

Reach For Your **Dreams**



A Transamerica Company



Life insurance
provides a layer
of security as you
plan your future.

Overview

At World Financial Group Insurance Agency, LLC and its subsidiaries (WFGIA) we help people build and protect their wealth. We do this by sharing important financial concepts, and by providing products and services that can help them reach their goals.

The relationships built with our clients is one based on trust and ensuring that we do right by each individual and family we help.

WFGIA believes in a respectful, no-pressure process.

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

¹ Only those agents who are licensed, appointed and actively registered with World Financial Group Insurance Agency, LLC or its subsidiaries may offer life insurance or fixed products.

² 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 & Providers³



Term Life Insurance



Universal Life Insurance



Whole Life Insurance



Final Expense Insurance



Annuities

³ Providers maintain current selling agreement(s) with World Financial Group Insurance Agency, LLC. or its subsidiaries. Agents must be properly licensed and appointed to sell insurance.

⁴ The full names, city and state locations of these entities are: Allianz Life Financial Services, LLC, Minneapolis, Minnesota; AMS Financial Solutions, Baton Rouge, Louisiana; Athene Annuity and Life Company, West Des Moines, Iowa; Crump, Harrisburg, Pennsylvania; Global Atlantic Financial Group, New York, New York; Nationwide Life Insurance Company, Columbus, Ohio; Pacific Life Insurance Company, Newport Beach, California; Transamerica Life Insurance Company, Cedar Rapids, Iowa

⁵ Transamerica Life Insurance Company and World Financial Group Insurance Agency, LLC. and its subsidiaries are affiliated companies.

The Situation for Many Households

Many individuals and families:

Live with too much debt

Do not have enough life insurance protection

Have too little or no savings, and don't understand how much savings is enough

Don't make enough money to cover expenses and are unsure how to fix the issue

The result is that people are stressed and frustrated, leading to a negative impact on their lives.

If you want to have true financial independence, you must learn to:

Save more and spend less

Live within your means

Protect loved ones should you die or become disabled

Systematically reduce and eliminate debt

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

Build long-term savings





Basic Financial Concepts

Knowing and understanding basic financial concepts can help you have and enjoy financial security. WFGIA agents share this important information with their clients.

Managing Rate and Risk

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

Divide 72 by an annual interest rate to calculate approximately how many years it takes for money to double (assuming the interest is compounded annually). Keep in mind that this is just a mathematical concept. Interest rates will fluctuate over time, so the period in which money can double cannot be determined with certainty. Additionally, this hypothetical example does not reflect any taxes, expenses, or fees associated with any specific product. If these costs were reflected the amounts shown would be lower and the time to double would be longer.




$72 \div 2\% = 36$ At 2% money doubles nearly every 36 years		$72 \div 4\% = 18$ At 4% money doubles nearly every 18 years		$72 \div 6\% = 12$ At 6% money doubles nearly every 12 years	
YEARS	AMOUNT	YEARS	AMOUNT	YEARS	AMOUNT
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.⁶

	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

⁶ 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**⁷

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

Taxable



- Savings Accounts
- Certificates of Deposit (CDs)⁸

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.

⁷ Neither World Financial Group Insurance Agency, LLC, its subsidiaries, nor its agents may provide tax, estate planning, 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 professional regarding their particular situation and the concepts presented herein.

⁸ These products are taxed annually.

A WFG Financial Needs Analysis⁹

A licensed WFGIA agent can provide a financial needs analysis that can, at a minimum, answer the following questions:

- 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

We want to earn your business by offering you suitable strategies based on your financial needs analysis and your goals. We hope to work with you.

If you are pleased with your experience, please consider referring 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. Let a WFGIA agent help you find the right one.

World Financial Group Insurance Agency, LLC (In California, doing business as World Financial Insurance Agency, LLC), World Financial Group Insurance Agency of Hawaii, Inc., World Financial Group Insurance Agency of Massachusetts, Inc., and /or WFG Insurance Agency of Puerto Rico, Inc. (collectively WFGIA), offer insurance products.

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