

BUILDING

A NEW INDUSTRY



WORLD FINANCIAL
GROUP®

an AEGON company

Solutions
for a Changing World



SOMETHING TO
BELIEVE **IN**

TIME FOR A **CHANGE**

Financial Solutions for a Changing World

There is a great need for a solution in this fast-changing world to help families reach their financial goals.

- ▶ Times are uncertain.
- ▶ People are worried about their future.
- ▶ Consumers are hurting and are more confused than ever.
- ▶ Higher debt, bankruptcy, poor savings, as well as job insecurity can create a very stressful situation.
- ▶ The current financial services industry, unfortunately, may not provide the answers.

THE CURRENT INDUSTRY

Debt

Have you ever experienced any of the following ...

- ▶ Constantly living in debt?
- ▶ Do you have any idea how much interest, fees and charges that you pay monthly in keeping this debt?
- ▶ Being caught in an endless cycle of finance and refinance?
- ▶ Are you building more assets or liabilities?

THE CURRENT INDUSTRY

Have you ever experienced any of the following ...

Investment/Savings¹

- ▶ Saving or investing at all?
- ▶ If so, what types of savings and investments did/do you have?
- ▶ Knowing why you save?
- ▶ Investing because someone told you to or because you knew how to do it?
- ▶ Getting your financial advice from an outside source?
A magazine? TV show? Newspaper? Internet?
- ▶ Sitting down with someone in the financial services industry to learn why and how to save and invest?

¹ In the United States: Securities offered through World Group Securities, Inc. Member FINRA/SIPC.

In Canada: Mutual funds, and scholarship plans in select provinces, are offered through WFG Securities of Canada Inc.

THE CURRENT INDUSTRY

Insurance²

Have you ever experienced any of the following ...

- ▶ Having an insurance policy without knowing what kind it is and how it works?
- ▶ Not knowing if it provides proper protection for your family?
- ▶ Not knowing how long your policy will last?
- ▶ Not understanding your policies?
- ▶ Feeling that you didn't get your money's worth?

² In the United States: Insurance products are offered through World Financial Group Insurance Agency, Inc.
In Canada: Life insurance and SEG funds offered through World Financial Group Insurance Agency of Canada Inc.

YOUR CURRENT SITUATION

What is your situation right now?

- ▶ Do you have problems paying your bills?
- ▶ Are you concerned about your job? Your career?
- ▶ Are you paid what you are worth?
- ▶ Are your children growing up and your parents growing old faster than you can provide for them?
- ▶ Do you feel your financial trap is affecting your family?
- ▶ Is life passing you by?
- ▶ Do you still have hope for a brighter day?

YOUR CURRENT **SITUATION**

Imagine building a house without a blueprint. In addition, the mason, carpenter, plumber and electrician working on the house do not communicate with one another.

You need to have a financial services industry professional working with you to help determine the following financial solutions:

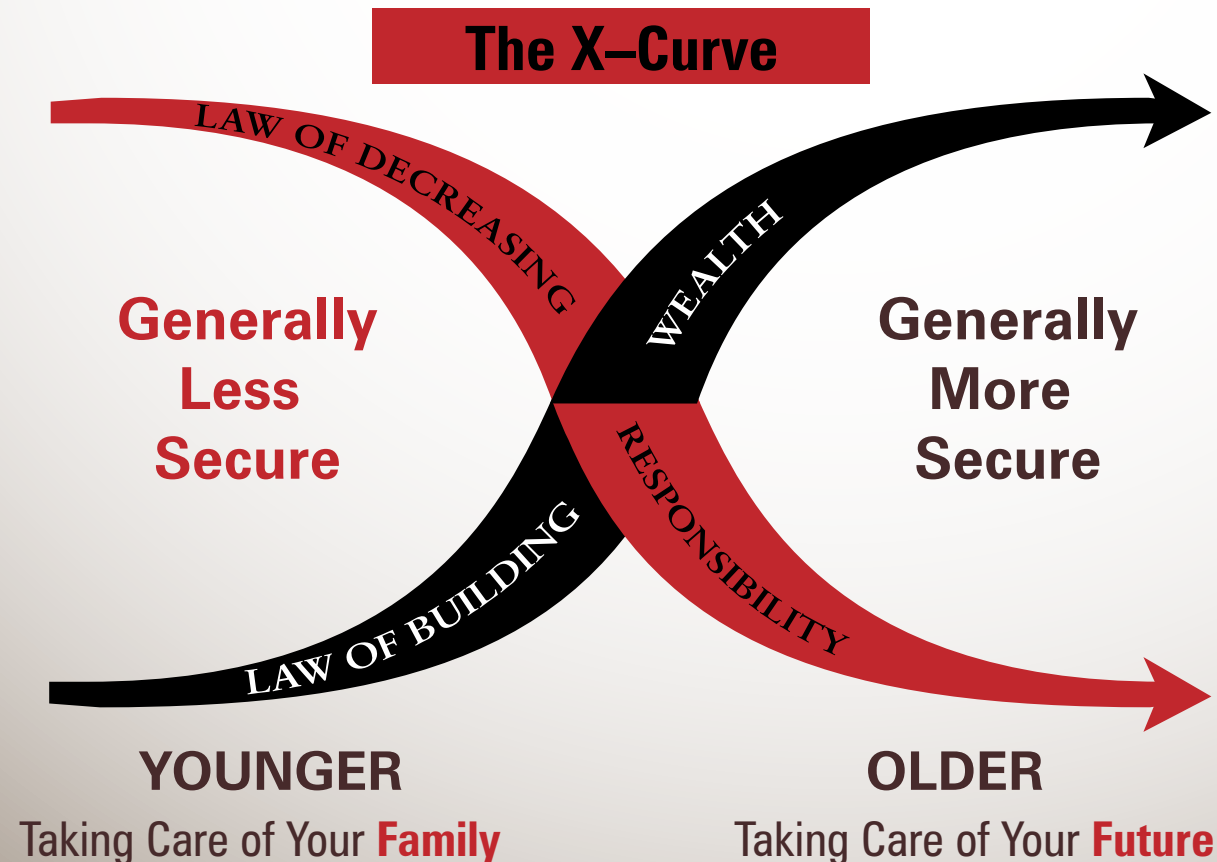
- ▶ Your retirement plan
- ▶ Your children's education plans
- ▶ Reducing your liabilities
- ▶ Preparing for an emergency, loss of job or disaster

THE FINANCIAL SOLUTION

Do you
have any
idea how
money
works?

This concept theorizes that a person's responsibilities generally decrease and wealth generally increases over time.

Most people know how to work for money, but don't know how to make money work for them.



**MOST PEOPLE DON'T PLAN TO FAIL,
THEY JUST FAIL TO PLAN.**

FINANCE 101

Building a Solid Financial Foundation

- 1. Understanding the fundamentals of:**
 - a. Investments**
 - b. Insurance**
 - c. Debt Management**
- 2. Creating and working toward a goal/plan**
- 3. Implementing your financial check up**

THE SOLUTION **COMPANY**

A Strong
Relationship

▶ We Want to Build a Financial Relationship

- *Share valuable concepts and help you understand how money works*
- *Work with you on a strategy*
- *Provide regular check ups to help you reach your goals*

▶ We Want to Build a Business Relationship

- *Help you get into the financial services industry*
- *Help train you in important aspects of financial services*
- *Help you with a new beginning toward financial independence*
- *Offer you the opportunity to build a big business in many cities and in different countries.*

WE ARE **WORLD FINANCIAL GROUP**®

WFG –
an AEGON company

- ▶ **AEGON N.V. is an international life insurance, pension and investment group based in The Hague, The Netherlands, with businesses in more than 20 markets in the Americas, Europe and Asia.**
- ▶ **Our goal is to become one of the largest financial services marketing companies in the United States, Canada, China and, eventually, worldwide.**
- ▶ **We have been able to help thousands of associates take advantage of the WFG opportunity with a flexible time commitment and schedule.³**
- ▶ **We have a proven system that helps you build a successful business.**
 - ***You are in business for yourself but not by yourself. We provide continuous training and support.***
 - ***Earn income for today and build up income for tomorrow.***

³ Part-time careers are not available in all provinces in Canada.

OUR GOAL

The New Industry

- ▶ Understanding
- ▶ Building
- ▶ Relationships

We want to build one million business associates worldwide and revolutionize the financial services industry to solve the consumer's financial dilemma – lack of understanding, planning and support.

We want to restore trust back into the financial services industry by building a new industry where people can have confidence, belief and hope to plan for their future.

VISION OF A NEW INDUSTRY

Next Steps

Are you the right person for this new industry?

- ▶ Complete a business review card.
- ▶ Make an appointment for more information.

**FINANCIAL INDEPENDENCE IS A
DECISION, NOT A DREAM.**

The background of the image features a group of business professionals in silhouette, standing and holding documents or tablets. The scene is set against a dark background, with the silhouettes rendered in a dark gray color. The overall composition is professional and modern.

WE CAN MAKE THE

CHANGE

WE CAN MAKE A

DIFFERENCE



Your Dreams, Our Strategies®

U.S.:

World Financial Group, Inc. (WFG) is a financial services marketing company whose affiliates offer life insurance and a broad array of financial products and services.

Securities are offered through World Group Securities, Inc. (WGS), Member FINRA/SIPC.

Insurance products are offered through World Financial Group Insurance Agency, Inc. (WFGIA) or its subsidiaries.

WFG, WGS, WFGIA are affiliated companies.

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Canada:

World Financial Group Insurance Agency of Canada Inc. offers life insurance and SEG funds. Mutual funds, and Scholarship Plans in select provinces, are offered through WFG Securities of Canada Inc.

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