

Create Your **Success**

Business Presentation



W
F.G.

A Transamerica Company



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

Today, we'll share with you:

- 1 What we believe at 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.





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 Agents

Many of WFG's successful agents 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 immense need for our products and services

An effective business platform

Powerful compensation

Great timing

Strong core values

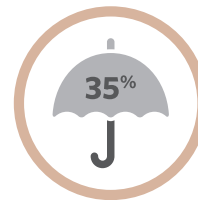
The Dramatic Need

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%.¹



More than one third (35 percent) of all households would feel an adverse financial impact within one month if a primary wage earner died.⁴



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



More than half of pre-retirees do not expect to receive enough income from Social Security and employer pensions to cover their basic living expenses in retirement.⁴



About 1 in 5 U.S. households say they do not have enough life insurance.³



Only 42% of adults currently have estate preservation documents such as a will or living trust.⁵

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

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

³ The Facts of Life and Annuities 2018 Update, LIMRA August 2018.

⁴ Facts About Life, LIMRA, Sept. 2018.

⁵ "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

Without **Financial Security** There Can Be:

- 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





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 agents help families build strong, more sound financial futures.





How WFG Agents Conduct Business

WFG and its licensed agents 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.⁶
- 3 **They then meet** with the client to present the analysis and recommendations.

⁶ 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 agents 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.

$72 \div 2\% = 36$ At 2% money nearly doubles every 36 years		$72 \div 4\% = 18$ At 4% money nearly doubles every 18 years		$72 \div 6\% = 12$ 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.⁷

	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

⁷ 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 Taxes⁸

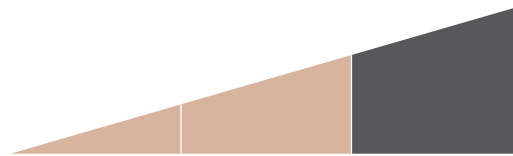
When saving, be sure to consider the effect that taxes can have on your income.

Taxable⁹



- 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.

⁸ Neither World Financial Group Insurance Agency, Inc. nor its agents may provide tax or legal advice. Anyone to whom this material is promoted, marketed, or recommended should consult with and rely on their own independent tax and legal advisors regarding their particular situation and the concepts presented herein.

⁹ These products are taxed annually.

A WFG Financial Needs Analysis¹⁰

A financial needs analysis provided by a licensed WFG agent 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?¹¹
- 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.

¹⁰ 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.

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Cash Flow

- Earn additional income
- Manage expenses



Debt Management

- Consolidate debt
- Strive to eliminate debt



Emergency Fund

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



Proper Protection

- Protect against loss of income
- Protect family assets



Build Wealth

- Strive to outpace inflation and reduce taxes



Preserve Wealth

- Reduce taxation
- Build a family legacy



Our Product Solutions¹²



¹³

Term Life Insurance

Universal Life Insurance



¹³



¹³

Whole Life Insurance

Final Expense Insurance



^{13,14}



^{13,14}

Annuities

¹² Providers listed maintain current selling agreements with World Financial Group Insurance Agency, Inc. or its subsidiaries. Agents must be properly licensed and/or appointed to sell insurance.

¹³ The full names, city 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 Life Insurance Company, Cedar Rapids, Iowa; Transamerica Premier Life Insurance Company, Cedar Rapids, Iowa.

¹⁴ Transamerica Premier Life Insurance Company, Transamerica Life Insurance Company, 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

VS

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



WFG provides an opportunity to be part of the financial services 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 agent, you can earn income in one of three ways:

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





Advancement

- WFG agents can develop to their full potential as leaders and business owners while building their organizations.
- WFG agents' own hard work and their organizations' productivity are among the factors that help determine when they advance.
- The guidelines for advancement to the next level are accessible on [MyWFG.com](https://www.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.^{15,16}

	PER MONTH	PER YEAR
WFG Agent^{17,18} (Helps four families per month)	\$3,996	\$47,952
Senior Marketing Director^{17,18} (Helps four families per month)	\$7,104	\$85,278
Senior Marketing Director leading a five-person organization^{17,18,20} Each agent, except the Senior Marketing Director, helps four families each per month	\$15,540	\$186,480
Senior Marketing Director and each member of the five-person organization help four families per month ^{17,18,19}	\$22,644	\$271,728

Many people have experienced various levels of success with World Financial Group. However, each individual's experiences may vary. This statement is not intended to nor does it represent that any individual results are representative of what all participants achieve when following the World Financial Group system.

¹⁵ Opportunities to build other income may be achieved by qualifying for additional compensation and by qualifying for bonus pools.

¹⁶ Commission amount may vary based on product type and size of purchase.

¹⁷ 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 Insurance Agency, Inc.'s authorized products and services. No income is earned for recruiting. See the current compensation percentages on all diversified product lines on MyWFG.com. All compensation plans subject to change. Advancement criteria and field title designations are determined and offered by or through WFG. Personal percentages earned on products may vary based on the agent's advancement level with WFG. This example is based on the Agent contract level of 36%, Senior Marketing Director contract level of 64%, Senior Marketing Director override level of 28%.

¹⁸ WFG agents are independent contractors, regardless of field title/designation.

¹⁹ Example assumes all Senior Marketing Director's team members are at the Agent advancement 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 agents' 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 agents 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 agent 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 agent and discuss them with your spouse/family.
- 2 In the next one to two days, meet with a WFG agent for a follow-up meeting. If you set an appointment with an agent, please keep it.



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