

Today is the Day





A person wearing a blue, ribbed long-sleeved shirt is seen from the side, looking out of a window. The background shows a blurred city skyline with several tall buildings under a bright sky. A large, semi-transparent red shape overlaps the right side of the image, containing white text.

As a financial professional with World Financial Group (WFG), you're no stranger to the idea of helping others work toward a secure future while building a strong business to secure your own. Now it's time to consider the next step in your WFG business by becoming a Registered Representative with Transamerica Financial Advisors, Inc. (TFA)

Think of the relationships that you've already built around WFG financial solutions. Now consider how much deeper they'll become with an expanded list of products and services. Transamerica is one of the most respected and well-known names in the financial services industry. Clients trust our solutions for the future. And that combination can transform your business by opening the door to higher promotion levels and more income.

Today is the day.

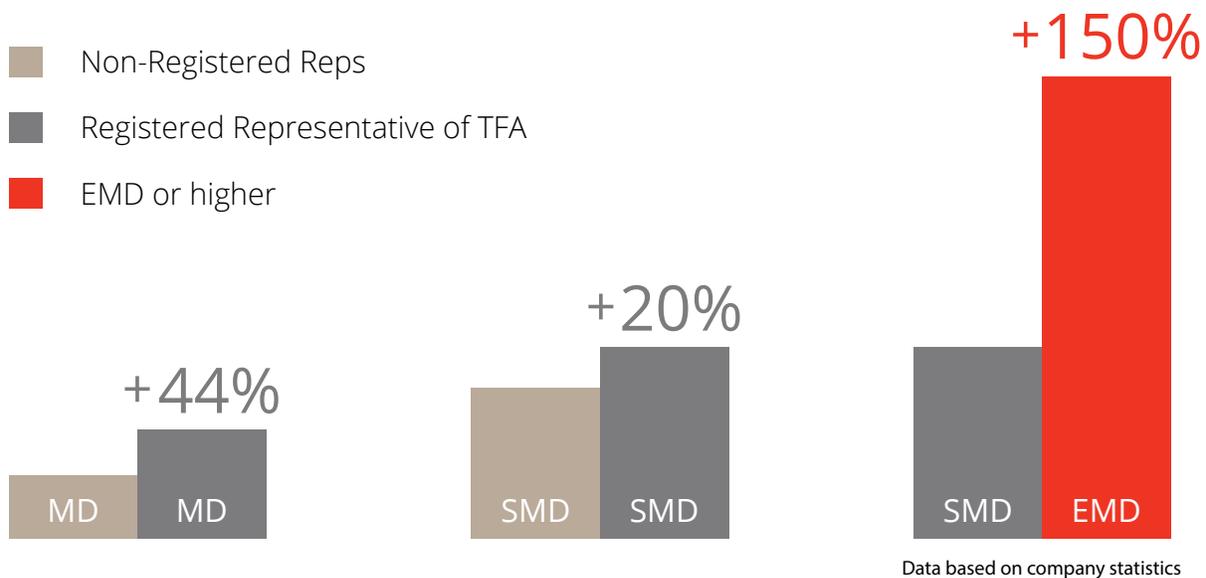
Grow your business and your career by becoming a part of Transamerica Financial Advisors, Inc.

Build relationships. Earn promotions.

Our business platform is set up to reward you for helping as many individuals and families as possible, regardless of their income level. The more clients you serve, the more you can increase your income and earn promotions. In order to reach executive level promotions – Executive Marketing Director (EMD) or higher – with WFG you must be both life licensed with World Financial Group Insurance Agency or its subsidiaries and become a Registered Representative with TFA.

What are the benefits of reaching these higher promotion levels? As an EMD or higher, you have the opportunity to participate in company bonus pools, and, by having both a life license and securities registration, you have the potential to increase your cash flow up to 150 percent.

Licensing + Promotions = More Potential Cash Flow



One of your primary goals as a financial professional is to work with as many people as you can and help light the path toward a secure future for them. For the majority of those people, that will mean helping them with decisions about insurance, investing, and retirement. But for some, it will also mean introducing them to the WFG business platform and helping them start a business of their own.

Once you are a Registered Representative of TFA, you can be compensated on securities products and services produced by your organization. Once you become an Investment Advisor Representative with TFA, you also can earn a fee-based income from Investment advisory products and services. In other words, your income is not based on commissions alone, but rather on a percentage of your clients' assets placed under management. Ongoing potential income like renewals and trails from securities products and investment advisory fees can provide income stability throughout your career.

The WFG Executive Advantage

Who wouldn't want to earn extra income if it was available to them? At the EMD level and higher, the door opens for you to qualify to participate in two additional monthly bonus pools:

Super Base Bonus Pool^{1,2}

➤ Average Monthly Payout: \$4,060³

EMD level and higher

- 15,000 base shop net points and 100,000 base thru 1st net points
- Qualifies on SMD Base thru 1st Generation net points
- Requires a minimum 60% Tracked Block of Business
- Pays on 1st Generation net points
- Base shop qualification exemption for Chairman's Circle and President's Circle members

Super Team Bonus Pool^{1,2}

➤ Average Monthly Payout: \$11,026³

- EMD level and higher
- 100,000 base thru 1st net points and 500,000 base thru 6th net points
- Qualifies on SMD Base thru 6th Generation net points
- Requires a minimum 60% Tracked Block of Business
- Pays on 1st thru 6th Generation net points



Expand your services. Enhance your business.

As a TFA Registered Representative, you can deepen some of your relationships with clients through a full spectrum of securities-related products and services from the same providers you already trust. These products include:

- Variable Annuities
- Variable Life Insurance
- Mutual Funds
- Retirement Solutions (IRA, 403(b), 457, 401(k) and Retirement Plan Rollovers)
- 529 College Savings Plans

There is no doubt that families of all incomes can benefit from preparing for the expected and the unexpected. By going a step further and becoming a TFA Investment Advisor Representative, you can provide investment concepts and strategies to help clients understand how to make it a reality.

The services of many of industry's well known money managers were previously accessible for only the wealthy. Today, they are available through the Transamerica® ONE Wealth Management Platform for those clients interested in a customized investment strategy.

The greater your success. The greater your recognition.

The satisfaction that comes from helping your clients is a daily reward that you'll recognize through the relationships you build with them over time. But don't forget about all of the amazing WFG trips to Hawaii and other exotic locations around the world. Increasing your production by becoming licensed with TFA also increases your opportunity to qualify for these trips and other rewards, including:

\$100,000+ Ring Club

Rings with blue stones for \$100,000 earners

Millionaire Hall of Fame

\$1,000,000+ earners earn a special ring and a portrait displayed at the WFG headquarters in Johns Creek, Georgia

Wall of Fame

Associates promoted to CEO MD have custom portraits in the Wall of Fame Gallery



There has never been a better time.

Today's economic challenges have widened the gap between the public's understanding of financial fundamentals and their ability to make informed choices. As a licensed and registered financial professional, you will gain the knowledge your clients seek and the tools needed to serve their full spectrum of needs.

You can build relationships, help put more people on the path to a more secure future, and have the potential to earn a great income with access to the Transamerica brand name. Transamerica Financial Advisors, Inc. has been expanding in the industry and within communities across the continent approaching three decades.

Now is your chance to become the leader you envision yourself to be. Don't just consider this opportunity, take full advantage of it and work toward obtaining your securities licenses as you build your team. The next level of your career awaits.





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.

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.

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1 Pool compensation is subject to change at any time without prior notification.

2 Unless otherwise specified, to participate in the Super Base and Super Team bonus pools the associate must be securities licensed.

3 Average payout from six (6) months prior to December 31, 2013.

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