

# OPEN FOR BUSINESS

TRANSAMERICA FINANCIAL ADVISORS, INC.



TRANSAMERICA<sup>®</sup>  
FINANCIAL ADVISORS, INC.



Transamerica Financial Advisors, Inc. (TFA) empowers entrepreneurs to grow their financial services business by adding securities-related products and services that help make a difference in the lives of clients. As a TFA financial professional,<sup>1</sup> you have access to our robust platform and diverse product portfolio so you can offer investment and wealth strategies, and receive ongoing education and training. As a company, TFA focuses on fueling your growth as you build your legacy and help others do the same.

## OPEN FOR BUSINESS

Whether you're new to the industry or an experienced financial services professional, TFA may be the place for you. Why? Because we do what it takes to help your business stay competitive in the markets TFA serves by:

- Navigating the industry's complex regulatory environment to help keep our firm and your business in compliance
- Optimizing our processes and technology platform to make it easy for you to serve your clients' best interests
- Opening the door for people from diverse backgrounds and giving them a chance to be successful in this highly regulated industry<sup>2</sup>

<sup>1</sup> TFA financial professionals are Registered Representatives and/or Investment Advisor Representatives who must pass qualifying exams to offer securities and/or investment advisory products. To sell securities, a financial professional must pass the Securities Industry Essentials (SIE) exam, the Series 6: Investment Company and Variable Contracts Products Representative Exam, and the Series 63: Uniform Securities Agent State Law Exam. To be an Investment Advisor Representative, the financial professional must pass the Series 65: Uniform Investment Adviser Law Exam to sell advisory and fee-based wealth management products.

<sup>2</sup> Many people have experienced various levels of success with TFA. However, individual experiences may vary. This statement is not intended to nor does it represent that any current person's individual results are representative of what all financial professionals achieve.

## SERVE A GROWING NEED

Reports note that rising interest rates and a volatile stock market are causing unease among investors. That along with the transfer of \$84 trillion of generational wealth occurring by 2045, are causing many people looking to hire a financial professional for the first time. However, over the next decade 40% of Investment Advisor Representatives are expected to retire, leaving firms with more clients and fewer financial professionals to serve them.<sup>3</sup> These consumers will be searching for a well-respected, value-driven financial services company that can help them develop strategies for their families' long-term financial goals.

As a TFA financial professional, you're empowered to build a business that can address this need.

## LEVERAGE OUR POWERFUL PLATFORM

TFA continually enhances its client-focused business platform, so our financial professionals can efficiently and effectively manage their businesses.

With TFA, you have access to the following essentials:

### 1. *The Power of Choice*

People have diverse financial needs, which is why TFA offers a wide array of products available from many well-known providers such as Allianz, Jackson National, Voya, Blackrock and many more. As such, you can offer your clients a wide range of products and services in nearly every sector of financial services including:

- Variable Life Insurance
- Variable Annuities
- Mutual Funds
- IRAs, 403(b), 401(k) and Retirement Plan Rollovers
- 529 College Savings Plans
- Fee-based Wealth Management Platforms

### 2. *Training & Marketing Resources*

TFA hosts a variety of virtual and in-person training sessions supported by local leadership, money managers, product providers and Home Office staff. Additionally, the company provides professionally-designed, pre-approved presentations, advertising, marketing materials and other items to use with your clients.

### 3. *Web Resources*

There is an abundance of resources and information in the dedicated TFA section of MyWFG.com that include, but aren't limited to:

- An overview of the steps to become a financial professional with TFA
- Access to product information, including TFA retirement plans and 401(k) offerings, to help get you selling faster
- Compliance and supervisory alerts and bulletins
- Links to submit business, required forms and to access regulatory agencies.

### 4. *Compliance and Supervisory Support*

Our turnkey supervisory structure transforms compliance functions into streamlined processes that help you build your business.

### 5. *Back-Office Support*

The tools and technology available through TFA's business platform help you perform various administrative tasks needed to run your business, such as electronic application submissions and securities trades. TFA also has departments that provide registration support, business review, supervision and advanced sales training.

Additionally, the business platform scales to meet your business's needs, enabling you to start part time and build your TFA practice at your own pace.

<sup>3</sup> "Financial Planning Careers are Open for Business," Kevin R. Keller, Kiplinger: Personal Finance, February 28, 2024.





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# ADDITIONAL WAYS TO SERVE CLIENTS : INVESTMENT ADVISORY SERVICES

After you have passed the qualifying exams and completed your training, you can provide fee-based wealth management services<sup>4</sup> as an Investment Advisor Representative (IAR).

Investors, particularly those in or near retirement, are living longer and may need professional help managing their money. They may also be concerned about financial challenges, including fluctuations in the market, interest rates and/or the value of the dollar.

Additionally, as baby boomers age, we are seeing an unprecedented intergenerational transfer of wealth. This means more middle-class individuals and families will need help managing their assets and will look to financial professionals for assistance. Younger investors also face challenges as they realize their personal savings, not Social Security, will likely be their primary source of retirement income.

As a TFA IAR, you have access to a wide array of advisory options to help meet these needs with the following programs:

- **Fund Strategist Portfolios:** Institutional money managers manage a client's asset allocation using a diversified portfolio of mutual funds and Exchange-Traded Funds (ETFs).
- **Separately Managed Accounts:** Institutional money managers purchase individual securities.

- **Unified Managed Accounts:** Combines Fund Strategist Portfolios and Separately Managed Accounts as well as select funds into one custodial account.

The minimum to begin working in these programs starts at \$25,000 and can increase depending on the program and the individual manager's minimums. As an IAR, you charge clients an ongoing fee for your advice, which is based on the percentage of your their assets.

## PROGRAM BENEFITS

- Availability of on-demand performance reports
- Capability to customize portfolios, e.g., tax sensitive or socially responsible
- Ability to tax loss harvest
- Can easily change money managers as clients risk profile changes over time

<sup>4</sup> When helping clients determine whether an advisory or brokerage account is right for them, consider the differences between the accounts in terms of level of trading activity, costs and fees, services provided and obligations to the client. IARs must adhere to a higher standard of fiduciary responsibility. i.e., an ethical and legal requirement that the investors best interests come first.

## TRANSAMERICA RETIREMENT PLAN EXCHANGE

As a TFA IAR, you can expand your potential client base to small and mid-sized businesses through the Transamerica Retirement Plan Exchange, a fully bundled product that is exclusive to TFA and Transamerica. This multiple employer plan (MEP) strives to provide competitive pricing and outstanding professional support to smaller businesses. The Exchange offers five primary benefits for these businesses' retirement planning programs, including:

- Offering retirement readiness
- Providing administrative relief
- Transferring certain unwanted risks
- Reducing the overall cost of the plan
- Providing potential tax benefits for the employer

# LEAVE THE COMPLEXITY TO US

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Today's regulatory environment and the industry's increasing complexity due to diverse investment options can be demanding on any financial services professional, regardless of the size of his or her organization. But TFA financial professionals go to work every day knowing that we are ready to help them take care of business.

TFA provides tools and resources to navigate this industry with ease — whether that means adhering to evolving regulatory demands or helping clients sort through an array of products to find those that are suitable and in their best interests.

We continually streamline our technology and processes so you can focus on serving clients and building stronger businesses.

## BUILD A MORE COMPETITIVE BUSINESS

There's no time like the present to expand your financial services business by passing qualifying exams and offering your clients more options and a broader array of services. TFA is ready to welcome you and prepared to help you learn, grow and manage your business. We're open for business. We're open for you.

**Join a team of leading industry partners and visionaries, and begin helping people develop strategies that can serve their futures.**



## **THE FACE OF FINANCIAL SERVICES: TRANSAMERICA FINANCIAL ADVISORS, INC.**

Each year, TFA welcomes people of all ages, backgrounds and genders into the financial services industry. Why do they prefer TFA? Because we offer a level playing field where everyone is given the same support and encouragement to succeed.

### **DISCOVER TFA:**



A full-service, independent broker-dealer and federally Registered Investment Advisor firm that has served its clients for more than 30 years



Brings investment and fee-based wealth management services previously reserved for the wealthy to middle-income individuals and families



Regularly reviews and updates product offerings and technology to better serve its financial professionals and their clients

**Not only are we open for business, we are open to you.**



Transamerica Financial Advisors, Inc. (TFA), Member FINRA, MSRB, SIPC and federally Registered Investment Advisor, offers securities and investment advisory services.

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