Own Your Future

A Transamerica Company
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, 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 38,000 life licensed associates throughout the United States and Canada.

• 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 WFG 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 present 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. 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:

**United States**

- Transamerica Premier Life Insurance Company
- Transamerica Life Insurance Company
- Pacific Life
- Everest
- Voya Financial
- Prudential
- Nationwide

**Canada**

- Transamerica Life Canada
- Equitable Life of Canada
- BMO Bank of Montreal
- Industrial Alliance Insurance and Financial Services Inc.
- Everest
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. 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

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

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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.
The WFG Business System

One of the most powerful resources the company offers is the WFG System Manual, 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 representative of WFG Securities Inc. 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 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. Here are just a few ways you can be rewarded.
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.

Reward Trips

WFG’s exciting reward trips offer an amazing chance to see beautiful locations and enjoy the elegant amenities offered by some of the world’s finest hotels. Unforgettable scenery and beaches await those who qualify for an 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.
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.
Nelia & Cary
Destacamento
Hamilton, ON
Previous Career:
Accountant

Dave & Kamal Dhaliwal
Edmonton, AB
Previous Career:
Realtor

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

Quy Hoang
Housto, TX
Previous Career:
Business Owner

Si & Tam Dan Hoang
McLean, VA
Previous Career:
Engineer & College Professor

“*If your actions inspire others to dream more, learn more, do more and become more, you are a leader.*”
– John Quincy Adams

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

Dana & Frank
Lagattuta
Agoura Hills, CA
Previous Career:
Manager, Insurance Co.

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

Sandy Liu & Run Chang He  
Burlingame, CA  
Previous Career:  
Business Owner

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

“I just wish people would realize that anything is possible if you try. Dreams are made if people try.”  
– Nulla facilisi.
John & Arlene Shin
Woodland Hills, CA
Previous Career:
Real Estate

Greg Sorensen
San Jose, CA
Previous Career:
Q.A. Manager

Gregg & Andrea Strynadka
Edmonton, AB
Previous Career:
Franchise Owner

Harinder & Jagjot Sukhija
Surrey, BC
Previous Career:
Power Cable Manufacturing

Teresa Tang-Wong & Jack Wong
Richmond Hill, ON
Previous Career:
Financial Services

Michelle Tian
New York, NY
Previous Career:
University Lecturer

Jeff & Chrissy Tsao
West Covina, CA
Previous Career:
Student

Shawn & Jaime Villalovos
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
New York, NY
Previous Career:
University Lecturer

Liz & Rudy Zetazate
Toronto, ON
Previous Career:
Financial Services

Jan Zhuang & JP Lou
Piscataway, NJ
Previous Career:
Ph.D. Student

Xuli Zong & Ningping Dong
Flushing, NY
Previous Career:
Software Engineer
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.
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.


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.

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.

WFG Securities Inc. (WFGS) offers mutual funds.

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

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

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1 Total life licensed associates as of March 2, 2015 per WFG Daily Report: 38,192

2 Associates must be properly licensed and appointed to sell insurance, securities and investment advisory-related products and services.

3 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 WFG Securities Inc. Transamerica Premier Life Insurance Company, Transamerica Life Insurance Company, World Financial Group, Inc., World Financial Group Insurance Agency, Inc. and its subsidiaries, and Transamerica Financial Advisors, Inc. are affiliated companies.

4 Maintains current selling agreement(s) with World Financial Group Insurance Agency, Inc., its subsidiaries, and/or Transamerica Financial Advisors, Inc., Transamerica Financial Group Division.

5 The city and state locations of these companies are: Transamerica Premier Life Insurance Company, Cedar Rapids, Iowa; Transamerica Life Insurance Company, Cedar Rapids, Iowa; Pacific Life Insurance Company, Newport Beach, California; Voya Insurance and Annuity Company, Des Moines, IA; Nationwide Life Insurance Company, Columbus, Ohio; Everest Funeral Package, LLC, Houston, Texas and Mississauga, Ontario; Transamerica Life Canada, Toronto, Ontario; Equitable Life Insurance Company of Canada, Waterloo, Ontario; Industrial Alliance, Toronto, Ontario; Bank of Montreal, Toronto, Ontario; Franklin Templeton Investments, Toronto, Ontario; Invesco, Toronto, Ontario. Provider logos used with permission.

6 Maintains current selling agreement(s) with World Financial Group Insurance Agency of Canada Inc.

7 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 WFG Securities Inc. as well as with clients who reside in Quebec.

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 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.