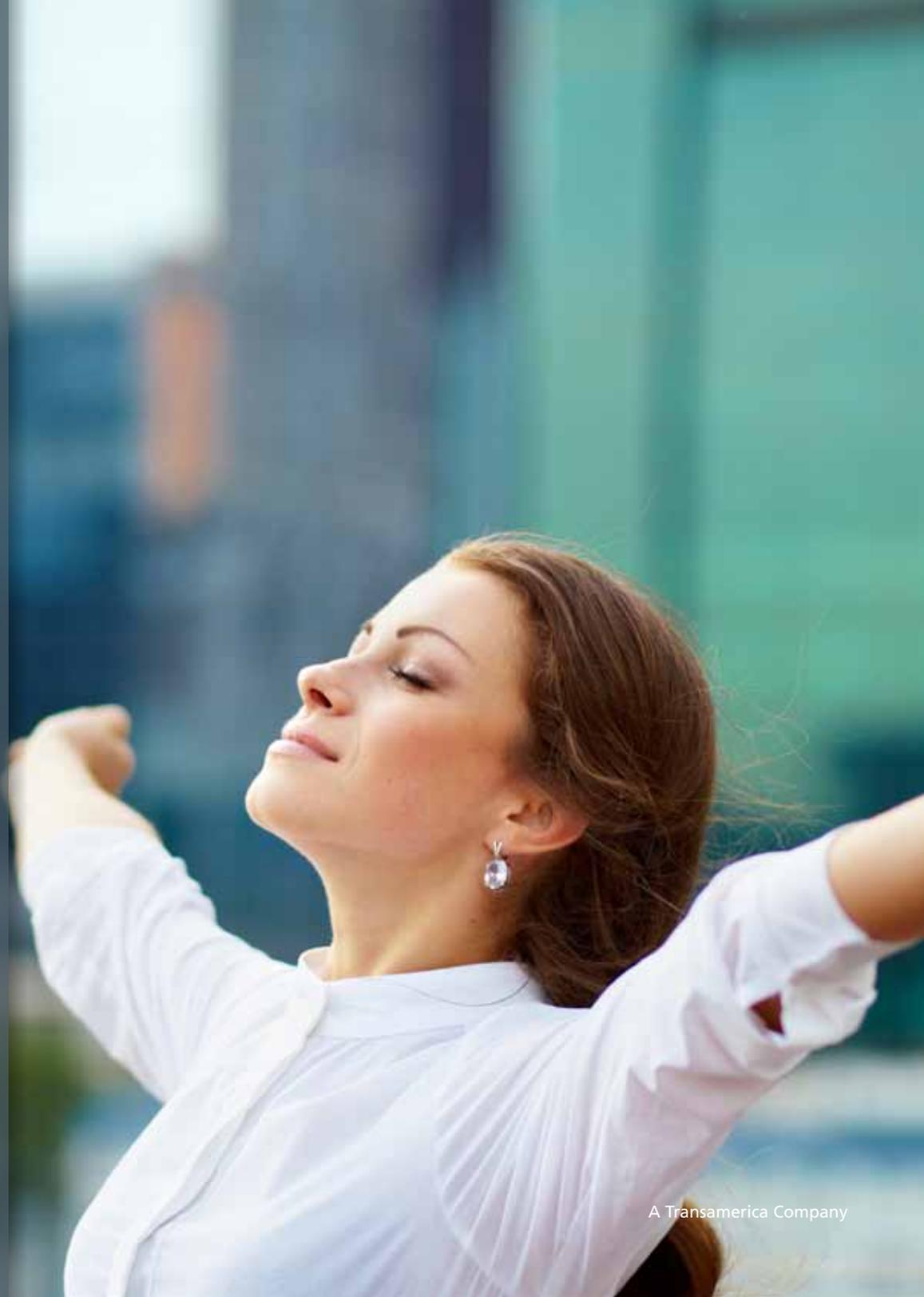




Business Ownership Program

A LEGACY OF A LIFETIME



A Transamerica Company

THE DREAM OF CREATING A FAMILY LEGACY

Many people dream of one day starting their own business. But nowhere is the chance to realize that dream better than in the United States and Canada. The entrepreneurial spirit is the engine that built these great countries, and continues to fuel the ideas and innovations of generation after generation of dreamers.

And nowhere is there an organization that offers a better platform on which to build a financial services organization from the ground up than World Financial Group. That's probably one of the first things that attracted you to WFG and its powerful business opportunity ... the ability to be in business for yourself but not by yourself. WFG's mentoring business model, comprehensive training programs, and marketing and back office support, coupled with your drive and determination, sets you on a course to achieve your dream of business ownership.

HOW THE PLAN WORKS

With the WFG Business Ownership Program,^{1,2} you can take control of your career, your business and your family's economic future for generations to come. Comprised of three levels, each with increasingly distinct benefits and qualifications, the WFG Business Ownership Program allows you to make the important decisions about your WFG business. Once you reach Marketing Director (Level 17), you qualify for the first level of business ownership — The Silver Level.

THE SILVER LEVEL

At this first level, you earn the right to begin receiving vested commissions after you separate from service with WFG. Vesting refers to the ability of an associate to receive commissions and/or override commissions after termination of the Associate Membership Agreement (AMA), as defined within the AMA.

Vested commissions consist of earns, renewals and trail commissions on fixed insurance products as defined in the AMA. Vested commissions will be paid on the MD's business and the business of his/her downline agents when commissions are received from the product providers.³

HOW DO I BECOME ELIGIBLE?*

An associate who is Marketing Director (Level 17 or higher) on the date of the termination of his/her AMA is considered vested.

So when you:

Retire or if you become disabled ... you will begin to receive your vested commissions.³

Die ... your named beneficiary will receive your vested commissions.

* In cases of death or critical illness, benefits and privileges can be transferred to a spouse who is a fully licensed WFG associate (certain instances are subject to committee review and/or approval).

THE GOLD LEVEL

Gold is the second level of the program and earns you the right to sell your WFG business upon meeting the qualifications listed below.

The Gold Level program is designed to reward those associates who, as entrepreneurs, have created their own businesses and have earned the continued reward for their entrepreneurial efforts even upon their retirement, disability or death.

Benefits

You can receive all the benefits and privileges of the Silver Level, or you can earn the right to arrange for a qualified person to buy your business and provide leadership to your business. This may be at the time of your retirement or disability, or you may make pre-arrangements to sell your WFG business to a qualified buyer at the time of your death.

A qualified buyer is a WFG associate in good standing. Your immediate upline has first and last rights of refusal. This provides your beneficiary with the real economic value of the WFG business you've built. Your downline may purchase your business with the consent of the entire upline.

HOW DO I BECOME ELIGIBLE?*

An associate must meet the following requirements:

1. Must be an associate of WFG for 10 years or be more than 65 years-old with five (5) years of experience with WFG.
2. Must have achieved 500,000 net points (1st Generation minus the base shop) in a rolling 12 months on average for the past three (3) years.
3. Must have at least three (3) direct SMDs.
4. Current status with WFG will be reviewed prior to sale.

So when you:

Retire or if you become disabled ... you can begin to receive your vested commissions,³ or you may sell your business to a qualified person.

Become critically ill or die ... your beneficiary can receive your vested commissions, or you may transfer your business to an immediate family member who is a fully licensed WFG associate.

* In cases of death or critical illness, benefits and privileges can be transferred to an immediate family member who is a fully licensed WFG associate (certain instances are subject to committee review and/or approval).

THE PLATINUM LEVEL

At this final level, you earn the ability to continue receiving income from your WFG business, while someone else, upon meeting the qualifications listed below, takes over the leadership of your business.

The Platinum Level rewards those associates who, as entrepreneurs, have created their own businesses and have earned the continued reward for their entrepreneurial efforts even upon their retirement, disability or death.

Benefits

You get all the benefits and privileges of the Silver or Gold Levels, or you can arrange for a qualified person, such as a family member, to take over your team. You or your family beneficiary will continue to receive commissionable income for a specific period of time, based on an agreement between you and the qualified person you have chosen. Unlike the Gold Level, your immediate upline does not have first and last rights of refusal.

This is a great opportunity for you and your family to benefit from the sweat equity that you've put into your business. You and your beneficiary are required to maintain proper licenses and meet minimum company requirements. You also may pre-arrange for the continuation of your business at your death.

HOW DO I BECOME ELIGIBLE?*

An associate must meet the following requirements:

1. Must be an associate of WFG for 10 years or be more than 65 years-old with five (5) years of experience with WFG.
2. Must have achieved 1 million first generation super base points and 3 million super team points in each of the last three (3) years and \$400,000 rolling 12 month cash flow.
3. Must have at least 15 SMDs, six (6) of which must be direct, within his/her super team.
4. The associate or the beneficiary in the event of death must maintain an active license and minimum standards with all requisite entities to receive an ongoing income stream. This can be an immediate family member.
5. Current status with WFG will be reviewed prior to sale.

So when you:

Retire or if you become disabled ... you will begin to receive your vested commissions,³ or you may sell your business to a qualified person, or arrange for a qualified person to take over your business and split the commissionable income with you.

Become critically ill or die ... your beneficiary can receive your vested commissions, or you may transfer your business to an immediate family member who is a fully licensed WFG associate.

* In cases of death or critical illness, benefits and privileges can be transferred to an immediate family member who is a fully licensed WFG associate. (Certain instances are subject to committee review and/or approval.)



U.S. REGISTERED REPRESENTATIVES & INVESTMENT ADVISOR REPRESENTATIVES

As important as it is to ensure that transition plans are in place for the fixed insurance portion of your business, those U.S. WFG associates who are Registered Representatives or Investment Advisor Representatives of the Transamerica Financial Group Division (TFG) of Transamerica Financial Advisors, Inc. (TFA) want to ensure that they have transition plans in place for their securities and investment advisory business.

Additional programs have been created for eligible TFG representatives that includes two exclusive levels: Gold and Platinum. To qualify for these programs the representative must:

- Be an MD (Level 17) or higher promotion level
- Be in good standing with TFA
- Fully life licensed and securities registered
- Have 10 or more years of services with TFA and/or the predecessor firm, unless 65 years of age then he/she must have five or more years of service with TFA

For both levels the transfer of business will be reviewed and a final determination made by TFA.

GOLD LEVEL*

To be eligible for this program, the TFG representative must have earned a minimum of \$500,000 in Gross Commissions on average in a rolling 12-month period over a three-year period.

The TFG representative can make arrangements for someone to purchase his/her business at the time of retirement or disability, or make pre-arrangements for someone to purchase the business upon his/her death. The TFG representative's upline has the first and last rights of refusal. The qualified buyer must be a TFG representative in good standing who is fully licensed and registered.

* Subject to FINRA rules and regulations

PLATINUM LEVEL*

To be eligible for this program, the TFG representative must have earned a minimum of \$600,000 in Gross Commissions on average in a rolling 12-month period over a three-year period.

The TFG representative can make arrangements for a qualified buyer, including a family member, to take over his/her team. This is an excellent opportunity for the TFG representative's family to benefit from his/her hard work and dedication over the years in this business.

At this level, the TFG representative's immediate upline does not have first and last rights of refusal. However, just as with the Gold Level, the qualified buyer must be a TFG representative in good standing who is fully licensed and registered.



World Financial Group and/or WFG consist of:
U.S.: World Financial Group, Inc. is a financial services marketing company whose affiliates offer a broad array of financial products and services.

Insurance products offered through World Financial Group Insurance Agency, Inc., World Financial Group Insurance Agency of Hawaii, Inc., World Financial Group Insurance Agency of Massachusetts, Inc., World Financial Group Insurance Agency of Wyoming, Inc., World Financial Insurance Agency, Inc. and/or WFG Insurance Agency of Puerto Rico, Inc. - collectively WFGIA.

Securities and Investment Advisory Services offered through Transamerica Financial Advisors, Inc. (TFA), Transamerica Financial Group Division - Member FINRA, SIPC, and Registered Investment Advisor. Non-Securities products and services are not offered through TFA.

World Financial Group, Inc., WFGIA and TFA are affiliated companies.

WFG and 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: 800.322.7161

Canada: World Financial Group Canada Inc. is a financial services marketing company whose affiliates offer a broad array of financial products and services.

World Financial Group Insurance Agency of Canada Inc. (WFGIAC) offers life insurance and segregated funds.

Transamerica Securities Inc. (TSI) offers mutual funds and scholarship plans in select provinces.

World Financial Group Canada Inc., WFGIAC and TSI are affiliated companies.

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1 Participation in the program requires associates to be in good standing with World Financial Group.

2 The program is subject to change at any time.

3 Vesting rules apply.

The Business Ownership Program is subject to change at any time.

All Gold and Platinum ownership plans are subject to company approval. All plans must be sent to the WFG Business Ownership Committee for review. WFG reserves to the right to require changes to the Agreement if the terms infringe or violate any federal, state or provincial laws or regulations; associate's contractual obligations to WFG; or WFG company policy and rights.