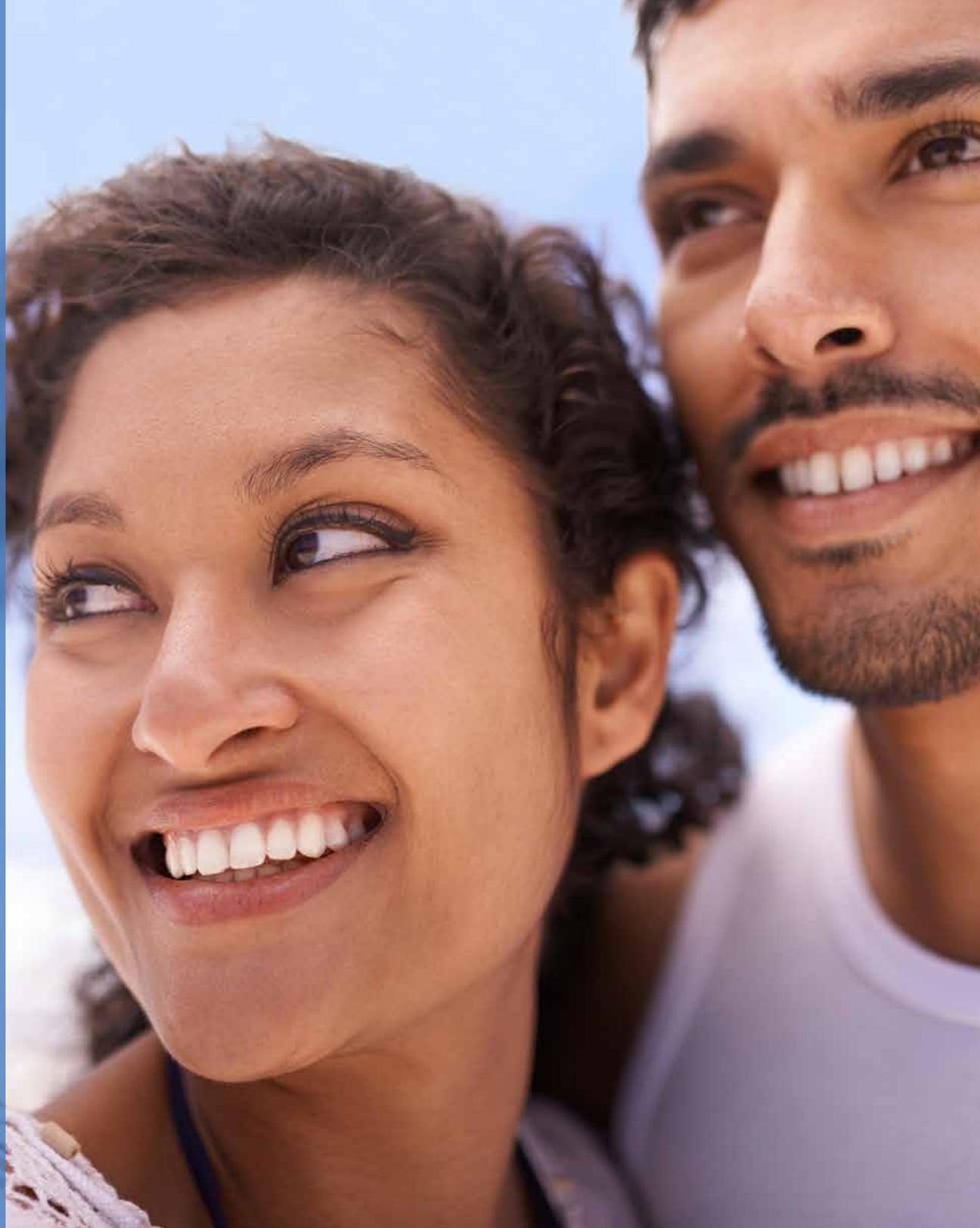




Achieve Your Dreams

A Transamerica Company



Overview

Our mission is to help build and protect wealth for families.

We believe in creating relationships based on trust and building business through referrals.

Consider these two questions:

Do you know someone who could benefit from this message?

Can this information help you, your family and your friends financially?

1

WFG believes in a respectful, no-pressure process.

On the first visit, the associate discusses concepts, gathers data and information, and makes a follow-up appointment.

2

The associate performs a financial needs analysis for the client.

3

The associate returns to present the analysis and recommendations.

Products & Solutions¹



Term Insurance

Universal Life

Whole Life/
Final Expense

Annuities

IRAs

Retirement⁴

College Savings⁵

* 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. The performance 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. Additionally, there are no guarantees that any investment or savings program can outpace inflation. All figures are for illustrative purposes only and do not reflect an actual investment in any product.



The Situation of Most Households

Most families:

Live with too much debt and not enough insurance protection

Have little to no savings and do not have a clear understanding of how much savings is enough

Do not make enough money and are not sure how to fix the problem

What is the result of living like this?

Little to no peace of mind

Stress and frustration

Negative impact on the family

True financial independence means to:

Save more and spend less

Live within one's means

Protect loved ones should the "worst-case scenario" occur

Systematically reduce and eliminate debt

Have sufficient funds to cover expenses for six months to a year

Build long-term savings that protect you and your family for life

Have peace of mind

Basic Financial Concepts

Knowing and understanding three basic financial concepts can help people have and enjoy financial security. This is what WFG associates teach.

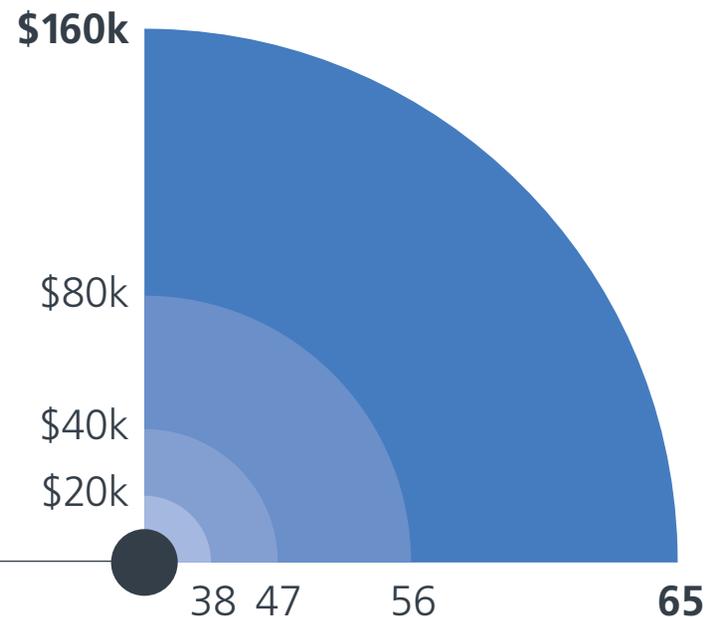
Managing Rate and Risk*

The **Rule of 72** - If you divide 72 by the rate of return being earned, you will obtain the approximate number of years required for your initial savings to double.

$$72 \div 8 = 9$$

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. The performance 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. Additionally, there are no guarantees that any investment or savings program can outpace inflation. All figures are for illustrative purposes only and do not reflect an actual investment in any product.

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, until age 65, in a tax-deferred account earning 10% per year.⁶

	Person A	Person B	Difference
			
Age of Investor	30	35	5 years
Principal Invested	\$87,500	\$75,000	\$12,500
Total Accumulation	\$677,560	\$411,235	\$266,326

Reduce the Impact of Taxes⁷

When saving, you want to ensure to consider the effect that taxes can have on your income.

Taxable



- Savings Accounts
- Certificates of Deposit (CDs)

Tax Deferred



- 401(k)s
- IRAs
- Fixed Annuities
- Savings Bonds

Tax Exempt



- Roth IRAs
- Cash Accumulation in a Life Insurance Policy

A WFG Financial Needs Analysis⁸

A financial needs analysis provided by a WFG associate can help you answer these questions and more:

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?

How much insurance do I need? What types of insurance should I consider?

If we can help you by using the principles of our financial needs analysis and offer suitable solutions for you and your family, would you be willing to do business with us?

If you are pleased with your experience with us, would you be willing to refer friends or family to us so we can share this information with them?



Cash Flow



Debt Management



Emergency Fund



Proper Protection



Build Wealth



Preserve Wealth

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

- 1 Providers maintain current selling agreement(s) with World Financial Group Insurance Agency, Inc. (WFGIA) or its subsidiaries.
- 2 Transamerica Premier Life Insurance Company, Transamerica Life Insurance Company, World Financial Group, Inc., and WFGIA and its subsidiaries are affiliated companies.
- 3 The full names, city and state locations of these entities 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, Iowa; Nationwide Life Insurance Company, Columbus, Ohio; Everest Funeral Package, LLC, Houston, Texas.
- 4 If the cash value of a life insurance policy is withdrawn for retirement then please note that money withdrawals from the cash-value part of the insurance policy can be treated as a form of income. The withdrawals can also reduce the insurance policy's death benefit. Unpaid loans taken by the life insurance policy owner can also reduce the death benefit paid to the beneficiaries.
- 5 If the cash value of a life insurance policy is used for college savings then please note that money withdrawals from the cash-value part of the insurance policy can be as a form of income and does count against needs-based financial aid in the following year. The withdrawals can also reduce the insurance policy's death benefit. Returns within an insurance policy may not keep pace with rising college cost and surrender charges in the life insurance policy's early years may reduce the cash value. A cost-benefit analysis should be performed to determine if this long-term college savings strategy makes financial sense for a particular family.
- 6 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.
- 7 Tax and/or legal advice are not offered by World Financial Group, Inc., its affiliated companies nor its independent associates. Please consult with your personal tax and/or legal professional for further guidance.
- 8 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 security or financial service.



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 Group Insurance Agency of Wyoming, Inc., World Financial Insurance Agency, Inc. and/or WFG Insurance Agency of Puerto Rico, Inc. - collectively WFGIA.

California License #0679300

WFG and WFGIA are affiliated companies.

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

World Financial Group and the WFG logo are registered trademarks of World Financial Group, Inc.

©2015 World Financial Group, Inc. 2586/6.15