

A man with glasses and a beard, wearing a dark blue denim shirt, is leaning over a woman with long brown hair, wearing a white patterned blouse. They are both smiling and looking at a tablet held by the man. They are sitting at a wooden table in a cafe or office setting, with a coffee cup visible on the table. The background is softly blurred, showing a window and some indoor plants.

Building **Entrepreneurs**

The Power of the WFG Business Platform



A Transamerica Company



More families
than ever need
help preparing for
a better future.

A Unique Business Platform

People from all backgrounds use the WFG business platform to create successful financial services businesses that help families prepare for a better future.¹

At WFG, we make it easy for you to start and grow a financial services business. We believe our platform provides one of the best opportunities for entrepreneurs and here's why:

Low Start-Up Costs

- Only \$125 (USD) or \$130² (CAD) gets you started as an independent contractor.
- WFG is not a franchise and does not charge any franchise fees.
- Take advantage of the company's branding efforts by using WFG's name, logo and image to help build your business.

No Financial Services Experience Necessary

- WFG offers everyday people a platform that can help them change careers and build businesses of their own.
- WFG entrepreneurs come from a variety of industries, careers and backgrounds.
- Excellent support and field training programs, paired with your determination to build a strong business, help you succeed.

¹ 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.

² In Canada, applicable taxes (HST/GST) apply.





Test Drive the Opportunity: Start Part Time

- You can start your WFG business part time while keeping the security of your current job.
- WFG offers a virtually risk-free chance to change your future.
- Supplement your existing income with a part-time WFG business.
- If you have been out of work or recently retired, starting part time is a great way to re-enter the workforce on your own terms.

Balance Work and Life

- You 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 additional income are available through incentives, such as supervisory overrides, trails and renewals, and bonus pools.

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⁴ Compensation and advancement guidelines are subject to change at any time.

Great Earning Potential^{5,6}

- WFG affords its agents with the opportunity to be paid their true worth.
- At WFG, your earning potential is as limitless as your drive and determination, and not limited by an arbitrary salary range.
- You earn income from your and your team's hard work.
- As a WFG agent, you can realize your full earning potential.

Moving Up^{5,6}

- As a WFG agent, you have the opportunity to develop your full potential as a leader and business owner while building your team.
- Your personal production and hard work, as well as that of your team, are among the factors determining when you move to a higher advancement level.

Leadership Development & Mentoring Business Model

- You learn from successful WFG leaders who started their business at the same place you are starting yours from.
- Field leaders provide you with the support, training and tools to hit the ground running.
- With WFG's mentoring culture, 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 Insurance Agency, Inc. and its subsidiaries, in the U.S. and World Financial Group Insurance Agency of Canada Inc. are Transamerica companies.
- WFG works with a number of top-tier product providers that offer an array of retirement, life and health protection solutions that help families improve their financial situations.

The Power of Choice

- WFG does not have a one-size-fits-all approach when it comes to products and providers.
- WFG agents have appointments with some of the industry's most respected companies.
- As a WFG agent, you represent several top-tier insurance and financial services companies.
- The power of choice means you have several options and a greater opportunity to find the best product to meet your clients' needs now and in the future.

Expanding Your Business

- There are no territory restrictions. You determine the size of the community you want to serve.
- You decide where and how to build your business, whether it's across the street, across town or across the country.
- WFG's North American Expansion Program helps you build your business throughout North America.⁷
- The WFG Market Acquisition Plan (MAP) Leadership Agreement helps makes expansion easy.

⁵ 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.

⁶ Compensation package and promotional guidelines are subject to change at any time.

⁷ Certain restrictions apply.

The WFG Business System⁸

- The WFG business system is a powerful and proven resource to help you build your business.
- It offers a step-by-step blueprint that has been developed by WFG's experienced field leadership.
- Many WFG agents have found success following this easy-to-use system.

Equal Opportunity for All

- As a WFG agent you 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 Field Force

- WFG draws its collective strength from its individual differences.
- Many WFG agents are first-generation Americans and Canadians, who are realizing the dream of business ownership and living the spirit of entrepreneurship.

Serving an Underserved Market

- As a WFG agent, you're helping families that are often overlooked secure better financial futures.
- Owning your own financial services business is a great option during good or bad economic times.
- There is a growing segment of the market that is being underserved by the industry. These people can benefit from the products, services and the knowledge of financial fundamentals WFG agents can provide.

The WFG Financial Needs Analysis⁹

- WFG's Financial Needs Analysis (FNA) helps clients create a customized path to a promising future.
- WFG agents offer the FNA at no charge to individuals and families who want to put their financial house in order.
- The FNA takes a good look at where a family is now to help them plot the best course to get to where they want to be.

Affiliated Companies

- In the United States:
 - WFG is made up of World Financial Group Insurance Agency, Inc. and its subsidiaries.
 - Transamerica Financial Advisors, Inc. (TFA) is WFG's affiliate broker-dealer and investment advisory firm¹⁰
- In Canada:
 - WFG consists of World Financial Group Insurance Agency of Canada Inc.
 - Properly licensed agents can offer mutual funds through WFG Securities, Inc. (WFGS).

⁸ 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.

⁹ The WFG Financial Needs Analysis 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.

¹⁰ Only those agents who are actively registered with Transamerica Financial Advisors, Inc. may offer securities-related products and/or investment advisory services.



Diversity is an
advantage that helps
us reach more families.



WFG leverages **powerful technology** to help its agents build their businesses **quickly, efficiently and effectively.**

Technology

- WFG leverages the latest technology to help agents build their businesses quickly, efficiently and effectively.
- Technological innovations and tools that help WFG businesses grow include:
 - **WFG Launch:** A platform designed exclusively for new associates, to help them learn about the WFG business platform, our company's mission, and the financial services industry as well as provide access to pre-licensing education to help them pass their exams to become licensed WFG agents
 - **MyWFG.com:** The agent's intranet that offers 24-hour access to important company information, reports specific to your organization, commission statements, product provider information, industry updates and more
 - **Salesforce:** The world's leading Customer Relationship Management (CRM) platform designed to help you create and track client relationships, prospects and efficiently manage all aspects of the sales and recruiting process

World-Class Recognition and Events^{11,12}

- WFG recognizes your accomplishments at all levels.
- You are honored in front of your peers at major events for the drive and determination that led to your achievements.
- WFG's reward trip programs takes qualifying agents to some of the world's greatest destinations — Hawaii, Tahiti, the Mediterranean, the capitals of Europe and more.

- **Campaign Manager:** Provides pre-approved marketing content, including automated campaigns and social media posts, you can use to promote your business to new and prospective clients or possible new associates
- **Personalized Professional Website:** WFG licensed agents can use Campaign Manager to enable their own personalized business websites, which feature video and an integrated prospecting website that includes a financial literacy quiz
- **BOSS (Back Office Support System):** This system helps streamline the process for submitting many of the administrative forms you use in your business by making them available to complete and submit online
- **WFG Pulse:** An app that provides easy access to a variety of your business' key performance data and allows you to set alerts so you are notified of any changes or updates in the areas you wish to monitor
- **Training Center:** A robust library of training content, accessible via the Salesforce platform, that includes sales tips from top field leaders, event highlights, WFG technology and process overviews, and more.

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¹² In order to qualify for participation in contests, and to receive prizes, awards and trips, an individual must be in good standing with World Financial Group Insurance Agency, Inc., World Financial Group Insurance Agency of Canada, Inc. and their affiliated companies.



A photograph of a sailboat on the water, partially obscured by a large white and blue geometric overlay. The overlay is a large white triangle pointing towards the top-left, with a blue border. The text is positioned on the white background of this overlay.

You are in control
of your business
and your time.

WFG consists of:

In the United States, 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 WFG U.S., which offer life insurance products. Transamerica Financial Advisors, Inc. (TFA), Member FINRA, SIPC and Registered Investment Advisor, which offers securities and Investment Advisory Services offered through WFG U.S. and TFA are affiliated companies.

WFG U.S. Headquarters: 11315 Johns Creek Parkway, Johns Creek, GA 30097-1517. Phone: 770.453.9300

TFA Headquarters: 570 Carillon Parkway, St. Petersburg, FL 33716. Phone: 770.248.3271

In Canada, World Financial Group Insurance Agency of Canada Inc. (WFG Canada), which offers life insurance and segregated funds.

WFG Securities Inc. (WFGS), which offers mutual funds.

WFG Canada and WFGS are affiliated companies.

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

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