

Primerica, founded in 1977 and headquartered in Duluth, GA, is a prominent provider of financial products and services, particularly targeting middle-income households in the U.S. and Canada. The company emphasizes financial education, advocating for the "buy term and invest the difference" philosophy, which encourages families to purchase affordable term life insurance to maximize coverage while freeing up funds for investments. Primerica offers a range of products including cost-effective term life insurance, investment strategies, mortgage assistance through Primerica Mortgage, and auto and home insurance via Primerica Secure™. In Canada, mortgage and debt consolidation services are provided through strategic partnerships. Additionally, Primerica offers health benefits through EDGE, which provides income protection products, and legal protection services through the Primerica Legal Protection Program (PLPP). As of December 31, 2024, Primerica has over 151,000 licensed representatives and has covered more than 5.5 million lives with term life insurance, with significant assets under management and life insurance benefits paid. The company has received various accolades, including being named the #1 Most Trusted Life Insurance Company and recognized for its financial strength with an A+ rating from AM Best. It operates under strict regulatory compliance, with products and services varying by state and province, and emphasizes the importance of licensed representatives in delivering its offerings.