Once again, Primerica has proven it is a company that does what's right for Main Street... a company you can be proud to be part of.



America's 50 Most Trustworthy Financial Companies ranking compiled by MSCI ESG Research. Numerical score based on "Aggressive Accounting and Governance Risk" (AGR), which is determined by factors including highrisk events, revenue and expense recognition methods, SEC action and bankruptcy risks.

PRIMERICA NAMED
ONE OF AMERICA'S
50 MOST TRUSTWORTHY
FINANCIAL COMPANIES

Forbes 2015 AMERICA'S MOST TRUSTWORTHY FINANCIAL COMPANIES

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Forbes released the 2015 list of America's 50 Most Trustworthy Financial Companies and Primerica topped the list for mid-sized companies!

The independent research group based their assessment on a number of factors, including "high-risk events, revenue and expense recognition methods, SEC actions and bankruptcy risks" as indicators of the company's credibility.

These factors were used to develop "Aggressive Accounting Governance Risk" (AGR) numbers. Primerica received a 99 – the highest score achieved by any size company – for the first quarter of 2015 and an average AGR score of 95 for the last four quarters.

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America's 50 Most Trustworthy Financial Companies



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Earlier this year, Forbes released the 2015 list of The 100 Most Trustworthy Companies In America, culled from data provided by MSCI ESG Research. The list included publicly-traded North American companies of all sizes and industries, with the exception of finance companies, specifically banks and insurance companies.

In recent years, measures taken in the wake of the financial crisis led a high number of financial institutions to rank among the most trustworthy companies in America, according to the criteria used to build the list. The dominance of this particular industry, coupled with the unique regulatory environment in which it functions led

To develop this list for Forbes, MSCI MSCI +56 ESG Research reviews the accounting and governance behaviors of more than 700 publicly-traded North American companies with market caps of \$250 million or greater, for the year ending March 2015. In assessing each company, factors including high-risk events, revenue and expense recognition methods, SEC actions, and bankruptcy risk are all considered as indicators of a company's credibility.

These factors are used to develop "Aggressive Accounting and Governance Risk" (AGR) numbers, the final composite by which organizations are scored. Companies appear on the list divided into categories by market cap size, along with their current AGR and average AGR over the past four quarters.

CompanyName	Ticker	Market Cap	Industry	AGR Q1 2015 Avg AGI	
Partnerre Ltd	PRE	Large	Insurance	96	97
UDR, Inc.	UDR	Large	REIT - Residential / Commercial	96	96
Cincinnati Financial Corporation	CINF	Large	Insurance	94	93
Lazard Ltd	LAZ	Large	Investment Services	81	89
Axis Capital Holdings Limited	AXS	Large	Insurance	91	87
Γ. Rowe Price Group Inc	TROW	Large	Investment Services	84	86
PNC Financial Services Group Inc	PNC	Large	Banks	74	80
Power Financial Corp	PWF	Large	Insurance	69	79
nvesco Ltd.	IVZ	Large	Investment Services	75	78
Brixmor Property Group Inc	BRX	Large	REIT - Residential / Commercial	83	76
Erie Indemnity Company	ERIE	Mid	Insurance	94	96
American Assets Trust, Inc	AAT	Mid	REIT - Residential / Commercial	94	95
Primerica, Inc.	PRI	Mid	Insurance	99	95
Aspen Insurance Holdings Limited	AHL	Mid	Insurance	99	95
ARMOUR Residential REIT, Inc.	ARR	Mid	REIT - Residential / Commercial	99	94