BUILDING YOUR FUTURE

Taking Control of Your Money
A CHALLENGING FUTURE

A LARGE NUMBER OF PEOPLE IN NORTH AMERICA WILL FACE INCREASING CHALLENGES IN 4 MAJOR AREAS.

1. AN UNCERTAIN LABOR MARKET
   Automation and powerful software continue to replace more and more workers. Manufacturing jobs are moving overseas to cut costs.

2. LOW SAVINGS AND HIGH DEBT have a major impact on retirement. Many people may have to work beyond 65 years of age to survive.

3. THE HIGH COST OF EDUCATION as well as lack of preparation for college planning will hurt the younger generation and increase their college debt.

4. BUDGET DEFICITS, AND THE SHRINKING NUMBER OF WORKERS PER RETIREE, are putting pressure on the government’s ability to support retirement programs for seniors and their rising health care costs. These factors may result in the possibility of tax increases in the future.

“Living in one of the wealthiest countries in the world, many people may still retire poor.”
CONTROL YOUR FUTURE

Your future is not in the hands of your employer, your union, or your government. It is neither in the hands of your bank nor your broker.

THE FUTURE IS IN YOUR HANDS.

♦ Make money
♦ Save money
♦ Accumulate money
♦ Protect money

BE YOUR OWN MONEY MANAGER.

♦ Understand how money works
♦ Make money work for you

YOU CAN BUILD UP A STRONG FINANCIAL FOUNDATION.

BUILD UP SAVINGS/INVESTMENTS

HAVE AN EMERGENCY FUND

MANAGE DEBT/REDUCE LIABILITY

PROPER PROTECTION ON LIFE, HEALTH, DISABILITY
A NEW WORLD OF POSSIBILITY

THE ERA OF THE INFORMED CONSUMER

From do-it-yourself home improvement to self booking travel, shopping on eBay and Amazon, and being a member of Costco, more people are learning how to get better deals and save more money on products and services.

WFG is a new concept in the financial industry that assists people who want to help themselves in building their financial foundation. Thousands and thousands of people from all walks of life across the US and Canada benefit from World Financial Group’s platform.

◆ Get educated on all aspects of personal finance.
◆ Have access to hundreds of financial products and services.
◆ Receive training and support to manage their money.

◆ Save money on various products and services.
◆ Earn commissions by getting licensed and sharing their know how with customers in this fast growing industry.

“You can learn and earn in the financial industry.”
DO YOU KNOW HOW MONEY WORKS?

THE X-CURVE CONCEPT:

- Concept of Decreasing Responsibility
- Concept of Building Wealth
- Generally Less Secure
- Generally More Secure
- Younger Taking Care of Your Family
- Older Taking Care of Your Future

THE 10/20 RULE:

- You may need at least 10 times your income to properly protect your family.
- You may need at least 20 times your income to have enough for retirement.

WHAT DO THE WEALTHY KNOW THAT NORMAL PEOPLE DON’T?

THE MAGIC OF COMPOUND INTEREST

<table>
<thead>
<tr>
<th>Age</th>
<th>Money doubles every 18 years</th>
<th>Age</th>
<th>Money doubles every 9 years</th>
<th>Age</th>
<th>Money doubles every 7.2 years</th>
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<tbody>
<tr>
<td>29</td>
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<td>65</td>
<td>$320,000</td>
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</tbody>
</table>

The difference between $10,000 at 4% versus 10% is $280,000. $280,000 is equal to 9 years salary of someone who earns $30,000 annually.

*This concept theorizes that a person's responsibilities generally decrease and wealth generally increases.

**The DIME Method is only one method to help determine a client’s insurable need.

***The Rule 72 is a mathematical concept that approximates the number of years it will take to double the principal at a constant rate of return. The performance of investments fluctuates over time and, as a result, the actual time it will take an investment to double in value cannot be predicted with any certainty. Additionally, there are no guarantees that any investment or savings program can outpace inflation. All figures are for illustrative purposes only and do not reflect an actual investment in any product.
DO YOU KNOW ABOUT SAVINGS AND INVESTMENTS?

DO YOU KNOW...

◆ The differences between IRA, Roth IRA, SIMPLE IRA and SEP IRA?
◆ RRSP and TFSA in Canada?
◆ Pension Plans vs 401(k), 403(b), and 457 plans?
◆ According to a recent AARP survey, 71% of people with 401(k)s didn’t know they were paying fees and charges for their retirement account? That these fees can reduce their 401(k) balance by up to 30%?*
◆ How to rollover your IRA, 401(k), 403(b) RRSP to make it work better for you?
◆ How mutual funds work?
◆ That you are most likely losing money every day? Do you realize that the interest in savings accounts is currently too low to offset inflation and taxes?
◆ U.S. Social Security will have problems paying future retirees after 2037?**
◆ People will face the problem of living a long life without adequate income?

WITH UNDERSTANDING AND PROPER PREPARATION, YOU CAN BUILD UP YOUR FUTURE RETIREMENT.

Tax and/or legal advice not offered by World Financial Group, Inc., World Financial Group Canada, Inc. or their affiliated companies. Please consult with your personal tax professional or legal advisor for further guidance on tax or legal matters.

*http://www.cnn.com/2012/06/27/opinion/hiltonsmith-retirement-savings

DO YOU KNOW ABOUT LIFE INSURANCE?

DO YOU KNOW...

◆ The difference between Term, Whole Life, Universal Life, Variable Life, Index Life?

◆ How group insurance in your workplace works?

◆ The DIME method to calculate your insurance protection need?*
  Are you properly insured or underinsured?

◆ If you are insurable or uninsurable?

◆ 1 in 2 men and 1 in 3 women will have the risk of developing cancer during their lifetime?** Also 80 million North Americans have one or more types of heart disease?***

◆ The uses for second to die policies, key person insurance, executive bonus life?

◆ Tax advantages of cash value in life insurance such as tax deferred growth, tax free withdrawals, and tax free death benefit?

Are you the type of person who buys insurance but puts the policy in the cabinet and never looks at it?

You can learn how to properly protect your family.

*The DIME Method is only one method to help determine a client’s insurable need.
***http://millionhearts.hhs.gov/abouthd/about-consequences.html

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THE TAX ISSUE OF MONEY

Where do you put your money?

<table>
<thead>
<tr>
<th>IN THE U.S.</th>
<th>IN CANADA*</th>
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<tbody>
<tr>
<td><strong>Where Do You Put Your Money?</strong></td>
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<tr>
<td><strong>Tax Now</strong></td>
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<tr>
<td>CHECKING</td>
<td>RRSP/RRIF</td>
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<tr>
<td>SAVINGS</td>
<td>LIRA/LIF</td>
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<td>401(k)/403(b)</td>
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<td>IRA/SEP-IRA</td>
<td>BOND</td>
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<tr>
<td>ANNUITY</td>
<td>INTEREST INCOME</td>
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<tr>
<td>PENSION</td>
<td>NON-REGISTERED</td>
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<tr>
<td><strong>Tax Advantaged</strong></td>
<td>INVESTMENTS</td>
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<tr>
<td>ROTH-IRA</td>
<td>LIFE INSURANCE</td>
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<tr>
<td>529 COLLEGE SAVINGS</td>
<td>LONG TERM CARE</td>
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<tr>
<td>MUNICIPAL BOND</td>
<td>BENEFIT</td>
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<tr>
<td>HEALTH SAVING ACCOUNT (HSA)</td>
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<tr>
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<td>BENEFIT</td>
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</tbody>
</table>

Did you know the US Federal top tax rate was over 70% in the 1960’s and currently is at 39.6%?** Since 1945 when Social Security began, the number of workers per retirees shrank from over 40 to about 3 today.*** Do you think taxes will increase or decrease in the future?

**You can learn how to manage these accounts.**

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*WFG Securities Inc. is a mutual fund dealer that offers mutual fund products. World Financial Group Insurance Agency of Canada Inc. is a managing general agency that offers life insurance and seg fund products.


The tax advantaged accounts or products listed in this column must adhere to guidelines and conditions set forth and promulgated by the applicable taxing authority of competent jurisdiction. Failure to follow the applicable rules and regulations could and may result in these accounts or productions losing their favorable tax exempt status.

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DO YOU KNOW ABOUT ANNUITIES AND LONG TERM CARE?

“What if you live too long?”

DO YOU KNOW...

♦ Annuities have tax deferred growth?
♦ The lifetime income option of an annuity can provide you with income as long as you live?
♦ The two biggest accounts of former Federal Reserve Chairman Ben Bernanke are in annuities?*
♦ How Medicare Supplements work?**

♦ The average annual cost of long term care is $83,580 in the US and $47,000 in Canada?***
  And 70% of people over 65 will expect to use some form of long term care?****
♦ Final expense insurance may provide easier underwriting, even for people who have medical issues? Some policies can provide a concierge service that takes care of the stressful burden of funeral arrangements during the time of crisis?

Do you expect the government or your children to take care of you if you live too long?

You can prepare for your golden years.

*http://abcnews.go.com/Business/story?id=3433687
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Please consult with your personal tax professional or legal advisor for further guidance on tax or legal matters.

***http://longtermcare.gov/costs-how-to-pay/costs-of-care/
DO YOU KNOW ABOUT THE HIGH COST OF EDUCATION?

DO YOU KNOW...

♦ In 2015, tuition and fees for 4 years in a private college will cost $134,600 and in public/state schools $39,400 (U.S. only)?*

♦ College debt reached $1.2 trillion, surpassing credit cards and auto debt totals?**

Determining the most cost-effective, tax-efficient way to fund a college education is not always easy. Many parents would prefer not to think about it at all, hoping that things will somehow work out.

It is important to understand college costs, the admissions process, financial aid and how to navigate the complex college funding system.

You can understand and participate in college planning.

We can’t put so much time and money into raising our kids and then become unwilling to look into college planning.

*http://www.savingforcollege.com/tutorial/01/the_real_cost_of_higher_education.php
PROTECT YOUR FUTURE

DO YOU KNOW WITHOUT PROPER PLANNING, YOUR ASSETS AND FAMILY MAY NOT BE PROTECTED?

◆ Who will care for your underage children?
◆ How will you keep an 18-year old from spending their inheritance?
◆ Who gets your home?
◆ Who inherits all of your bank accounts?
◆ Can you avoid family arguments over your belongings and keepsakes?
◆ Who will operate and own your business?
◆ Who decides your health care or end-of-life decisions?
◆ Do you have a will?

It’s good to have your wishes documented so they can be carried out.
BECOME AN ASSOCIATE MEMBER OF WFG

To begin your career, complete a WFG Membership Agreement/Application and meet our qualifications along with administrative fee $100 (U.S.)/$125 (Canada).*

**BENEFITS OF BEING AN ASSOCIATE**

You can earn referral income or benefits by being an Associate Member.

♦ Canada – AON, Heritage Education Funds, 4 Pillars Debt Consulting, Heritage Lending Group, Optimum Mortgage, Bank of Montreal, Legacy Shield***

♦ U.S. – Bolt, Netlaw, Legacy Shield and Heartland Institute of Financial Education****

How many people do you know who would also want to save more money on these products and services?

Did you know that if you could just save $10 a day or $300 a month, at a 8% rate of return, compounded annually, in 30 years you would have $447,107? What if you could save more?

*This is a hypothetical scenario for illustration purposes only. There is no assurance that these results can or will be achieved.
*In Canada, applicable taxes (HST/GST) apply.
**Products and services provided by a third-party company through a referral agreement.
***Associates may be required to complete a referral course prior to being able to do referrals. Referrals not available in Newfoundland. Heritage Education Funds not available to mutual fund licensed associates.
****Heartland designation required.
RECEIVE FINANCIAL EDUCATION

We have training classes that provide knowledge, strategies and solutions in major areas of financial services.

- **INSURANCE**: All types of life insurance and long term care
- **INVESTMENTS/RETIREMENT**: All IRAs, 401(k), Annuities, UTMA, Mutual Funds as well as RRSP, RRIF, TFSA, LIRA, LIF, RESP in Canada
- **HEALTH**: Medicare supplements, Extended Health Care
- **EDUCATION**: College planning programs, 529 College savings plans, RESP’s

- **ESTATE PRESERVATION**

Our personal financial analysis gives you information to plan your financial future.

Knowledge is wealth. You won’t be wealthy unless you understand how money works.

IRA (Individual Retirement Account), RRSP (Registered Retirement Savings Plan), RRIF (Registered Retirement Income Fund), TFSA (Tax Free Savings Account), LIRA (Locked-in Retirement Account), LIF (Life Income Fund), RESP (Registered Education Savings Plan), UTMA (Uniform Transfers to Minors Act).

*The WFG Financial Needs Analysis (FNA) is a tool developed to define your current financial situation and to identify products and services through World Financial Group Insurance Agency of Canada, Inc. This analysis provides only broad guidelines, and 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. Due to regulatory constraints the WFG Financial Needs Analysis program is prohibited for use with mutual funds clients/clients of WFG Securities, Inc. as well as with clients who reside in Quebec.*

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BECOME A PROFESSIONAL,
BUILD A FINANCIAL SERVICES BUSINESS

If you want to share your knowledge and experience and make more money using your flexible time, we offer to:

♦ Help you get the proper licenses.
♦ Get you appointed through our affiliated Insurance Agencies with major insurance companies including giants like Transamerica, Prudential, Nationwide, Voya Financial, Pacific Life in the U.S. and Industrial Alliance, ivari, RBC Insurance, Equitable Life of Canada, as well as major investment and mutual funds companies.
♦ Help you build a large base of multi-product-using clients and a big organization throughout the U.S. and Canada. WFGIA only sells insurance products. Mutual funds are securities, not insurance.

OUR PROVEN TRACK RECORD*
On average, we currently pay over $10 million in commissions every week to appropriately licensed associates in the U.S. and Canada. We have more than 4,700 people earning over $100,000+ per year.**
Many people make good part-time income, and many others make it a full-time business career.

TRAVEL THE WORLD***
Participate and qualify for our dream trips around the world every year. We’ve brought thousands of people to China, Paris, Barcelona, Madrid, Vietnam, Cambodia, Thailand, Singapore, the Caribbean, and Hawaii.

*Many people have experienced various levels of success with World Financial Group. However, individual member experiences may vary. This statement is not intended to nor does it represent that any current member’s individual results are representative of what all participants achieve when following the World Financial Group system.
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BE PART OF A NEW INDUSTRY

We are in a multi-trillion dollar industry, backed by a multi-billion dollar company.

WFG – World Financial Group, Inc. and World Financial Group Canada, Inc. – are Transamerica companies. We are one of the best business platforms and one of the fastest growing organizations in the financial industry.

We want to revolutionize the financial industry to help resolve the consumer’s dilemma – lack of understanding, planning and support.

YOU ARE THE SOLUTION TO YOUR FUTURE:

- Compare provider financial products and services, reduce your debt, and increase your savings.
- Get educated on how money works. Become your own money manager. Have access to financial information. Obtain the know how that successful people have.
- Build a business by educating and helping people build a solid financial foundation.
- Become financially independent. Travel the world.

You have everything to gain with WFG.

“If you’re born poor, it’s not your mistake. But if you die poor, it’s your mistake!”

— BILL GATES
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WFG Securities Inc. (WFGS) offers mutual funds.

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