The Power of Choice

Prepare for a Better Future

A Transamerica Company

With the right options, you can **take charge of your financial future.**

A Wealth of Resources

World Financial Group, Inc. (WFG) gives you access to many financial products and the power to choose what's right for you.

When it comes to your financial future, you need clear, sound and holistic guidance that can help you prepare for your future. You also need product and service options that are suitable for your situation. You can find all of this at WFG — we call it the power of choice.

Your WFG life-licensed agent* can help you reach your goals by showing you ways to build your savings and protect what's important to you, as you prepare for your future. WFG associates who are properly licensed and registered with Transamerica Financial Advisors, Inc. (TFA) can offer you even more options with the securities-related products they provide.

Whether you're interested in life insurance, saving for retirement or building wealth, we have a wide selection of products and services from well-known insurance and financial services providers that can meet your needs. And if you're a small business owner, you should know about our array of strategies that can safeguard what you've built.

Companies You Know

Through its affiliate companies, WFG has relationships with many financial services and insurance companies,[1] including, but not limited to:

- Everest Funeral Planning & Concierge Service
- Nationwide
- Pacific Life
- Transamerica Life Insurance Company
- Transamerica Premier Life Insurance Company
- Voya Financial

*WFG associates must be properly licensed and appointed to sell insurance- and securities-related products. Life licensed agents are affiliated with World Financial Group Insurance Agency Inc. and/or its subsidiaries, collectively known as WFGIA. Registered Representatives and/or Investment Advisor Representatives of Transamerica Financial Advisors, Inc. can offer investment products and/or investment advisory services. Transamerica Financial Advisors, Inc. (TFA) is a member of FINRA, SIPC, and is a Registered Investment Advisor.

Personal Strategies[2]

The broad array of personal financial strategies offered through your life-licensed agent give you the tools you need to start working toward your goals.

Individual Financial Services

These key concepts and strategies can help you get from where you are to where you want to be.

- WFG Financial Needs Analysis[3]
- Financial goal setting
- Recommendations and implementation
- Strategies for pursuing financial goals

Retirement Products[2]

A key to any financial strategy is preparing for retirement. Here are options to help you prepare for your leisure years.

- Fixed Annuities
- Equity Indexed Annuities

Insurance Protection

An important part of preparing for the future is protecting it. Whether you live too long, die too soon or become disabled, these products can help you and your family protect the life you have built.

- Universal Life Insurance
- Indexed Universal Life Insurance
- Term Life Insurance
- Whole Life Insurance
- Disability Insurance
- Long Term Care Insurance

Estate Preservation[4]

Without a personal legal strategy, the value of your estate could be eroded by federal and estate taxes. This could result in a disposition of your assets that you did not intend to happen. Some options are:

- Charitable strategies
- Charitable Remainder Trusts
- Wealth Replacement Trusts
- Irrevocable Life Insurance Trusts

Make sure to speak to your CPA to determine the financial impact of these and other strategies, and contact your attorney to draft wills, trusts or other needed legal documents. Life insurance is often a crucial part of a legacy strategy, and your licensed agent can help you determine which products may be appropriate for your needs.

Long-Term Care Insurance

A plan to cover long-term care expenses is often overlooked but can be a critical component of a solid financial foundation. Although your need for long-term care may be far into the future, the time to plan for it is now to help ensure expenses are covered if and when extended care is needed.

Life insurance is often a crucial part of a **legacy strategy.**

Business Strategies from WFG[2]

Are you a small business owner? Let your life-licensed agent provide financial and insurance strategies for you, your employees and your business.

Executive Compensation Programs

These strategies can help you attract quality employees and retain key personnel. Life insurance can be a suitable way to fund executive compensation programs. Following are life insurance options to explore to find the one for your needs.

- Deferred Compensation
- Executive Bonus
- Split Dollar
- Key Person Insurance

Business Continuation Programs

You've worked hard to build the business of your dreams, so you want to make sure it's protected. Some types of life insurance can help fund:

- Buy-Sell Arrangements
- Business Continuation Strategies

Retirement Strategies

It's important for a business owner not only to invest in the company but also in the employees who work there. Ask about the option to help reward and retain personnel with a **412(e)(3).**

Transamerica Financial Advisors, Inc. (TFA) is dedicated to serving people from all walks of life by helping them create an individualized investment strategy.

Personal Strategies from TFA

A securities licensed registered representative with Transamerica Financial Advisors, Inc. (TFA) can offer you more ways to put your money to work for you.

As you save, invest, protect your assets and prepare for retirement, securities-related products give you additional ways to pursue your goals. Now's the time to start exploring strategies that might work for you.

Individual Financial Services[5]

Few people have a clear understanding of their financial situation and the amount of money they need to invest to reach their goals. Your TFA representative is working hard to change that — starting with you.

- Financial Needs Analysis[3]
- Financial goal setting
- Recommendations and implementation
- Strategies for pursuing financial goals
- Investments and asset allocation strategies[6]

Insurance Protection[5]

A comprehensive financial strategy should include insurance protection. Depending on your goals, a life insurance policy with an investment component might work for you. In addition to the ones offered through WFGIA, a TFA representative can offer you a cash value life insurance option.

- Variable Universal Life Insurance

Retirement Planning[5]

As you start preparing for retirement, you often have more questions than answers. Find out if the following products can work as part of your retirement strategy:

- IRAs
- Mutual Funds
- Immediate Annuities
- Variable Annuities

College Funding Plans[5]

Whether preparing to send the first or fifth child to college, you should begin saving now.

- 529 College Savings Plans

Many states offer residents a deduction or credit on personal income tax returns for contributions only to in-state plans; some states also give favorable tax treatment for contributions to any 529 plan. Withdrawals of earnings in a 529 plan are state tax deferred and federal income tax free when used for qualified higher education expenses. Tax advantages, fees, restrictions and investment options can vary a great deal from plan to plan, so clients should review a plan's offering circular or disclosure document prior to investing. Clients are advised to consult with their tax advisor or contact the program in their state to determine the specific state tax rules that apply to their specific circumstances.

Business Strategies from TFA

As a business owner, you need to protect your future and that of your employees. Securities-related products give you more options.

Retirement Strategies[5]

To stay competitive in your market, your business may need to offer retirement plans to attract and retain the best employees. A TFA representative can help you find one that meets your business' needs.

- 401(k)s
- Profit Sharing Plans
- Pension Plans
- SEPs and Simple IRAs
- Sole Proprietor 401(k)s
- 403(b) Plans
- 457 Plans

Investment Advisory Services[5,6]

Investment Advisor Representatives with Transamerica Financial Advisors can offer you personal, professional money management through third-party money managers. You will be able to diversify your portfolio with the following types of assets:

- Mutual Funds
- Exchange Traded Funds
- Individual stocks and bonds through separately managed accounts

Securities products are sold by prospectus, which contain more complete information about charges, risks, objectives and expenses. Copies of specific product prospectuses and statements of additional information may be obtained by contacting your registered representative. Prospectuses should be read carefully and the charges, risks, objectives and expenses should be carefully considered before investing or sending money.

Investment Advisor Representatives with Transamerica Financial Advisors can offer you **personal, professional money management through third-party money managers.**

Solid Financial **Footing**

When you have the power of choice, the future is yours to shape.

To learn more about how you can prepare for your future, contact your licensed associate today.

WorldFinancialGroup.com

1 Maintains current selling agreement(s) with World Financial Group Insurance Agency, Inc., its subsidiary agencies, and/or Transamerica Financial Advisors, Inc.

Transamerica Premier Life Insurance Company, Transamerica Life Insurance Company, World Financial Group, Inc., Transamerica Financial Advisors, Inc., and World Financial Group Insurance Agency, Inc. and its subsidiaries are affiliated companies.

The full name and city and state locations of these companies are: Transamerica Premier Life Insurance Company, Cedar Rapids, Iowa; Transamerica Life Insurance Company, Cedar Rapids, Iowa; Pacific Life Insurance Company, Newport Beach, California; Voya Insurance and Annuity Company, Des Moines, IA. For Nationwide Financial: Annuity and insurance products are issued by Nationwide Life Insurance Company or Nationwide Life and Annuity Insurance Company, Columbus, Ohio.

2 Only those WFG associates who are actively registered with Transamerica Financial Advisors, Inc. may offer securities and/or investment advisory services and products. Only WFG associates who are actively licensed with World Financial Group Insurance Agency, Inc. or one of its subsidiary agencies may offer insurance products.

3 The WFG Financial Needs Analysis, developed by World Financial Group, 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 security or financial service.

4 WFG, its affiliated companies and their licensed associates do not offer tax and/or legal advice. Please consult with your personal tax professional for additional guidance regarding tax-related matters. Some services are only available through provider companies.

5 Only those WFG associates who are actively registered with Transamerica Financial Advisors, Inc. (TFA) may offer securities and/or investment advisory services and products.

6 Investment Advisory Services may only be offered by properly licensed and registered Investment Advisor Representatives with TFA.

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 Insurance Agency, Inc. and/or WFG Insurance Agency of Puerto Rico, Inc. - collectively WFGIA.

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Securities and Investment Advisory Services offered through Transamerica Financial Advisors, Inc. (TFA), Member FINRA, SIPC, and Registered Investment Advisor.

WFG, WFGIA and TFA are affiliated companies.

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