

# The Power of Choice

Prepare for a Better Future



A Transamerica Company



With the right options, you can **take charge of your financial future.**

# A Wealth of Resources

World Financial Group Insurance Agency, LLC (WFGIA) gives you access to many financial products and the power to choose what's right for you.

When it comes to your financial future, you need clear, sound and holistic guidance that can help you prepare. You also need product and service options that are suitable for your situation. You can find all of this with WFGIA — we call it the power of choice.

Your WFGIA life licensed agent\* can help you reach your goals by showing you ways to build your savings and protect what's important to you, as you prepare for your future. Additionally, a WFGIA agent who is properly licensed and registered with Transamerica Financial Advisors, Inc. (TFA) can offer you even more options with securities-related products.

Whether you're interested in life insurance, saving for retirement or building wealth, we have a wide selection of products and services from well-known insurance and financial services providers that can meet your needs. And if you're a small business owner, you should know about our array of strategies that can safeguard what you've built.

## Companies You Know

WFGIA has relationships with many financial services and insurance companies,<sup>1</sup> including, but not limited to:

- AMS Financial Solutions
- Crump
- Everest Funeral Planning & Concierge Service
- Nationwide
- Pacific Life
- Transamerica Life Insurance Company

\*Individuals must be properly licensed and appointed to sell insurance- and/or securities-related products. Life licensed agents are affiliated with World Financial Group Insurance Agency, LLC. WFGIA agents who are Registered Representatives and/or Investment Advisor Representatives of Transamerica Financial Advisors, Inc. (TFA) can offer securities products and/or investment advisory services. TFA is a member of FINRA, SIPC, and is a Registered Investment Advisor.

# Personal Strategies from WFGIA<sup>2</sup>

The broad array of personal financial strategies offered through your WFGIA agent give you the tools you need to start working toward your goals.

## Individual Financial Services

The key concepts and strategies listed below can help you get from where you are to where you want to be.

- WFG Financial Needs Analysis<sup>3</sup>
- Financial goal setting
- Recommendations and implementation
- Strategies for pursuing financial goals

## Insurance Protection

An important part of preparing for the future is protecting it. Whether you live too long, die too soon or become disabled, these products can help you and your family protect the life you have built.

- Universal Life Insurance
- Indexed Universal Life Insurance
- Term Life Insurance
- Whole Life Insurance
- Disability Insurance
- Long Term Care Insurance

## Retirement Products

A key to any financial strategy is preparing for retirement. Here are options to help you prepare for your leisure years:

- Fixed Annuities
- Fixed Indexed Annuities

## Estate Preservation<sup>4</sup>

Without a personal legal strategy, the value of your estate could be eroded by federal and estate taxes. This could result in a disposition of your assets that you did not intend to happen. Some options are:

- Charitable strategies
- Charitable Remainder Trusts
- Wealth Replacement Trusts
- Irrevocable Life Insurance Trusts

Make sure to speak to your tax professional to determine the financial impact of these and other strategies, and contact your legal professional to draft wills, trusts or other needed legal documents. Life insurance is often a crucial part of a legacy strategy, and your WFGIA agent can help you determine which products may be appropriate for your needs.

## Long Term Care Insurance

A plan to cover long-term care expenses is often overlooked but can be a critical component of a solid financial foundation. Although your need for long-term care may be far into the future, the time to plan for it is now to help ensure expenses are covered if and when extended care is needed.

Life insurance is often a crucial part of a **legacy strategy.**





## **Business Strategies from WFGIA<sup>2</sup>**

Are you a small business owner? Let your WFGIA agent provide financial and insurance strategies for you, your employees and your business.



## Executive Compensation Programs

These strategies can help you attract quality employees and retain key personnel. Life insurance can be a suitable way to fund executive compensation programs. Listed below are life insurance options to explore to find the one that may fit your needs.

- Deferred Compensation
- Executive Bonus
- Split Dollar
- Key Person Insurance

## Business Continuation Programs

You've worked hard to build the business of your dreams, so make sure it's protected. Some types of life insurance can help fund:

- Buy-Sell Arrangements
- Business Continuation Strategies

## Retirement Strategies

It's important for a business owner not only to invest in the company but also in the employees who work there. Ask about the option to help reward and retain personnel with a 412(e)(3).



TFA is dedicated to serving **people** from all walks of life by helping them create an individualized investment strategy.



# Personal Strategies from TFA<sup>5</sup>

A securities licensed registered representative with TFA can offer you more ways to put your money to work for you.

As you save, invest, protect your assets and prepare for retirement, securities-related products give you additional ways to pursue your goals. Now's the time to start exploring strategies that might work for you.

## Individual Financial Services

Few people have a clear understanding of their financial situation and the amount of money they need to invest to reach their goals. Your TFA representative is working hard to change that—starting with you.

- Financial Needs Analysis<sup>3</sup>
- Financial goal setting
- Recommendations and implementation
- Strategies for pursuing financial goals
- Investments and asset allocation strategies<sup>6</sup>

## Insurance Protection

A comprehensive financial strategy should include insurance protection. Depending on your goals, a life insurance policy with an investment component might work for you. In addition to the ones offered through WFGIA, a TFA representative can offer you the following cash value life insurance option:

- Variable Universal Life Insurance

## Retirement Planning

As you start preparing for retirement, you often have more questions than answers. Find out if the following products can work as part of your retirement strategy:

- IRAs
- Mutual Funds
- Immediate Annuities
- Variable Annuities

## College Funding Plans

Whether preparing to send the first or fifth child to college, you should begin saving now.

- 529 College Savings Plans

Many states offer residents a deduction or credit on personal income tax returns for contributions only to in-state plans; some states also give favorable tax treatment for contributions to any 529 plan. Withdrawals of earnings in a 529 plan are state tax deferred and federal income tax free when used for qualified higher education expenses. Tax advantages, fees, restrictions and investment options can vary a great deal from plan to plan, so clients should review a plan's offering circular or disclosure document prior to investing. Clients are advised to consult with their tax professional or contact the program in their state to determine the specific state tax rules that apply to their specific circumstances.

## Business Strategies from TFA<sup>5</sup>

As a business owner, you need to protect your future and that of your employees. Securities-related products give you additional options.

### Retirement Strategies

To stay competitive in your market, your business may need to offer retirement plans to attract and retain the best employees. A TFA representative can help you find one that meets your business' needs.

- 401(k)s
- Profit Sharing Plans
- Pension Plans
- SEPs and Simple IRAs
- Sole Proprietor 401(k)s
- 403(b) Plans
- 457 Plans

### Investment Advisory Services<sup>6</sup>

A TFA Investment Advisor Representatives can offer you professional fee-based wealth management services. You will be able to diversify your portfolio with the following types of assets:

- Mutual Funds
- Exchange Traded Funds
- Individual stocks and bonds through separately managed accounts

Securities products are sold by prospectus, which contain more complete information about charges, risks, objectives and expenses. Copies of specific product prospectuses and statements of additional information may be obtained by contacting your registered representative. Prospectuses should be read carefully and the charges, risks, objectives and expenses should be carefully considered before investing or sending money.

Investment Advisor Representatives with TFA can offer you **professional fee-based wealth management services.**

## **Solid Financial Footing**

When you have the power of choice, the future is yours to shape.

To learn more about how you can prepare for your future, contact your WFGIA agent today.



1 Companies listed maintain current selling agreements with World Financial Group Insurance Agency, LLC. (WFGIA) and/or Transamerica Financial Advisors, Inc. (TFA).

Transamerica Life Insurance Company, TFA and WFGIA are affiliated companies.

The city and state locations of these companies are: AMS Financial Solutions, Baton Rouge, Louisiana; Crump, Harrisburg, Pennsylvania; Everest Funeral Package, LLC, Houston, Texas; Nationwide Life Insurance Company, Columbus, Ohio; Pacific Life Insurance Company, Newport Beach, California; and Transamerica Life Insurance Company, Cedar Rapids, Iowa.

2 Only those WFG agents who are actively licensed with World Financial Group Insurance Agency, LLC or one of its subsidiaries - collectively WFGIA - may offer insurance products. Individuals who are properly licensed and actively registered with Transamerica Financial Advisors, Inc. (TFA) may offer securities products and/or investment advisory services.

3 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.

4 World Financial Group Insurance Agency, LLC, Transamerica Financial Advisors, Inc. and their agents or representatives may not 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.

5 WFGIA agents must be actively registered with Transamerica Financial Advisors, Inc. (TFA) to offer securities and/or investment advisory services and products.

6 Investment Advisory Services may only be offered by properly licensed and registered TFA Investment Advisor Representatives.

World Financial Group Insurance Agency, LLC, World Financial Group Insurance Agency of Hawaii, Inc., World Financial Group Insurance Agency of Massachusetts, Inc., World Financial Insurance Agency, LLC and/or WFG Insurance Agency of Puerto Rico, Inc. - collectively WFGIA - offer insurance products.

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Transamerica Financial Advisors, Inc. (TFA), Member FINRA, SIPC and Registered Investment Advisor, offers securities and Investment Advisory Services.

WFGIA and TFA are affiliated companies.

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