

PFS INVESTMENTS INC.

IMPORTANT INFORMATION FOR RETIREMENT ACCOUNTS CONTRIBUTION LIMITS

For your convenience, below is a table showing retirement account contribution limits for 2022 and 2023, 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 2023. If you have exceeded the contribution amount allowed by the IRS, please contact our Customer Service Center at 1-800-544-5445 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	2022 Limit	2023 Limit
IRA (Traditional and Roth)	\$6,000	\$6,500
IRA Catch-up Contribution (allowed for shareholders age 50 and older)	\$1,000	\$1,000
403(b) or SAR-SEP Plans (Salary Deferrals)	\$20,500	\$22,500
403(b) or SAR-SEP Plans Catch-up Contribution (allowed for shareholders age 50 and older)	\$6,500	\$7,500
SIMPLE Plans (Salary Deferrals)	\$14,000	\$15,500
SIMPLE Plan Catch-up Contribution (allowed for shareholders age 50 and older)	\$3,000	\$3,500
Simplified Employee Pension ("SEP")	Lesser of - 25% of employee's compensation or \$61,000	Lesser of - 25% of employee's compensation or \$66,000

IRA/RETIREMENT PLAN CUSTODIAN FEE SCHEDULE

Annual Custodian Fee Retail	\$25*
Account Termination Fee	\$30

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

ARE YOU AGE 73 OR OLDER?

Required Minimum Distributions (RMDs) - You cannot keep retirement funds in your account indefinitely. Generally, you must start 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, call the Customer Service Center or go to www.irs.gov and search "required minimum distributions".

REVIEW YOUR ACCOUNT BENEFICIARIES

Remember, if during the year you've had a "life changing event" such as a marriage, divorce, death of a family member or birth of a child, it's a good idea to review the beneficiary information on your retirement accounts. You may log in to your account on Shareholder Account Manager or contact our Customer Service Center to get up-to-date beneficiary information or information on how to request a beneficiary change.



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.

DON'T FORFEIT YOUR ACCOUNT Many states enforce abandoned property laws against investment accounts. As an investor, this means if you do not access your account, at least annually, the assets in your account may be turned over to the state in a process referred to as escheatment. A simple account checkup such as updating your account information, accessing your account online, using our automated phone system, or speaking to a customer service representative will assist in making sure your account doesn't get classified as abandoned property and escheated to the state.

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.

NEW eFORMS Primerica Shareholder Services now offers eForms, an electronic forms option that removes the need to mail or fax paperwork, and also the Notary Stamp or Signature Guarantee requirements. Please go to the PFS Investments U.S. dropdown menu at Shareholder.Primerica.com to view the current list of available forms.