The Power of Choice

Financial Solutions for a Better Tomorrow

A Transamerica Company
With the power of choice comes more control over your financial future.
A Wealth of Resources

World Financial Group and its licensed associates are committed to offering you the power of choice and flexibility. Through agreements with many well-known insurance and financial services providers, your licensed associate can offer a wide selection of products and services, and find a strategy to help fit your needs and goals.

You have a range of personal and business-related products to choose from. Creating a diverse portfolio allows you to prepare for your future, and, if you are a small business owner, it can help safeguard what you’ve built.

This brochure offers an overview of just a few of the products, services and providers licensed associates can offer you through WFG.*

Companies You Know

WFG’s has relationships with many financial services and insurance companies*, including:

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

*Associates must be properly licensed and appointed to sell insurance- and securities-related products. Only WFG associates who are 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. Non-securities products and services are not offered through TFA.
Personal Solutions

This broad array of client-focused solutions offers you the tools you need to help meet your financial needs.

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
- 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 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
- Variable Universal Life Insurance
- Term Life Insurance
- Whole Life Insurance
- Disability Insurance
- Long Term Care Insurance
Retirement Planning

A key to any financial strategy is preparing for retirement. There are a variety of options to help you prepare for your leisure years.

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

Legacy Strategies

Without a personal legacy plan, the value of your estate can be eroded by taxes and the disposition of your assets may not be what you intended. Your WFG licensed associate can work with your attorney and tax professional in funding legacy strategies such as:

- 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 WFG associate can help you determine which products may be appropriate for your needs.

College Funding Plans

Whether preparing to send the first or fifth child to college, your WFG associate who is a Registered Representative with Transamerica Financial Advisors, Inc., can help you begin saving now.

- 529 College Savings Plans

An important part of planning for the future is protecting it.

Long-Term Care

A plan to cover long-term care expenses is often overlooked but can be a key component of a solid financial foundation. Although the need for long-term care may be long in the future, the time to plan for it is now to help you and your loved ones help cover expenses if and when extended care is needed.

Investment Advisory Services

Relationships with independent third-party money managers allows those WFG associates who are Investment Advisor Representatives with Transamerica Financial Advisors to provide personal, professional money management services. These third-party money managers can work 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.
Business Solutions

As a small business owner, you provide financial and insurance solutions for yourself and your employees, as well as ensure the future security of your business. WFG’s licensed associates offer a variety of products and services to help you meet these needs.

Executive Compensation Programs

Executive compensation solutions can help you attract quality employees and retain key personnel. Life insurance can be an excellent way to fund executive compensation programs. Your licensed WFG associate can help you explore different types of life insurance to find the one that may be right for your needs.

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

Business Continuation Programs

You have worked hard to build the business of your dreams, so you want to make sure it is protected. Your licensed WFG associate can review different types of life insurance with you that can help fund:

- Buy-Sell Arrangements
- Business Continuation Strategies

Retirement Plan Solutions

It’s important for a business owner not only to invest in the company but also in the employees who work there. There are a number of options that can help you reward and retain personnel, such as:

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

Solid Financial Footing

By offering an education on the financial fundamentals as well as providing appropriate products and services from well-known providers, your licensed WFG associate can help you 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 your WFG licensed associate today.
Choices are available to help you get on solid financial footing.
Maintains current selling agreement(s) with World Financial Group Insurance Agency, Inc., its subsidiary agencies, and/or Transamerica Financial Advisors, Inc., Transamerica Financial Group Division.


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.

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.

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.

WFG and its 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 only available through provider companies.