



## **PROCEDURES FOR COMMUNICATIONS WITH THE AUDIT COMMITTEE**

**(Adopted by the Audit Committee on June 8, 2010 and  
Revised as of May 20, 2014 and May 19, 2015)**

### **1 PURPOSE**

The Audit Committee (the "Audit Committee") of the Board of Directors of Primerica, Inc. (the "Board") has adopted the following communications procedures to ensure that Primerica, Inc. and its subsidiaries (collectively, the "Company") maintain procedures for employees, stockholders, and other interested parties to communicate with the Audit Committee with respect to concerns over the Company's financial reporting, internal control over financial reporting and disclosure controls and procedures. Communications related to alleged fraud should follow the Audit Committee Fraud Communication Guidelines.

### **2 POLICY**

The Company shall maintain various methods of communication with the Audit Committee. All communications with the Audit Committee will be received, reviewed, and retained by the appropriate individual in accordance with the procedure set forth below. All communications will be handled in a confidential manner, to the extent permissible by law. Communications may be made anonymously.

No person will investigate issues in which they may be involved. Any such investigation would pose serious conflict of interest concerns and should be reported to the Company's Helpline or directly to the Audit Committee Chair through one of the channels available for communication directly with the Audit Committee.

The Company will not tolerate retaliation against any employee who communicates a concern or makes a report in good faith.

### **3 PROCEDURES**

3.1 Employees, stockholders, or other interested parties may communicate with the Audit Committee individually or collectively. Communication may be made through the Company's Ethics Hotline, where the caller may remain anonymous (Employees -- 1-888-742-5500; other interested parties -- 1-888-554-2374) or by sending an email to [auditcommittee@primerica.com](mailto:auditcommittee@primerica.com) or [ethics@primerica.com](mailto:ethics@primerica.com).

3.2 The Chief Executive Officer, President, Chief Financial Officer, General Counsel, Chief Internal Auditor, Chief Governance Officer and Corporate Secretary may each communicate directly with the Audit Committee and the Audit Committee Chair, provided that a copy of any communications that are provided to the Audit Committee in writing will be provided to the Company's Corporate Secretary, or his or her designee. Notwithstanding the foregoing, any matters that are reasonably likely to have legal

implications for the Company shall be reported to the General Counsel who will transmit the information and provide legal advice regarding the matter to the Audit Committee.

3.3 The Company's Chief Governance Officer or his or her designee or, solely with respect to matters that are not reasonably likely to have legal implications for the Company, the Chief Compliance and Risk Officer shall:

- report communications of concerns relating to accounting, finance, internal controls, or auditing matters to the Audit Committee;
- investigate communications of concerns relating to conduct of employees, including concerns related to internal policies;
- report communications of concerns relating to non-compliant behavior, such as allegations of violations of the Company's Code of Conduct, to the Audit Committee; and
- determine whether to maintain or discard the following communications received:
  - bulk mail,
  - solicitations to purchase products or services, and
  - all other communications that do not fall into the specific categories noted above.

3.4 The Company will establish internal time frames for reporting concerns to the appropriate reviewing individual or Audit Committee as noted above. Summary logs will be maintained and provided to the Audit Committee at each regular meeting of the Audit Committee. Copies of the actual communications will be provided to the Audit Committee upon request.

3.5 The Company will reiterate to employees, stockholders, and other interested parties at least annually the methods and processes available for communicating concerns. These communications procedures will be made available at [www.primerica.com](http://www.primerica.com).