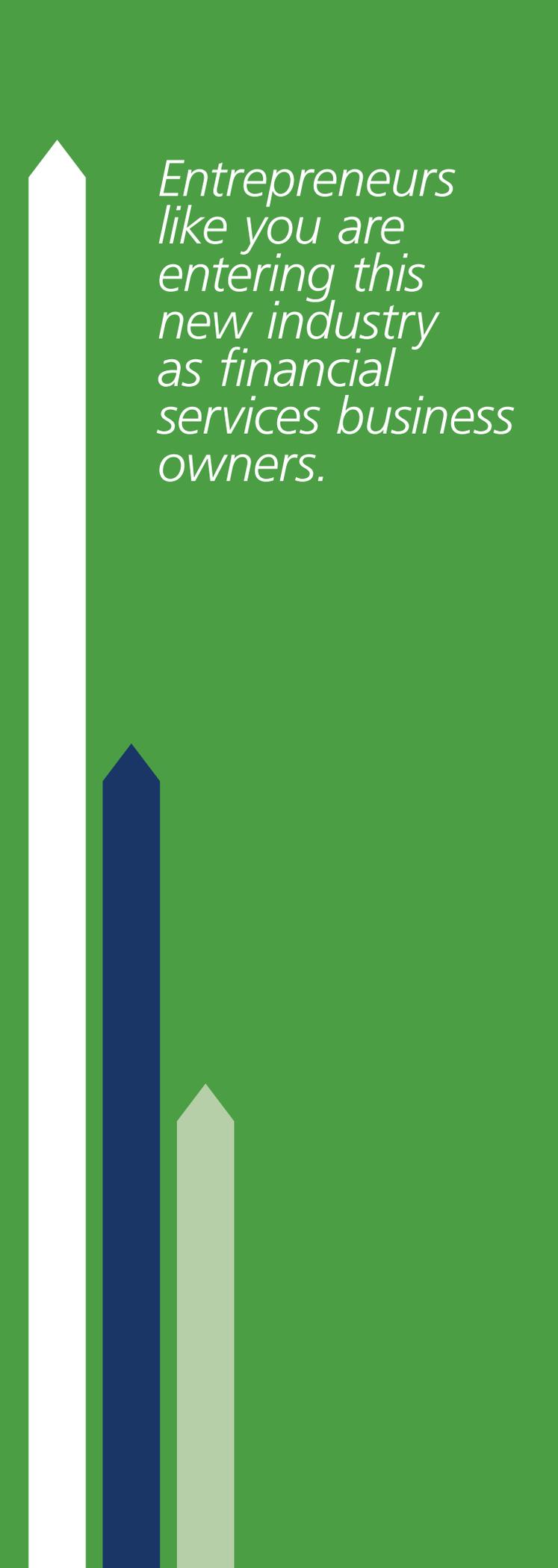




# Rise in a New Industry





*Entrepreneurs like you are entering this new industry as financial services business owners.*

## Welcome to the New Financial Services Industry

Not long ago, too many people with average incomes were being knocked down by financial challenges, and the financial services industry's solution was to continue serving the affluent. But World Financial Group, Inc. (WFG) took an independent path to help people from all walks of life rise financially.

While the old industry continues to chase wealthier clientele, licensed WFG associates use the WFG business platform to build something better — brick by brick, family by family and dream by dream. The result: a new financial services industry built on the belief that every family, regardless of income, deserves a better future.

For more than a decade, licensed WFG associates have provided support to families and individuals with quality financial solutions and strategies. The company's platform has opened the door for entrepreneurs like you to enter this new industry and start careers as financial services business owners.

## Serve a Growing Need

There are more than 38,000 licensed, independent WFG financial services professionals throughout the United States. Each week, more than a thousand additional entrepreneurs start new WFG businesses, and there is no indication that the market is saturated. In fact, more WFG financial professionals are needed to reach the millions of individuals and families who have not planned or prepared enough for their futures.

## Feel the Pulse of the Market

Like most entrepreneurs, you want to be sure there is market potential for your services before you start a new business. To help you understand the size of this opportunity, we are letting the market speak for itself.

With our 2015 Americans & Their Finances Survey, conducted on our behalf by Harris Poll,\* we heard from a representative population of American adults who voiced their opinions about their current economic situations and future prospects. By understanding the needs and sentiments of families and individuals your business would potentially serve, you can determine if becoming a WFG business owner is right for you.

On the following pages are the five key study findings we believe underscore the tremendous need for financial services professionals.



\* This survey was conducted online within the United States from March 13-17, 2015 among 2,033 adults ages 18 and older, by Harris Poll on behalf of World Financial Group, Inc. via its Quick Query omnibus product. Figures for age, sex, race/ethnicity, education, region and household income were weighted where necessary to bring them into line with their actual proportions in the population. Propensity score weighting was used to adjust for respondents' propensity to be online.

For complete survey methodology, including weighting variables, please contact Nancy Drummond at [nancy.drummond@transamerica.com](mailto:nancy.drummond@transamerica.com).

# 1 A Large Proportion of Americans Are “Worried” about Their Finances

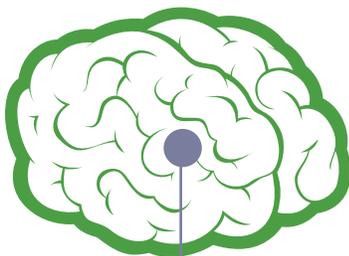
When asked how they feel about their current financial situation, almost one-third of Americans – 32 percent – say they are worried. Plus, a small percentage express more powerful feelings about their financial situation: confused or angry (both 2 percent). Only 19 percent of people say they are confident about their circumstances and another 19 percent say they are secure.

## How I feel about my current financial situation?

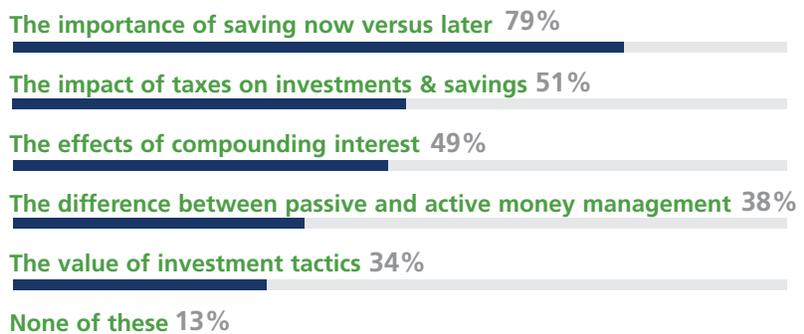


# 2 Most Americans Have Limited Knowledge about Key Financial Concepts

Nearly 80 percent of Americans understand the importance of saving now versus later. However, when it comes to their grasp of more advanced financial concepts, their understanding is not as strong. For example, only 51 percent of Americans understand the impact of taxes on investments and savings, and far fewer, 34 percent, understand the value of investment tactics.



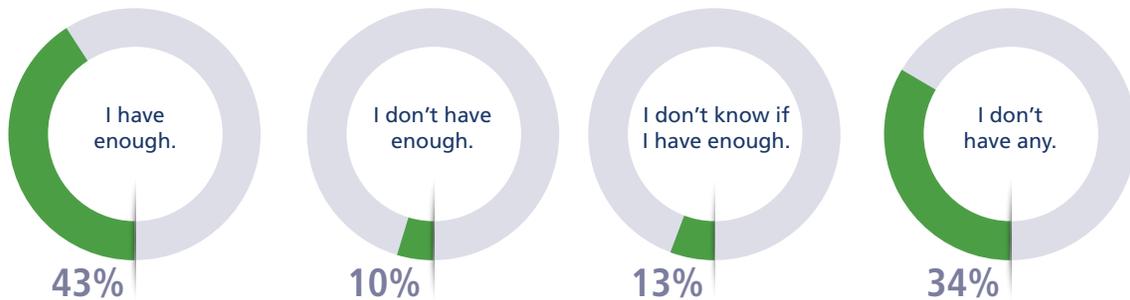
## Which of these financial concepts do you understand?



## 3 Many Americans Have Inadequate Life Insurance Protection

More than a third of Americans do not have life insurance coverage. Ten percent say they do not have enough and 13 percent don't know if they have enough.

### Concerning my life insurance...



### Women vs. Men

Knowing and understanding the needs of the people you serve can empower you to connect more powerfully with them. This data gives you insights that can help you provide women with the vital financial education and resources they need to rise financially.

#### Current financial situation



Worried	36%	29%
Confident	16%	21%

#### Understanding of financial concepts

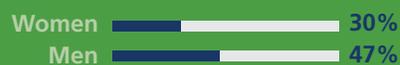
##### The impact of taxes on investments & savings



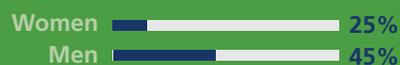
##### The effects of compounding interest



##### The difference between passive and active money management



##### The value of investment tactics



#### Life insurance coverage

##### Do not have life insurance

Women	37%
Men	29%

##### Have life insurance (Net)

Women	63%
Men	71%

##### Have enough

Women	39%
Men	48%

##### Don't have enough

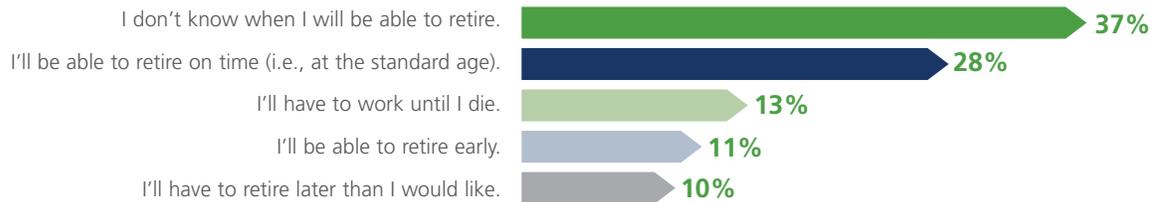
Women	8%
Men	12%

##### Don't know if they have enough

Women	16%
Men	11%

## 4 A Sizeable Sector of Non-Retired U.S. Adults Are Not Confident in Their Retirement Plans

When asked how they would describe their retirement plans, nearly two-fifths (37%) of non-retired U.S. adults say they don't know when they will be able to retire. Other non-retired adults say their retirement dreams will be delayed (10%) or they will have to work until they die (13%).



Many Americans who are not yet retired are uncertain they will fare well in retirement. More than two-thirds (68%) of non-retired adults fear they will run out of money in retirement, with more than one quarter (28%) strongly agreeing with that statement.

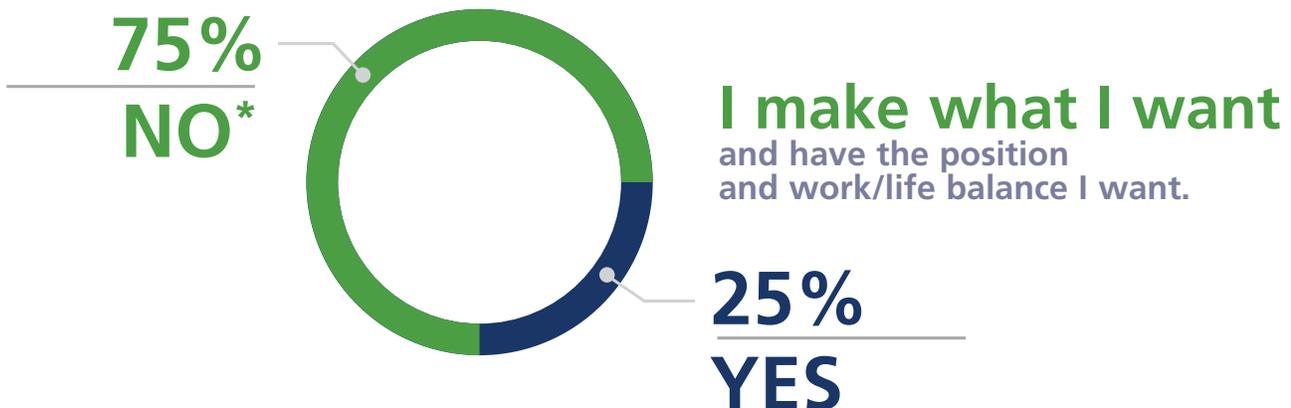
**I am afraid**  
of running out of  
money in retirement.



## 5 Many People Are Not Satisfied with Their Current Income and/or Profession

Although approximately 52 percent of U.S. adults report being full-time, part-time and/or self-employed, only 25 percent earn the income they desire and have the position and work/life balance they want.

Among Americans with jobs, 36 percent say running their own business would be their ideal work situation. Pursuing an entrepreneurial venture could be a way for many people to find work/life balance and the career status they desire.



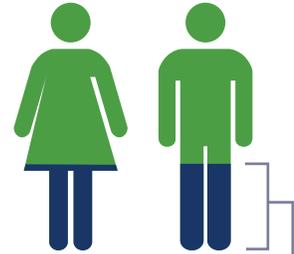
## Be the Difference Families Need

The demand for financial professionals is expected to grow 27 percent from 2012 to 2022, much faster than the average industry.<sup>1</sup> Yet, a large majority of Americans, 73 percent, have not yet taken the opportunity to meet with a financial professional, and more than a third of these Americans (36 percent) express an interest in doing so in the future.

That means there is a solid opportunity for you to help people learn about the array of financial options available to help improve their futures. At WFG, you can build a business that gives people the power to:

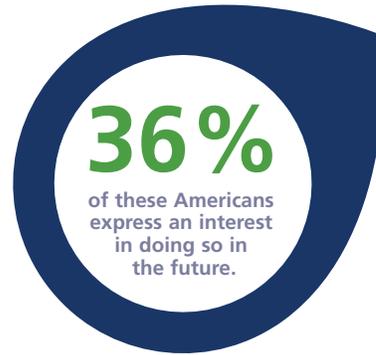
- ▶ Understand their financial condition as well as the tools and resources that can help improve it
- ▶ Protect their families and their futures with life insurance and other products
- ▶ Overcome financial setbacks
- ▶ Explore different career options with WFG
- ▶ Achieve a better work/life balance by running a WFG business part-time, which is a great option for people who have family commitments

**73%**  
of Americans  
have not meet  
with a financial  
professional.



**36%**

of these Americans  
express an interest  
in doing so in  
the future.



## Find Success in This Rising Industry

Now that you understand the strong need for financial services throughout the United States and the opportunity for new WFG businesses, talk to your WFG associate to take your first step toward this viable business venture. As a WFG associate, you can build a business that gives your family, as well as families and individuals throughout America, the chance to rise to a better future.



[Click here for the WFG Associate Membership Agreement](#)



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