



THE POWER OF CHOICE



A WEALTH OF RESOURCES

World Financial Group, Inc. (WFG) and its associates are committed to offering clients the power of choice and flexibility. Aligning with many industry-leading insurance and financial services providers allows associates to offer a wide selection of products and services to their clients, and to find a strategy that best fits the client's needs and goals.

WFG's solutions range from personal- to business-related products. A diverse portfolio allows clients to protect themselves and their families, and helps small business owners ensure their legacies are safeguarded.

Here's an overview of just a few of the products, services and providers offered through WFG.

REPRESENTED COMPANIES¹

WFG has established relationships with many of the world's top financial services and insurance companies². Among the companies WFG associates³ represent are:

[Western Reserve Life Assurance Co. of Ohio](#)

[Prudential Annuities](#)

[Pacific Life Insurance Company](#)

[ING USA Annuity and Life Insurance Company](#)

[Transamerica Life Insurance Company](#)

[Nationwide Financial](#)



PERSONAL SOLUTIONS

WFG's broad array of client-focused solutions offers individuals and families the tools they need to help them meet today's financial demands.

Individual Financial Services

These powerful concepts and programs can help clients get from where they are to where they want to be. A WFG associate can help clients create a strategy for their financial future.

- **WFG Financial Needs Analysis**
- **Financial Goal Setting**
- **Recommendations and Implementation**
- **Strategies for Achieving Financial Goals**
- **Investments and Asset Allocation Strategies**

Insurance Protection

An important part of planning for the future is protecting it. Whether someone lives too long, dies too soon or becomes disabled, these products can help a client and his/her family protect the life they've built.

- **Variable Universal Life Insurance**
- **Universal Life Insurance**
- **Equity Indexed Universal Life Insurance**
- **Term Life Insurance**
- **Whole Life Insurance**
- **Disability Insurance**
- **Long Term Care Insurance**

Supplemental Retirement Programs

A key to any financial strategy is preparing for retirement. WFG offers a variety of options to help clients prepare for their days of leisure.

- IRAs
- Equity Indexed Annuities
- Mutual Funds
- Immediate Annuities
- Variable Annuities

Estate Transfer Concepts and Solutions⁴

Years of savings can be destroyed without proper estate planning. WFG offers solutions to help our clients during life and after their death, including:

- Charitable Strategies
- Charitable Remainder Trusts
- Wealth Replacement Trusts
- Irrevocable Life Insurance Trusts
- Estate Tax Calculation Programs
- Wealth Transfer Strategies

College Funding Plans

Whether preparing to send the first or fifth child to college, WFG can help clients begin saving now.

- 529 College Savings Plans⁵

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.

“VARIETY ALLOWS THE ASSOCIATE TO WORK WITH A CLIENT TO FIND A SOLUTION THAT BEST FITS THE CLIENT’S NEEDS AND GOALS.”

Elder Care Protection

Care in the later years of life can be a monetary burden, but proper preparation can help clients protect themselves and their loved ones should extended care be needed. WFG offers:

- Long-term Care Insurance

Investment Advisory Services

Relationships with independent third-party money managers allows properly licensed and registered associates to provide personal, professional money management services. These third-party money managers can work with the following types of assets:

- Mutual Funds
- Variable Annuity and Variable Life Contracts
- Exchange Traded Funds
- Individual stocks and bonds through separately managed accounts
- 401(k)s/403(b)s

BUSINESS SOLUTIONS

Today's small business owners must provide financial and insurance solutions for themselves and their employees, as well as ensure the future security of their businesses. World Financial Group offers a variety of products and services to help business owners meet their needs.

Executive Compensation Programs

WFG's Executive Compensation solutions enable associates to help business owners design plans to attract quality employees and retain key personnel.

- **Deferred Compensation**
- **Executive Bonus**
- **Split Dollar**
- **KeyPerson Insurance**

Business Continuation Programs

WFG offers a variety of solutions that can help a small business owner transfer ownership and protect the future of his/her company.

- **Buy-Sell Arrangements**
- **Business Continuation Strategies**

Retirement Plan Solutions

It's important for a business owner not only to invest in his/her company but also in the employees that work there. WFG offers a variety of packages to help reward and retain personnel with tangible benefit programs such as:

- **401(k)**
- **Profit Sharing Plans**
- **Pension Plans**
- **SEP and Simple IRA**
- **Sole Proprietor 401(k)**
- **403(b) Plans**
- **457 Plans**



"IT'S IMPORTANT FOR A BUSINESS OWNER NOT ONLY TO INVEST IN HIS/HER COMPANY BUT ALSO IN THE EMPLOYEES THAT WORK THERE."



SOLID FINANCIAL FOOTING

By offering an education on the financial fundamentals as well as providing solid products and services from industry leading providers, WFG associates are prepared to help their clients get on solid financial footing. To learn more about how the power of choice can help you chart a path toward a better tomorrow, contact a WFG associate today.

1 Products offered through WFG's affiliated companies, World Financial Group Insurance Agency, Inc., and its subsidiaries, and Transamerica Financial Advisors, Inc., Transamerica Financial Group Division.

2 Maintains current selling agreement(s) with World Financial Group Insurance Agency, Inc. and/or Transamerica Financial Advisors, Inc., Transamerica Financial Group Division.

Western Reserve Life Assurance Co. of Ohio, Transamerica Life Insurance Company, World Financial Group, Inc.; Transamerica Financial Advisors, Inc.; World Financial Group Insurance Agency, Inc. and its subsidiaries are affiliated companies.

The city and state locations of these entities are: Western Reserve Life Assurance Co. of Ohio, Columbus, Ohio; Transamerica Life Insurance Company, Cedar Rapids, Iowa; Pacific Life Insurance Company, Newport Beach, California; ING USA Annuity and Life Insurance 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.

3 Only those WFG associates who are actively registered with Transamerica Financial Advisors, Inc., may offer securities-related or investment advisory services and products.

4 Tax and/or legal advice is not offered by WFG, TFA or their affiliated companies. Please consult with your personal tax professional for additional guidance regarding tax-related matters. Some services only available through provider companies

5 This product is offered through securities registered representatives. An investor should consider the investment objectives, risk, and charges and expenses associated with municipal fund securities before investing. More Information about municipal fund securities is available in the issuer's official statement



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WFG, WFGIA and TFA are affiliated companies.

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