



SETTING THE NEW BUSINESS STANDARD



World Financial Group (WFG) offers a unique business platform so that people from all walks of life can change careers and own their own financial services business. There are many reasons why people choose to become WFG associates, and following are some of the reasons why we believe WFG is one of the best entrepreneurial opportunities in North America.



Low Start-up Costs

Only \$100 (USD) or \$125¹ (CAD) gets you started as an independent contractor.

World Financial Group (WFG) is not a franchise and does not charge any franchise fees.

As an associate, you can leverage the branding efforts of the company through the use of WFG's name, logo and image to help build your business.

No Financial Services Experience Necessary

WFG offers everyday people an uncommon opportunity to change careers or build a business of their own.

WFG's associates come from a variety of industries, careers and backgrounds.

The combination of excellent support and training programs, paired with your ability to learn and determination to build a business of your own will help you succeed.

Test Drive the Opportunity – Start Part-time²

Unlike other businesses, you can start at WFG part time while keeping the security of your existing job.

Virtually a risk-free chance to change your future.

Supplement your existing income.

Great way to re-enter the workforce on your own terms.

No Time Clock

Set your own hours.

You are in control of your business and your time.

Competitive Compensation Program^{3,4}

WFG offers one of the most robust and competitive compensation programs in the industry.

Opportunities to build other income are available through incentives, such as supervisory overrides, trails and renewals, and bonus pools.

Committed to identifying innovative ways to push more compensation to the field.

Great Earning Potential^{3,4}

At WFG, your earning potential is determined by your drive and determination, and not by an arbitrary salary range.

Earn income from your and your team members' hard work.

Since its inception, WFG has afforded its associates with the opportunity to be paid their true worth.

As a WFG associate, you can realize your full earning potential.

Moving On Up^{3,4}

WFG associates have the opportunity to develop their full potential as leaders and business owners while building their individual teams.

Your personal production and hard work, as well as that of your team, are among

the factors determining when you move up through the promotional levels.

Leadership Development & Mentoring Business Model

Learn from WFG leaders who've been where you are.

WFG field leaders provide you with the support, training and tools to hit the ground running.

With WFG's innovative mentoring program, field leaders are with you every step of the way to advise and support you as you build your business.

Strength on Your Side

World Financial Group, Inc. and World Financial Group Insurance Agency of Canada Inc. are Transamerica companies.

The Transamerica companies offer a wide array of innovative financial services and products with a common purpose: to help individuals, families and businesses build, protect and preserve their hard-earned assets.

The Power of Choice

WFG does not have a one-size-fits-all attitude when it comes to products and providers.

Through its affiliated companies, WFG has agreements with some of the industry's most respected companies.

You represent not one, but several insurance and financial services companies.

You have the opportunity to find the best product to meet the client's needs now and in the future.

Unlimited Opportunities to Expand Your Business

No territory restrictions.

Decide where and how to build your business – across the street, across town or across the country.

WFG's North American Expansion Program helps you build your business throughout North America.

The WFG Market Acquisition Plan (MAP) Leadership Agreement makes expansion easy.

The WFG Business System⁵

One of your most-powerful resources to help you build your business.

Step-by-step blueprint developed by the company's experienced field leadership.

Proven, easily duplicated.

Equal Opportunity for All

The WFG business opportunity allows you to compete on a level playing field.

You determine how big you'll build your business.

Your only competition is your will to win.

A Diverse and Culturally Rich Field Force

WFG draws its collective strength from its individual differences.

Many WFG associates are first-generation Americans and Canadians, who are realizing the dream of business ownership and living the spirit of entrepreneurship.

Growing the Underserved Market

The need has never been greater. The stakes have never been higher. Now, more than ever, people need WFG.

WFG business ownership makes sense in a good economy and even better sense in a down one.

There is a growing segment of the market that is being underserved by the industry. These people can benefit from the products, services and financial education WFG can provide.

The WFG Financial Needs Analysis⁶

WFG's web-based needs analysis helps clients chart a course from where they are to where they want to be.

WFG associates offer the WFG Financial Needs Analysis at no charge to individuals and families who want to put their financial house in order.

Step by step, the WFG Financial Needs Analysis helps people put their money to work for them.

Affiliated Companies

WFG has several affiliated companies that allow associates, with the proper licenses, to diversify their businesses and offer a wider range of products and services to their clients.

WFG's affiliated companies include:

In the United States:

Transamerica Financial Advisors, Inc. (TFA), Transamerica Financial Group Division, WFG's affiliate broker-dealer and investment advisory firm.

World Financial Group Insurance Agency, Inc. and its subsidiaries.

In Canada:

World Financial Group Insurance Agency of Canada Inc.

WFG Securities of Canada Inc.

World-class Recognition and Events^{4,8}

WFG recognizes your accomplishments at all levels.

You are rewarded in front of your peers at major events for the drive and determination that led to your achievements.

WFG's reward trip program takes qualifying associates to the world's greatest destinations – Hawaii, Tahiti, the Mediterranean, the capitals of Europe and more.

Technology

WFG leverages the latest technology to help its associates build their businesses quickly, efficiently and effectively.

Technological innovations and tools that help move WFG businesses forward include:

COMPASS (Commissions Points & Associates Service System)

AppVantage, WFG's advanced, web-based application allows associates to complete and submit clients' applications electronically.

WFG Corporate Websites
worldfinancialgroup.com
wfgopportunity.com
wfgopportunity.ca

WFG Social Media Websites
facebook.com/worldfinancialgroup.inc
youtube.com/officialwfg
twitter.com/therealwfg

Personalized WFG Associate websites available in the United States & Canada

FROM DREAMING TO
DOING



- 1 In Canada, applicable taxes (HST/GST) apply.
- 2 Part-time opportunities are not available in all Canadian provinces.
- 3 Compensation package and promotional guidelines are subject to change at any time.
- 4 Many people have experienced various levels of success with World Financial Group. However, individual member experiences may vary. This statement 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.
- 5 The World Financial Group System Manual is the core set of principles of the turnkey marketing system of World Financial Group that helps guide an agent through the process of building a sales organization.
- 6 The WFG Financial Needs Analysis is a suitability and needs analysis that is based upon information obtained from sources believed to be complete and accurate. However, discuss any legal, tax or financial matter with the appropriate professional. Neither the information presented nor any opinion expressed constitutes a solicitation for the purchase or sale of any specific security or financial services.
- 7 Only those associates who are actively registered with Transamerica Financial Advisors, Inc. may offer securities-related products and/or investment advisory services.
- 8 In order to qualify for participation in contests, and to receive prizes, award and trips, an individual must be in good standing with World Financial Group and its affiliated companies.

U.S.:

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. Securities and Investment Advisory Services offered through Transamerica Financial Advisors, Inc. (TFA), Transamerica Financial Group Division - Member FINRA, SIPC, and Registered Investment Advisor. Non-Securities products and services are not offered through TFA.

WFG, WFGIA and TFA are affiliated companies.

WFG and WFGIA Headquarters: 11315 Johns Creek Parkway, Johns Creek, GA 30097-1517. Phone: 770.453.9300

TFA Headquarters: 570 Carillon Parkway, St. Petersburg, FL 33716. Phone: 800.322.7161

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. Headquarters: 5000 Yonge Street, Suite 800, Toronto, ON M2N 7E9. Phone: 416.225.2121.

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