2e)	3840	(5.5)%	4,066	4.0%	3,899	(28.0)%
Total	4442	(4.5)%	4,650	3.5%	4,487	(24.1)%

1. Refers to Direct Emissions as defined by the GHG Protocol. **2.** Refers to Indirect Emissions as defined by the GHG Protocol

Please refer to Appendix D – Statement of Greenhouse Gas (GHG) Emissions for more information about our GHG emissions.