

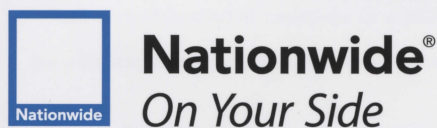
STRENGTH IN SELECTION

U.S. Providers

Platinum



Gold



World Financial Group believes that its associates should have the power of choice. Agreements with WFG's affiliated companies allow our associates to represent some of the industry's best products and product providers, to find the specific solutions that best meet their clients' financial needs. Not only do our associates have access to a variety of mutual fund companies, but they also may offer financial service and insurance products from the following providers:

Variable Universal Life (VUL)¹

Western Reserve Life (WRL)²
 ING-Security Life of Denver²
 Jackson National Life
 John Hancock USA²
 Lincoln Benefit Life²
 Nationwide Insurance Enterprise
 Pacific Life
 Transamerica Financial Life Insurance Co.³

Indexed Universal Life (IUL)¹

Western Reserve Life²
 ING ReliaStar Life²
 Old Mutual Financial Network²
 Pacific Life
 Transamerica Financial Life Insurance Co.³

Whole Life¹

John Hancock USA²
 Pacific Life

Term Life¹

Western Reserve Life²
 Genworth Financial/Shaw American²
 ING ReliaStar Life²
 Jackson National Life
 John Hancock USA²
 Lincoln Benefit Life²
 Nationwide Insurance Enterprise
 Pacific Life
 Prudential/Shaw American²
 West Coast Life/Shaw American²

Variable Annuities¹

Allianz
 First MetLife Investors³
 ING USA Annuity & Life³
 Jackson National Life
 Lincoln Life & Annuity of NY³
 Lincoln National Life²
 MetLife Investors²
 Nationwide Insurance Enterprise
 Pacific Life
 Prudential Annuities
 Transamerica Variable Annuities

Fixed Annuities¹

Aviva
 Hartford Life & Annuity Insurance Co.
 ING USA Annuity & Life²
 Jackson National Life
 Lincoln Benefit Life²
 Nationwide
 Old Mutual Financial Network²
 ING Reliastar Life - FA

Universal Life¹

Genworth Financial/Shaw American²
 Hartford Life & Annuity Insurance Co.
 ING ReliaStar Life²
 Jackson National Life²
 John Hancock USA²
 Lincoln Benefit Life²
 Nationwide Insurance Enterprise
 Pacific Life
 Prudential/Shaw American²
 West Coast Life/Shaw American²

Investment Advisor Money Managers⁴

Avatar Associates
 Curian Capital
 Flexible Plan Investments, Ltd.
 Foxhall Capital Management
 Hanlon Investment Management
 Horizon Investments, LLC
 Pinnacle Advisory Group, Inc.

401(k) Products¹

Benefit Solutions Corp.
 ePlan Services, Inc.⁴
 Hartford Life & Annuity Insurance Co.²
 John Hancock Annuity²
 Nationwide Insurance Enterprise
 Principal Financial Group²
 Transamerica Retirement Services

403(b) Products¹

ING USA Annuity & Life²

Long Term Care & Disability¹

Genworth - NLTCB
 John Hancock USA²
 Lincoln National Money Guard
 MedAmerica - NLTCB
 MetLife - NLTCB
 Mutual of Omaha - NLTCB²
 Principal - NLTCB
 Prudential - NLTCB
 Transamerica Long Term Care
 Union Central - NLTCB

Associates must properly licensed, registered and/or appointed to sell products from all providers listed.

¹ Companies listed maintain current selling agreements with World Financial Group Insurance Agency, Inc. and/or World Group Securities, Inc.

² Not available for New York WFG associates.

³ Available for New York WFG associates only.

⁴ Maintains solicitation agreements with Investment Advisors International, Inc.

World Financial Group, Inc. (WFG) is a financial services marketing company whose affiliates offer life insurance and a broad array of financial products and services.

Securities are offered through World Group Securities, Inc. (WGS), Member FINRA/SIPC.

Insurance products are offered through World Financial Group Insurance Agency, Inc. (WFGIA) or its subsidiaries. In California, such services are provided under the name World Financial Insurance Agency, Inc.

Investment advisory services offered through Investment Advisors International (IAI). In Ohio, Texas and Alabama, services are provided under the name of IAI Advisors International, Inc.

WFG, WGS, WFGIA and IAI are affiliated companies.

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