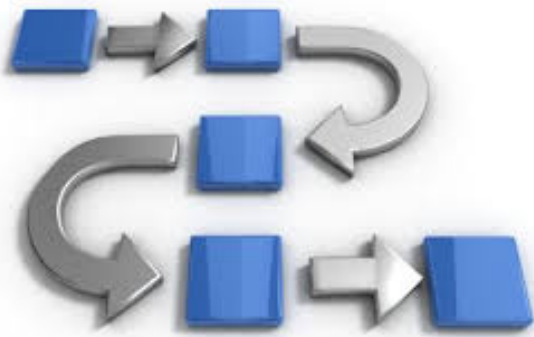


Step-by-Step Business System

As a financial professional you now own your own business. Although you may be backed by WFG, you are responsible for the success of your business. Being a financial professional can be a very rewarding and lucrative career if you are willing to put in the work to become successful.

If you approach your sales like a business owner and follow a proven system there should be no reason for you to not be successful.



WFG Offers Support and Services to Make Your Business Strong

The WFG Business System

One of the most powerful resources the company offers is the WFG System Manual*, which provides a step-by-step process to help you build and continually grow your business. The WFG System Manual offers vital information, including how to:

- Develop a plan for success
- Grow a client base
- Bring new associates into the business
- Mentor and train new associates
- Build a strong WFG business

Back Office Support

The employees at the home offices in Johns Creek, Georgia and Toronto, Ontario go to work each day with one goal in mind: to help you build a successful financial services business. The home offices offer:

- Licensing and commissions support
- Commissions paid twice per week for U.S. and Canadian associates and once per week for associates in Puerto Rico
- Provider relationships with well-known providers in both the United States and Canada
- Unique reward and recognition programs, including reward trips to locales around the globe, to honor associates for their dedication to helping individuals and families
- Technology solutions that are designed to improve how you do business
- Professional marketing materials for use with clients and prospective associates
- Sales Desk support with a team of fully licensed specialists who are knowledgeable about WFG products, and provide support to associates to help them build a bigger, better, more successful financial services business.
- MyWFG.com: The associate intranet that offers 24-hour access to business reports, commission statements, updated product and provider information, the latest company news and more

The WFG Sales Desk is a team of fully licensed specialists who are knowledgeable about WFG products and provide support to you and your team to help you build a bigger, better, more successful financial services business.

Your Earning Potential

World Financial Group offers one of the most robust income opportunities**, whether you are participating in the business on a part-time or full-time basis. WFG's robust compensation system offers a number of incentives including:

- Solid income earned directly by you
- Generational overrides – earnings you receive from the business produced by the people in your organization
- Trails and renewals
- Supervisory Overrides^^
- Bonus Pools

*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.

^Must be properly qualified to receive bonus pools.

**WFG is the paymaster of any compensation to associates from World Financial Group Insurance Agency, Inc. and its subsidiaries and Transamerica Financial Advisors, Inc., Transamerica Financial Group Division. The compensation guidelines are subject to change at any time.

^^Supervisory overrides are on variable business only and only can be earned by registered representatives.