



THE OPPORTUNITY COMPANY



"IF ONLY I HAD A
CHANCE..."

At World Financial Group (WFG), giving people a chance is what we stand for. Whether you are a client interested in planning more effectively for your family's financial future or an entrepreneur interested in starting your own business with a solid company, WFG believes in providing a path to help you realize your dreams.

WFG offers people from all walks of life an uncommon opportunity — the chance to change careers and be in business for themselves, but not by themselves. WFG's excellent corporate headquarters support, powerful industry relationships, innovative training programs and field-mentoring business model coupled with your ability to learn and your determination to win can help you start a new future.

Don't waste your time thinking about what might have been. Don't spend another minute dreaming about what you want. Focus your energy on what could be and go out and make it happen. Learn more about becoming a WFG associate and how you can have a better tomorrow beginning today.

SEIZE THE OPPORTUNITY

Easy to Get Started.

Complete your WFG Associate Membership Agreement (AMA) and pay \$100 (US)/ \$125 (Canada)*, and you're ready to start building your business as an independent contractor.

No Franchise Fees.

WFG is not a franchise and charges no franchise fees. But as an associate, you can use WFG's name and image at no cost to you.

No Territory Restrictions.

You decide where and how to build your business – across the street, across town or across the country.

No Time Clock.

You set your own hours and goals. You're in control of your business and your time.

Test Drive the Opportunity.

Unlike other businesses, you can start WFG as a part-time¹ career while keeping the security of your existing job. It's virtually a risk-free chance to change your future.

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

POWER IN YOUR CORNER

World Financial Group is one of the few companies of its kind in the industry today — a company dedicated to serving the financial needs of individuals and families who are often overlooked by the financial services industry. Unlike other companies who target only wealthy clients, WFG is dedicated to teaching people from all walks of life how to plan for their financial futures and work toward their goals no matter what their income.

“WFG
ASSOCIATES
ADVOCATE
THE POWER
OF CHOICE
FOR THEIR
CLIENTS.”

Driven to help people build solid financial futures, WFG’s thousands of associates in the United States and Canada provide simple financial concepts to help clients understand how to put their money to work more effectively so they can move toward their goals. Our company does not have a “one size fits all” attitude regarding products and providers, instead WFG associates advocate the power of choice for

their clients. WFG, through its affiliated companies, has agreements with several of the financial and insurance industries’ leading companies, allowing associates to offer a wide array of products and services, and find the ones that best fit the clients’ needs. And as clients’ needs change, WFG’s diverse product selection can grow with them.

As an associate, you have the power of WFG in your corner. You are an independent business owner backed by the marketing and administrative muscle of WFG’s corporate headquarters and the support of experienced field leaders who’ve each built his or her own financial services business from the ground up — all of whom are dedicated to your success.





WHO WE ARE

- WFG is an organization with thousands of associates in the United States and Canada dedicated to helping individuals and families plan for their financial future.
- World Financial Group, Inc. and World Financial Group Insurance Agency of Canada Inc. are Transamerica companies. The Transamerica companies offer a wide array of innovative financial services and products with a common purpose: to help individuals, families and businesses build, protect and preserve their hard-earned assets. With more than a century of experience, Transamerica has built a strong reputation based on solid management, sound decisions and consumer confidence.
- An organization that has agreements with multiple separate insurance and financial services companies.²
- Securities and investment advisory services offered through Transamerica Financial Advisors, Inc., Transamerica Financial Group Division.
- Securities products in Canada are available through WFG Securities of Canada Inc.

LEADING FROM THE FRONT

Each World Financial Group associate is backed by the strength of industry-experienced leadership, both at the company's headquarters and in the field.

WFG Board of Directors

The combined experience of the WFG Board of Directors totals more than a century in the financial services industry, helping them lead WFG into the future.

WFG Chairman's & President's Councils

Comprised of WFG's top field leadership, these two councils work with the Board of Directors and headquarter executives to help guide the company and its growth.

INDUSTRY LEADERS ON YOUR TEAM

WFG associates enjoy an advantage that many insurance and financial services professionals do not — the ability to represent not one, but many companies to their clients. By maintaining selling agreements with numerous separate insurance and financial services companies, World Financial Group associates can find the product that best meets the client's needs both now and in the future as the client's goals change.



WORLD FINANCIAL GROUP GATHERED SOME OF THE LEADING COMPANIES³ IN THE INDUSTRY TO BE ON ITS TEAM – AND YOURS – INCLUDING:



WFG PRODUCT PROVIDERS ARE ALSO DEDICATED TO HELPING YOU BUILD YOUR BUSINESS BY OFFERING UNPARALLED SUPPORT, MATERIALS AND TRAINING.



WHAT WE DO FOR FAMILIES

There's no doubt that families of all incomes can benefit from preparing for the expected and the unexpected. With an alarming lack of education about financial fundamentals, people need the tools and guidance to help them make informed choices to meet today's challenges. WFG associates are ready to help people take the necessary steps toward establishing and meeting their financial goals by using simple concepts to educate them about how to put their money to work.

THE WFG FINANCIAL NEEDS ANALYSIS⁷

To help clients make the right choices and steps toward financial independence, WFG has developed the WFG Financial Needs Analysis. This suitability and needs analysis, based on information that the client provides, helps a WFG associate establish the foundation for the client's financial program.



CASH FLOW

- Earn additional income
- Manage expenses



DEBT MANAGEMENT

- Consolidate debt
- Strive to eliminate debt



PROPER PROTECTION

- Protect against loss of income
- Protect family assets



ASSET ACCUMULATION

- Outpace inflation/ minimize taxation
- Professional money management



EMERGENCY FUND

- Save three- to six-months' income
- Prepare for emergency expenses



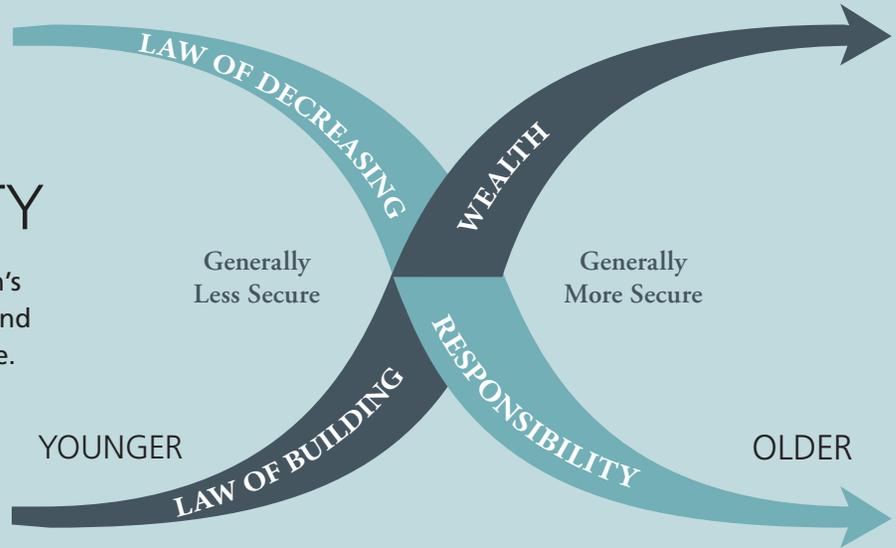
ESTATE PRESERVATION

- Reduce estate taxes
- Build a family legacy

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

THE LAW OF BUILDING EQUITY

This concept theorizes that a person's responsibilities generally decrease and wealth generally increases over time.



COMPOUND INTEREST – THE RULE OF 72*

The Rule of 72 can help determine how many years it would take to double a person's initial savings or investments, and can help a client determine the type of savings plan that will work best with his/her budget. To obtain the number of years, divide the number 72 by the interest rate of the savings or investment is earning. For example:

Age		4%	Age		6%	Age		8%	Age		12%
		Money doubles every 18 years			Money doubles every 12 years			Money doubles every 9 years			Money doubles every 6 years
29	\$10,000		29	\$10,000		29	\$10,000		29	\$10,000	
47	\$20,000		41	\$20,000		38	\$20,000		35	\$20,000	
65	\$40,000		53	\$40,000		47	\$40,000		41	\$40,000	
			65	\$80,000		56	\$80,000		47	\$80,000	
						65	\$160,000		53	\$160,000	
									59	\$320,000	
									65	\$640,000	

* 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, expenses or charges associated with any actual investment. Past performance is not an indication of future performance. 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. Please note that high risk has been historically associated with higher rates of return.





WHAT WE CAN DO FOR YOU

THE WFG BUSINESS SYSTEM

One of the most powerful resources WFG provides you upon joining the company is the World Financial Group System Manual.⁸ This step-by-step blueprint, developed by the company's experienced field leadership, helps each associate build and grow his or her WFG business. The WFG System Manual shows you how to:

Build a strong WFG business

Grow a client base

Bring new associates into the business

Mentor new associates

Develop a game plan for success

And much more

WFG offers a dynamic business platform to help an associate build a financial services business, providing the corporate support needed to make his/her organization a strong one. WFG doesn't just want associates to survive in this business, we want them to prosper, which is why we continuously strive to provide associates with superior support and services.

“WFG DOESN'T JUST WANT ASSOCIATES TO SURVIVE IN THIS BUSINESS, WE WANT THEM TO PROSPER...”

As an associate, WFG's marketing and administrative muscle stands behind each associate every step of the way to help them build successful businesses. The nearly 300 employees at the home offices in Johns Creek, Ga. and Toronto, ON go to work each day with one goal in mind: helping WFG associates build their businesses. The headquarters offers:

- **Licensing and commissions support**
- **Provider relationship development**
- **Technology solutions**
- **Professional marketing materials for use with clients and prospective associates**
- **Corporate intranet that gives 24-hour access to commission statements, updated product provider information, the latest company news and more**
- **Corporate websites to help introduce potential clients or associates to the company**

In addition to back office support, WFG has also developed a variety of programs designed specifically with the associate in mind, including:

Broker-Dealer and Investment Advisory Services

By becoming a registered representative of World Financial Group's affiliate broker-dealer, Transamerica Financial Advisors, Inc., Transamerica Financial Group Division, associates in the United States can offer securities products and services, and, if properly licensed, investment advisory services as well. In Canada, WFG Securities of Canada Inc. representatives who are properly licensed can offer securities products, scholarship plans and other services to their clients.

Training Programs

WFG's comprehensive training and educational programs in both the United States and Canada help associates obtain their insurance licenses and securities registration, get their businesses up-and-running, and keep associates up-to-date on the latest industry trends, product information and more.

Events

Events, such as the company's annual convention, offer an opportunity for associates to attend informational meetings, visit with product provider representatives and receive recognition for their achievements.

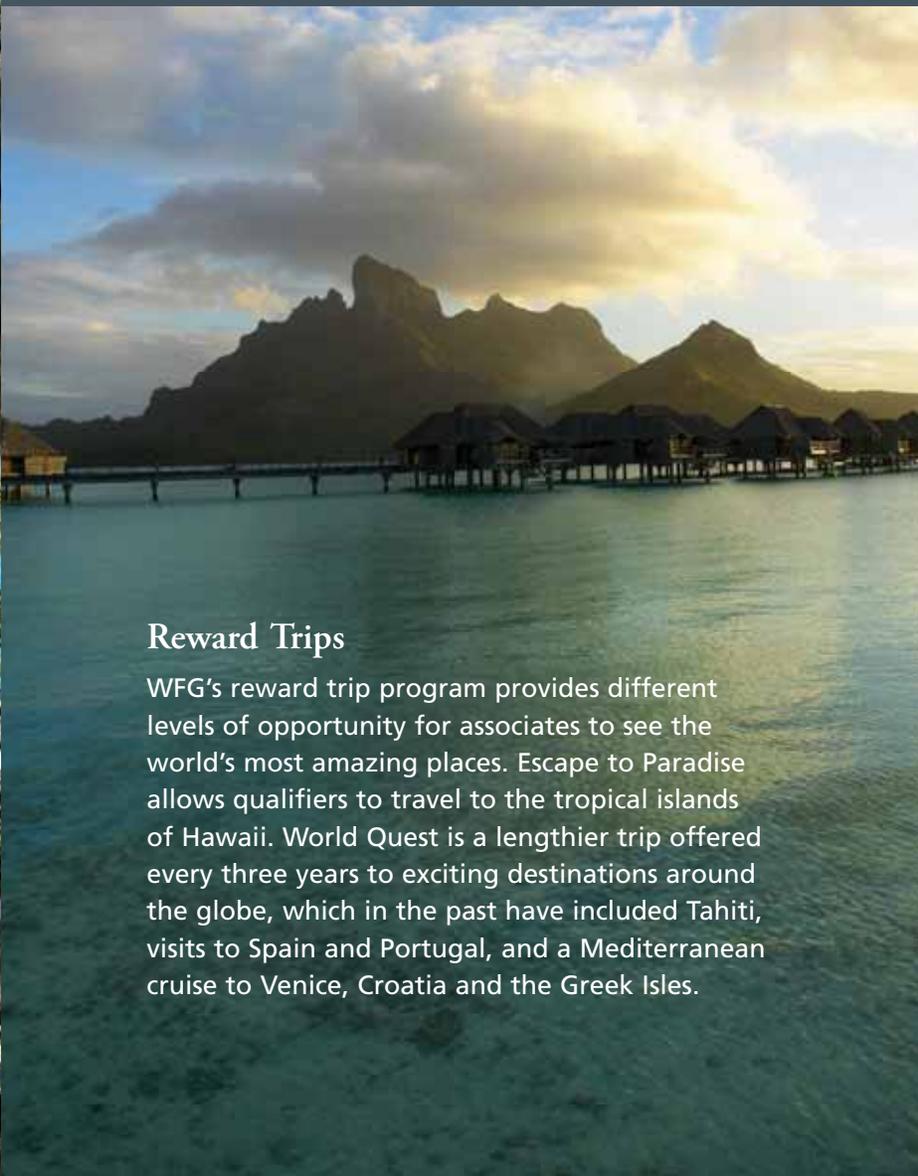
Producer Stock Purchase Plan (PSPP)⁹

This program allows a WFG associate to use up to 25 percent of his/her commissions payments to purchase stock (U.S. only).

An aerial view of a tropical resort. In the foreground, a large, curved swimming pool with bright blue water is surrounded by lounge chairs and palm trees. A paved walkway leads from the pool towards a sandy beach. In the background, the ocean waves are breaking, and several tall palm trees stand prominently. The sky is clear and blue.

RECOGNIZING YOUR ACHIEVEMENTS

In addition to the reward of helping families achieve financial independence, WFG believes in recognizing and rewarding its associates for their initiative and determination.¹⁰

A tropical island resort at sunset. The scene features a row of overwater bungalows on a wooden pier extending into the turquoise water. In the background, dark, jagged mountain peaks rise against a sky filled with soft, golden light from the setting sun. The water is calm, reflecting the light from the sky.

Reward Trips

WFG's reward trip program provides different levels of opportunity for associates to see the world's most amazing places. Escape to Paradise allows qualifiers to travel to the tropical islands of Hawaii. World Quest is a lengthier trip offered every three years to exciting destinations around the globe, which in the past have included Tahiti, visits to Spain and Portugal, and a Mediterranean cruise to Venice, Croatia and the Greek Isles.

Success Society

Recognizing the up-and-coming stars of World Financial Group, Success Society members receive a custom WFG Success Society gold watch with the WFG logo.

\$100,000 Ring Club

One of the company's greatest honors, inductees into WFG's \$100,000 Ring Club are recognized by this unique ring with its blue center stone. Diamonds are added to the ring with each \$100,000 earned by the associate in a consecutive 12-month period and larger diamonds are added to the rings with each executive level promotion. Center stones change color upon reaching higher cash flow levels.

Millionaire Hall of Fame

The Millionaire Hall of Fame honors WFG's top leaders who earn \$1 million or more in cash flow in a consecutive 12-month period. Top performers inducted into this elite group qualify for additional diamonds and a distinctive new center stone for their rings, as well as a custom portrait displayed at WFG's corporate headquarters.

WFG Wall of Fame

Fully qualified CEO Marketing Directors (CEO MDs) are recognized with a photo of him/herself and his/her partner displayed at the WFG corporate headquarters. Additionally, members have access to the "Elite Partners" program – a dedicated representative at the headquarters to help with questions, concerns or issues affecting his/her business.



REWARDING YOURSELF

At WFG, you can reward yourself by creating a lifestyle and career where you are in control. As an independent business owner with WFG, you can:

- Be your own boss
- Take charge of your career
- Set your own schedule
- Choose when and how you spend time with family and friends
- Prepare for your financial future
- Grow your career based on personal drive for results

FROM DREAMING TO DOING

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 who have built extraordinary businesses.



Robin Bundy
Las Vegas, NV

Previous Career:
Railroad Conductor



Steve & Tina Cao
Dallas, TX

Previous Career:
Financial Industry



Alec Chan
San Gabriel, CA

Previous Career: Engineering



Dan & Christine Charlier
Pomona, CA

Previous Career:
Marine



Scott Childress
Atlanta, GA

Previous Career:
Financial Planner



Pai-Yen Chung & Eileen Huynh
New York, NY

Previous Career:
Software Engineer



Erich Colet
Alviso, CA

Previous Career:
Technician



Rich Cunningham
West Jordan, UT

Previous Career:
Mining Mechanic



Rob & Tiffani Day
Houston, TX

Previous Career: Sales



Jun & Joyce Dela Cruz
Anaheim, CA

Previous Career:
Real Estate Broker



Deron & Debbie Ferrell
Austin, TX

Prev. Career:
Student, Waiter,
Elvis Impersonator



Angelica & Guillermo Haro
Pomono, CA

Previous Career:
Mortgage Loan Officer



Si & Tamdan Hoang
McLean, VA

Previous Career:
Engineer



Judith Hsiao
Alviso, CA

Previous Career:
Financial Services



Greg & Tina Kapp
Madison, WI

Previous Career:
Postal Worker



Simon Lam & Leman Le
San Jose, CA

Previous Career:
Design Engineer



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:
Commercial P&G Agent



David & Victoria Limpert
Calgary, AB

Previous Career:
Farmer



Jerry Ma & Beth Hsiao
West Covina, CA

Previous Career:
Controller



Tom & Cindy Mathews
Duluth, GA

Previous Career: Accounting



Yvonne Mei
Alviso, CA

Previous Career:
Flight Attendant



Carl Meldrum
Nanaimo, BC

Previous Career:
Financial Services



Norm Meldrum
 Calgary, AB
 Previous Career:
 Financial Services
 and Retail



Réal & Claudette Michaud
 Edmonton, AB
 Previous Career:
 Jewelry Store Owner



Jeff & Debbie Miles
 Farmington, UT
 Previous Career:
 Construction



Agnes Miranda
 Concord, ON
 Previous Career:
 Financial Services



Bill & Peggy Mitchell
 Cincinnati, OH
 Previous Career: Engineering and
 Financial Services



Andy & Linh Nguyen
 Rockville, MD
 Previous Career: Computer Engineer



Micky Nguyen & Linh Truong
 Virginia Beach, VA
 Previous Career: Engineering



Xuan & Hoa Nguyen
 Alviso, CA
 Previous Career:
 Social Work



Eric Olson
 San Jose, CA
 Previous Career:
 Business



Penney Ooi & Benjamin Eeo
 Pleasanton, CA
 Previous Career:
 Loan Officer



Bryce & Maryan Peterson
 West Jordan, UT
 Previous Career:
 Financial Services



John & Amy Pham
 Anaheim, CA
 Previous Career:
 Design Engineer



Howard Qu
 City of Industry, CA
 Previous Career:
 Physician



Rocky Shi & Miranda Kuong
 Rockville, MD
 Previous Career:
 Computer Programmer



Zhong Shi & Xiao Lin
 Alviso, CA
 Previous Career:
 Engineer



John & Arlene Shin
 Woodland Hills, CA
 Previous Career:
 Real Estate/Law



Greg Sorensen
San Jose, CA

Previous Career:
Quality Control Manager



Harinder Singh & Jagjot Sukhija
Surrey, BC

Previous Career:
Business



Teresa Tang-Wong & Jack Wong
Richmond Hill, ON

Previous Career:
Financial Services



Jaime & Shawn Villalovos
Agoura Hills, CA

Previous Career:
Health Club
Management



Kathryn Wang & Daning Wu
Burlingame, CA

Previous Career: Computer Sales/
Special Ed. Teacher



John & Julie Woo
Los Angeles, CA

Previous Career:
Hotel Management



Wan Yang & Lucy Lu
Houston, TX

Previous Career: Scientist



Liz & Rudy Zetazate
Toronto, ON

Previous Career:
Financial Underwriter

SEIZE YOUR
OPPORTUNITY
TODAY

- 1 Part-time opportunities are not available in all Canadian provinces.
- 2 U.S.: Insurance products offered through World Financial Group Insurance Agency, Inc. (WFGIA) or its subsidiaries. Securities products and investment advisory services offered through Transamerica Financial Advisors, Inc., Transamerica Financial Group Division. Canada: Insurance products offered through World Financial Group Insurance Agency of Canada Inc. Mutual funds, and scholarship plans in select provinces, offered through WFG Securities of Canada Inc.
- 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 of Canada Inc. WRL, Transamerica Life Insurance Company, World Financial Group, Inc., World Financial Group Insurance Agency, Inc., and its subsidiaries, Transamerica Financial Advisors, Inc., and Transamerica Life Canada are affiliated companies.
- 4 Maintains current selling agreement(s) with World Financial Group Insurance Agency, Inc. and/or Transamerica Financial Advisors, Inc., Transamerica Financial Group Division.
- 5 The full names, city and state locations of these entities are: Western Reserve Life Assurance Co. of Ohio, Columbus, Ohio; Transamerica Life Insurance Company, Cedar Rapids, Iowa; Pacific Life Insurance Company, Newport Beach, California; ING USA Annuity and Life Insurance Company, Des Moines, IA; Nationwide Retirement Solutions and Nationwide Life Insurance Company, Columbus, Ohio; Transamerica Life Canada, Toronto, Ontario; Equitable Life Insurance Company of Canada, Waterloo, Ontario.
- 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. However, 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. Not available for use 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 Eligibility/availability governed by governing plan documents.
- 10 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.



U.S.:
 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. 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.

WFG, WFGIA and TFA are affiliated companies.

WFG and WFGIA 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 Insurance Agency of Canada Inc. offers life insurance and SEG funds. Mutual funds, and Scholarship Plans in select provinces, are offered through WFG Securities of Canada Inc. Headquarters: 5000 Yonge Street, Suite 800, Toronto, ON M2N 7E9. Phone: 416.225.2121.

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