



# Own Your Future

A Transamerica Company



A person in a suit is holding a briefcase. The image is overlaid with a solid red color. The text is centered in the middle of the image.

*World Financial Group has a mission:  
to help people from all walks of life  
build a better future.*

# Seize Your Dreams

World Financial Group (WFG) has a mission: to help people from all walks of life build a better future. Through our business platform, we have removed the barriers that have kept people from achieving the dream of owning their own business, and our associates prove each day that, by helping others achieve their goals, success just happens.

You can be a part of that success. As a WFG associate, you are in business for yourself, but not by yourself. The company's world-class platform offers all the tools and resources you need to hit the ground running and build a financial services business that can help change the futures of thousands of families and generations to come. This platform, coupled with your willingness to learn and determination to succeed, can help you start a new career and *own your future*.

## Start Today

- To begin your career with WFG, simply complete a [WFG Associate Membership Agreement](#) and pay an administrative fee of \$100 (U.S.)/\$125 (Canada).\*
- WFG is not a franchise and does not charge any franchise fees. The company's name and logo are available for you to use at no cost.
- You set your own goals and your own hours — you are in control of your business and your time.
- Not sure if WFG is right for you? WFG offers a virtually risk-free way to change your career and your future. Start part-time<sup>1</sup>, while keeping the security of your existing job, to see if a WFG business is right for you.

\*In Canada, applicable taxes (HST/GST) apply.



# Power In Your Corner

World Financial Group Inc., World Financial Group Canada Inc. and their affiliates are Transamerica companies. Transamerica companies offer a wide array of life and health insurance solutions that can help create better tomorrows by protecting families and their dreams.

As an independent business owner, you are backed by the marketing and administrative muscle of WFG's corporate offices and the support of experienced field leaders who have each built his or her own financial services business from the ground up — all of whom are dedicated to your success.

## Here are some facts about WFG:

- There are more than 34,000 life licensed associates throughout the United States and Canada<sup>2</sup>
- Securities and investment advisory services in the United States are offered through Transamerica Financial Advisors, Inc., Transamerica Financial Group Division
- Mutual funds are offered in Canada through Transamerica Securities Inc.
- Insurance products in the United States are offered through World Financial Group Insurance Agency, Inc. and its subsidiaries and, in Canada, life insurance is offered through World Financial Group Insurance Agency of Canada Inc.
- Affiliated companies have agreements with many well-known insurance and financial services companies



# Strength on Your Side

WFG associates have access to products and services from many well-known product providers that they can represent to clients. By maintaining selling agreements with numerous financial services companies through WFG's affiliates, you, as a licenced WFG associate, offer your clients the power of choice, which allows you to find appropriate products for your clients' needs.<sup>3</sup> These providers are not only dedicated to your client's success but to your success, as well, by offering support, materials and training to help you build your business.

Here are just a few of the companies on your team:<sup>4</sup>

## United States



Inspired by ING



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## Canada



# Better Tomorrows *Start Here*

Helping people is at the heart of what WFG associates do every day. Even in this time of unprecedented access to information, there remains a lack of financial knowledge among individuals and families. However, WFG associates are ready to provide the tools and guidance needed to help clients make informed financial choices and meet their goals.

As a WFG associate, you will help your clients understand fundamental financial concepts that give them the foundation to create a sound strategy. You can help clients create a better tomorrow for themselves and their loved ones.

## The WFG Financial Needs Analysis<sup>8</sup>

WFG associates offer their clients a professional and complimentary Financial Needs Analysis (FNA), which is the first step in helping to identify the core components of a client's financial health. Following are some key areas that an FNA can help to identify:



### Cash Flow

- Earn additional income
- Manage expenses



### Proper Protection

- Protect against loss of income
- Protect family assets



### Debt Management

- Consolidate debt
- Strive to eliminate debt



### Build Wealth

- Strive to outpace inflation & reduce taxes
- Professional money management



### Emergency Fund

- Save 3-6 months' income
- Prepare for unexpected expenses



### Preserve Wealth

- Reduce taxation
- Build a family legacy

When investing, there are certain risks, fees and charges, and limitations that one must take into consideration.



*Helping people is at the heart of  
what WFG associates do every day.*





*WFG associates are ready to provide the tools and guidance needed to help clients make informed financial choices and meet their goals.*





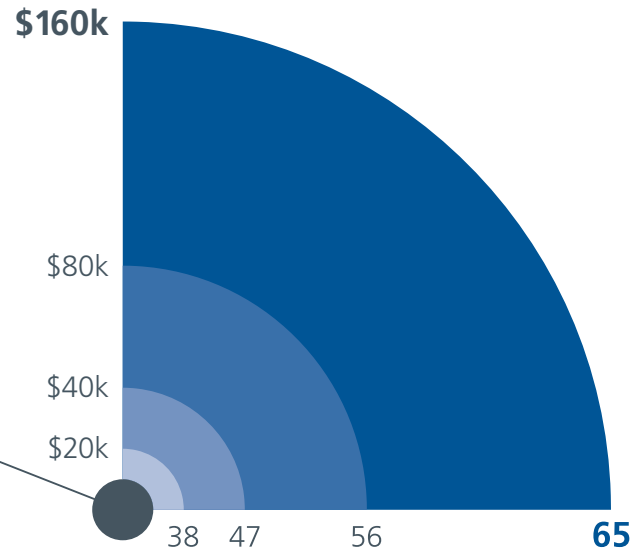
## Compound Interest: The Rule of 72\*\*

The Rule of 72 concept states that by dividing the number 72 by the rate of return being earned will provide the approximate number of years for the original investment to double. The hypothetical example below shows how an initial \$10,000 investment grows over time at a steady 8% rate of return.

$$72 \div 8 = 9$$

For example, the **Rule of 72** tells us that an investment earning a constant **8%** rate of return should double approximately every **9 years**.

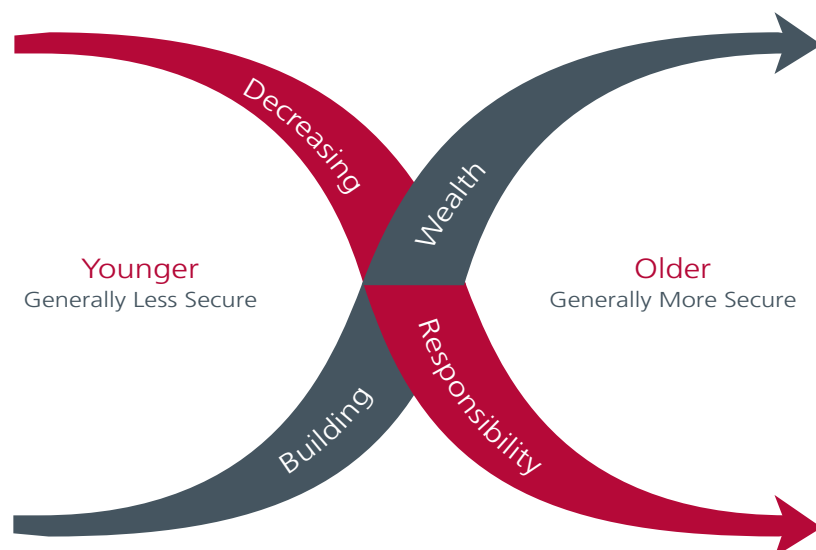
So, if you made a \$10,000 investment at age 29, with an 8% rate of return, it should grow to about **\$160,000** by age 65.



\*\* 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 compounded over time. All figures are for illustrative purposes only, and do not reflect the risks, expenses or charges associated with an actual investment. The rate of return 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. Results are rounded for illustrative purposes.

## Decreasing Responsibility & Building Wealth

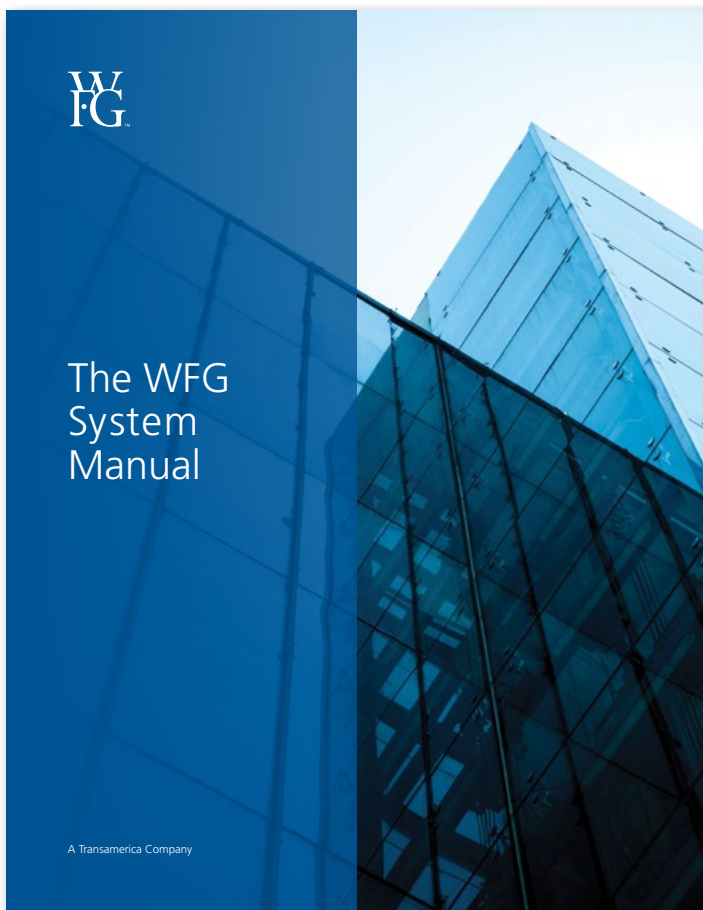
This graphic shows that, in general, when a person is young, he/she has many responsibilities and is only in the beginning stages of building wealth. And conversely, as the person grows older, he/she has fewer responsibilities and has probably accumulated more wealth.





## Building a Better Business

WFG offers a dynamic business platform to help you build your financial services business. The company offers support and services to make your business strong, so you do not just survive in this business, you prosper.



### The WFG Business System

One of the most powerful resources the company offers is the WFG System Manual,<sup>9</sup> which provides a step-by-step process to help you build and continually grow your business. The WFG System Manual offers vital information, including how to:

- Build a strong WFG business
- Grow a client base
- Bring new associates into the business
- Mentor and train new associates
- Develop a plan for success

*WFG offers leading-edge support and services to make your business strong*

## Back Office Support

The employees at the home offices in Johns Creek, Georgia and Toronto, Ontario go to work each day with one goal in mind: to help you build a successful financial services business. The home offices offer:

- Licensing and commissions support
- Provider relationship development
- Technology solutions
- Professional marketing materials for use with clients and prospective associates
- MyWFG.com: The associate intranet that offers 24-hour access to business reports, commission statements, updated product and provider information, the latest company news and more

## Expand Your Business

In the United States, an associate can become a registered representative with WFG's affiliate broker-dealer, Transamerica Financial Advisors, Inc., Transamerica Financial Group Division and offer securities products and services. Additionally, once properly licensed, an associate also can offer Investment Advisory services through the firm. In Canada, a properly licensed WFG associate can be a Transamerica Securities Inc. representative and offer mutual funds to their clients.

## Training & Events

WFG, its affiliated companies and product providers offer access to comprehensive training and educational programs to associates to help you obtain licenses, get your businesses up and running quickly, and keep up-to-date on the latest industry trends, product information and more. Additionally, company events, such as the annual convention, offer associates the chance to attend informative workshops and meetings, visit with product provider representatives and learn techniques to build a better business.







## Recognizing Your Achievements

Many people find reward enough in helping families achieve a more sound financial future. However, WFG goes above and beyond to recognize and award its associates for their initiative, determination and dedication.<sup>10</sup> Here are just a few ways you can be rewarded.





## Reward Trips

WFG's exciting reward trips offer an amazing chance to see beautiful locations across the globe and enjoy the elegant amenities offered by some of the world's finest hotels. Unforgettable scenery and beaches await those who qualify for the Escape to Paradise, a reward trip to the exotic islands of Hawaii. An international destination welcomes the qualifiers of Odyssey — the ultimate reward trip that offers once-in-a-lifetime opportunities for fun, excitement and adventure in unique destinations around the globe.

## Success Society & \$100,000 Ring Club

Honoring the company's rising stars, associates who become members of WFG's Success Society receive a custom watch with the WFG logo on its face.

As a WFG \$100,000 Ring Club member, you are recognized with a unique ring with a blue center stone. Diamonds are added to the ring with each additional \$100,000 earned in a consecutive 12-month period. The blue center stone can be exchanged with different color center stones that signify higher cash flow levels.

## Millionaire Hall of Fame

The Millionaire Hall of Fame honors WFG's top leaders who earn a rolling 12-month cash flow of \$1 million or more. Leaders inducted into this elite group qualify for additional diamonds and new center stones for their rings as well as a custom portrait displayed at the World Financial Group headquarters in Johns Creek.





# Everyday People, Extraordinary Businesses

As an independent associate of World Financial Group, you begin to take control of your life and your career. Following are some of the top WFG leaders from all walks of life who have built extraordinary businesses by using the WFG platform to help others achieve financial peace of mind.



**Jeff & Marcy  
Blochowiak**  
Atlanta, GA  
Previous Career:  
UPS Box Loader



**Robin Bundy**  
Las Vegas, NV  
Previous Career:  
Railroad Conductor



**Alec Chan**  
San Gabriel, CA  
Previous Career:  
Engineering



**Dan & Christine  
Charlier**  
Pomona, CA  
Previous Career:  
U.S. Marine Corps



**Connie Chen  
& Victor Yue**  
Sunnyvale, CA  
Previous Career:  
Researcher



**Scott Childress**  
Atlanta, GA  
Previous Career:  
Financial Planner



**Pai-Yen Chung &  
Eileen T. Huynh**  
New York, NY  
Previous Career:  
Engineer



**Erich & Jean Colet**  
Alviso, CA  
Previous Career:  
Technician



**John Cordero**  
Burlingame, CA  
Previous Career:  
Healthcare Sales



**Rich Cunningham**  
West Jordan, UT  
Previous Career:  
Mining Mechanic



**Nita Dalal**  
Norcross, GA  
Previous Career:  
Bank Teller



**Rob & Tiffani Day**  
Houston, TX  
Previous Career:  
Sales



**Jun & Joyce Dela Cruz**  
Anaheim, CA  
Previous Career:  
Real Estate Broker



**Nita & Cary  
Destacamento**  
Hamilton, ON  
Previous Career:  
Accountant



**Raja & Jaswinder  
Dhaliwal**  
Edmonton, AB  
Previous Career:  
Cab Owner





**Chris & Marlow Felton**  
Greenwood Village, CO  
Previous Career:  
CPA



**Deron & Debbie Ferrell**  
Austin, TX  
Previous Career:  
Waiter



**Arlex & Gloria Flores**  
Houston, TX  
Previous Career:  
Debt Collector



**Angelica & Guillermo Haro**  
Pomono, CA  
Previous Career:  
Mortgage Loan Officer



**Paul & Gabriela Hart**  
San Jose, CA  
Previous Career:  
Mechanic



**Si & TamDan Hoang**  
McLean, VA  
Previous Career:  
Engineer & College  
Professor



**Judith Hsiao**  
Alviso, CA  
Previous Career:  
Financial Services



**Juan & Veronica Jaime**  
San Jose, CA  
Previous Career:  
Plumber



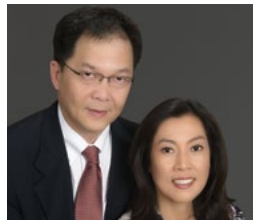
**Greg & Tina Kapp**  
Madison, WI  
Previous Career:  
Postal Worker



**Simon Lam & Leman Le**  
San Jose, CA  
Previous Career:  
Design Engineer



**Kimmy Le**  
Houston, TX  
Previous Career:  
Restaurant Manager



**Tuan & Mina Le**  
San Diego, CA  
Previous Career:  
Electrical Engineer



**Nick & Michelle Lee**  
North York, ON  
Previous Career:  
Systems Analyst



**Jeff & Cam Levitan**  
Cumming, GA  
Previous Career:  
P&C Insurance Sales



**David & Victoria Limpert**  
Calgary, AB  
Previous Career:  
Farmer & Construction



**Brian & Mary Loiseau**  
Denver, CO  
Previous Career:  
CPA



**Jerry & Beth Ma**  
West Covina, CA  
Previous Career:  
Controller



**Tom & Cindy Mathews**  
Duluth, GA  
Previous Career:  
Accounting



**Jonathan Mehrian**  
Los Angeles, CA  
Previous Career:  
Martial Arts Instructor



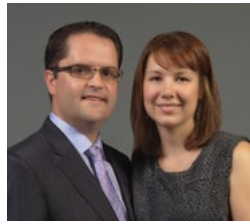
**Yvonne Mei & Chun Ya Chen**  
Alviso, CA  
Previous Career:  
Flight Attendant



**Carl Meldrum**  
Nanaimo, BC  
Previous Career:  
Financial Services



**Norm Meldrum**  
Calgary, AB  
Previous Career:  
Financial Services



**Corey & Bethany  
Michaud**  
Calgary, AB  
Previous Career:  
Banking Services



**Réal & Claudette  
Michaud**  
Edmonton, AB  
Previous Career:  
Jewelry Store Owner



**Jeff & Debbie Miles**  
Farmington, UT  
Previous Career:  
Construction



**Agnes Miranda**  
Concord, ON  
Previous Career:  
Financial Services



**Bill & Peggy Mitchell**  
Cincinnati, OH  
Previous Career:  
Engineering & Financial  
Services



**Alicia Nguyen**  
Alviso, CA  
Previous Career:  
Student



**Andy & Linh Nguyen**  
Rockville, MD  
Previous Career:  
Software Engineer &  
Manager



**J.B. Nguyen & Thuy Luu**  
Houston, TX  
Previous Career:  
Musician & Business  
Owner



**Micky Nguyen &  
Linh Truong**  
Virginia Beach, VA  
Previous Career:  
Engineering



**Xuan & Hoa Nguyen**  
Alviso, CA  
Previous Career:  
Social Work



**Vivian & Louie Olero**  
Alviso, CA  
Previous Career:  
Software Engineer



**Eric J. Olson**  
San Jose, CA  
Previous Career:  
Student/Athlete



**Penney Ooi & Benjamin  
Eeo**  
Pleasanton, CA  
Previous Career:  
Loan Officer



**Bryce & Maryan  
Peterson**  
West Jordan, UT  
Previous Career:  
Financial Services



**John & Amy Pham**  
Anaheim, CA  
Previous Career:  
Design Engineer



**Howard Qu**  
City of Industry, CA  
Previous Career:  
Physician



**Chito & Sheila Roxas**  
Burlingame, CA  
Previous Career:  
Food Services Director



**Victor & Joyce Salvador**  
Park Ridge, IL  
Previous Career:  
Structural Engineer



**Rocky & Miranda Shi**  
Rockville, MD

Previous Career:  
Software Engineer



**Zhong Shi & Xiao Lin**  
Alviso, CA

Previous Career:  
Engineer



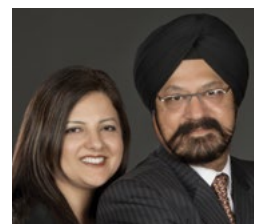
**John & Arlene Shin**  
Woodland Hills, CA

Previous Career:  
Real Estate



**Greg Sorensen**  
San Jose, CA

Previous Career:  
Q.A. Manager



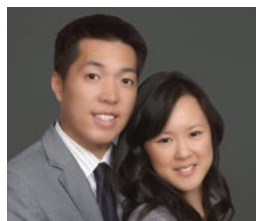
**Harinder & Jagjot Sukhija**  
Surrey, BC

Previous Career:  
Power Cable  
Manufacturing



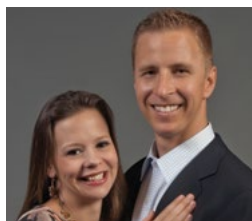
**Teresa Tang-Wong  
& Jack Wong**  
Richmond Hill, ON

Previous Career:  
Financial Services



**Jeff & Chrissy Tsao**  
West Covina, CA

Previous Career:  
Student



**Jaime & Shawn  
Villalobos**  
Agoura Hills, CA

Previous Career:  
Health Club Manager



**Kathryn Wang  
& Daning Wu**  
Burlingame, CA

Previous Career:  
Computer Sales/  
Special Ed. Teacher



**John & Julie Woo**  
Los Angeles, CA

Previous Career:  
Hotel & Restaurant  
Manager



**Wan & Lucy Yang**  
Houston, TX

Previous Career:  
Scientist



**Liz & Rudy Zetazate**  
Toronto, ON

Previous Career:  
Financial Services



**Jan Zhuang & JP Lou**  
Piscataway, NJ

Previous Career:  
Ph.D. Student



## Own Your Future

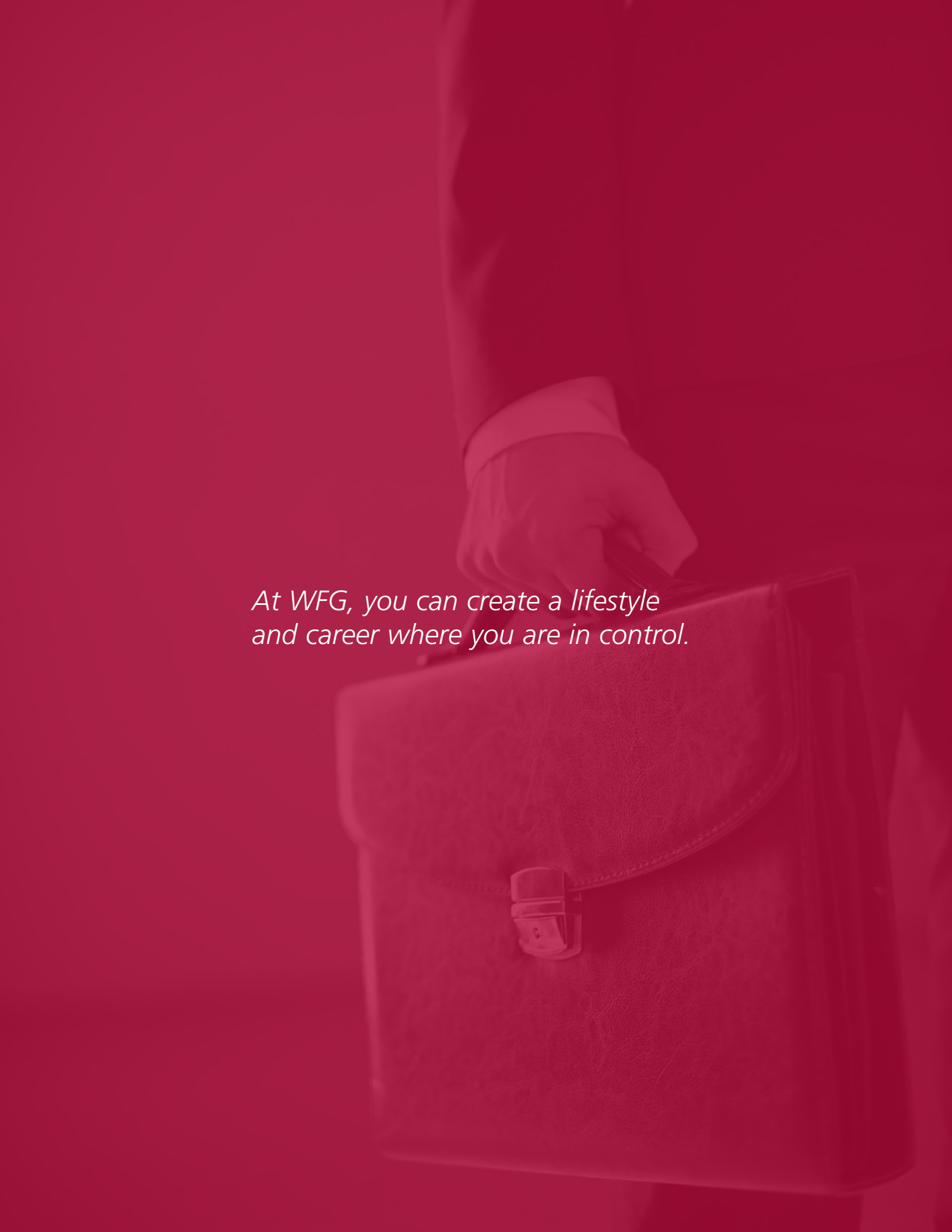
At World Financial Group, you can create a career and lifestyle where you are in control. While helping others better their lives and own their futures, you are doing the same for yourself and your family.

As a WFG associate, you are:

- Your own boss
- In charge of your career and your financial future
- Able to set your own schedule, determining the hours you work and when you can spend time with friends and family
- Building your business as large as you want based on your personal drive for results

Take advantage of our revolutionary business platform, and take charge of your life.



A person in a dark suit is holding a dark, textured briefcase with a silver clasp. The image is overlaid with a semi-transparent red filter. The text is centered in the middle of the image.

*At WFG, you can create a lifestyle  
and career where you are in control.*

- 1 A part-time opportunity is not available in all Canadian provinces.
- 2 Total life licensed associates as of Sept. 30, 2014 per WFG Daily Report: 34,458
- 3 Associates must be properly licensed and appointed to sell insurance, securities and investment advisory-related products and services.
- 4 All the companies listed may not be available for all WFG associates unless they are appropriately licensed, appointed and/or registered with Transamerica Financial Advisors, Inc., Transamerica Financial Group Division and/or World Financial Group Insurance Agency, Inc. or its affiliated companies in the United States, or, in Canada, with World Financial Group Insurance Agency of Canada Inc. and/or Transamerica Securities Inc., Western Reserve Life Assurance Co. of Ohio, Transamerica Life Insurance Company, World Financial Group, Inc., World Financial Group Insurance Agency, Inc., and its subsidiaries, Transamerica Financial Advisors, Inc., and Transamerica Life Canada are affiliated companies.
- 5 Maintains current selling agreement(s) with World Financial Group Insurance Agency, Inc., its subsidiaries, and/or Transamerica Financial Advisors, Inc., Transamerica Financial Group Division.
- 6 The city and state locations of these companies are: Western Reserve Life Assurance Co. of Ohio, Columbus, Ohio; Transamerica Life Insurance Company, Cedar Rapids, Iowa; Pacific Life Insurance Company, Newport Beach, California; Voya Insurance and Annuity Company, Des Moines, IA; Nationwide Retirement Solutions and Nationwide Life Insurance Company, Columbus, Ohio; Transamerica Life Canada, Toronto, Ontario; Equitable Life Insurance Company of Canada, Waterloo, Ontario.
- 7 Maintains current selling agreement(s) with World Financial Group Insurance Agency of Canada Inc.
- 8 The WFG Financial Needs Analysis is a suitability and needs analysis developed by World Financial Group. The analysis is based upon information obtained from sources believed to be reliable and accurate. Clients and prospective clients should 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 service. In Canada, due to regulatory constraints the WFG Financial Needs Analysis program is prohibited for use with mutual fund clients/clients of Transamerica Securities Inc. as well as with clients who reside in Quebec.
- 9 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.
- 10 In order to qualify for participation in contests, and to receive prizes and awards, an individual must be in good standing with World Financial Group and its affiliated companies.



World Financial Group and/or WFG consist of the following:

U.S.:

World Financial Group, Inc. 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. - collectively WFGIA.

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.

California License #0679300

World Financial Group, Inc., WFGIA and TFA are affiliated companies.

World Financial Group, Inc. 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 Canada Inc. is a financial services marketing company whose affiliates offer a broad array of financial products and services.

World Financial Group Insurance Agency of Canada Inc. (WFGIAC) offers life insurance and segregated funds.

Transamerica Securities Inc. (TSI) offers mutual funds.

World Financial Group Canada Inc., WFGIAC and TSI are affiliated companies.

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