



# Reach For Your **Dreams**



A Transamerica Company





“Life insurance  
provides a layer  
of security as you  
plan your family’s  
future.”

# Our Process

Our goal is to help build and protect wealth for families.

We develop relationships based on trust and build businesses through personal referrals.

## Consider these two questions:

Do you know someone who could benefit from this message?

Can this information help you, your family and your friends financially?

WFG believes in a respectful, no-pressure process.

- 1 On the first visit, a licensed agent discusses concepts, gathers data and information, and makes a follow-up appointment.
- 2 The agent performs a financial needs analysis.<sup>1</sup>
- 3 The agent returns to present the analysis and recommendations.

<sup>1</sup> The WFG Financial Needs Analysis 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 product or financial service.

# Our Products & Providers<sup>2</sup>



Term Life Insurance

Universal Life Insurance

Whole Life Insurance

Final Expense Insurance

Fixed Annuities



<sup>2</sup> Providers maintain current selling agreement(s) with World Financial Group Insurance Agency, Inc.

<sup>3</sup> The full names, city and state locations of these entities are: Everest Funeral Package, LLC, Houston, Texas; Nationwide Life Insurance Company, Columbus, Ohio; Pacific Life Insurance Company, Newport Beach, California; Transamerica Life Insurance Company, Cedar Rapids, Iowa; and Transamerica Premier Life Insurance Company, Cedar Rapids, Iowa.

<sup>4</sup> Transamerica Premier Life Insurance Company, Transamerica Life Insurance Company and World Financial Group Insurance Agency, Inc. are affiliated companies.



# The Situation of Most Households

## Most families:

Live with too much debt and not enough insurance protection

Have little to no savings and don't have a clear understanding of how much savings is enough

Don't make enough money and are not sure how to fix the problem

## What is the result of living like this?

Stress and frustration

Negative impact on the family

## True financial independence means to:

Save more and spend less

Live within your means

Protect loved ones should the "worst-case scenario" occur

Systematically reduce and eliminate debt

Have sufficient funds to cover expenses for six months to a year

Build long-term savings that protect you and your family







## **Basic Financial Concepts**

Knowing and understanding basic financial concepts can help you have and enjoy financial security. Following are just a few concepts WFG agents share with their clients.

## Managing Rate and Risk

The Rule of 72 offers an estimate of the time it takes for money to double.

The Rule of 72 is a mathematical concept that approximates the number of years it will take to double the principal at a constant rate of return compounded over time. All figures are for illustrative purposes only, and do not reflect the risks, expenses or charges associated with an actual investment. The rate of return 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. Results are rounded for illustrative purposes. Actual results in each case are slightly higher or lower.

<b><math>72 \div 2\% = 36</math></b> At 2% money nearly doubles every 36 years		<b><math>72 \div 4\% = 18</math></b> At 4% money nearly doubles every 18 years		<b><math>72 \div 6\% = 12</math></b> At 6% money nearly doubles every 12 years	
<b>YEARS</b>	<b>AMOUNT</b>	<b>YEARS</b>	<b>AMOUNT</b>	<b>YEARS</b>	<b>AMOUNT</b>
Initial Amount	\$10,000	Initial Amount	\$10,000	Initial Amount	\$10,000
35	\$19,999	18	\$20,258	12	\$20,122
70	\$39,996	36	\$41,039	24	\$40,489
		53	\$79,941	36	\$81,473
				48	\$163,939








## The Power of Time

Time can be your greatest ally or your worst enemy. If you haven't started saving for your future, start now.

An example of saving \$2,500 per year, for 25 years, in a product earning 5% per year.<sup>5</sup>

	Person A	Person B	Difference
			
Age Started Investing	30	40	10 years
Principal Invested (25 years)	\$62,500	\$62,500	\$0.00
Age Stopped Investing	55	65	10 Years
Total Accumulation at age 65	\$204,074	\$125,284	\$78,790

<sup>5</sup> All figures are for illustrative purposes only and do not reflect an actual investment in any product. Additionally, they do not reflect the performance risks, taxes, expenses or charges associated with any actual investment, which would lower performance. This illustration is not an indication or guarantee of future performance. Contributions are made at the end of the period. Total accumulation figures are rounded to the nearest dollar.

# Reduce the **Impact of Taxes**<sup>6</sup>

When saving, you want to ensure to consider the effect taxes can have on your income.

## Taxable



- Savings Accounts
- Certificates of Deposit (CDs)<sup>7</sup>

## Tax Deferred



- Fixed Annuities
- Savings Bonds

## Tax Advantaged



- Cash Accumulation in a Life Insurance Policy

It is important to remember that loans and withdrawals from a cash value life insurance policy will reduce the policy value and death benefit dollar for dollar. Additionally, withdrawals are subject to partial surrender charges if they occur during a surrender charge period. Loans are made at interest. Loans may also result in the need to add additional premium into the policy to avoid a lapse of the policy. In the event that the policy lapses, all policy surrenders and loans are considered distributions and, to the extent that the distributions exceed the premiums paid (cost basis), they are subject to taxation as ordinary income. Lastly, all references to loans assume that the contract remains in force, qualifies as life insurance and is not a modified endowment contract (MEC). Loans from a MEC will generally be taxable and, if taken prior to age 59½, may be subject to a 10% tax penalty.

<sup>6</sup> Neither World Financial Group Insurance Agency, Inc. nor its agents may provide tax or legal advice. Anyone to whom this material is promoted, marketed, or recommended should consult with and rely on their own independent tax and legal advisors regarding their particular situation and the concepts presented herein.

<sup>7</sup> These products are taxed annually.

# A WFG Financial Needs Analysis<sup>8</sup>

A financial needs analysis provided by a licensed WFG agent can help you answer the following questions and more:

- How do I create a workable financial strategy that I can stick to?
- What goals should I set, and how much do I need to save to reach these goals?
- How much insurance do I need? What types of insurance should I consider?

## Let Us Help You

If we can help you by using the principles of our financial needs analysis and offer suitable solutions for you and your family, would you be willing to do business with us?

**If you are pleased with your experience with us, let us know.**

Would you be willing to refer friends or family to us so we can share this information with them?



Cash Flow



Debt Management



Emergency Fund



Proper Protection



Build Wealth



Preserve Wealth

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"There are several roads that can lead to a successful financial future. Which road will you take?"

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

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