APPENDIX D

STATEMENT OF GREENHOUSE GAS (GHG) EMISSIONS

NOTE 1: THE COMPANY

ORGANIZATION

Primerica, Inc. ("Primerica" and, together with its direct and indirect subsidiaries, "we", "us" or the "Company") 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 them 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.

Primerica has three primary locations: our corporate headquarters in Duluth; Georgia, our New York office in Long Island City, New York; and our Canadian headquarters in Mississauga, Ontario, Canada. Primerica also has regional licensing centers in California, Florida, Georgia, Tennessee, Texas, Nevada, Virginia, Puerto Rico, and Quebec. Primerica operates two print shops: our U.S. print shop is located in Lawrenceville, Georgia and our Canadian print shop is located in Mississauga, Ontario, Canada. Primerica defines "Offices" as physical locations in which it operates and where authorized duties and services are carried out.

BASIS OF PRESENTATION

This Statement of GHG Emissions has been created for the fiscal year ended December 31, 2025. Primerica presents gross Scope 1 and gross Scope 2 (market-based and location-based) emissions. Scope 1 emissions refer to direct GHG emissions that occur from sources owned or controlled by Primerica. Scope 2 emissions account for GHG emissions that occur from the generation of purchased electricity consumed by Primerica. Primerica reports all relevant sources of GHG emissions and only excludes Scope 3 emissions for this Statement of GHG Emissions. Emissions are reported on an absolute basis.

Emissions have been reported in accordance with the GHG Protocol. Scope 1 GHG emissions data and information has been prepared in accordance with the World Resources Institute / World Business Council for Sustainable Development (WRI/WBCSD) GHG Protocol: A Corporate Accounting and Reporting Standard, Revised Edition. Scope 2 GHG emissions data and information has been prepared in accordance with the WRI/WBSCD GHG Protocol Scope 2 Guidance: An amendment to the GHG Protocol Corporate Standard.

GHG Protocol: A Corporate Accounting and Reporting Standard, Revised Edition and GHG Protocol Scope 2 Guidance: An amendment to the GHG Protocol Corporate Standard are referred to collectively as the GHG Protocol.

NOTE 2: ESTIMATION UNCERTAINTIES

Emissions data included in this Statement of GHG Emissions are subject to measurement uncertainties resulting from limitations inherent in the nature and the methods used for determining such data. The selection of different but acceptable measurement techniques can result in materially different measurements. The precision of different measurement techniques may also vary. Consumption is based on raw data when available. When raw electricity and gas data is unavailable, Primerica estimates energy consumption based on floor area, building type, and U.S. government benchmarks. The benchmarks used are from the Department of Energy's Building Performance Database (BPD), specifically the Electric Energy Use Intensity.

NOTE 3: GHG REPORTING

Organizational Boundary: Primerica presents its emissions data under the Operational Control approach, which accounts for emissions from all of Primerica operations.

Operational Boundary: Primerica has selected its operational boundary for this report to include all leased and owned buildings, offices, and facilities under operational control in all regions in which it operates. Primerica wholly owns all of its subsidiaries.

MARKET-BASED APPROACH

The market-based method, as stated by the GHG Protocol, reflects the GHG emissions associated with the choices a consumer makes regarding its electricity supplier or product. This method is based on emission factors derived from contractual instruments, which meet the "Scope 2 Quality Criteria". These include supplier-specific emissions factors and factors denoted through renewable energy certificates and Power Purchase Agreements for sourcing of 100% renewable energy. Primerica does not use nor have Renewable Energy Certificates or Power Purchase Agreements with any of its energy providers. Since these factors are not available, residual mix factors from the 2023 Green E-Residual Mix Emission Rates and Association of Issuing Bodies are applied to U.S. sites, while residual mix factors from the Canada National Inventory 2025 are applied to Canadian sites.

LOCATION-BASED APPROACH

The location-based method reflects the average carbon emissions intensity (kgCO2e/kWh) of electricity grids on which electricity consumption physically occurs.

APPENDIX D (CONTINUED)

SOURCE AND BOUNDARY DESCRIPTION

The table below describes the sources of Primerica's Scope 1 and Scope 2 emissions, as well as their sources.

Emissions Scope	Source Description	Emissions Source	Boundary Description
Scope 1	Scope 1 emissions are direct emissions from the combustion of fuel from sources inside the organizational boundary.	• Natural Gas (Stationary Combustion) • Diesel Fuel (Stationary Combustion) • Fleet Vehicles (Mobile Combustion) • Fugitive Emissions (Refrigerants)	• Owned and leased office spaces, data centers • Company owned and-leased vehicles
Scope 2	Scope 2 emissions are indirect emissions from the generation of acquired and consumed electricity occurring at sources outside of the organizational boundary as a consequence of activities from sources inside the organizational boundary.	• Purchased Electricity	• Owned and leased office spaces, data centers

BASE YEAR

The GHG emissions base year applies to Scope 1 and Scope 2 (market- and location-based) emissions. Primerica set its base year to 2023 following a methodological change to our GHG emissions calculation.

As stated by the GHG Protocol, Base Year refers to a specific year against which a company's emissions are tracked over time. The emissions base year is subject to recalculation should a significant change in total base year emissions be identified due to factors including, but not limited to, inorganic growth and a change in methodology. Primerica will adjust its base year emissions inventory to account for significant changes that include but are not limited to changes in calculation methodology, data errors, structural changes and/or changes in our organizational or operational boundaries. There have been no changes requiring the recalculation of base year emissions during 2025.

GREENHOUSE GASES

All GHG emissions figures are reported in metric tonnes of carbon dioxide equivalent (CO2e). In accordance with the GHG Protocol, Primerica has included in its reporting Carbon Dioxide (CO2) and Hydrofluorocarbons (HFCs), which are the relevant greenhouse gases for the Company. Methane (CH4), Nitrous Oxide (N2O), Perfluorocarbons (PFCs), Sulfur Hexafluoride (SF6) and Nitrogen Trifluoride (NF3) emissions have been omitted as they are not relevant sources of greenhouse gases for Primerica. Primerica also has no emissions data for biologically sequestered carbon.

Primerica calculates fugitive emissions from refrigerants by taking the total square footage of its offices and multiplying it by an emissions factor for refrigerants. Fugitive emissions (refrigerants) is a required Scope 1 source of emissions. The refrigerant charge is estimated using emission factors sourced directly from the Intergovernmental Panel on Climate Change (IPCC).

2025 GHG EMISSIONS BY TYPE (METRIC TONNES CO2E)

The table to the right shows the emissions of the two relevant greenhouse gases for Primerica. The amounts are reported as metric tons of CO2e. Gases that are not relevant to Primerica have been omitted from the table.

	Carbon Dioxide (CO2)	Hydrofluorocarbons (HFCs)	Total
Scope 1	419	183	602
Scope 2 (Market-Based Approach)	3840	0	3840
Scope 2 (Location-Based Approach)	3588	0	3588
Total Scope 1, Scope 2 (Location-Based)	4006	183	4189

GLOBAL WARMING POTENTIALS

GHG emissions were calculated using data sourced directly from the IPCC Sixth Assessment Report (AR6) for CO2 and HFCs.

GHG EMISSIONS BY COUNTRY (METRIC TONNES CO2E)

Primerica operates in both the United States and Canada. The table to the right shows the Scope 1 & Scope 2 emissions emitted by Primerica in both countries. The Scope 2 emissions emitted have been displayed by both the Market-based approach (based on the consumer's decision(s) regarding electricity supplier or product) and the Location-based approach (based on the electricity grids for the location where consumption occurs).

	United States	Canada	Total
Scope 1	523	79	602
Scope 2 (Market-Based Approach)	3810	30	3840
Scope 2 (Location-Based Approach)	3558	30	3588
Total Scope 1, Scope 2 (Market-Based)	4081	109	4442

APPENDIX D (CONTINUED)

METHODOLOGY

Primerica utilizes both natural gas and electricity to heat its offices. Some locations use a combination of both, some locations use only natural gas and the others only use electricity. Fuel and electricity consumption data is obtained through invoices from our utility providers. The latest available emissions factors are used to calculate GHG emissions.

The following table explains in further detail the methodology used by Primerica to calculate its Scope 1 and Scope 2 emissions. Primerica's current collection and reporting of emissions data includes Scope 1 and Scope 2. We began Scope 3 collection efforts in 2026.

SASB TOPIC GHG Protocol Calculation Methodology	Methodology Notes	Emissions Factors
Scope 1 **Fuel-based and distance-based**	• Fuel-based and distance-based Scope 1 encompasses stationary combustion emissions including natural gas and diesel, where the kilowatt of energy consumed is multiplied by a relevant emissions factor. • Fugitive emissions from refrigeration and air conditioning are calculated utilizing the IPCC Sixth Assessment Report emissions factors. The Environmental Protection Agency's HFC Emissions Accounting tool is used to estimate refrigerant use for Office buildings. Primerica estimates leakage of refrigerant gas based on the total area of the facility multiplied by the refrigerant use estimate, then that converted activity number is multiplied by the refrigerant emissions factor.	• US EPA Emissions factor hub • USEPA 2025 Emissions Factors Hub, using AR6 GWP • IPCC AR6 and component blend information from California Air Resource Board's (CARB) report on High-GWP Refrigerants.
Scope 2 **Purchased Electricity**	• Market-based method based on estimated purchased electricity consumption and grid emission factor associated renewable energy contracts in place for the offices and data centers in the reporting boundary, where the kilowatt of energy consumed is multiplied by a relevant emissions factor. Residual electrical energy that does not have the contractual agreement applied uses the residual mix emission factors where available (United States and Canada). From 2023 on, U.S. market-based electricity utilizes Green-e Residual Mix Emissions Rates. Canada market-based electricity utilizes data from "The 2025 Environment and Climate Change Canada Data Catalogue". • Location-based method based on actual and estimated electricity consumption for all offices and data centers in the reporting boundary, where the kilowatt of energy consumed is multiplied by regional electricity grid emissions factors.	• 2025 Green-e residual Emissions Factors for US grids • eGRID Emissions Factors • The 2025 Environment and Climate Change Canada Data Catalogue