

PFS Investments Inc.

Offering an Investment Solution for Everyone

Whether you have \$25 or \$25 million to invest, we have an option for you.



We Have an Investment Solution for You

Beginning an investment program can be one of the most powerful decisions you'll ever make. No matter your stage of life, Primerica has a solution to help you achieve your financial goals. We offer investment products specifically selected to meet the needs of typical Americans – from the new investor to the retiree. We have solutions for single people in their 20s who are just starting out, couples with young children who need to save for college, individuals looking to build and preserve wealth for retirement, retirees planning for what's next, and everyone in between.

We're here to make investing simple. Our wide range of products offers an investment solution for everyone.



At Every Age and Every Stage, PFSI Has a Solution



Olivia, 25, unmarried with no children

“Hi, I’m Olivia. I still have some student loan debt, but thankfully, I landed a great job right out of college and have been able to pay a lot of it off. I know the importance of saving for retirement and I want to start ASAP, and also build an emergency fund so I don’t have to rely on credit cards for life’s unplanned expenses.”



Gus and Sara, early-30s with two small children

“Hi, I’m Gus. My wife Sara and I haven’t had the opportunity to save much. I work full-time and Sara stays home with the kids. I’ve only contributed minimally to a retirement fund through work. We don’t have life insurance or much emergency savings, or any college funds started for the kids.”



Diane and Pete, late-50s with grown children

“Hi, I’m Diane. My husband Pete and I are in our late-50s and we would love to sail around the world when we retire. Our children are grown and self-sufficient, so we are no longer concerned with the costs of their education.”



Bill and Cathy, 70s with grown children and young grandchildren

“Hi, I’m Bill. My wife and I are both retired and are currently drawing income from pensions and Social Security. While we are both 70, we’re active and in good health, and may need steady income for at least 20 or more years. We want to preserve what we have but we also want to leave a legacy for our grandchildren.”



Sam and Max, business owners looking for options for their employees

“We own a thriving family business in an up-and-coming area that is attracting both a steady increase in clientele and interest from quality employees. We currently employ four full-timers and six part-timers but are looking to expand. We want to be able to retain our best employees by offering retirement plans, but we aren’t sure what all our options are.”

20s: Olivia	30s: Gus & Sara	50s: Diane & Pete	70s: Bill & Cathy	Small Business: Sam & Max
Mutual Funds (IRA)	Mutual Funds (IRA)	Mutual Funds (IRA)	Mutual Funds (IRA)	401(k), 403 (b) & 457 plans
Money Market Account	Money Market Account	Annuities	Annuities	SEP & SIMPLE IRA plans
	College Savings Plan	Money Market Account	Money Market Account	Payroll deduction plans
		Managed Accounts	Managed Accounts	
			College Savings Plan	

It All Starts With the FNA

We identify the solutions our clients need with our free Financial Needs Analysis (FNA). This complimentary, confidential and customized report provides a snapshot of a client's current financial situation and offers suggestions on what they can do to improve their financial wellbeing.

Primerica Offers:

Mutual Funds	Mutual funds are a great way to begin your investing journey and you can start in mutual funds through PFS Investments Inc. for as little as \$25 per month. Mutual funds are not guaranteed, and account values will fluctuate.
Money Market Account	A money market account fund invests in short-term fixed-income securities with minimal credit risk. It is an ideal vehicle for setting up a rainy-day fund or saving for short-term expense. Start by setting up a small automatic deposit from your paycheck.
College Savings Plans	Coverdell and 529 plans are specialized educational savings programs that provide tax savings not available in traditional saving or investment accounts.
Annuities	An annuity is an investment vehicle available in a variety of contract types designed to meet a range of objectives from principal protection to growth. Guaranteed income, tax-deferral and death benefits are additional features of annuities.
Managed Accounts/ Managed Investments	A managed account program offers access to professionally managed investment strategies in which you delegate to a portfolio manager the authority to buy and sell securities within your account. A financial advisor will work with you to identify your goals and help you select managers and strategies that align with those goals. Over time, your advisor can help you reset your investments to meet your changing needs.
401(k)	For businesses large and small, these plans are available with low start-up and annual maintenance charges, and provide flexibility in employer matching. This plan allows for high employee pre-tax contributions – up to \$23,000 of a participant's salary, plus a \$7,500 catch-up contribution for those over age 50.
Individual 401(k)	Designed for businesses that employ only the owner, or the owner and spouse. These plans have the same rules and requirements as any other 401(k) plan but are easy and inexpensive to maintain and there are no discrimination tests. The employee maximum elective deferral contribution is \$23,000 and, if over age 50, allows for an additional catch-up contribution of \$7,500. The business owner can make an employer contribution of up to 25% of compensation. The combined limit for employee and employer contributions is \$69,000. For business owners 50 and over, the combined contribution limit is \$76,500!
Profit-Sharing Plan	A profit-sharing plan is designed to give employees a share of the company profits. Employees receive a percentage of company profits based on its earnings, commonly on an annual basis. This plan accepts discretionary employer contributions, and there is no set amount an employer must contribute, nor is the employer required to make annual contributions. It allows for employer contributions of the lesser of 100% of compensation or \$69,000 per participant.
Simple IRA	Created for small businesses (100 or fewer employees), this plan is easy to administer and is funded by employee salary deferrals of up to \$16,000 and employer contributions of up to 3% of employee compensation. For employees age 50 and older, an additional catch-up contribution of \$3,500 is available. Traditional IRAs are set up for employees.
SEP IRA (Simplified Employee Pension Plan)	This flexible plan is ideal for small businesses and the self-employed. Funded entirely by the employer, it allows for contributions of up to the lesser of 25% of compensation or \$69,000, resulting in a higher level of tax deductions. Elective employee salary deferrals and catch-up contributions are not permitted in SEP plans. Traditional IRAs are set up for employees.
Payroll Deduction Plan (PDP) IRA	Payroll Deduction Plan (PDP) IRA – This is a feature that can be added to any of the retirement plans. It's a convenient and low-cost program that allows employees to request payroll deduction be directly deposited into a mutual fund IRA (Traditional or Roth). Employer contributions are not required, nor are there any annual filings or reporting responsibilities.

Contribution limits are for tax year 2024 Individual 401(k) employer contribution limit may be lower depending on employers tax filing status.

PFS Investments Inc. is a Broker-Dealer for Everyone

Unlike many financial services companies who aren't interested in working with the middle class, Primerica has been committed to helping working families save and invest for their futures since 1977. By helping people using our HOW MONEY WORKS™ materials, we show them how they can achieve a better financial future – no matter what their economic background is – because at Primerica, no client is too big or too small.

We offer products and programs for every need, goal, and phase of life.

Investments

PFS Investments Inc. provides access to solutions and services from some of the world's most recognizable companies.

We help people prepare for their financial future by investing in:

- Mutual Funds
- Annuities
- Managed Investments

We use tax-deferred accounts:

- IRAs – Traditional and Roth
- 403(b) and 403(b)(7) plans
- College savings plans

We offer retirement plans:

- 401(k), Cash Balance, 403(b) and 457 plans
- SEP and SIMPLE IRA plans
- Payroll deduction plans – complimentary for employers



Primerica at a Glance

Primerica is a leading provider of financial services to middle-income households in North America. Our mission is to help families earn more income and become properly protected, debt free and financially independent.

We originated the “Buy Term and Invest the Difference” philosophy that encourages families to purchase affordable term life insurance so they can get the protection that they need at a price they can afford and have more money to invest in their family’s future.

We teach people using our HOW MONEY WORKS™ materials so they can make informed decisions about how to take control of their finances by providing a complimentary Financial Needs Analysis (FNA). We offer a variety of products and services designed to help people achieve their financial goals.

Primerica is the largest independent financial services marketing organization in North America:¹

- Public company listed on the New York Stock Exchange (PRI)
- In business since 1977, with a proven track record
- Approximately 5.7 million lives insured through our life companies
- Approximately 2.9 million client investment accounts
- More than \$944 billion of term life insurance in force
- An average of \$5.1 million in benefit claims paid everyday
- Investment clients have nearly \$97 billion in asset values in their Primerica investment accounts.

For more information about Primerica and PFS Investments Inc., visit Primerica.com

Awards and Accolades:

- #1 Most Trusted Life Insurance Company and #3 Most Trusted Financial Company in 2022 by Investor’s Business Daily.*
- 21 consecutive DALBAR Mutual Fund Service Awards for exceptional customer service²
- 2023 Bloomberg Gender-Equality Index³
- 2023 *Forbes* Best Employers for Women⁴



*Survey results are presented solely with respect to Primerica’s U.S. term life insurance business. Term life insurance underwritten by National Benefit Life Insurance Company, Home Office: Long Island City, NY in New York State; Primerica Life Insurance Company, Executive Offices: Duluth, GA in all other U.S. jurisdictions; and Primerica Life Insurance Company of Canada (Head Office: 6985 Financial Drive, Suite 400, Mississauga, ON, L5N 0G3, Phone: 905-812-2900) in Canada. From Investor’s Business Daily, “#1 Most Trusted Life Insurance Company and #3 Most Trusted Financial Company in 2022,” as of September 29, 2023. Survey results are presented solely with respect to Primerica’s U.S. term life insurance business. Forbes.com, “Forbes 2022 America’s Best Insurance Companies,” October 25, 2023.



 PRIMERA





PFS Investments Inc.

A Primerica representative's ability to offer products and services is based on the licenses held by the individual, and the states in which the individual is registered. Not all representatives are authorized to sell all products and services. For additional information about a representative, including licenses and state registrations, please visit www.BrokerCheck.com.

PFS Investments Inc. (PFSI) offers both brokerage and advisory accounts. Representatives do not have investment discretion over any client account or assets. For additional information about the products and services available in brokerage and advisory accounts, including fees, expenses and the compensation received by PFSI and your representative, please review a copy of our Form CRS, Form ADV brochure and our informational brochure, Investing with Primerica, available from your representative and online at www.primerica.com/pfsdisclosures.

Primerica Representatives market financial products including term life insurance and securities products. Term life insurance underwritten by Primerica Life Insurance Company (PLIC), Executive Offices: Duluth, GA (except in New York) and by National Benefit Life Insurance Company (NBL), Home Office: Long Island City, NY (in New York State). Securities are offered by PFS Investments Inc. (PFSI), 1 Primerica Parkway, Duluth, GA 30099-0001. PFSI is a registered broker-dealer and investment adviser with the Securities and Exchange Commission (SEC), a member of the Financial Industry Regulatory Authority (FINRA) and a member of the Securities Investor Protection Corporation (SIPC). PFSI offers advisory services and managed accounts investment strategies under the trade name Primerica Advisors as part of the Primerica Advisors Lifetime Investment Program. Primerica Inc., PFSI, PLIC and NBL are affiliated companies.

1. Combined data as of December 31, 2023, from PFS Investments Inc, PFSI, Investments Canada Ltd. and Primerica Life Insurance Company of Canada. **2.** Dalbar.com, "DALBAR Mutual Fund Service Award 2023," January, 24 2024. **3.** From Bloomberg Finance L.P, "2023 Bloomberg Gender-Equality Index," January 31, 2023. The 2023 Bloomberg Gender-Equality Index logo mark is associated with the Bloomberg Gender Equality data for the 2021 fiscal year. **4.** Forbes.com, "Forbes 2023 The Best Employers for Women," July 18, 2023.