

# WFG Platform Fee

United States & Puerto Rico



A Transamerica Company



## Everything Your Business Needs in One Platform

There are services and tools that are essential for an entrepreneur's business to succeed. However, it can be difficult to assemble, integrate, update and maintain the software, sales systems, marketing programs, training tools, technology and client services they need. For many entrepreneurs, the complexity of orchestrating such a platform can push business ownership out of their reach.

WFGIA's scale as well as our knowledge and experience with technology creates a massive advantage for new business owners. The power of our platform gives entrepreneurs a cost-effective path to launch a competitive financial services business on day one. Our platform also provides the support, training and access to well-known product providers you need as you grow your business to your vision of success. Access to all of this is available through one low-cost monthly charge: the Platform Fee.

# The Platform Fee

A monthly payment that connects your business to top-tier technology and resources.

The Platform Fee starts at \$25 per month, based on the agent's level and licenses. All licensed WFGIA agents must pay the fee each month as failing to do so can result in termination from the company.

To help reduce costs, we offer a Production Bonus Program that effectively covers the cost of the Platform Fee for Training Agent through Marketing

Director levels and partially offsets the cost for Senior Marketing Directors and higher level agents.

Those who qualify receive \$70, which is reflected in their commission statement. For more details, please see the Production Bonus Program section in this brochure.

All licensed agents must pay the Platform Fee each month.

## Here's a look at the Platform Fee structure:

Level	Life License	Registered Representative/Investment Advisor Representative
Training Agent	\$25	\$110
Senior Agent & Marketing Director	\$25	\$120
Senior Marketing Director	\$70	\$120
EMD & Above	\$160	\$180

# The Complete Business Platform for Financial Services Professionals





## Build Your Team

Building a team of entrepreneurs requires tools to help you stay organized, identify where new associates are in the process of becoming licensed, prompt them to take the next step, and communicate with everyone on your team.

### Associate Onboarding\*

The WFG Launch platform allows new associates on your team to access tools designed to help them get licensed, trained and start recruiting.

### Automated Communication

From day one, new associates, and their upline leader, receive timely, automated messages that help simplify their success with actionable information.

### Track Recruiting Opportunities

Use Salesforce Wealth Management to help you fill your recruiting pipeline, and move and track prospects through the steps to join your team.

### Team Member Reporting

Generate custom reports to track your team member's progress, production and path to reach their goals.

### Monitor New Associate Progress\*

Oversee the progress of your newest team members as they complete the WFG Launch checklist to get started.

### Team Email

Send updates, invitations and announcements to your team with trackable messages that can help drive responses.

### Training Center

Accessible through Salesforce Wealth Management, this is a one-stop shop for all training on a wide variety of topics.

\* Not available in California.



## Increase Your Sales

Competing in today's market demands that you have the financial products and services, marketing systems, and sales tools to build your brand, attract prospects, meet client needs and track sales.

### Providers You Know

Help meet the needs of your clients with a wide-range of financial products and services from some of the most well-known and respected companies in the industry.

### Build Your Web Presence

Create awareness of your business and the services you offer using your own website, provided by the company, and build followers using company-created social media content.

### Track Sales Opportunities

From prospect to client, manage new opportunities through Salesforce Wealth Management's tools that can help you stay organized and take action.

### Engage With Email Campaigns

Access hundreds of pre-approved, written and designed messages to keep you connected with those whom you do business.

### Sales Pipeline

Manage your sales pipeline and track closed business with professional Customer Relationship Management (CRM) software, Salesforce Wealth Management.

### Access Content Libraries

Obtain provider materials and company-created marketing materials to share with your prospects, team and clients.



## Serve Your Clients

The greatest way to build your success is to provide excellent service. By leveraging available technology, you have a virtual assistant to help you serve your clients faster and meet their needs more efficiently.

### Application Management

Complete applications, receive notifications and track underwriting status using AgentOne inside Salesforce Wealth Management.

### Sales Support

Access knowledge articles and use web-to-case messages with our Sales Desk, who can also be reached via email, [WFGSalesDesk@transamerica.com](mailto:WFGSalesDesk@transamerica.com), or by phone, 770.934.7355, to get answers for you and your clients.

### Client Householding

Access your clients' documents, policies and accounts in one place, making regular client reviews less complicated.



## Protect Your Business

In a highly regulated industry, the Platform Fee equips you with the tools to build your business in a complaint manner.

### RightBRIDGE

Help determine the suitability of products based on your clients' specific needs.

### Recruiting, Sales and Training Material

Pre-approved brochures, presentations and other material are available to agents so they can focus on growth.

## Tools that Support Your Business

For WFGIA agents, the one platform they need to run their business is in their hands from day one. Our Business Platform is comprised of proprietary services and third-party technologies thoughtfully integrated to help you grow, manage and protect your business. Starting a business in the financial industry is now possible for almost anyone.

### Proprietary Systems & Services

#### WFG Launch

New Associate Onboarding

#### Appointment Management

Provider Appointment Process

#### Agent Reports

Team and Production Tracking

#### Advancement Management

Promotion Progress Tracking

#### WFG Pulse & Text Messaging

Mobile Business Reports,  
News and Alerts

### Third-Party Tools & Technologies

#### Salesforce Wealth Management

Customer Relationship Management (CRM)

#### AgentOne

Client Application Tracking

#### iGo

Electronic Client Applications

#### Yext

Pre-approved Agent Websites

#### Litmos LMS

Agent Virtual Training Center

#### LegacyShield

Personal Estate Plan and Analysis

#### RightBRIDGE

Product Suitability Analysis

#### Firelight (TFA Representatives)

Electronic Applications for VA and Mutual Funds

#### Docupace (TFA Representatives)

Electronic Document Management

#### InForms (TFA Representatives)

OBA, ARQ, ADV Part 2B and Questionnaires

#### Morningstar Annuity Intelligence (TFA Representatives)

Annuity Information Database

#### Smarsh (TFA Representatives)

Encrypted Email and Data Archival

# Platform Fee Details

Now that you know what is included for the cost of the Platform Fee, let's take a closer look at how it works and the incentives we have in place to help offset the overall cost.

## 60 Day Grace Period

Although every new agent must pay the Platform Fee, monthly payments don't start until the agent's third month.\* These first two months at no cost give you the chance to begin to qualify for the Production Bonus Program that offsets your cost.

\* This grace period does not apply to reinstating agents who were previously life licensed with WFG.

Agents who meet the criteria will receive a \$70 production bonus in their commissions.

## Production Bonus

As you advance from Training Agent to Senior Marketing Director, you can significantly reduce how much you pay each month by earning a bonus of \$70 by meeting a minimum personal production level. To earn the bonus, you must:

- Sign up for recurring payments for the Platform Fee
- Have a rolling three (3) month net point ratio (NPR) of 70% or higher
- Earn 2,000 or more personal net points in a month; earn 4,000 or more personal net points over two months; or earn 6,000 or more personal net points over three months

Agents who meet the above criteria will receive a \$70 production bonus in their commissions. Points toward the bonus can be used for up to three months as long as the average of 2,000 points per month is maintained.

**For example,** if you earn 6,000 points in January, you can earn the production bonus for the next three months: February, March, and April.

You must re-qualify for the production bonus each month and remain in good standing with WFG to receive it. The bonus is based on the previous month's production and is credited as part of the agent's commission's cycle.

## Recurring Payments

We encourage all WFGIA agents to sign up for recurring payments for the Platform Fee via Payment Central on MyWFG to ensure continued access to the business platform. Those agents who choose to not sign up for recurring payments will be charged a monthly \$10 administrative fee in addition to the total monthly payment owed and are not eligible for the Production Bonus program.

Following your authorization, monthly payments are made on or about the 1<sup>st</sup> of each month. If this day lands on a weekend or a holiday, then payments may be processed on the next business day.

You may cancel your authorization for recurring payments by clicking on the “Unsubscribe Now” button on the main Payment Central screen. Additionally, in the event a monthly transaction is rejected or declined, the Balance Due will remain outstanding and the authorization may be terminated.

## Termination & Roll Up

Any agent with an outstanding Platform Fee balance greater than two months’ worth of the amount charged will receive an email that serves as a 30 day notice to pay their full balance before being terminated from WFGIA. The agent’s upline SMD and CEO MD are also notified.

The Platform Fee balance does not roll up if the terminated agent is a life licensed agent at the Marketing Director level or below. The \$10 administrative fee never rolls up.

## An Impressive Platform

With the remarkable spectrum of services and technologies built into the WFG Business Platform, it may seem that only a few could afford to access it. However, the entire platform is available to every WFGIA agent at a very affordable cost.

The Platform Fee is part of our ongoing commitment to protect and equip WFGIA agents with the best technology, service and platform in the industry.



