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BUILDING A NEW INDUSTRY

NATIONAL CAMPAIGN FOR FINANCIAL LITERACY

UNCERTAINTY ON THE HORIZON

The world is changing in unpredictable ways, and so is our financial future.

- To cut costs, many companies are moving jobs overseas.
- Automation may mean more job losses.
- Many small businesses may have limited capital, making it more difficult to compete against big chains with large distribution systems.

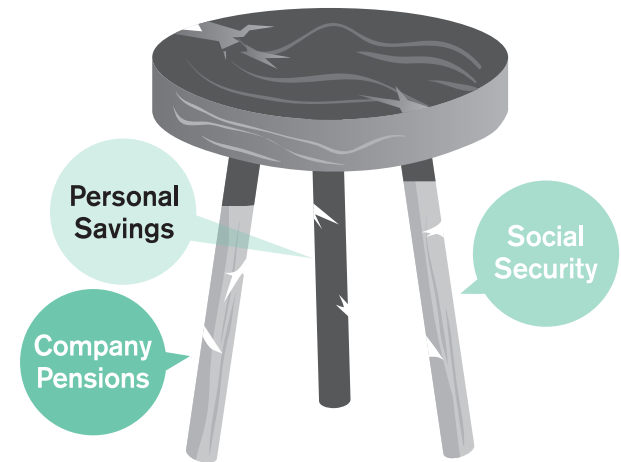
Traditionally, we work for 40 years, between the ages of 25 to 65, and then retire. But now, younger people may have difficulty finding gainful employment and may struggle throughout their retirement years.

OBSTACLES AHEAD

Retirement Crisis

You should pay attention to the traditional pillars of retirement

- Poor saving habits
- Fewer companies offer pensions.
- Retirement benefits such as Social Security



Education Crisis

- Tuition costs keep rising.
- Student loans can be a major burden.
- Some graduates are having trouble finding good jobs and the right career for them.

Spending Crisis

- Budget deficits and rising national debt could increase pressure on our government to raise taxes and reduce funding to retirement programs, like Social Security.
- Some people spend more on things they don't need with money they don't have.
- Keeping up with our social media friends can get very expensive.

WHAT IS YOUR SITUATION RIGHT NOW?

- Do you have problems paying your bills?
- Are you concerned about your job? Your career?
- Are you paid what you are worth?
- Are your children growing up and your parents growing old faster than you can provide for them?
- Do you feel financially trapped? Is it affecting your family?

It's ironic that we live in one of the wealthiest countries in the world, yet many people have money problems. Some work hard all their lives but still retire poor. Many do so much to raise their kids and often see them finish college with a lot of debt.

Debt becomes a way of life.

LACK OF FINANCIAL KNOWLEDGE

Many don't have much and don't know much!

- Many people were not taught how to manage their money or read a financial statement.
- Financial issues may not often be discussed and financial products are not always fully understood.
- Some buy an insurance policy and then bury it in a closet.
- Some people contribute to their employer's retirement plan and don't pay close attention to it.
- A large number of people do not have a will, a trust, or a plan to protect their family.

We are active spenders but passive savers.

WE BELIEVE IN FINANCIAL EDUCATION

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 educated.

Be your own money manager.

- Knowing less can cost more.
- Understand how money works.
- Make money work for you.

We spend so many years in school learning how to make a living, but we should also invest our time learning the financial basics to save for our future.

You won't be free until you are financially independent.

A MISSION TO MOTIVATE

*The world is changing in unpredictable ways,
and so is our financial future.*

1. Understand how money works.

Some people work for money but don't know how to make money work for them.

2. Have a financial goal and plan for the future. People don't plan to fail. They just fail to plan.

3. Cut down your expenses. It's not how much you earn that counts. It's what you keep.

4. Reduce your debt and liability.

Interest on debt may limit your ability for future saving.

5. Increase your cash flow.

Make money when you can, while you can.
Have multiple sources of income.

6. Embrace change and expect to succeed.

Be certain in uncertain times.

Take control of your future.

BE PART OF THE NEW INDUSTRY TO HELP FAMILIES

The National Campaign for Financial Literacy

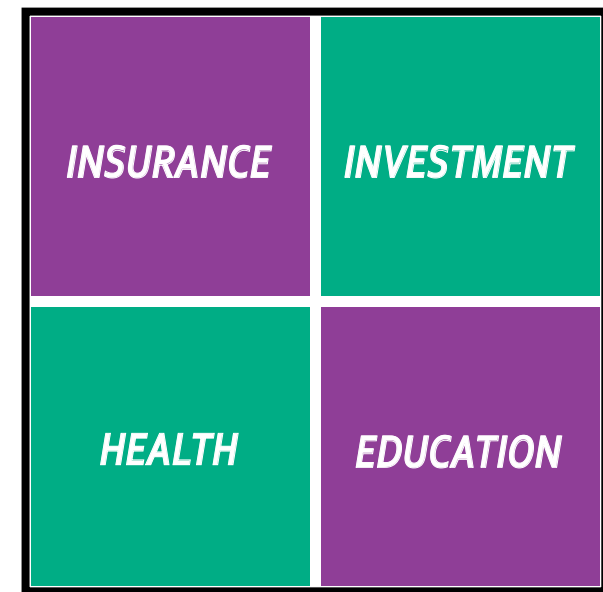


WE PROVIDE WORKSHOPS AND TRAINING

Financial Workshops

- Increasing cash flow
- Debt management
- Building a strong financial foundation
- Proper protection
- Building wealth
- Retirement
- Wealth preservation

Platform Training



We hold classes to provide knowledge and strategies in all major areas of financial services.

ERA OF THE INFORMED CONSUMER

Help yourself!

WFG is a different kind of company. We help people who want to help themselves in building their financial foundation. Across the US and Canada, people from all walks of life can benefit from our platform.

You can learn and earn in the financial industry.

- **Get Educated** about all aspects of personal finance.
- **Have Access** to hundreds of financial products and services.
- **Receive Training** and support to manage your money.
- **Earn Referral Income** on various products and services*.
- **Earn Commissions** by getting licensed and sharing your know how with clients in this fast growing industry.

**Products and services provided by a third-party company through a referral agreement. Individual experiences may vary. Some referrals have restrictions and requirements and may not be available to all associates.*

THE DISTRIBUTION REVOLUTION

Those who control distribution control their target market.

Take a look at major retailers. Their main focus is on distribution, building more outlets to gain greater access to consumers.

In the financial industry as well, those who have more access—by helping more people understand how money works—can control their target market and their future.

Here are 2 ways to make it big:

1. You have a lot of money to make money work for you, or
2. You help a lot of people make more money, then you can make more money.

We believe a revolution in the financial industry is emerging.

A POWERFUL BUSINESS PLATFORM

World class support

WFG—World Financial Group, Inc. and World Financial Group Canada, Inc.—are Transamerica companies. We are a fast growing organization with a diverse business platform in the financial industry.

*An incredible track record**

In 2019, over 3,269 of our team members have earned over \$100,000 in annual income.

Many of them have become financially independent. Many more make good part-time income, pay off their debt, and are building a strong financial future.

A proven successful system

First, we train the Trainer, and then we build the Builder.



Our Trainers are with you every step of the way.

*As of December 31, 2019. 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. Individuals should always consult the current Compensation and Advancement Guidelines.
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TRAVEL THE WORLD

Participate and qualify for our dream trips around the world every year. We've brought thousands of people to Paris, Hawaii, Japan, Thailand, Singapore, Italy, Spain, Vietnam, China, the Caribbean and many more exciting destinations*.

Happy Travels = Happy Families!

**These sales contests were sponsored by Independent Contractors of World Financial Group, Inc. (WFG) and or World Financial Group Canada, Inc. All points are generated through the sale of products and services offered through WFG-affiliated companies.*



LIFE IS ALL ABOUT CHOICES

What will your future look like 5 years from now?

1. Save your future

- Learn how money works.
- Make extra income on a flexible schedule.
- Get rid of your debt.
- Save for your children's education and your retirement.

2. Build your future

- Transition to an exciting career in the financial industry.
- Potentially build residual income and financial security with renewals, trails, supervision and override incomes.
- Build a team.

3. Be a part of something big

- Build a large organization all over the US and Canada. Educate and help thousands of families.

"If you are born poor, it's not your mistake. But if you die poor, it's your mistake."

– MODERN WISDOM

MAKING A DIFFERENCE

Join our cause to fight debt, financial insecurity, and financial illiteracy.

Our Mission:

To build and protect wealth for families.

We want to help people move from financial insecurity to financial independence.

Our Vision:

To build a new industry with 1 million business associates worldwide and revolutionize the financial services industry to help resolve the consumers' dilemma—lack of understanding, planning, and support.

***"Find something you believe in,
and dedicate your life to fight for it."***

—XUAN NGUYEN



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Transamerica Financial Advisors, Inc. (TFA), Member FINRA, SIPC and Registered Investment Advisor, which offers securities and Investment Advisory Services offered through WFGIA and TFA are affiliated companies.

WFGIA Headquarters: 11315 Johns Creek Parkway, Johns Creek, GA 30097-1517. Phone: 770.453.9300

TFA Headquarters: 570 Carillon Parkway, St. Petersburg, FL 33716.

Phone: 770.248.3271

In Canada, World Financial Group Insurance Agency of Canada Inc. (WFGC), which offers life insurance and segregated funds.

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