

# World Financial Group, Inc.

Company Profile



A Transamerica Company





**“Helping  
people is part of  
WFG’s DNA.**

It’s one of our  
core values and  
an integral part  
of our culture.”

-Joe DiPaola, President  
& CEO, WFG

## WFG at a Glance

World Financial Group, Inc. (WFG) associates help people of all income levels understand how money works and create appropriate strategies to help them prepare for a better financial future.

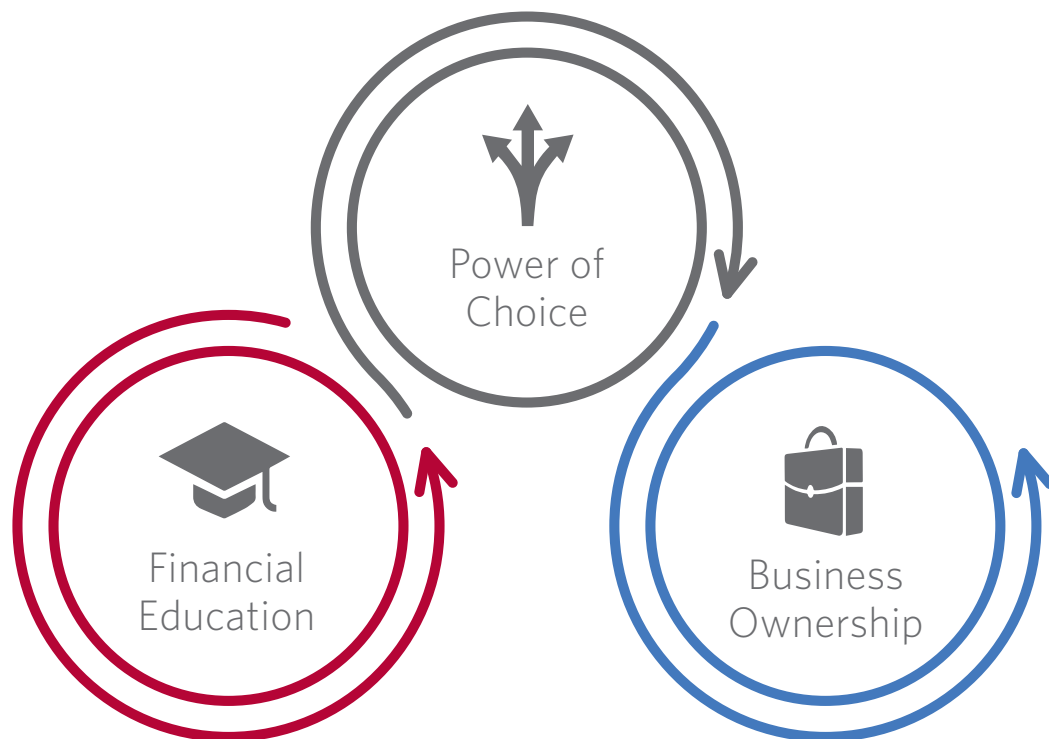
- Life licensed agents offer a variety of products and services through World Financial Group Insurance Agency, Inc. or its subsidiaries - collectively known as WFGIA
- Registered Representatives and Investment Advisor Representatives offer securities and/or investment advisory services through Transamerica Financial Advisors, Inc. (TFA)
- Together with our independent associates, we operate in a highly regulated industry, and we are held to high ethical standards and codes of conduct

## WFG Is a Transamerica Company

WFG, WFGIA and TFA are backed by the power of Transamerica. Transamerica is:

- Among the top 10 largest providers of variable annuities, individual universal life and individual term life<sup>1</sup>
- A company that recognizes the connection between financial and physical well-being and how both are essential for achieving a lifetime of financial security

WFG empowers families to take bold steps to a brighter future.



## Our Solutions

We are building a better financial services industry to bring valuable solutions to record numbers of families.

- **Financial Education:** We help families learn key concepts so they can make better financial decisions
- **Financial Needs Analysis:** We help families understand their current situation so they can prepare for a better financial future
- **Power of Choice:** Licensed WFG associates give families access to a broad portfolio of products and solutions from well-known product providers
- **Business Platform:** Our unique platform provides a step-by-step process, mentoring and business tools to help entrepreneurs quickly start and build their own financial services organizations

## Our Key Affiliations

### **World Financial Group Insurance Agency, Inc. and its subsidiaries:**

- Empower licensed WFG agents to offer life insurance products to their clients
- Have more than 62,000 life-licensed associates<sup>2</sup>

### **Transamerica Financial Advisors, Inc. (TFA):**

- Has more than 3,200 Registered Representatives who offer a variety of securities products and services to their clients<sup>3</sup>
- Provides professional money management services through its Investment Advisor Representatives, for individual accounts and retirement plans, small businesses, families and individuals through a network of independent third-party money managers
- Maintains agreements with nearly 50 separate financial services product providers

## Financial Strategies for Families

With the help of licensed WFG associates, families learn key financial concepts that help them make informed decisions and proactively improve their financial situations.



### Cash Flow

- Earn additional income
- Manage expenses



### Debt Management

- Consolidate debt
- Strive to eliminate debt



### Emergency Fund

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



### Proper Protection

- Protect against loss of income
- Protect family assets



### Build Wealth

- Strive to outpace inflation and reduce taxes



### Preserve Wealth

- Reduce taxation
- Build a family legacy



WFG associates  
help families  
understand key  
concepts that  
enable them  
**to make sound  
financial decisions.**



## Product Providers<sup>4</sup>

World Financial Group Insurance Agency, Inc., its subsidiaries, and Crump Life Insurance Services represent some of the most well-known providers and products in the industry.



## Power of Choice

We believe in the power of choice. Through WFGIA and Crump, licensed WFG associates<sup>5</sup> offer their clients access to a diversified product portfolio. As a result, families have more options to help them secure their futures.

### Indexed Universal Life (IUL)<sup>6</sup>

Accordia Life<sup>7</sup>  
Allianz Life<sup>7</sup>  
American General<sup>7</sup>  
John Hancock USA<sup>7</sup>  
Nationwide  
North American<sup>7</sup>  
Pacific Life  
Prudential<sup>7</sup>  
Transamerica Premier Life Insurance Company  
Voya - ReliaStar Life

### Universal Life<sup>6</sup>

Accordia Life<sup>7</sup>  
Allianz Life<sup>7</sup>  
American General<sup>7</sup>  
John Hancock USA<sup>7</sup>  
Lincoln National (MoneyGuard)<sup>7</sup>  
Nationwide  
North American<sup>7</sup>  
Pacific Life  
Protective<sup>7</sup>  
Prudential<sup>7</sup>  
Voya - ReliaStar Life

### Term Life<sup>6</sup>

American General<sup>7</sup>  
Banner Life Insurance Company<sup>7</sup>  
John Hancock USA<sup>7</sup>  
Nationwide  
North American<sup>7</sup>  
Pacific Life  
Protective Life<sup>7</sup>  
Prudential<sup>7</sup>  
Transamerica Life Insurance Company

### Whole Life/Final Expense<sup>6</sup>

American General<sup>7</sup>  
Everest/IA American  
Gerber Life<sup>7</sup>  
MetLife Investors USA<sup>7</sup>  
Nationwide  
Pacific Life  
Transamerica Life Insurance Company

### Fixed/Indexed Annuities<sup>6,7</sup>

Allianz Preferred<sup>8</sup>  
American National (PR)  
Athene  
Global Atlantic  
Lincoln Financial Group  
Nationwide  
North American  
Transamerica Life Insurance Company  
Universal Life (PR)  
Voya Insurance and Annuity Company

### Long Term Care<sup>6,7</sup>

Mutual of Omaha  
National Guardian Life  
State Life  
Transamerica Life Insurance Company

### Disability<sup>7</sup>

Assurity Life  
Lloyd's of London  
Metropolitan Life  
Mutual of Omaha  
Principal  
The Standard

1 Fact Sheet: Americas, Aegon, Feb. 2018.

2 As of April 17, 2018.

3 As of April 17, 2018.

4 The city and state locations of these companies are: Everest Funeral Package, LLC, Houston, Texas; Nationwide Life Insurance Company, Columbus, Ohio; Pacific Life Insurance Company, Newport Beach, California; Transamerica Life Insurance Company, Cedar Rapids, Iowa; Transamerica Premier Life Insurance Company, Cedar Rapids, Iowa; Voya ReliaStar Life Insurance Company, Minneapolis, MN.

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

6 Companies listed maintain current selling agreements with World Financial Group Insurance Agency, Inc. (WFGIA) or its subsidiaries or have products available through Crump Life Insurance Services, a leading brokerage agency. Transamerica Premier Life Insurance Company, Transamerica Life Insurance Company and World Financial Group Insurance Agency, Inc. are affiliated companies.

7 Company products available through Crump Life Insurance Services.

8 Associates must meet certain qualifications for consideration to sell Allianz Preferred products.

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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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