

# Create Your Success

Business Presentation



A Transamerica Company

A photograph of a woman with dark, curly hair, wearing a blue patterned dress, standing in front of a whiteboard. She is holding a piece of chalk and looking up and to the right, possibly at an audience or a projection. The background shows an office or classroom setting with other people and equipment.

“The best way to  
predict your future  
is to create it.”  
— Abraham Lincoln

## **Today, we'll share with you:**

- 1 What we believe at World Financial Group (WFG)
- 2 How we help people start and grow successful financial services businesses
- 3 How the WFG business platform works

We don't expect you to decide today.



WORLD  
FINANCIAL  
GROUP

WFG helps families from all walks of life build better futures.

## Consider These Questions

- 1 Do you know someone who should hear this message?
- 2 Can this information help you, your family and your friends financially?
- 3 Are you interested in building a financial services business?

# Characteristics of Successful WFG Associates

Many of WFG's successful associates have these traits:

- People skills
- A desire to learn
- Coachability
- A willingness to follow a proven business system
- An entrepreneurial mindset

## We want to:

Create generations of people who know important financial fundamentals so they understand how to better manage and protect their money

Provide a business system that supports entrepreneurs so they can build strong businesses and create better lives for themselves



# An Exceptional Business Opportunity

An overwhelming need for our products and services

An effective business platform

Powerful compensation

Great timing

Strong core values

# The Dramatic Need

Many financial services companies focus only on the wealthy few, so there are many families who are underserved.

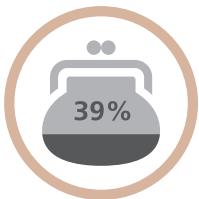
## How great is the need?



Of all U.S. households, 38% have credit card debt. On average, they owe \$16,048 with an APR of 16.47%.<sup>1</sup>



Four in 10 households without any life insurance would have immediate trouble paying for living expenses if their primary wage earner died.<sup>4</sup>



Only 39% of Americans have enough savings to cover a \$1,000 emergency.<sup>2</sup>



Six out of 10 American workers feel very or somewhat confident about having enough money for a comfortable retirement.<sup>5</sup>



Nearly one in three Americans believe they need more life insurance.<sup>3</sup>



Only 42% of adults currently have estate preservation documents such as a will or living trust.<sup>6</sup>

<sup>1</sup> "4 Stats That Reveal How Badly America Is Failing at Financial Literacy," Forbes, April 3, 2018.

<sup>2</sup> "Only 39% of Americans have enough savings to cover a \$1,000 emergency," CNBC, Jan. 18, 2018.

<sup>3</sup> Facts About Life, LIMRA, Sept. 2017.

<sup>4</sup> "2017 Insurance Barometer Study Reveals That Consumers Want Transparent Life Insurance Buying Options," Press Release, LIMRA, April 25, 2017.

<sup>5</sup> The 2017 Retirement Confidence Survey, Employee Benefit Research Institute, Issue Brief 431, March 21, 2017.

<sup>6</sup> "More Than Half of American Adults Don't Have a Will, 2017 Survey Shows," Caring.com, March 12, 2018.

# Where **Most** Families Are Today

We believe that many families:

1  
Live with insufficient protection and too much debt

2  
Have no savings, or do not know why or how much money they should save to reach their goals

3  
Do not have a strategy for their futures, do not make enough money, and are not sure what to do about either

A photograph of two women outdoors. One woman, with dark curly hair and a yellow t-shirt, is carrying the other woman on her back. The woman being carried is smiling broadly. They are in a park-like setting with trees and a road in the background.

# Without Financial Security There Is:

- Anxiety
- Lack of confidence
- Stress and frustration
- Lack of hope
- A negative impact on the family
- Lowered expectations
- Limited opportunity
- No plan for the future

# A Different Kind of Company

There is a need for a different kind of financial services company. We believe WFG is that company.

## WFG business owners:

- Reach out to middle-income individuals and families instead of just those who are wealthy
- Help clients to understand fundamental financial concepts, establish goals and create a clear strategy to reach them
- Help people build a stronger, more sound financial foundation



A photograph of a person's legs and feet in the bottom left corner, suggesting they are seated at a desk. They are wearing light-colored trousers and dark shoes. A laptop and some papers are visible on the desk.

# What Is Wealth?

Some people believe wealth is:

- Having an extravagant lifestyle like celebrities, high-salaried sports stars, etc.
- Owning exotic sports cars, expensive homes, designer brands

But most people who try to live a “wealthy” lifestyle:

- Spend the money they earn or more
- Don't attain wealth but, instead, accumulate large amounts of debt

**Financial security requires discipline and the ability to determine needs versus wants.**

# What Is Financial Independence?

Financial independence isn't about extravagance or living in a mansion.

True financial independence is:

- Saving more and spending less
- Living within one's means
- Protecting loved ones should the "worst-case scenario" occur
- Reducing and eliminating debt
- Saving sufficient funds to cover expenses for at least six months to a year
- Building long-term savings that protect you and your family for life

WFG business owners help families build strong, more sound financial futures.



A photograph showing a person sitting on a concrete pier, fishing with a rod. The background shows a body of water with distant structures.

# How WFG Associates Conduct Business

WFG and its licensed associates believe in a respectful, no-pressure process.

- 1 **On the first visit**, they discuss concepts, gather data and information, and make a follow-up appointment.
- 2 **Based on this information**, they perform a financial needs analysis for the client.<sup>7</sup>
- 3 **They then meet** with the client to present the analysis and recommendations.

<sup>7</sup> The WFG Financial Needs Analysis, developed by World Financial Group, is based on the accuracy and completeness of the data provided by the client. The analysis uses sources that are believed to be reliable and accurate, although they are not guaranteed. 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 product or financial service.



## Basic Financial Concepts

Knowing and understanding basic financial concepts can help you have and enjoy financial security. Following are just a few concepts WFG associates share with their clients.

# Managing Rate and Risk

The Rule of 72 offers an estimate of the time it takes for money to double.

Divide 72 by an annual interest rate to calculate approximately how many years it takes for money to double assuming the interest is compounded annually. Keep in mind that this is just a mathematical concept. Interest rates will fluctuate over time, so the period in which money can double cannot be determined with certainty.

Additionally, this hypothetical example does not reflect any taxes, expenses or fees associated with any specific product. If these costs were reflected the amounts shown would be lower and the time to double would be longer.

| $72 \div 2\% = 36$<br>At 2% money nearly doubles every 36 years |          | $72 \div 4\% = 18$<br>At 4% money nearly doubles every 18 years |          | $72 \div 6\% = 12$<br>At 6% money nearly doubles every 12 years |           |
|---|----------|---|----------|---|-----------|
| YEARS   | AMOUNT   | YEARS   | AMOUNT   | YEARS   | AMOUNT    |
| Initial Amount  | \$10,000 | Initial Amount  | \$10,000 | Initial Amount  | \$10,000  |
| 35  | \$19,999 | 18  | \$20,258 | 12  | \$20,122  |
| 70  | \$39,996 | 36  | \$41,039 | 24  | \$40,489  |
|   |          | 53  | \$79,941 | 36  | \$81,473  |
|   |          |   |          | 48  | \$163,939 |

# The Power of Time

Time can be your greatest ally or your worst enemy. If you haven't started saving for your future, start now.

An example of saving \$2,500 per year, for 25 years, in a product earning 5% per year.<sup>8</sup>

|                               | Person A  | Person B  | Difference |
|-------------------------------|-----------|-----------|------------|
|                               |           |           |            |
| Age Started Investing         | 30        | 40        | 10 years   |
| Principal Invested (25 years) | \$62,500  | \$62,500  | \$0.00     |
| Age Stopped Investing         | 55        | 65        | 10 Years   |
| Total Accumulation at age 65  | \$204,074 | \$125,284 | \$78,790   |

<sup>8</sup> All figures are for illustrative purposes only and do not reflect an actual investment in any product. Additionally, they do not reflect the performance risks, taxes, expenses or charges associated with any actual investment, which would lower performance. This illustration is not an indication or guarantee of future performance. Contributions are made at the end of the period. Total accumulation figures are rounded to the nearest dollar.

# Reduce the Impact of Taxes<sup>9</sup>

When saving, be sure to consider the effect that taxes can have on your income.

## Taxable<sup>10</sup>



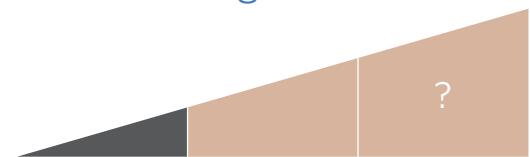
- Savings Accounts
- Certificates of Deposit (CDs)

## Tax Deferred



- Fixed Annuities
- Savings Bonds

## Tax Advantaged



- Cash Accumulation in a Life Insurance Policy

It's important to remember that loans and withdrawals from a cash value life insurance policy will reduce the policy value and death benefit dollar for dollar. Additionally, withdrawals are subject to partial surrender charges if they occur during a surrender charge period. Loans are made at interest. Loans may also result in the need to add additional premium into the policy to avoid a lapse of the policy. In the event the policy lapses, all policy surrenders and loans are considered distributions and, to the extent that the distributions exceed the premiums paid (cost basis), they are subject to taxation as ordinary income. Lastly, all references to loans assume that the contract remains in force, qualifies as life insurance and is not a modified endowment contract (MEC). Loans from a MEC will generally be taxable and, if taken prior to age 59½, may be subject to a 10% tax penalty.

<sup>9</sup> World Financial Group, Inc., its affiliated companies and its independent associates do not offer tax and/or legal advice. Please consult with your personal tax and/or legal professional for further guidance.

<sup>10</sup> These products are taxed annually.

# A WFG Financial Needs Analysis<sup>11</sup>

A financial needs analysis provided by a licensed WFG associate can help answer these questions:

- How do I create a workable savings plan that I can stick to?
- What goals should I set, and how much do I need to save to reach these goals?
- Are there products available that can provide guarantees against loss?
- What products can allow my money to grow but still enable me to have access to it without a penalty or being taxed?<sup>12</sup>
- How much insurance do I need? What types of insurance should I consider?

**When buying financial products, there are certain risks, fees and charges, and limitations that one must take into consideration.**

<sup>11</sup> The WFG financial Needs Analysis is a suitability and needs analysis developed by World Financial Group. The analysis is based on information obtained from sources believed to be reliable and accurate. Clients and prospective clients should discuss any legal, tax or financial matters with the appropriate professional. Neither the information presented nor any opinion expressed constitutes a solicitation for purchase or sale of any specific product or financial service.

<sup>12</sup> World Financial Group, Inc., its affiliated companies, and its independent associates do not offer tax and/or legal advice. Please consult with your personal tax and/or legal professional for further guidance.



## Cash Flow

- Earn additional income
- Manage expenses



## Proper Protection

- Protect against loss of income
- Protect family assets



## Preserve Wealth

- Reduce taxation
- Build a family legacy



## Debt Management

- Consolidate debt
- Strive to eliminate debt



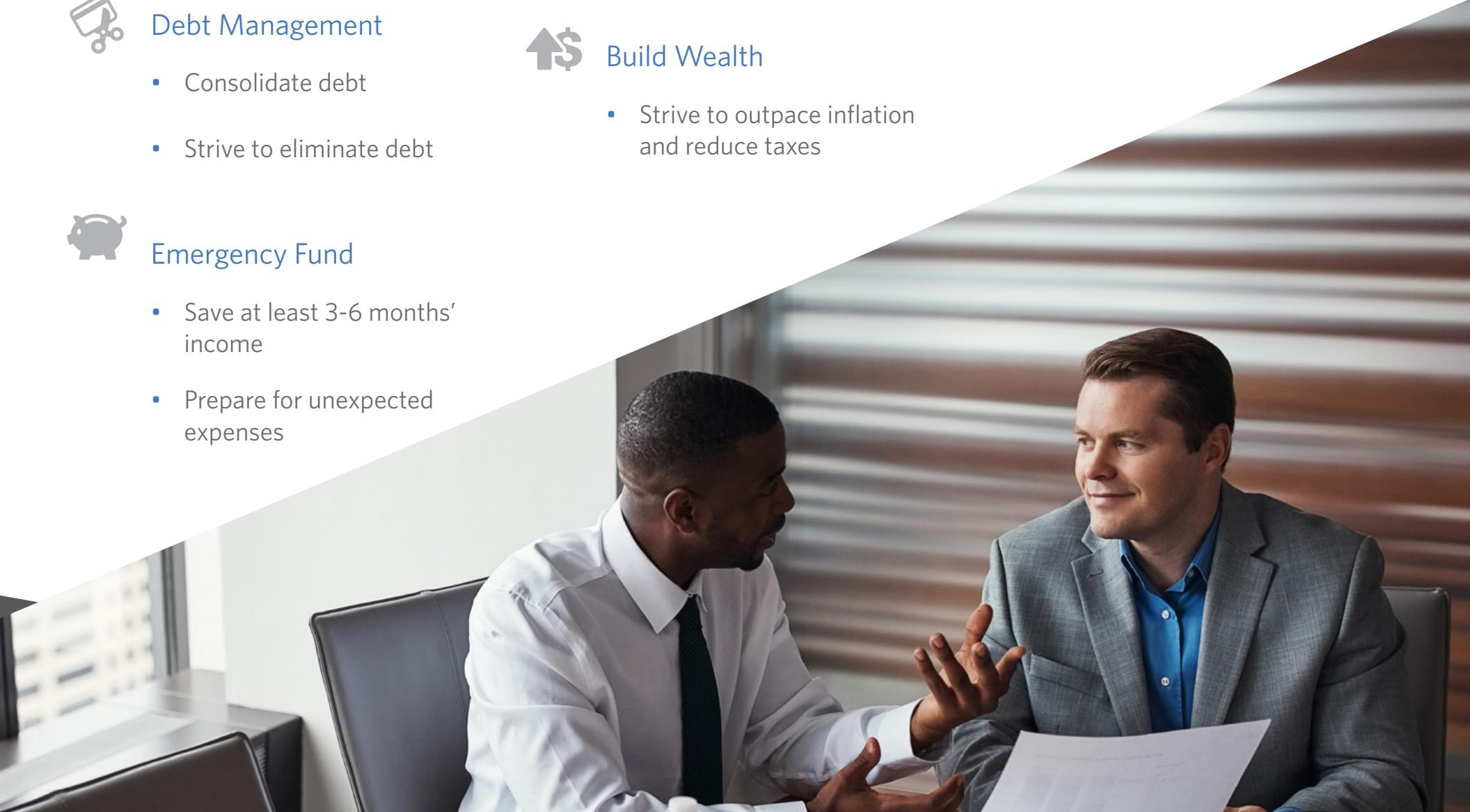
## Build Wealth

- Strive to outpace inflation and reduce taxes



## Emergency Fund

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



# Our Product Solutions<sup>13</sup>



<sup>14</sup>



<sup>14</sup>

Term Life Insurance



<sup>14</sup>



<sup>14,15</sup>

Universal Life Insurance



<sup>14,15</sup>



<sup>15</sup>

Final Expense Insurance

Annuities

<sup>13</sup> Providers listed maintain current selling agreements with World Financial Group Insurance Agency, Inc. or its subsidiaries. Associates must be properly licensed and/or appointed to sell insurance.

<sup>14</sup> The full names, city and state locations of these entities are: Everest Funeral Package, LLC, Houston, Texas; Nationwide Life Insurance Company, Columbus, Ohio; Pacific Life Insurance Company, Newport Beach, California; Transamerica Premier Life Insurance Company, Cedar Rapids, Iowa; Transamerica Life Insurance Company, Cedar Rapids, Iowa; Voya Insurance and Annuity Company, Des Moines, Iowa.

<sup>15</sup> Transamerica Premier Life Insurance Company, Transamerica Life Insurance Company, World Financial Group, Inc., and World Financial Group Insurance Agency, Inc. and its subsidiaries are affiliated companies.

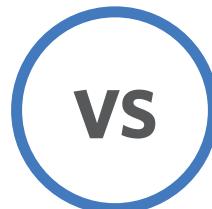
# Financial Services Needs a Better Business Model

## Traditional Model

Production Oriented

### Weaknesses:

- Incentive to hinder advancement
- Difficult to keep talented people
- Can deter loyalty
- Low energy
- Environment can be negative
- Stressful
- Little to no growth
- Little recognition other than a paycheck



### Strengths:

- Good training
- Professionalism
- Strong products
- Great earning potential

## Non-Traditional Model

Recruiting Oriented

### Weaknesses:

- Products often based on a fad
- No standards for participation
- Inadequate training
- No loyalty or buy-in
- Possible lack of professionalism
- Lack of financial discipline
- Get-rich-quick mentality
- Low entry-level earnings

### Strengths:

- Positive and inspirational
- High-energy environment
- Business ownership
- Potential for growth
- Major recognition

A professional photograph of a young woman with long, curly, light-colored hair. She is wearing a dark blue blouse with white polka dots. She is leaning forward with her hands resting on a light-colored wooden desk. She is looking directly at the camera with a warm, friendly smile. The background is slightly blurred, showing what appears to be an office or study environment with warm lighting.

WFG provides an  
opportunity to be part of  
the financial industry.



# The WFG Business Platform

WFG has taken the best of both the production- and recruiting-focused models and created a business platform that rewards both production and leadership development.

## The WFG Business Platform offers:

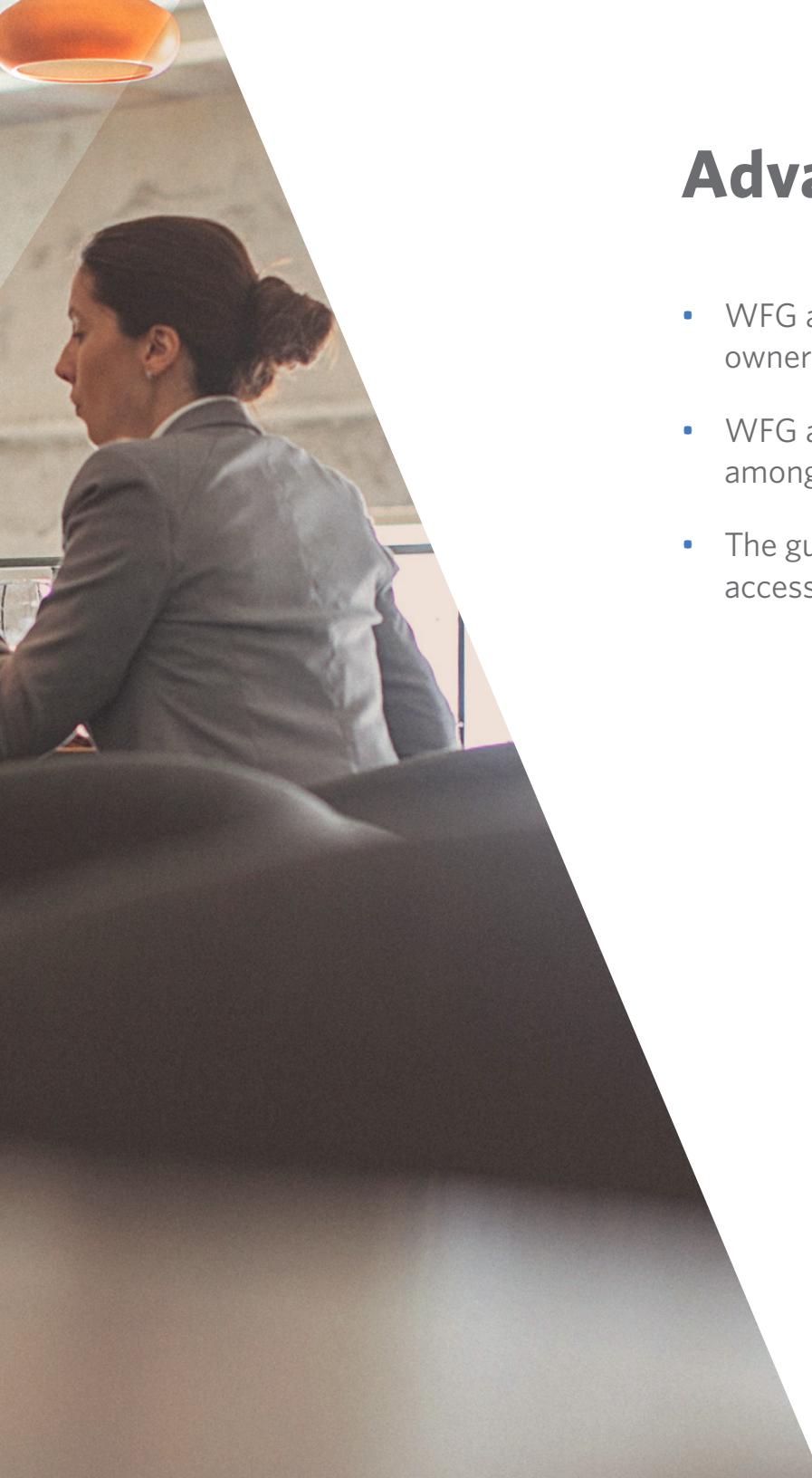
- Business ownership
- Excellent, high-quality field training programs
- A high standard of professionalism
- Access to well-known products
- Excellent earnings potential
- An energetic and positive working environment
- Inspiration and motivation
- Exciting growth potential
- Mentoring from top leadership

# How to Earn Income at WFG

As a licensed WFG associate, you can earn income in one of three ways:

- 1 Personal Production
- 2 Override the production of the associates you help develop
- 3 Residual income earned from renewals and/or trials





# Advancement

- WFG associates can develop to their full potential as leaders and business owners while building their organizations.
- WFG associates' own hard work and their organization's productivity are among the factors that help determine when they advance.
- The guidelines for advancement to the next level are clearly stated and easily accessible to the associate on MyWFG.com.

Powerful.  
Motivational.  
Inspirational.

# Your Earning Potential

WFG offers an excellent income opportunity. The following example shows how helping a family results in a \$2,220 commission paid to the field, with the commission based on an average life insurance policy sale to a 40-year-old male who is contributing \$185 per month to the policy.<sup>16,17</sup>

|  | PER MONTH | PER YEAR  |
|--|-----------|-----------|
| <b>Associate<sup>18,19</sup></b><br>(Helps four families per month)  | \$3,996   | \$47,952  |
| <b>Senior Marketing Director<sup>18,19</sup></b><br>(Helps four families per month)  | \$7,104   | \$85,278  |
| <b>Senior Marketing Director leading a five-person organization<sup>18,19,20</sup></b><br>Each associate, except the Senior Marketing Director, helps four families each per month <sup>20</sup> | \$15,540  | \$186,480 |
| Senior Marketing Director and each member of the organization help four families per month <sup>20</sup>   | \$22,644  | \$271,728 |

Many people have experienced different 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.

16 Opportunities to build other income may be achieved by qualifying for additional compensation and by qualifying for bonus pools.

17 Commission amount may vary based on product type and size of purchase.

18 This is a hypothetical scenario for illustrative purposes only. There is no assurance that these results can or will be achieved. Income is earned from sales of World Financial Group authorized products and services. No income is earned for recruiting. See the current World Financial Group Field Manual for compensation percentages on all diversified product lines. All compensation plans subject to change. Promotional criteria/designations are determined and offered by or through World Financial Group. Personal percentages earned on products may vary based on promotional level with WFG. WFG Associate contract level of 36%, Senior Marketing Director contract level of 64%, Senior Marketing Director override level of 28%.

19 Associates of World Financial Group are independent contractors, regardless of field title/designation.

20 Example assumes all Senior Marketing Director's team members are at the Associate level.

# Timing Is Everything

Now is a perfect time to consider WFG.

In difficult economic times, there is:

- A greater demand for financial education and guidance
- A heightened interest in earning extra income
- Increased motivation to plan for a better financial future





# Essential Values

The strength of a business begins with strength of character.

In life and in business, especially financial services, a person should have integrity, honesty, dependability and be worthy of someone's trust. These traits help to build long-lasting relationships.

WFG believes in family.

- We want our associates' families to be supported and involved in the business.
- It's important to have teamwork both at home and at work.
- We believe that involving family helps create a more positive and effectual environment.
- Our associates are encouraged to always remain positive and to never give up on their goals.

# Is WFG Right for You?

Typically, people who are considering becoming an associate with our company look to do so:

## Part Time

- They like their current jobs but would like to earn extra income.
- They are frustrated or dissatisfied with where they are in their career/life, and would like more control over their time and income.
- They feel less secure or have recently lost a job and are looking for options.

## Full Time

- They are looking to change careers or want to own a business.

## Consider WFG

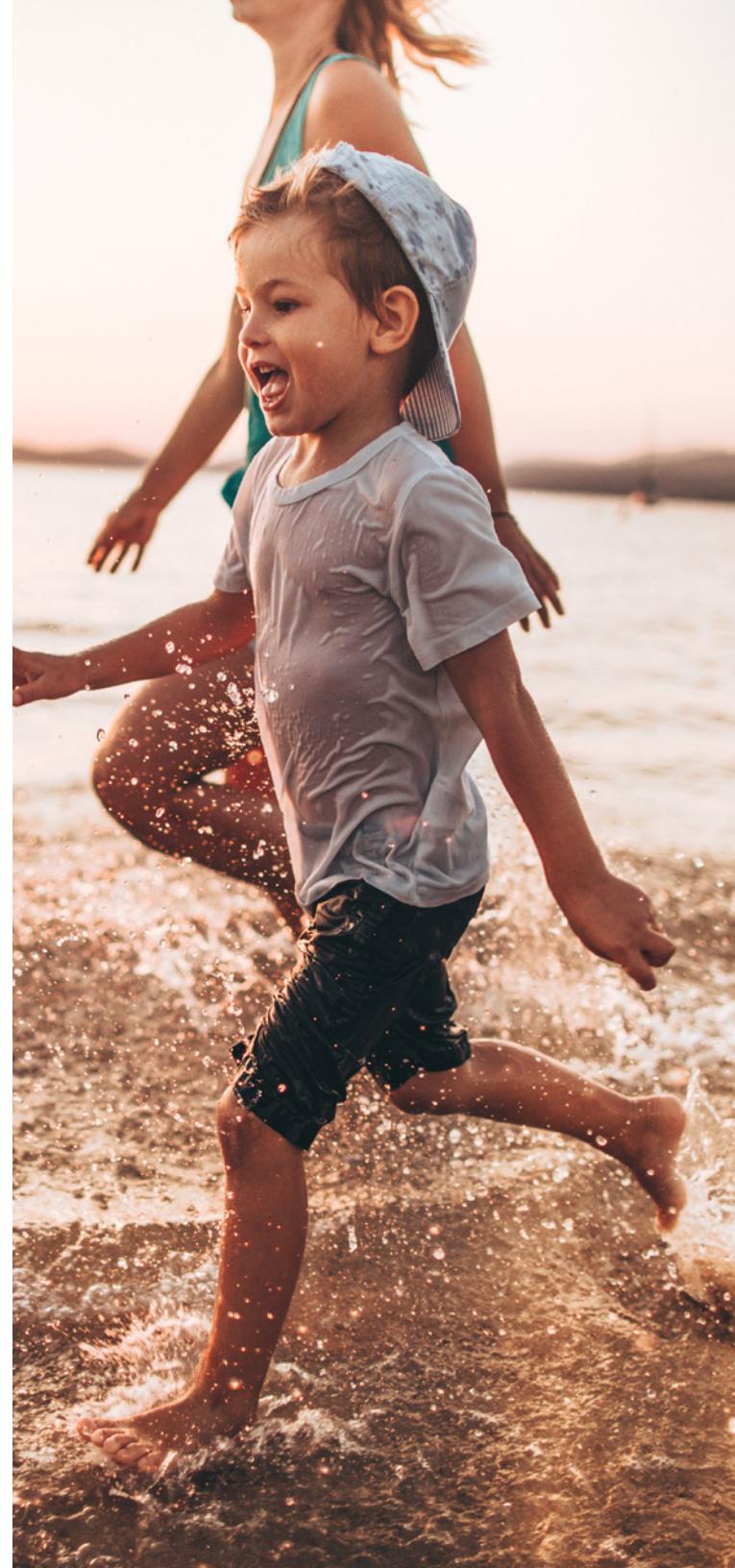
Let's revisit the three questions we asked you to consider when contemplating a career with WFG:

- 1 Do you know someone who should hear this message?
- 2 Can this information help you, your family and your friends financially?
- 3 Are you interested in building a financial services business?

There is a need.  
Help WFG meet it.

## Next Steps

- 1 Consider the reasons you may want to become a WFG associate and discuss them with your spouse/family.
- 2 In the next one to two days, meet with a WFG associate for a follow-up meeting. If you set an appointment with an associate, please keep it.



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 Insurance Agency, Inc. and/or WFG Insurance Agency of Puerto Rico, Inc. — collectively WFGIA.

WFG and WFGIA are affiliated companies.

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