

Why Become a Registered Representative with Transamerica Financial Advisors, Inc. (TFA)



Broad Product Choice, Career Growth & Higher Compensation Potential

- Access to a broad number of products to offer more diversity for your clients
- Increase opportunities to achieve higher promotion levels, recognition, rewards and more
- Increase your earnings potential:¹
 - A Life Licensed SMD earns, on average, \$57,461
 - A Life and Securities Licensed SMD earns, on average, \$68,945
 - A Life, Securities and Advisory Licensed SMD earns, on average, \$81,865
- Support and enhance your WFG career, and re-energize your business and your team

TFA: Big, Diverse and Growing

- A diverse group of Representatives: People from all walks of life serving families from all walks of life
- No. 1 independent broker-dealer based on the number of women Representatives²
- Fifth largest independent broker-dealer in terms of total number of Representatives³
- Thousands of Representatives and just over a thousand Branch Offices throughout the United States
- \$32 billion in customer assets⁴

Resources, Technology and Platforms to Help You Succeed

- **Mutual Fund Kit:** all the resources you need to begin selling mutual funds to your clients
- **FireLight:** electronic application to submit variable annuity business for Transamerica and other providers, speeding up processing, which means you earn commissions faster
- **Transamerica® ONE Wealth Management Platform:** a powerful platform, exclusive to TFA Investment Advisor Representatives, that brings world-class money management to people interested in a customized investment strategy
- **Transamerica ALPHA:** an automated online wealth management program

Brand

- Valuable access to the Transamerica brand
- Represent yourself as:
 - An SMD with World Financial Group, Inc.
 - A life licensed associate with World Financial Group Insurance Agency, Inc. (or the appropriate subsidiary for your state)
 - A Representative of Transamerica Financial Advisors, Inc.
- You have the credibility of the Transamerica name and brand while maintaining the freedom and independence to build your business your way

¹ Average earnings as of March 2015

² "The independent broker-dealers with the most female advisers," InvestmentNews, April 29, 2015, [investmentnews.com/section/broker-dealer-data-rankings?U=custom&F=frps](http://www.investmentnews.com/section/broker-dealer-data-rankings?U=custom&F=frps)

³ "Largest B-Ds," InvestmentNews, June 2, 2015, <http://www.investmentnews.com/section/broker-dealer-data>

⁴ As of May 2015

How to Become a Registered Representative of TFA

Submit Your U4 to TFA

- Ask your SMD to provide you with the name of your Branch Office Manager (BOM)
- Ask your BOM to send you an electronic invitation to complete the Form U4 application through the Transamerica Registration Application (TRAC) system
- Access the application from the link in the email sent from your BOM and complete it*
- Upload the signed "Section 15A" of the Form U4 as well as any supporting documents (such as information on outside business activities, citizenship, etc.) to the TRAC system
- Submit your application through the system to your BOM and pay the applicable registration fees through the TRAC system
- Once the Branch Manager receives the application, he/she reviews it, electronically signs it and submits it to the TFA home office
 - Failure to pay the fees when you submit your Form U4 application to the BOM may delay the processing of your application for up to 10 business days.
- Once TFA receives your Form U4 application in good order, including the applicable registration fees, TFA will order the required background checks (criminal and financial)
 - Depending on your past five (5) year residential history and any criminal history, if applicable, the background check may take 3-5 business days
- When the background checks are completed, the TFA Registration Department will conduct an internal review of the submitted Form U4 application and background check
 - Additional processing time may be warranted if flagged items are found during the review of your application and supporting background history
- After TFA has cleared your Form U4 application for submission to FINRA, you will receive a notification advising you that your Exam window(s) have been opened

Become Securities Registered

- Enroll in your desired pre-registration study courses
- Pre-registration education providers can be found at <https://www.wfg.com-pre-licensing-education>
- Study diligently to master the material
- Schedule your securities exam at your local test center
- Take the exams
- After you pass your securities exam, you will need to complete TFA's required new registered representative training courses to become an approved registered representative with TFA

You can find all of this information on MyWFG by going to mywfg.com/join-tfa

*You can also access the application on MyWFG.com under the TFA menu at the top of the page.

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