

WFG Platform Fee

United States & Puerto Rico



A Transamerica Company



Everything Your Business Needs in One Platform

There are services and tools that are essential for an entrepreneur's business to succeed. However, it can be difficult to assemble, integrate, update and maintain the software, sales systems, marketing programs, training tools, technology and client services they need. For many entrepreneurs, the complexity of orchestrating such a platform can push business ownership out of their reach.

WFG's scale as well as our knowledge and experience with technology creates a massive advantage for new business owners. The power of the WFG platform gives entrepreneurs a cost-effective path to launch a competitive financial services business on day one. Our platform also provides the support, training and access to well-known product providers you need as you grow your business to your vision of success. In the past, you paid an Access Pass for these resources, but now it has been separated into two distinct costs: a Platform Fee and Errors and Omissions (E&O) insurance premiums.

From Access Pass to Platform Fee and E&O

Based on input from WFG agents, WFG has split the WFG Access Pass into a Platform Fee and E&O insurance premiums. This change was made to provide clarity on the various fees and charges WFG is asking you to pay.

Additionally, by separating them it's more accommodating to each agent's situation, whether they're new to the business, work part-time or full-time, etc.

The Platform Fee

A monthly payment that connects your business to top-tier technology and resources.

The Platform Fee starts at \$25 per month, based on the agent's level and licenses. All licensed WFG agents must pay the Platform Fee each month as failing to do so can result in termination from WFG.

To help reduce costs, WFG offers a Production Bonus Program that effectively covers the cost of the Platform Fee for Training Agent through Marketing Director levels and partially offsets the cost for Senior Marketing Directors and higher level agents.

Those who qualify receive \$70, which is reflected in their commission statement. For more details, please see the Production Bonus Program section in this brochure.

All licensed WFG agents must pay the Platform Fee each month.

Here's a look at the Platform Fee structure:

Level	Life License	Registered Representative/Investment Advisor Representative
Training Agent	\$25	\$110
Senior Agent & Marketing Director	\$25	\$120
Senior Marketing Director	\$70	\$120
EMD & Above	\$160	\$180

E&O Insurance

Protect your business from costly mistakes.

Errors & Omissions (E&O) insurance* coverage provides protection that helps protect you should a client accuse you of making a mistake in your service to them. WFG's E&O insurance policy provides coverage for products that are approved by and sold through WFG and its affiliated companies. It does not cover any outside business activities.

E&O insurance is required by insurance carriers for you to do business in the United States and Puerto Rico. Failure to maintain E&O insurance will result in termination from WFG.

By separating the cost of E&O insurance from the Platform Fee, agents won't be charged for the coverage until they are appointed by a product provider. E&O insurance begins at \$45 a month based on an agent's license type.

WFG's E&O policy provides coverage for products that are approved by and sold through WFG and its affiliated companies.

License Type	Monthly Premium
Life License	\$45
Registered Representative	\$65
Investment Advisor Representative	\$85

* WFG agents who operate in the state of New York are required to purchase their own E&O insurance.

The Complete Business Platform for Financial Services Professionals





Build Your Team

Building a team of entrepreneurs requires tools to help you stay organized, identify where new associates are in the process of becoming licensed, prompt them to take the next step, and communicate with everyone on your team.

Associate Onboarding

The WFG Launch platform allows new associates on your team to access tools designed to help them get licensed, trained and start recruiting.

Automated Communication

From day one, new associates, and their upline leader, receive timely, automated messages that help simplify their success with actionable information.

Track Recruiting Opportunities

Use Salesforce Wealth Management to help you fill your recruiting pipeline, and move and track prospects through the steps to join your team.

Team Member Reporting

Generate custom reports to track your team member's progress, production and path to reach their goals.

Monitor New Associate Progress

Oversee the progress of your newest team members as they complete the WFG Launch checklist to get started fast.

Team Email

Send updates, invitations and announcements to your team with trackable messages that can help drive responses.

Training Center

Accessible through Salesforce Wealth Management, this is a one-stop shop for all training on a wide variety of topics.



Increase Your Sales

Competing in today's market demands that you have the financial products and services, marketing systems, and sales tools to build your brand, attract prospects, meet client needs and track sales.

Providers You Know

Help meet the needs of your clients with a wide-range of financial products and services from some of the most well-known and respected companies in the industry.

Build Your Web Presence

Create awareness of your business and the services you offer using your own website, provided by WFG, and build followers using company-created social media content.

Track Sales Opportunities

From prospect to client, manage new opportunities through Salesforce Wealth Management's tools that can help you stay organized and take action.

Engage With Email Campaigns

Access hundreds of pre-approved, written and designed messages to keep you connected with those whom you do business.

Sales Pipeline

Manage your sales pipeline and track closed business with professional Customer Relationship Management (CRM) software, Salesforce Wealth Management.

Access Content Libraries

Obtain provider materials and company-created marketing materials to share with your team and your clients.



Serve Your Clients

The greatest way to build your success is to provide excellent service. By leveraging available technology, you have a virtual assistant to help you serve your clients faster and meet their needs more efficiently.

Application Management

Complete applications, receive notifications and track underwriting status using AgentOne inside Salesforce Wealth Management.

Sales Support

Access knowledge articles and use web-to-case messages with our Sales Desk, who can also be reached via email, WFGSalesDesk@transamerica.com, or by phone, 770.934.7355, to get answers for you and your clients.

Client Householding

Access your clients' documents, policies and accounts in one place, making regular client reviews less complicated.



Protect Your Business

In a highly regulated industry, the Platform Fee and E&O insurance equips you with the tools to build your business and the protection that can help safeguard your business from legal threats and costly mistakes that could become setbacks to your success.

RightBRIDGE

Help determine the suitability of products based on your clients' specific needs.

Recruiting, Sales and Training Material

Pre-approved brochures, presentations and other material are available to agents so they can focus on growth.

E&O Insurance

Proper E&O protection for licensed financial professionals is available to our agents.*

* WFG agents who operate in the state of New York are required to purchase their own E&O insurance.

Tools that Support Your Business

For WFG agents, the one platform they need to run their business is in their hands from day one. The WFG Business Platform is comprised of proprietary services and third-party technologies thoughtfully integrated to help you grow, manage and protect your business. Starting a business in the financial industry is now possible for almost anyone.

Proprietary Systems & Services

WFG Launch

New Associate Onboarding

Appointment Management

Provider Appointment Process

Agent Reports

Team and Production Tracking

Advancement Management

Promotion Progress Tracking

Innovation Zone (I-Zone)

Collaborative Training Site

WFG Pulse & Text Messaging

Mobile Business Reports,
News and Alerts

E&O Insurance

Insurance Protection for Agents

Third-Party Tools & Technologies

Salesforce Wealth Management

Customer Relationship Management (CRM)

AgentOne

Client Application Tracking

iGo

Electronic Client Applications

Outstand

Pre-approved Agent Marketing Tools and Websites

Litmos LMS

Agent Virtual Training Center

LegacyShield

Personal Estate Plan and Analysis

RightBRIDGE

Product Suitability Analysis

Firelight (TFA Representatives)

Electronic Applications for VA and Mutual Funds

Synergy (TFA Representatives)

Electronic Document Management

InForms (TFA Representatives)

OBA, ARQ, ADV Part 2B and Questionnaires

Morningstar Annuity Intelligence (TFA Representatives)

Annuity Information Database

Smarsh (TFA Representatives)

Encrypted Email and Data Archival

Platform Fee Details

Now that you know what is included for the cost of the Platform Fee, let's take a closer look at how it works and the incentives we have in place to help offset the overall cost.

60 Day Grace Period

Although every new agent must pay the WFG Platform Fee, monthly payments don't start until the agent's third month.* These first two months at no cost give you the chance to begin to qualify for the Production Bonus Program that offsets your Platform Fee.

* This grace period does not apply to reinstating agents who were previously life licensed with WFG.

Agents who meet the criteria will receive a \$70 production bonus in their commissions.

Production Bonus

As you advance from Training Agent to Senior Marketing Director, you can significantly reduce how much you pay each month by earning a bonus of up to \$70 by meeting a minimum personal production level. To earn the bonus, you must:

- Sign up for recurring payments for both the WFG Platform Fee and E&O insurance premiums
- Have a rolling three (3) month net point ratio (NPR) of 60% or higher
- Earn 2,000 or more personal net points in a month; earn 4,000 or more personal net points over two months; or earn 6,000 or more personal net points over three months

Agents who meet the above criteria will receive a \$70 production bonus in their commissions. Points toward the bonus can be used for up to three months as long as the average of 2,000 points per month is maintained.

For example, if you earn 6,000 points in January, you can earn the \$70 production bonus for the next three months: February, March, and April.

You must re-qualify for the production bonus each month and remain in good standing with WFG to receive it. The bonus is based on the previous month's production and is credited as part of the agent's commission's cycle.

Recurring Payments

We encourage all WFG agents to sign up for recurring payments for the WFG Platform Fee and E&O insurance via Payment Central on MyWFG to ensure continued access to the business platform. Those agents who choose to not sign up for recurring payments will be charged a monthly \$10 administrative fee in addition to the total monthly payment owed and are not eligible for the Production Bonus program.

Important note: If you have previously signed up for recurring payments of the Access Pass, you are automatically enrolled for Platform Fee and E&O insurance recurring payments.

Following your authorization, monthly payments are made on or about the 1st of each month. If this day lands on a weekend or a holiday, then payments may be processed on the next business day.

You may cancel your authorization for recurring payments by clicking on the “Unsubscribe Now” button on the main Payment Central screen. Additionally, in the event a monthly transaction is rejected or declined, the Balance Due will remain outstanding and the authorization may be terminated.

Termination & Roll Up

Any agent with an outstanding Platform Fee and/or E&O insurance premium balance greater than two months’ worth of the amount charged will receive an email that serves as a 30 day notice to pay their full balance before being terminated from WFG. The agent’s upline SMD and CEO MD are also notified.

Once an agent is terminated, their E&O balance rolls up to their upline. The total roll up amount is never more than three times the monthly charge for the terminated agent.

The Platform Fee balance does not roll up if the terminated agent is a life licensed agent at the Marketing Director level or below. However, E&O rolls up for agents at all levels. The \$10 administrative fee never rolls up.

An Impressive Platform

With the remarkable spectrum of services and technologies built into the WFG Business Platform, it may seem that only a few could afford to access it. However, the entire WFG platform is available to every WFG agent at a very affordable cost.

Evolving the Access Pass into the separated Platform Fee and E&O insurance coverage is part of our ongoing commitment to protect and equip WFG agents with the best technology, service and platform in the industry.



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

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

WFG and TFA are affiliated companies.

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