

Create Your **Success**

Business Presentation



A Transamerica Company



“The best way to
predict your future
is to create it.”
— Abraham Lincoln

Today, we'll share with you:

- 1 What we believe at World Financial Group Insurance Agency, LLC (WFGIA)
- 2 How we help people start and grow successful financial services businesses
- 3 How the WFGIA business platform works

We don't expect you to decide today.





We help families from all walks of life build better futures.

Consider These Questions

- 1 Do you know someone who should hear this message?
- 2 Can this information help you, your family and your friends financially?
- 3 Are you interested in building a financial services business?

Characteristics of Successful WFGIA Agents

Many of WFGIA's successful agents have these traits:

- People skills
- A desire to learn
- Coachability
- A willingness to follow a proven business system
- An entrepreneurial mindset

We want to:

Create generations of people who know important financial fundamentals so they understand how to better manage and protect their money

Provide a business system that supports entrepreneurs so they can build strong businesses that will create better lives for themselves and others





An Exceptional Business Opportunity

An immense need for our products and services

An effective business platform

Powerful compensation

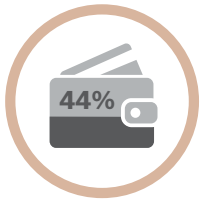
Great timing

Strong core values

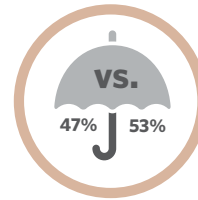
The Dramatic Need

Many financial services companies focus only on the wealthy few, so there are many families who are underserved.

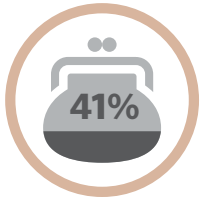
How great is the need?



59% of Americans live paycheck to paycheck, 44% carry a credit card balance and just 38% have an established emergency fund.¹



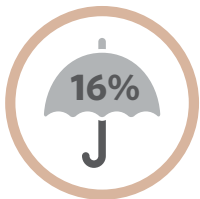
Just 47% of women own life insurance, compared with 53% of men who do.³



Only 41% of Americans have enough savings to cover a \$1,000 emergency.²



Currently, 1 in 4 insurance consumers are looking for an adviser via social media - a rise of 64% over the past three years.³



16% of consumers - 41 million Americans - say they need life insurance coverage but do not have it.³



Only 4 in 10 Americans currently have estate preservation documents such as a will or living trust.⁴

¹ "Put Down That Credit Card: Avoid Extra Debt, Especially Now," Ben Gran, Forbes.com, April 9, 2020.

² "41% of Americans would be able to cover a \$1,000 emergency with savings," Megan Leohardt, cnbc.com, Jan. 22, 2020.

³ Facts About Life 2020, Facts from LIMRA Life Insurance Awareness Month, September 2020.

⁴ "2019 Survey Finds that Most People Believe Having a Will is Important, but Less than Half Have One," Estate Planning Willis Survey 2019, Caring.com, July 2020.

Where **Most** Families Are Today

We believe that many families:

Live with
insufficient
protection
and too
much debt

Have no
savings, or
do not know
why or how
much money
they should
save to reach
their goals

Do not have
a strategy for
their futures,
do not make
enough
money, and
are not sure
what to do
about either

A woman with glasses and a red and blue plaid shirt is sitting on a brown couch. She is looking down at a stack of papers on a dark wooden coffee table in front of her. She is holding a white mug with both hands. Another white mug is on the table next to the papers. The background is a simple living room with a striped pillow on the couch.

Without **Financial Security** There Can Be:

- Anxiety
- Lack of confidence
- Stress and frustration
- Lack of hope
- A negative impact on the family
- Lowered expectations
- Limited opportunity
- No plan for the future

A Different Kind of Company

There is a need for a different kind of financial services company. We believe WFGIA is that company.

WFGIA business owners:

- Reach out to middle-income individuals and families instead of just those who are wealthy
- Help clients to understand fundamental financial concepts, establish goals and create a clear strategy to reach them
- Help people build a stronger, more sound financial foundation





What Is Wealth?

Some people believe wealth is:

- Having an extravagant lifestyle like celebrities, high-salaried sports stars, etc.
- Owning exotic sports cars, expensive homes, designer brands

But most people who try to live a “wealthy” lifestyle:

- Spend the money they earn or more
- Don’t attain wealth but, instead, accumulate large amounts of debt

Financial security requires discipline and the ability to determine needs versus wants.

What Is Financial Independence?

Financial independence isn't about extravagance or living in a mansion.

True financial independence is:

- Saving more and spending less
- Living within one's means
- Protecting loved ones should the "worst-case scenario" occur
- Reducing and eliminating debt
- Saving sufficient funds to cover expenses for at least six months to a year
- Building long-term savings that protect you and your family for life

WFGIA agents help families build strong, more sound financial futures.





How WFGIA Agents Conduct Business

WFGIA and its independent licensed agents believe in a respectful, no-pressure process.

- 1 **On the first visit,** an agent will discuss concepts, gather data and information, and make a follow-up appointment.
- 2 **Based on this information,** they perform a financial needs analysis for the client.⁵
- 3 **They then meet** with the client to present the analysis and recommendations.

⁵ The WFG Financial Needs Analysis 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 product or financial service.



Basic Financial Concepts

Knowing and understanding basic financial concepts can help you have and enjoy financial security. Following are just a few concepts WFGIA agents share with their clients.

Managing Rate and Risk

The Rule of 72 offers an estimate of the time it takes for money to double.

Divide 72 by an annual interest rate to calculate approximately how many years it takes for money to double assuming the interest is compounded annually. Keep in mind that this is just a mathematical concept. Interest rates will fluctuate over time, so the period in which money can double cannot be determined with certainty.




Additionally, this hypothetical example does not reflect any taxes, expenses or fees associated with any specific product. If these costs were reflected the amounts shown would be lower and the time to double would be longer.

$72 \div 2\% = 36$ At 2% money nearly doubles every 36 years		$72 \div 4\% = 18$ At 4% money nearly doubles every 18 years		$72 \div 6\% = 12$ At 6% money nearly doubles every 12 years	
YEARS	AMOUNT	YEARS	AMOUNT	YEARS	AMOUNT
Initial Amount	\$10,000	Initial Amount	\$10,000	Initial Amount	\$10,000
35	\$19,999	18	\$20,258	12	\$20,122
70	\$39,996	36	\$41,039	24	\$40,489
		53	\$79,941	36	\$81,473
				48	\$163,939

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, for 25 years, in a product earning 5% per year.⁶

	Person A	Person B	Difference
			
Age Started Investing	30	40	10 years
Principal Invested (25 years)	\$62,500	\$62,500	\$0.00
Age Stopped Investing	55	65	10 Years
Total Accumulation at age 65	\$204,074	\$125,284	\$78,790

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.

Reduce the **Impact** of Taxes⁷

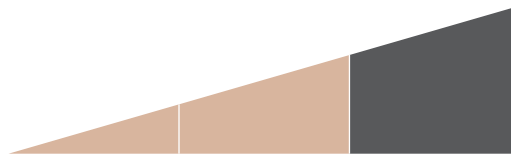
When saving, be sure to consider the effect that taxes can have on your income.

Taxable⁸



- Savings Accounts
- Certificates of Deposit (CDs)

Tax Deferred



- Fixed Annuities
- Savings Bonds

Tax Advantaged



- Cash Accumulation in a Life Insurance Policy

It's important to remember that loans and withdrawals from a cash value life insurance policy will reduce the policy value and death benefit dollar for dollar. Additionally, withdrawals are subject to partial surrender charges if they occur during a surrender charge period. Loans are made at interest. Loans may also result in the need to add additional premium into the policy to avoid a lapse of the policy. In the event the policy lapses, all policy surrenders and loans are considered distributions and, to the extent that the distributions exceed the premiums paid (cost basis), they are subject to taxation as ordinary income. Lastly, all references to loans assume that the contract remains in force, qualifies as life insurance and is not a modified endowment contract (MEC). Loans from a MEC will generally be taxable and, if taken prior to age 59½, may be subject to a 10% tax penalty.

⁷ Neither World Financial Group Insurance Agency, LLC nor its agents may provide tax or legal advice. Anyone to whom this material is promoted, marketed, or recommended should consult with and rely on their own independent tax and legal professionals regarding their particular situation and the concepts presented herein.

⁸ These products are taxed annually.

A WFG Financial Needs Analysis⁹

A financial needs analysis provided by a licensed WFGIA agent can help answer these questions:

- 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?
- Are there products available that can provide guarantees against loss?
- What products can allow my money to grow but still enable me to have access to it without a penalty or being taxed?¹⁰
- How much insurance do I need? What types of insurance should I consider?

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

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Cash Flow

- Earn additional income
- Manage expenses



Proper Protection

- Protect against loss of income
- Protect family assets



Preserve Wealth

- Reduce taxation
- Build a family legacy



Debt Management

- Consolidate debt
- Strive to eliminate debt



Build Wealth

- Strive to outpace inflation and reduce taxes



Emergency Fund

- Save at least 3-6 months' income
- Prepare for unexpected expenses



Our Product Solutions¹¹



Term Life Insurance

Universal Life Insurance

Whole Life Insurance

Final Expense Insurance

Annuities



¹¹ Providers listed maintain current selling agreements with World Financial Group Insurance Agency, LLC. or its subsidiaries. Agents must be properly licensed and/or appointed to sell insurance.

¹² The full names, city state locations of these entities are: AMS Financial Solutions, Baton Rouge, Louisiana; Crump Life Insurance Services, Harrisburg, Pennsylvania; Everest Funeral Package, LLC, Houston, Texas; Nationwide Life Insurance Company, Columbus, Ohio; Pacific Life Insurance Company, Newport Beach, California; and Transamerica Life Insurance Company, Cedar Rapids, Iowa.

¹³ Transamerica Life Insurance Company and World Financial Group Insurance Agency, LLC and its subsidiaries are affiliated companies.

Financial Services Needs a Better Business Model

Traditional Model

Production Oriented

Weaknesses:

- Incentive to hinder advancement
- Difficult to keep talented people
- Can deter loyalty
- Low energy
- Environment can be negative
- Stressful
- Little to no growth
- Little recognition other than a paycheck

Strengths:

- Good training
- Professionalism
- Strong products
- Great earning potential

VS

Non-Traditional Model

Recruiting Oriented

Weaknesses:

- Products often based on a fad
- No standards for participation
- Inadequate training
- No loyalty or buy-in
- Possible lack of professionalism
- Lack of financial discipline
- Get-rich-quick mentality
- Low entry-level earnings

Strengths:

- Positive and inspirational
- High-energy environment
- Business ownership
- Potential for growth
- Major recognition



WFGIA provides an
opportunity to be part of the
financial services industry.



The WFGIA Business Platform

WFGIA has taken the best of both the production- and recruiting-focused models and created a business platform that rewards both production and leadership development.

The WFGIA Business Platform offers:

- Business ownership
- Excellent, high-quality field training programs
- A high standard of professionalism
- Access to well-known products
- Excellent earnings potential
- An energetic and positive working environment
- Inspiration and motivation
- Exciting growth potential
- Mentoring from top leadership

How to Earn **Income** at WFGIA

As a licensed WFGIA agent, you can earn income in one of three ways:

- 1 **Personal Production**
- 2 **Override the production of the agents you help develop**
- 3 **Residual income earned from renewals and/or trails**





Advancement

- WFGIA agents can develop to their full potential as leaders and business owners while building their organizations.
- WFGIA agents' own hard work and their organizations' productivity are among the factors that help determine when they advance.
- The guidelines for advancement to the next level are accessible on [MyWFG.com](https://www.mywfg.com).

Powerful.
Motivational.
Inspirational.

Your Earning Potential

WFGIA offers an excellent income opportunity. The following example shows how helping a family results in a \$2,220 commission paid to the field, with the commission based on an average life insurance policy sale to a 40-year-old male who is contributing \$185 per month to the policy.^{14,15}

	PER MONTH	PER YEAR
Agent^{16,17} (Helps four families per month)	\$3,996	\$47,952
Senior Marketing Director^{16,17} (Helps four families per month)	\$7,104	\$85,278
Senior Marketing Director leading a five-person organization^{16,17,19} Each agent, except the Senior Marketing Director, helps four families each per month	\$15,540	\$186,480
Senior Marketing Director and each member of the five-person organization help four families per month ^{16,17,18}	\$22,644	\$271,728

Many people have experienced various levels of success with World Financial Group Insurance Agency, LLC (WFGIA). However, each individual's experiences may vary. This statement is not intended to nor does it represent that any individual results are representative of what all participants achieve when following the WFGIA system.

¹⁴ Opportunities to build other income may be achieved by qualifying for additional compensation and by qualifying for bonus pools.

¹⁵ Commission amount may vary based on product type and size of purchase.

¹⁶ This is a hypothetical scenario for illustrative purposes only. There is no assurance that these results can or will be achieved. Income is earned from sales of World Financial Group Insurance Agency, LLC's authorized products and services. No income is earned for recruiting. See the current compensation percentages on all diversified product lines on MyWFG.com. All compensation plans subject to change. Advancement criteria and field title designations are determined and offered by or through WFGIA. Personal percentages earned on products may vary based on the agent's advancement level with WFG. This example is based on the Agent contract level of 36%, Senior Marketing Director contract level of 64%, Senior Marketing Director override level of 28%.

¹⁷ WFGIA agents are independent contractors, regardless of field title/designation.

¹⁸ Example assumes all Senior Marketing Director's team members are at the Agent advancement level.

Timing Is Everything

Now is a perfect time to consider WFGIA.

In difficult economic times, there is:

- A greater demand for financial education and guidance
- A heightened interest in earning extra income
- Increased motivation to plan for a better financial future





Essential Values

The strength of a business begins with strength of character.

In life and in business, especially financial services, a person should have integrity, honesty, dependability and be worthy of someone's trust. These traits help to build long-lasting relationships.

We're Invested in Your Success

- We want to ensure that you are supported in this business by providing you the tools to help you succeed.
- We want to help you foster a positive business environment in which you can thrive.
- We encourage you to build a supportive network of friends, family and colleagues who's values align with yours and who will encourage you to win.
- We want you to remain positive.
- We never want you to give up on your goals.

Is WFGIA Right **for You?**

Typically, people who are considering becoming an independent agent with our company look to do so:

Part Time

- They like their current jobs but would like to earn extra income.
- They are frustrated or dissatisfied with where they are in their career/life, and would like more control over their time and income.
- They feel less secure or have recently lost a job and are looking for options.

Full Time

- They are looking to change careers or want to own a business.

Consider **WFGIA**

Let's revisit the three questions we asked you to consider when contemplating a career with WFGIA:

- 1 Do you know someone who should hear this message?
- 2 Can this information help you, your family and your friends financially?
- 3 Are you interested in building a financial services business?

There is a need.
Help WFGIA meet it.

Next Steps

- 1 Consider the reasons you may want to become a WFGIA agent and discuss them with your partner/family.
- 2 In the next one to two days, meet with a WFGIA agent for a follow-up meeting. If you set an appointment with an agent, please keep it.



World Financial Group Insurance Agency, LLC., World Financial Group Insurance Agency of Hawaii, Inc., World Financial Group Insurance Agency of Massachusetts, Inc., World Financial Insurance Agency, LLC and/or WFG Insurance Agency of Puerto Rico, Inc. – collectively WFGIA – offer insurance products.

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