

WFG Direct Self-Tour the Platform



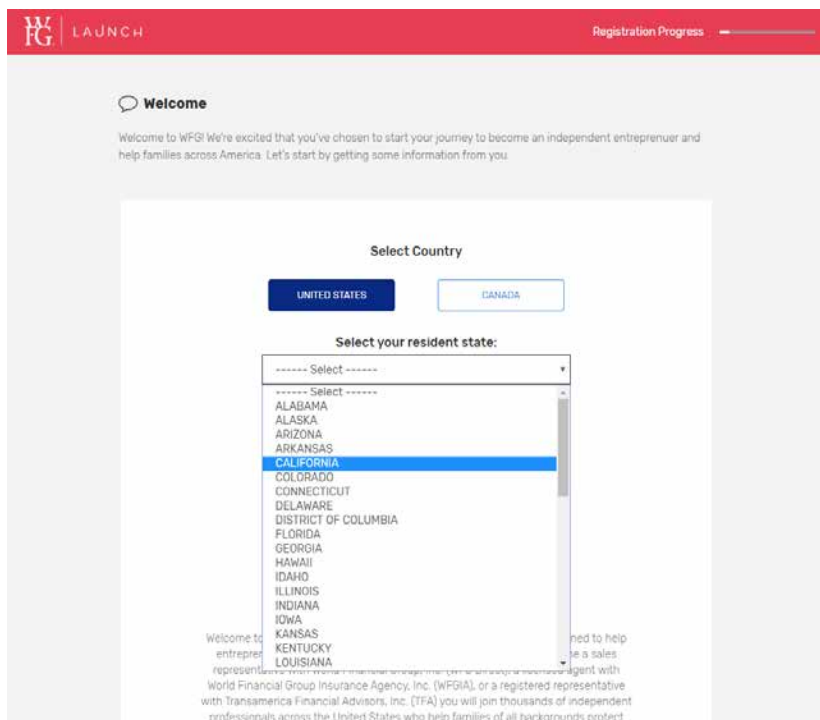
TABLE OF CONTENTS

How to Sign Up for WFG Direct	3
Skyline	4
How to Sell Skyline Products	4
Product Information	4
Compensation	4
Education Encompassed	5
How to Sell Education Encompassed Services	5
Product Information	6
Compensation	7
LifeLock Identity Protection	8
How to Sell LifeLock	8
Product Information	8
Compensation	8
World Financial Group Insurance Agency (WFGIA)	9
How to Become an Agent with WFGIA: Pre-licensing Resources	9
Frequently Asked Questions	10

HOW TO SIGN UP FOR WFG DIRECT

A new recruit must follow these steps to become a WFG Direct Sales Representative:

1. Go to <https://registration.wfglaunch.com/>
2. Select California as the state of residence and provide the required information



The screenshot shows the WFG Launch registration interface. At the top, there's a red header with the WFG logo and 'LAUNCH' text, and a 'Registration Progress' bar. Below the header, a 'Welcome' message is displayed. The main content area is titled 'Select Country' and features two buttons: 'UNITED STATES' (highlighted in blue) and 'CANADA'. Below this, the 'Select your resident state:' section shows a dropdown menu with a list of US states. 'CALIFORNIA' is highlighted in blue. The list of states includes ALABAMA, ALASKA, ARIZONA, ARKANSAS, CALIFORNIA, COLORADO, CONNECTICUT, DELAWARE, DISTRICT OF COLUMBIA, FLORIDA, GEORGIA, HAWAII, IDAHO, ILLINOIS, INDIANA, IOWA, KANSAS, KENTUCKY, and LOUISIANA. At the bottom, there's a small text block: 'Welcome to entrepreneur representation with World Financial Group Insurance Agency, Inc. (WFGIA), or a registered representative with Transamerica Financial Advisors, Inc. (TFA) you will join thousands of independent professionals across the United States who help families of all backgrounds protect'.

3. Complete, sign and submit the WFG Direct Sales Representative Agreement and other required documents.
4. Pay the \$125 fee.

Approximately 30 minutes from submitting the Agreement and paying the fee, the recruit will receive a welcome email with a WFG code number and instructions on how to login to MyWFG.com.*

Renewals

WFG Direct sales representatives must renew their affiliation each year on their anniversary date. The fee to renew is \$40.

Compensation

Each provider within Direct has its own Compensation information. You can find this information within each provider section on the WFG Direct website. WFG Direct sales representatives can earn overrides from sales their recruits make.

*A light background check will be conducted on the recruit.

skyline

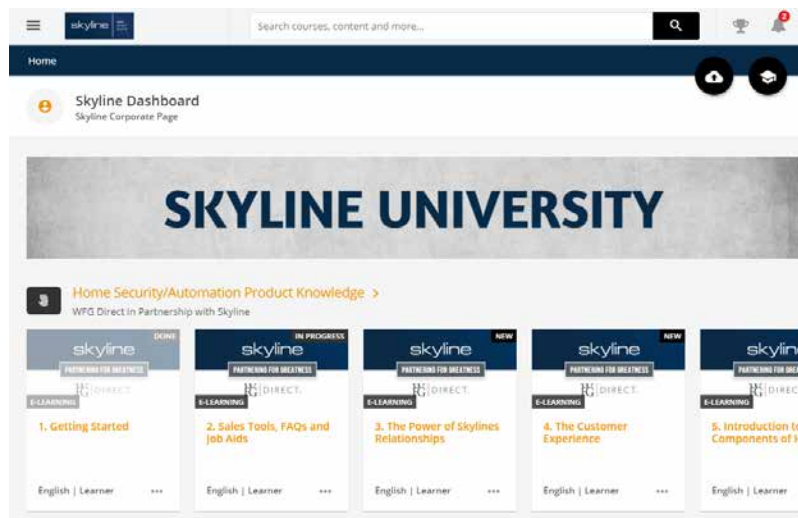
Skyline Security, the #1 Brinks security dealer in the United States has created exclusive smart home security packages for to WFG Direct sales representatives to offer clients.

Selling Skyline Products

To begin selling Skyline’s products and earning income, WFG Direct sales representatives must take the Skyline University training and pass the exam by 90% or higher. If they don’t pass the exam, they can retake it.

You should encourage new sales representatives to start this process as soon as possible after signing up for WFG Direct. Here are the steps to enroll:

1. Complete the Skyline WFG Direct Representative Acknowledgement and email it to the WFG Sales Desk at wfgsalesdesk@transamerica.com.
2. Use the credentials provided once the acknowledgement form is processed to log in to Skyline University.
3. Complete the training, which consists of seven modules that each take 1 to 2 hours to complete and pass the exam to get access to the Skyline order entry system to start selling.



Product Information

There are four Skyline packages available:

Package 1: Smart Home Protection WFG Package

Package 2: Smart Home Advanced WFG Package

Package 3: Smart Home Advanced Plus WFG Package

Package 4: Smart Home Pro WFG Package

To learn more, visit the company’s dedicated page at <https://skylinethroughwfgd.com/packages>.

Compensation

The table shows how you are compensated on the sale of Skyline packages.

Compensation Level	Compensation
1	\$200.67
10	\$16.04
15	\$16.04
17	\$16.04
20	\$16.04



EDUCATION ENCOMPASSED

Education Encompassed offers unique, independent services to help students and their families plan the next steps in their education. Whether the student is just starting high school, applying to college, looking for trade schools, or a career professional seeking to advance their knowledge, Education Encompassed can help.

The company works with a team of education experts to offer students the best education planning services. This means that both students and parents can be confident that they are working with experienced individuals who specialize in every step of the education process.

Becoming Certified

To become certified as an Education Encompassed consultant and offer their services, a WFG Direct Sales Representative must:

1. Visit www.EducationEncompassed.com/Consultants.
2. Click on the Go to WFG-Direct Team Site button under WFG-Direct Consultants.

CONSULTANTS

Consultants

Independent Consultants

Click the link below to go to the Independent Consultant Team Site. This is for consultants that have registered independent of WFG and their affiliates. You may be prompted to enter a Password.

GO TO INDEPENDENT TEAM SITE

WFG-Direct Consultants

Click the link below to go to the WFG-Direct Consultant Team Site. This is for consultants registered through WFG-Direct and their affiliates. You may be prompted to enter a Password.

GO TO WFG-DIRECT TEAM SITE



3. On the WFG-Direct Team Site, click "Become A Consultant".

Certification Registration Page



EDUCATION ENCOMPASSED

Welcome to the Consultant Training Program!

After submitting the registration form and non-refundable fee, you will receive the information for accessing the Training Presentation and test. You can take the test multiple times.

Today's Date: - - 

Month Day Year

Name: *

First Name Middle Name Last Name

4. Enter the requested information to register for certification training and pay the \$25 fee.
5. On the registration confirmation page, there will be a link to the training material along with a password to access the information. **Please make sure to record this information as it will not be available after closing the confirmation page.**
6. Review the Training Presentation.
7. Click "Take the Exam" when ready. The exam is 35 questions and the sales representative must score an 80% to pass.
8. When the sales representative passes the exam, they will receive an email that provides the information to access the Consultants Shared Drive in Google Drive. If the sales representative fails the test, they can study and retake the exam.

Please Note: Upon certification, consultants (sales representatives) have access to a PDF of the application that can be printed to complete with a family. If a family wishes to enroll online, there is an online application, which allows for immediate payment or the family can pay by check. The application is password protected and requires at least one consultant to submit their information.

Please be aware that the online application re-directs to a Payment Portal, so the web browser being used must have pop-ups enabled. Education Encompassed does not process applications until payment is received.

If preferred, students can enroll via paper application, and then the consultant/sales representative is responsible for submitting the online application based on the information on the paper copy.

Product Information

Education Encompassed started as an essay review company and grew to be a full-service education planning business offering unique and independent services, including:

- High School Guidance
- Interest/Career Assessments
- College Search and Comparisons
- Application Reviews
- Scholarship Searches
- Financial Aid Forms Guidance
- Essays, Resumes, Thesis and Dissertation Reviews
- College Support
- Middle School Support
- International Student Support

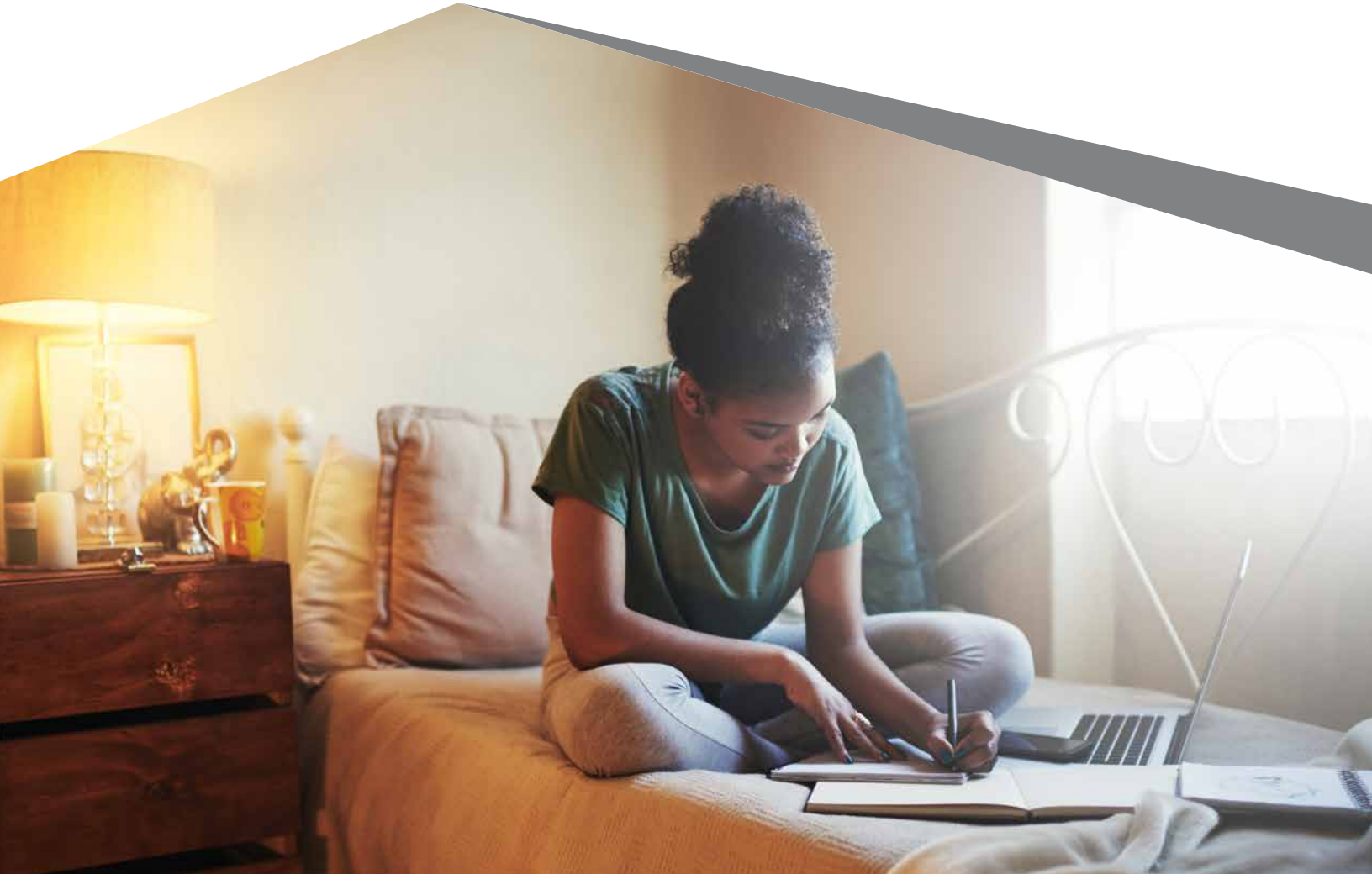
To learn more about the services Education Encompass offers, please visit their website at <https://www.educationencompassed.com/services/>.

Compensation

Following is the compensation on the various product options:

Product Option	Compensation	Compensation Level	Compensation %
All-Encompassed	\$680.35	1	68.31%
Junior/Senior Plan	\$441.78	10	5.46%
1-Year Post-Secondary Support	\$378.67	15	5.46%
1-Year Middle School Support	\$378.67	17	5.46%
Application and Essay Bundle	\$378.67	20	5.46%
Career Selection Bundle	\$252.45		
Financial Aid Support Bundle	\$214.58		
International Program	\$1,514.68		

If a payment plan is selected (three or six monthly payments), compensation will be paid in two separate payouts reflecting the total commissions stated above. The first payment will occur halfway through the payment schedule and the second payment will occur at the end of the payment schedule.





A trusted leader in their field, LifeLock offers clients peace of mind through their comprehensive identity theft protection services, which monitors their client's credit report as well as the sale of a client's personal information, including on the dark web. As a LifeLock member, should your client fall victim to identity theft:

- A U.S.-based LifeLock Identity Restoration Specialist will work with the client – from beginning to end – to fix the issues arising from the theft.
- Backed by the company's Million Dollar Protection™ Package, a client can receive reimbursement for stolen funds and personal expenses due to the theft up to the amount specified in the program in which they are enrolled.

How to Sell LifeLock

For more information on how to get started with LifeLock, please go to MyWFG.com. To begin selling products, please visit the WFG page on [LifeLock's website](http://www.LifeLock.com/WFG).

How to Sell LifeLock

Provide this URL to your potential clients: <http://www.LifeLock.com/WFG>. Those clients who sign up through that URL will receive 30 days free plus a 35% discount on the cost of their first year with LifeLock.

Compensation*

Following is the compensation on the various product options:

LifeLock Ultimate Plus \$56.86

LifeLock Advantage \$37.91

LifeLock Standard \$18.85

LifeLock Basic** \$18.85

LifeLock Junior \$0.00

Compensation Level	Compensation %
1	68.31%
10	5.46%
15	5.46%
17	5.46%
20	5.46%

*Commissions are paid to WFG after 90 days of the client's active membership.


**LifeLock Basic can only be sold only by calling LifeLock. It cannot be sold online.

WORLD FINANCIAL GROUP INSURANCE AGENCY, LLC (WFGIA)

Become an Agent with WFGIA: Pre-licensing Resources

If a WFG Direct sales representative wants to become a life licensed agent with WFGIA, there are several resources available on the WFG Direct portal. To access pre-licensing resources and find out the steps required to become an independent agent, the sales representative should go to <https://www.mywfg.com/direct-sec-iar-reg>.

Once the sales representative has taken and passed the life license exam, they must complete the WFGIA Agent Agreement located under the forms section and pay a \$40 fee. The form must be approved by the sales representative's/agent's upline SMD. Once complete, the individual will gain access to MyWFG.com as an agent as well as a sales representative.




HOMEPRODUCT INFORESOURCES *TRAINING *FAQADMINISTRATION *MY PROFILE *

WFG Direct WFGIA Training

Joining WFGIA

To become a member of World Financial Group Insurance Agency, Inc. (WFGIA) and sell any type of life insurance product, you must first obtain your license in the state in which you will conduct business. To become licensed, you must pass an entry-level exam that covers basic insurance concepts, policies and state and federal laws. WFG has partnered with some of the top pre-licensing education providers to offer you high quality study courses in a variety of formats so that you are equipped with the necessary knowledge to pass your state exams.


Once you have passed your exam, you can apply to become an independent agent with WFGIA by completing the WFGIA Agent Agreement found in the Forms section. Once your application is complete, it must be approved by your Senior Marketing Director (SMD) and you will be charged a small fee which covers you first two months of Error & Omissions (E&O) insurance.



XCEL

At XCEL we understand that no two students are created equal and each has a learning style as unique as their own DNA. Today's students also not only prefer to study and learn online but expect the content and delivery of their e-learning courses to be engaging, accessible and effective. Our "Preparing People to Pass" learning platform gives you the ability to customize your own learning path - allowing you to work at your own pace and providing you with all the tools and resources you need to pass the state exam the first time.


With our proven results, over 150,000 students passing each year, we guarantee success based on your individual needs. XCEL is the leading provider for Online Insurance Education. Our proven results deliver success by utilizing our research-based learning approach and provide you with a guarantee to pass on the first time.



ExamFX

ExamFX: this year we are celebrating our 25th anniversary as the leader in the online insurance pre-license training industry! Over the 25 years we've engaged with over 7 million candidates (over 475,000 last year). ExamFX is the industry leader and the reason WFG leaders consistently look to ExamFX for their candidate success! What does ExamFX deliver for WFG? A compliant, complete (all states), comprehensive (insurance and securities) and fully staffed customer service solution.


ExamFX delivers a portfolio of services including a full online course complete with chapter quizzes and simulated exams supplemented by audio review, online video instruction, online flashcards, tip sheets and more. Live, Virtual Classes are also available. ExamFX even offers candidates a pass guarantee - that's how strongly we believe in our WFG solution. Congratulations on passing your exam and beginning your career with WFG!



Kaplan Financial

Kaplan Financial Education and WFG have partnered to provide you with the industry's best insurance and securities exam prep at an affordable price. Kaplan's study programs focus on exam-based content and are personalized to your unique learning style, resulting in pass rates far exceeding the national average. Approximately 95% of candidates who studied with Kaplan passed their state Life & Health insurance exams in Quarters 1 and 2 of 2019.

Additionally, The Kaplan Commitment® takes the risk out of preparing for your insurance and securities licensing exams. If you don't pass your exam, you get your money back. Pass the first time with Kaplan and start producing sooner!



A.D. Banker

Since 1979, A.D. Banker & Company has remained committed to student satisfaction by developing relevant, informative and educational courses that guarantee success. A nationwide network of locations with courses, taught when and where you need them by highly qualified instructors and business owners - that's the A. D. Banker solution and what makes us your one source. Courses are delivered in three formats - Classroom, Self-Study and Online - we work to make it easy for each student to find the method of study that is best for them.

[View the U10 Process Users' Guide Here](#)

FREQUENTLY ASKED QUESTIONS

Can someone outside of California join WFG Direct?

At this time, WFG Direct is only available to residents of the state of California who are legally authorized to work in the United States without restriction. We are looking into expanding WFG Direct to other states and Canada at a later date.

Can WFG Direct products be sold outside of California?

WFG Direct products can be sold in all states in which the provider is legally authorized to conduct business. Please note there may be additional requirements to sell in these states. We strongly encourage WFG Direct sales representatives to consult with each provider before making sales outside of California.

Why does my recruit no longer have access to MyWFG.com?

There are multiple reasons access to MyWFG.com may not be available for an individual, including but not limited to the following:

- When a new recruit signs up for WFG Direct, a background check is conducted. If the background check returns red flags, the recruit will be emailed a termination notice from WFG Direct, have their MyWFG access revoked, and will receive a refund for the fee they paid.
- If a user has not logged into MyWFG for six months, they will be hard locked out of their account and will need to contact WFG's home office to have their access unlocked.
- If a WFG Direct Sales Representative does not pay their annual renewal fee in a timely manner, they will be terminated from World Financial Group, Inc. and lose access to MyWFG.
- If a WFG Direct Sales Representative is terminated from World Financial Group, Inc., they will no longer have access to MyWFG.

How does an agent change their MyWFG.com password?

To change your password for your access to MyWFG.com, go to the MyWFG login screen and follow these steps:

- Click on "Forgot Your Password"
- Enter your Agent ID when prompted
- Click on "I'm Not a Robot" and choose the correct images, as directed
- Click "Verify"
- Enter the one-time validation code sent to your email address or sent via text to your cellphone
- Create a new password
- Enter and confirm your new password
- Click "Change Password"

How does an agent unlock a MyWFG.com account?

If your account is "soft locked," please wait 30 minutes before attempting to unlock your account by following these steps:

- Click on "Forgot Your Password"
- Enter your Agent ID when prompted
- Click on the check box next to "I'm Not a Robot" and choose the correct images, as directed
- Click "Verify"
- Enter the one-time validation code sent to your email address or sent via text to your cellphone
- Click "Submit"
- Create a new password
- Enter and confirm your new password
- Click "Change Password"

You should then be able to log into your MyWFG.com account using your new password. Please note these steps will not work to unlock your account if it has been hard locked.

How can a Direct Rep resign/terminate from WFG Direct?

Please send an email to wfgcoding@transamerica.com with a signed letter indicating your request to resign as an attachment. Please make sure to send the message from the email address you have on file with WFG Direct.

Can a Direct Rep receive a refund for my WFG Direct application fee?

WFG Direct sales representatives have 60 days from their approval date to request a refund for their application fee minus the hard cost of the light background check that was conducted. Refund requests should be emailed to wfgaa@transamerica.com.