

The Power of Choice



**WORLD FINANCIAL
G R O U P**

A Member of the AEGON Group

World Financial Group and its affiliated companies offer a choice of products, programs and providers to help meet today's financial challenges.

World Financial Group, Inc. (WFG or World Financial Group) is committed to offering its associates and their clients the power of choice and flexibility. By aligning with various insurance and financial services companies, World Financial Group and its affiliated companies are able to offer a wide selection of programs, products and services. This variety allows the associate and client, working together, to find a solution that best fits the client's needs and financial goals.



World Financial Group's solutions range from personal- to business-related products. A diverse portfolio allows clients to not only protect their families but, for those who are small business owners, help ensure their legacies are safeguarded.

Here's an overview of just a few of the products, services and providers offered through World Financial Group and/or its affiliated companies. To learn more about these and other solutions, please contact a World Financial Group associate.

Represented Companies

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

*WRL - Western Reserve Life Assurance Co. of Ohio*¹

*American Skandia Life Assurance Corporation*¹

*Pacific Life Insurance Company*¹

*Chase Insurance*¹

*Transamerica IDEX Mutual Funds*²

*Transamerica Retirement Services*²

*Allianz Life Financial Services LLC*¹

*Jackson National Life Insurance Company*¹

*Hartford Life Insurance Company*¹

*AIG Life Insurance Company*²

*Fidelity and Guaranty Life Insurance Company*³

*Manulife Financial*²

*MetLife Investors Distribution Company*¹

*John Hancock Distributors*¹

*Progressive*⁴

* Only those WFG associates who are actively registered with World Group Securities, Inc. may offer securities-related products.

¹ Maintains current selling agreement(s) with World Financial Group Insurance Agency, Inc. (WFGIA) and World Group Securities, Inc., the affiliate broker-dealer of World Financial Group, Inc.

² Maintains current selling agreement(s) with World Group Securities, Inc., the affiliate broker-dealer of World Financial Group, Inc.

³ Maintains current selling agreement(s) with World Financial Group Insurance Agency, Inc.

⁴ Maintains current selling agreement(s) with WFG Property & Casualty Insurance Agency, Inc.

Personal Solutions⁵

World Financial Group'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 our 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.

- Financial Strategy
- Financial Goal Setting
- Recommendations and Implementation Strategies for Achieving Financial Goals
- Investments and Asset Allocation Strategies

Insurance Protection

An important part of planning for your financial 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've built.

- Variable Universal Life Insurance
- Universal Life Insurance
- Equity Indexed Universal Life Insurance
- Term Life Insurance
- Whole Life Insurance
- Disability 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

College Funding Plans

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

- 529 College Savings Plans

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

Estate Transfer Concepts and Solutions*

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

* Tax and/or legal advice is not offered by WFG, WGS or their affiliated companies. Please consult with your personal tax professional for additional guidance regarding tax-related matters.

Residential Mortgage Products & Services**

WFG associates, through their association with independent mortgage bankers/ brokers, can offer ways to help clients finance a home, lower their monthly mortgage payments and more. Products include:

- Fixed Rate Mortgages
- Adjustable Rate Mortgages
- Interest-Only Programs
- Home Equity Loans

** Mortgages offered by/through independent companies. WFG is not a mortgage broker or lender.

Property & Casualty

Through WFG's affiliate company, WFG Property & Casualty Insurance Agency, Inc., WFG associates can offer a variety of personal insurance coverage options to help clients protect themselves and their families.

- Auto Insurance
- Homeowners Insurance
- Personal Umbrella
- Recreational Vehicle & Watercraft Insurance

Business Solutions⁵

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

With WFG's Executive Compensation solutions, our associates can 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
- Section 419 DBO Plans
- Section 412i Plans
- SEP and Simple IRA
- Sole Proprietor 401(k)
- 403(b) Plans
- 457 Plans



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World Financial Group, Inc. (WFG or World Financial Group) is a financial services marketing company whose affiliates offer life insurance and a broad array of financial products and services.

Securities are offered through **World Group Securities, Inc.** (WGS or World Group Securities), Member NASD/SIPC.

Insurance products are offered through World Financial Group Insurance Agency, Inc. (WFGIA). WFG, WGS, WFGIA are affiliated companies

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