

IMPORTANT INFORMATION FOR RETIREMENT ACCOUNTS – CONTRIBUTION LIMITS

For your convenience, below is a table showing retirement account contribution limits for 2024 and 2025, including Cost of Living Adjustments (COLA), per the IRS guidelines. Please review your account statement(s) to determine your total contribution made to your retirement account for 2024. If you have exceeded the contribution amount allowed by the IRS, please contact our Primerica Shareholder Services (PSS) Customer Service Center at (800) 544-5445 for instructions on how to remove the excess contribution(s). Generally, to avoid an IRS tax penalty, excess contribution must be removed by the tax filing deadline plus extensions, for the year in which the excess contribution was made.

Account Type	2025 Limit	2024 Limit
IRA (Traditional & Roth)	\$7,000	\$7,000
IRA Catch-Up Contribution (permitted for shareholders aged 50 or older)	\$1,000	\$1,000
403(b) Plans	\$23,500	\$23,000
403(b) Plans Catch-Up Contribution (permitted for shareholders aged 50 or older)	\$7,500	\$7,500
SIMPLE Plans	\$16,500	\$16,000
SIMPLE Plan Catch-Up Contribution (permitted for shareholders aged 50 or older)	\$3,500	\$3,500
SEP & SAR-SEP Plans	Lesser of 25% of employee's compensation or \$69,000	Lesser of 25% of employee's compensation or \$69,000
Coverdell ESA	\$2,000	\$2,000

RETIREMENT PLAN CUSTODIAN FEE SCHEDULE

Annual Custodian Fee - \$25*

Account Termination Fee - \$30

*The annual retirement plan custodian fee of \$25 will be assessed to all retail brokerage retirement accounts on the Primerica Shareholder Services (PSS) Platform in December unless already deducted or prepaid (excluding Coverdell ESA accounts).

ARE YOU AGED 73 OR OLDER?

Required Minimum Distributions (RMDs) - You cannot keep retirement funds in your account indefinitely. Generally, you must begin taking withdrawals from your IRA or retirement plan account when you reach age 73 (Roth IRAs do not require withdrawals until after the death of the owner). For more information on RMDs, please call the Customer Service Center number above, or go to www.irs.gov for additional information.



DISCLOSURES

SALES CHARGE DISCOUNTS You may be eligible for breakpoint discounts based on the size of your purchase, current holdings or future purchases. If you chose to invest in more than one mutual fund family, you should understand that you may not receive the breakpoint discount that you may receive if you chose to invest in a single fund family. The sales charge you paid may differ slightly from the rate stated in the Prospectus due to rounding calculations. If you reinvest soon after making a redemption, you may qualify for a waiver of sales charges. Please refer to the Prospectus or Statement of Additional Information for further information.

REVENUE SHARING PFSI collects mutual fund support fees, or what have come to be called revenue sharing payments, from many of the fund families we offer to the public. These revenue sharing payments are in addition to the fees and expenses disclosed in a fund's prospectus. These payments are not paid from the fund's assets but are paid out of the investment adviser's assets. Neither our representatives nor their supervisors receive any portion of these payments. Please refer to www.shareholder.primerica.com for further information.

RATE OF RETURN Primerica uses a money-weighted rate of return (MWR) for account statements, which represents the performance of a portfolio between two dates. Be advised that MWR is affected by the size and timing of contributions and withdrawals, so your MWR may be significantly different from the performance of a fund or index.

STATEMENT DISCREPANCIES You must promptly notify Primerica Shareholder Services (PSS) of any inaccuracies or discrepancies in your statement to preserve your rights. Any oral communication must be confirmed in writing to further protect your rights. No part of your statement is intended to be legal, investment, or tax advice.

Have you enrolled in the new Shareholder Account Manager 2.0? If not, enroll today!

Why enroll today?

- Access your information with a fresh new look
- Access statements and tax forms easily
- Mobile-friendly design

Keep your account more secure with new identity verification enhancements

How do you register?

- Clear your cache/browser history to avoid issues with using the link below



- Scan the QR Code here
- Under SAM 2.0, click "First Time User"

If you have problem registering?

If you have problems with the self-registration process or clearing your "cache," please contact the Customer Service Center at 1-800-544-5445. Customer Service Representatives are available to assist you, Monday through Friday between 8 a.m. and 8 p.m. ET.

Once you enroll in Shareholder Account Manager 2.0, it is a great time to review your beneficiaries, your allocations, and make sure you're maximizing your savings for your goals. Please contact your representatives if you'd like to sit down and discuss the progress you've made.

We will be migrating all accounts over to the new Shareholder Account Manager in 2024. Stay ahead of the curve and enroll in a better experience today.