

FACTS**WHAT DOES PRIMERICA DO WITH YOUR PERSONAL INFORMATION?****Why?**

Financial companies choose how they share your personal information. Federal and state laws give consumers the right to limit some but not all sharing. These laws also require us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

What?

Examples of the personal information we collect and may share depend on the product or service you have with us. This information can include:

- Social Security number and checking account or credit card information
- Transaction history and medical information
- Driver's license number and contact information

How?

All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Primerica, including our Representatives, chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Primerica Share?	Can you limit this sharing?
For our everyday business purposes – such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to medical information bureaus	Yes	No
For our marketing purposes – to offer our products and services to you	Yes	No
For joint marketing with other financial companies	No	We don't share
For our affiliates' everyday business purposes – information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes – information about your creditworthiness	No	We don't share
For our affiliates to market to you	No	We don't share
For nonaffiliates to market to you	No	We don't share

Questions?

Call 1-800-770-0673

Who we are

Who is providing this notice?	Primerica Life Insurance Company, PFS Investments Inc., Primerica Financial Services Home Mortgages, Inc., Primerica Client Services, Inc., National Benefit Life Insurance Company, Primerica, Inc., Primerica Shareholder Services, Inc. and our independent Representatives.
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What we do

How does Primerica protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with the law. These measures include computer safeguards and secured files and buildings.
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How does Primerica collect my personal information?	<p>We collect your personal information, from these sources:</p> <ul style="list-style-type: none"> • From you: on product applications, etc. • From our affiliates and our Representatives: transaction information • From others you authorize: account rollovers, medical reports, consumer reports, etc.
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Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> • sharing for affiliates' everyday business purposes – information about your creditworthiness • affiliates from using your information to market to you • sharing for nonaffiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing. See "Other Important Information" below for more on your rights under state law.</p>
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Definitions

Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • <i>Primerica does not share with our affiliates.</i>
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Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • <i>Primerica does not share with nonaffiliates so they can market to you.</i>
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Joint Marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> • <i>Primerica doesn't share with its joint marketing partners.</i>
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Other Important Information

When you apply for insurance, we collect data from Insurance Support Organizations that may retain and disclose it to others.

If you have applied for a policy, you have the right to see and copy the personal information that we have about you. You also have the right to ask us to correct, amend or delete any that you believe to be incorrect; we will respond within 30 days. If the information should be corrected, we will update our files; we will send the correction to anyone who received the old information in the last two years. If we do not agree that the information is incorrect, you have the right to give us a statement of what you believe is the correct information. We will place your statement in your file. We will send it to anyone who received the old information. We will also send it to anyone who later receives information from us.

However, we will not send you any medical information we received from a doctor or other health care provider. Instead, you should contact the provider directly to obtain the information. In addition, information collected because of, or in reasonable anticipation of, a claim or civil or criminal proceeding, is not subject to the rights described above.

For “Additional Information” about our privacy practices, you may write us or go to the [privacy](#) link on www.primerica.com. To make a request for or to correct your files, please write to Primerica Life at P.O. Box 2318, Duluth, GA 30096-0040. Please include your policy number and a copy of some type of personal identification, such as your driver’s license.