



Building Better

FINANCIAL FUTURES



A Transamerica Company

THERE IS A NEED AND
WFG IS HERE
TO MEET IT.

WE WILL PROVIDE YOU WITH AN OVERVIEW OF:

What we believe at World
Financial Group (WFG).

How we help people have
better financial futures.

The way our business
opportunity works.

**THERE IS NO
EXPECTATION
FOR YOU TO MAKE
A DECISION TODAY.**



THREE PERSPECTIVES

Who do you know that could benefit from our message?

Could this information help my family or me financially?

Am I intrigued by this opportunity?

WHAT WE EXPECT IN OUR ASSOCIATES

People skills and desire to learn

Coachability

Willingness to follow a proven business platform



WFG IS COMMITTED TO HELPING:

Create generations of people who know how to better manage and protect their money.

1



Provide our associates with the support and systems they need to build strong WFG businesses and create better lives for themselves.

2



AN EXCELLENT BUSINESS OPPORTUNITY



AN OVERWHELMING
NEED FOR OUR
PRODUCTS AND SERVICES

AN EFFECTIVE BUSINESS
PLATFORM

POWERFUL
COMPENSATION

GREAT TIMING

STRONG CORE VALUES

WHAT HAPPENS TO THE PEOPLE WHO DO NOT GET HELP?

Many financial services companies focus on only the wealthy few, thus many individuals and families are grossly underserved.

There is an overwhelming need to help middle-income individuals and families with their finances, but there are an insufficient number of companies who are willing to help them.



WHAT'S THE IMPACT?

Most families are:

Living with insufficient protection and too much debt.

Not saving at all, or not knowing why or how much money they should save to reach their goals.

Without a strategy for their futures, not making enough money and not sure what to do about either.

WHAT'S THE PRICE?

Without financial security there is:

No peace of mind

Stress and frustration

A negative impact on our families

Sleeplessness

Lost opportunities

Lack of confidence

Lack of hope

Lowered expectations

Lack of dreams

TO PROVIDE INDIVIDUALS
AND FAMILIES A BETTER
QUALITY OF LIFE, WE HAVE
TO HELP THIS CHANGE.





There is a need for a different kind of company in financial services. WFG believes that we are that company.

WFG IS A COMPANY THAT:

Reaches out to middle-income individuals and families instead of just the wealthy few.

Helps clients establish goals and gives them a clear strategy on how to reach them.

Helps people build a stronger, more sound financial foundation.

HOW IS WEALTH DEFINED?

Extravagant lifestyle – celebrities, high-salaried sports stars, etc.

Exotic sports car, expensive home, designer brands

BUT MOST PEOPLE WHO TRY TO LIVE A “WEALTHY” LIFESTYLE:

Spend the money they earn or more.

Don't attain wealth but, instead, accumulate large amounts of debt.

FINANCIAL SECURITY REQUIRES DISCIPLINE

It's necessary to develop discipline, and the ability to determine wants versus needs.

THE DISCIPLINE TO DETERMINE NEEDS VERSUS WANTS IS NECESSARY TO ACHIEVE FINANCIAL SECURITY.



FINANCIAL INDEPENDENCE ISN'T ABOUT EXTRAVAGANCE OR LIVING IN A MEGA-MANSION.

TRUE FINANCIAL INDEPENDENCE:

Saving more and spending less

Living within one's means

Protecting loved ones should the "worst-case scenario" occur

Reducing and eliminating debt

Saving sufficient funds to cover expenses for six months to a year

Building long-term savings that protect you and your family for life

Financial Independence = Peace of Mind



HOW WFG CONDUCTS BUSINESS



WFG BELIEVES IN A RESPECTFUL, NO-PRESSURE PROCESS.

1

On the first visit, the associate discusses concepts, gathers data and information, and makes a follow-up appointment.

2

The associate performs a financial needs analysis for the client.

3

The associate returns to present the analysis and recommendations.

To know and understand three basic financial concepts can help people have and enjoy financial security. This is what WFG associates teach.

1

THE POWER OF TIME

Time can be your greatest ally or your worst enemy. If you haven't started saving for your future, start now.

An example of saving \$5,000 per year in a tax-deferred account earning 10% per year.¹

	Time	Principal Invested	Total Accumulation
Person A	40 years	\$200K	\$2.2 million
Person B	38 years	\$190K	\$1.8 million
Difference	2 years	\$10K	\$400K

8 hours a day, 5 days a week: **\$96 per hour**

2

MANAGING RATE AND RISK*

A one-time investment of \$10,000 saved for 36 years

Interest Rate Percentage	Total Accumulation
2%	\$20,000
6%	\$80,000
10%	\$320,000

The Rule of 72 - If you divide 72 by the interest rate being earned on your savings, you will obtain the approximate number of years required for your initial savings to double.

3

REDUCE THE IMPACT OF TAXES²

TAXABLE



Savings Accounts
Certificates of Deposit (CDS)

TAX DEFERRED



401(K)S, IRAs
Fixed Annuities
Savings Bonds

TAX EXEMPT



Roth IRAS
Cash Accumulation in a
Life Insurance policy

* The Rule of 72 is a mathematical concept that approximates the number of years it will take to double the principal at a constant rate of return. The performance of investments fluctuates over time and, as a result, the actual time it will take an investment to double in value cannot be predicted with any certainty. Additionally, there are no guarantees that any investment or savings program can outpace inflation. All figures are for illustrative purposes only and do not reflect an actual investment in any product.

A FINANCIAL ANALYSIS PROVIDED BY A WFG ASSOCIATE CAN HELP ANSWER THE QUESTIONS:

How do I create a workable savings plan that I can stick to?

What goals should I set, and how much do I need to save to reach these goals?

Are there products available that can provide guarantees against loss?

What products can allow my money to grow but still allow me to have access to it without a penalty or being taxed?²

How much insurance do I need? What types of insurance should I consider?

Will a professional work with me even if I don't have a lot of money?



OUR PRODUCT SOLUTIONS³



INSURANCE

TERM INSURANCE

UNIVERSAL LIFE

FIXED ANNUITIES

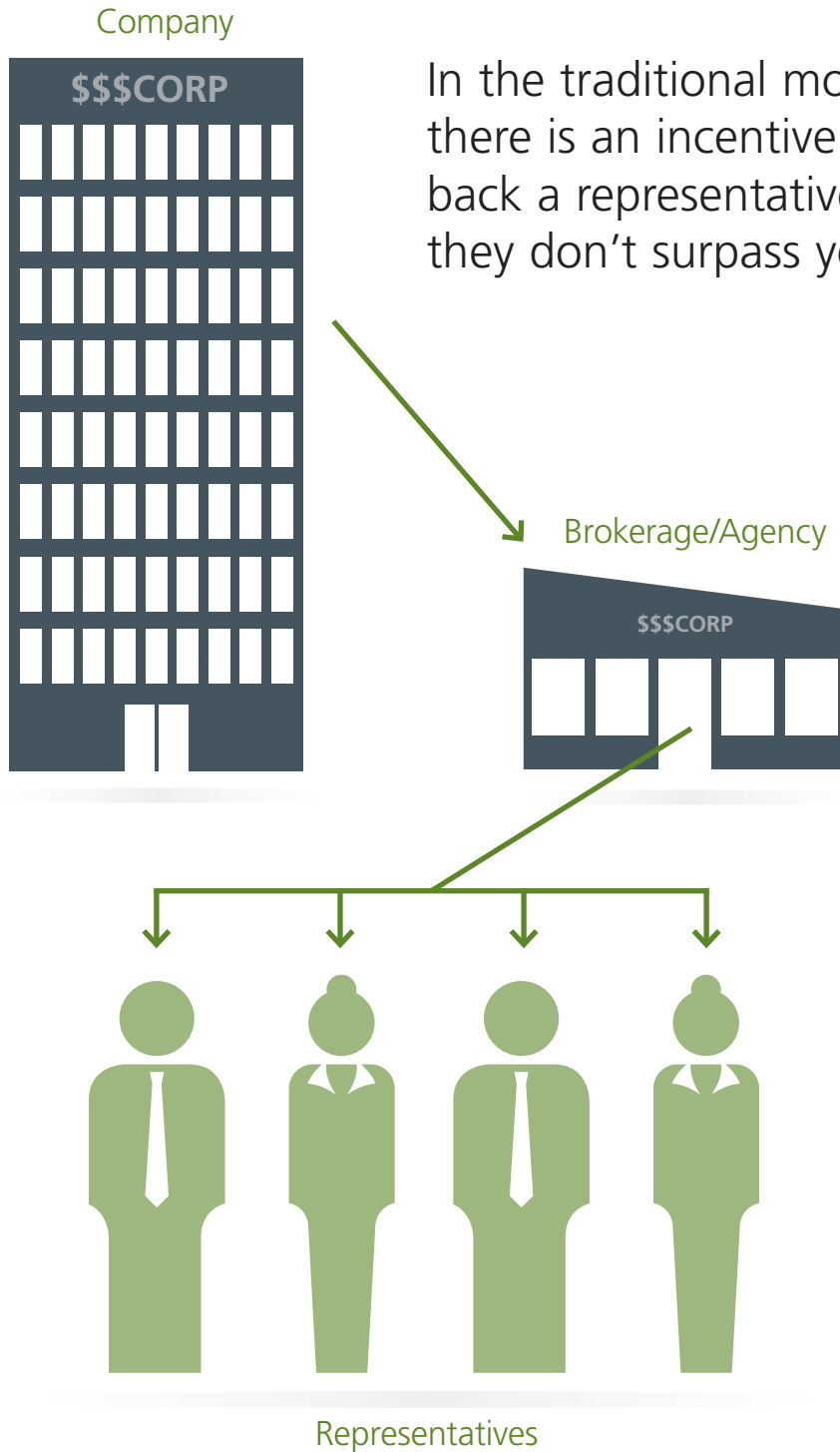
INVESTMENTS

IRA

RETIREMENT

COLLEGE SAVINGS

THE TRADITIONAL INDUSTRY



In the traditional model, there is an incentive to hold back a representative so they don't surpass you.

In order for any representative to advance, they usually have to leave the brokerage/agency for other employment, which means that the brokerage/agency is losing its best people.

THE TRADITIONAL MODEL INHIBITS LEADERSHIP DEVELOPMENT AND GROWTH.

TRADITIONAL MODEL

Production Oriented

WEAKNESSES

Incentive to hinder promotion(s)

Difficult to keep talented people

Can deter loyalty

Lower energy

Environment can be negative

Stressful

Little to no growth

Little recognition other than
your paycheck

STRENGTHS

Good training

Professionalism

Strong products

Great earning potential

NON-TRADITIONAL MODEL

Recruiting Oriented

WEAKNESSES

Products often based on a fad

Products have small earnings potential

No standards for participation

Inadequate training

No loyalty or buy in

Possible lack of professionalism

Lacking financial discipline

Get-rich-quick mentality

Low entry-level earnings

STRENGTHS

Positive and inspirational

High-energy environment

Business ownership

Potential for growth

Major recognition

WFG has taken the best of both the production- and recruiting-focused models and created a hybrid business model that rewards both production and leadership development.

THE WFG HYBRID MODEL

Our model offers:

Excellent, high-quality training programs

A high-standard of professionalism

Top-rated products

Excellent earnings potential

An energetic and positive working environment

Inspiration and motivation

Exciting growth potential

Mentoring from top leadership

Business ownership



HOW TO EARN INCOME AT WFG



1

A WFG ASSOCIATE CAN EARN INCOME IN ONE OF THREE WAYS:

Personal production



2

Override the production of the associates you help develop



3

Residual income from renewals and/or trails

POWERFUL.
MOTIVATIONAL.
INSPIRATIONAL.



WFG associates can develop their full potential as leaders and business owners while building their organization.

The guidelines for an associate's next promotion are clearly stated and easily accessible from his/her first moment with the company.

An associate's personal production and hard work, as well as that of his/her organization, are among the factors that help determine when the associate achieves his/her next promotion.

WFG offers an excellent income opportunity. The following example shows how helping a family results in a \$2,808 commission paid to the field, with the commission based on an average Life Insurance Policy sale to a 40-year-old male who is contributing \$185 per month to the policy.^{6,7}

	Per Month	Per Year
Associate ^{8,9} (Helps four families per month)	\$4,044	\$48,528
Senior Marketing Director ^{8,9} (Helps four families per month)	\$7,276	\$87,312
Senior Marketing Director leading a five-person organization ^{8,9,10} Only Senior Marketing Director's associates ¹⁰ help four families each per month	\$16,174	\$194,088
Senior Marketing Director and each member ¹⁰ of the organization help four families per month	\$23,450	\$281,400

Many people have experienced different levels of success with World Financial Group. However, individual member experiences may vary. This is not intended to, nor does it, represent that any current member's individual results are representative of what all participants achieve when following the World Financial Group system.

NOW IS A PERFECT
TIME TO CONSIDER
THE WFG **BUSINESS
OPPORTUNITY.**

IN DIFFICULT ECONOMIC
TIMES, THERE IS:

A greater demand for financial
education and guidance

A heightened demand to earn
extra income

Increased motivation to
ensure security



THE STRENGTH OF A BUSINESS BEGINS WITH STRENGTH OF CHARACTER

In life and in business, especially financial services, a person should have integrity, honesty, dependability, and be worthy of someone's trust. These traits help to build long-lasting relationships.

WFG BELIEVES IN FAMILY

WFG wants our associates' families to be supported and involved in the business.

It's important to have teamwork both at home and at work.

WFG believes that involving family helps create a more positive and effectual environment.

Our associates are encouraged to always remain positive and to never give up on their dreams.



Is the WFG business opportunity for you? Typically, people who are considering becoming an associate with our company look to do so:

PART TIME

Like their current jobs but would like to earn extra income

Are frustrated or dissatisfied where they are in their career/life, and would like more control over their time and income

Feel less secure or have recently lost a job, and are looking for options

FULL TIME

Are looking to change careers or want to own a business



LET'S OVERVIEW THE THREE QUESTIONS WE ASKED YOU TO CONSIDER WHEN CONTEMPLATING A CAREER WITH WFG.

Who do you know that could benefit from our message?

Could this information help my family or me financially?

Am I intrigued by this opportunity?

NEXT STEPS

Consider the reasons why you may want to become a WFG associate and discuss them with your spouse/family.

In the next one to two days, meet with a WFG associate for a follow up meeting.

If you set an appointment with an associate, please keep it.

- 1 All figures are for illustrative purposes only and do not reflect an actual investment in any product. Additionally, they do not reflect the performance risks, taxes, expenses or charges associated with any actual investment, which would lower performance. This illustration is not an indication or guarantee of future performance. Contributions are made at the end of the period.
- 2 Tax and/or legal advice not offered by World Financial Group or its affiliated companies. Please consult with your personal tax professional or legal advisor for further guidance on tax or legal matters.
- 3 Tax and/or legal advice not offered by World Financial Group or its affiliated companies. Please consult with your personal tax professional or legal advisor for further guidance on tax or legal matters.
- 4 WRL, Transamerica Life Insurance Company, World Financial Group, Inc., World Financial Group Insurance Agency, Inc. and its subsidiaries are affiliated companies.
- 5 The full names, city and state locations of these entities are: Western Reserve Life Assurance Co. of Ohio, Columbus, Ohio; Transamerica Life Insurance Company, Cedar Rapids, Iowa; Pacific Life Insurance Company, Newport Beach, California; ING USA Annuity and Life Insurance Company, Des Moines, IA; Nationwide Life Insurance Company, Columbus, Ohio.
- 6 Opportunities to build other income may be achieved by qualifying for additional compensation and by qualifying for bonus pools.
- 7 Commission amount may vary based on product type and size of purchase. This example is based on a Western Reserve Life Indexed Universal Life Insurance Policy.
- 8 This is a hypothetical scenario for illustrative purposes only. There is no assurance that these results can or will be achieved. Income is earned from sales of World Financial Group authorized products and services. No income is earned for recruiting. See the current World Financial Group Field Manual for compensation percentages on all diversified product lines. All compensation plans subject to change. Promotional criteria/designations are determined and offered by or through World Financial Group. Personal percentages earned on products may vary based on promotional level with WFG. As of Feb. 1, 2011, WFG Associate contract level of 35.6%, Senior Marketing Director contract level of 64%, Senior Marketing Director override level of 28.4%.
- 9 Associates of World Financial Group are independent contractors, regardless of field title/ designation.
- 10 Example assumes all Senior Marketing Director's team members are at the Associate level.



World Financial Group, Inc. (WFG) is a financial services marketing company whose affiliates offer a broad array of financial products and services. Insurance products offered through World Financial Group Insurance Agency, Inc., World Financial Group Insurance Agency of Hawaii, Inc., World Financial Group Insurance Agency of Massachusetts, Inc., World Financial Group Insurance Agency of Wyoming, Inc., World Financial Insurance Agency, Inc. and/or WFG Insurance Agency of Puerto Rico, Inc.

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