

WFGIA Brand Guidelines

A Guide for U.S. and Canadian Agents



A Transamerica Company

“A brand for a company is like a reputation for a person. You earn reputation by trying to do hard things well.”

Jeff Bezos
Founder & CEO, Amazon, Inc.



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Guiding you on how to appropriately represent the WFG brand.

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About this Brand Book

The following piece provides an overview of the company's brand, and the use of proper images and language can highlight and improve the company's image throughout the United States and Canada.

Based on research conducted on our company-created marketing materials, we found that people who were unfamiliar with the company thought that the best pieces were the ones that provide clear, useful information about personal finance and helped to raise interest in the services our agents offer and in the business. They also lent to the credibility of the company, which helps our agents when meeting with prospective clients and recruits.

These guidelines are meant to share with you how the proper use of the company brand - found in brochures, websites, advertising and other materials - helps provide clear messaging, helps all of our agents grow their businesses while staying true to the company's mission of helping people pursue financial security.





Brand Overview

WFG is in the business of helping people.

People of all backgrounds and incomes want a better life. We believe an understanding of financial concepts and access to the appropriate financial services can enable them to reach their goals.

Offering entrepreneurs a chance to build a business is central to what we do – simply because more financial services businesses are necessary to serve the millions of North Americans who need or want help preparing for their futures. Our passion is to empower people from all backgrounds to become independent financial services business owners, so every person has access to financial knowledge, products and resources to create a strategy to reach their financial goals.

We strive to empower financial services entrepreneurs with the tools they need to help families have better futures.

Mission Driven

Our Vision

To give people from all backgrounds the power to become financial services business owners, so they, in turn, can help people across North America obtain a financial education and find the products and resources to help them prepare for a better future.

Our Mission

To empower people to make smarter financial choices by sharing financial concepts, tailored strategies and products from trusted brands.

Our Value Proposition

World Financial Group Insurance Agency, LLC and World Financial Group Insurance Agency of Canada Inc. empower individuals to make smarter choices. We provide financial education made easy, tailored strategies and products from trusted brands allowing individuals to learn and build confidence. Our diverse array of clients often choose to also become business owners with our proven system that has produced thousands of successful agents and satisfied clients across North America. We transform the idea of financial independence to a plan of action.



Brand Identity

Our brand identity helps to communicate a unified message about WFGIA through words and images.

Everyone who interacts with our brand – from our independent agents to their clients and prospects; to product providers and technology partners; and the general public – forms a distinct impression about our company. Brand management ensures we present a powerful, unified brand to the markets we serve, giving people – be they clients or entrepreneurs – a reason to choose us.

It's our responsibility to represent the brand accurately and consistently, in accordance with these brand standards and guidelines.

By reflecting a cohesive brand identity in everything we do, the company and our agents become a stronger, more effective force in the markets we serve.

The way people experience our brand has an impact on the success of all WFG agents' businesses and the company as a whole.





Writer's Guide



Brand Voice

Our voice helps us connect with individuals of all backgrounds.

We're Welcoming and Approachable

At WFGIA, the door of opportunity is open to everyone! We work hard to remove the barriers that have kept the less affluent in our communities from accessing financial education and products, and we have developed an entrepreneurial opportunity that can change people's futures. Our agents help people from all walks of life, so our clients are as diverse as the agents who serve them.

Example:

World Financial Group believes people from all walks of life deserve a better future.

We're Conversational

Every piece of communication should feel approachable, real and relatable. Writing in the active voice is important, and it should come across as a conversation rather than a lecture. Whether we're encouraging someone to change their financial situation or talking about becoming an independent agent, we must put ourselves in our audience's shoes and evaluate our messaging from their perspective.

Example:

As an independent agent, you create your own goals, set your own hours, and choose how big and how fast your business is built.

We Educate

One way we encourage people to start preparing for their futures is by simplifying complex concepts so they're easily understood and help someone to begin developing the steps to take on financial challenges. Our tone is always supportive, never condescending, as we want to build trust and confidence.

Example:

There are various types of life insurance, and what's right for one particular person may not be right for you. To determine the right type of life insurance for a person depends on many factors including age, health, number of dependents, and current income and financial situation.

We Motivate

We understand that building a business or improving your finances requires mental toughness, which is one of the reasons why, when and where appropriate, we strive to be optimistic, inspirational and motivational in the messages we convey. So, whether we're encouraging enterprising individuals to start a business or someone to purchase a life insurance policy or any other product or service, a motivational and supportive tone is crucial.

Examples:

Take control of your money now and make it work for you.

Our business platform offers the tools and resources to help you hit the ground running, and build a financial services business that can change the futures of thousands of families and generations to come.



Brand Style



You Are Empowered to Be Transparent

When crafting content in this highly regulated industry, we have to avoid using language that is promissory or that misrepresents the company or our agents. Display honesty and transparency in the business opportunity in both written material and speaking form.

We prefer to use the Associated Press (AP) style guide as a basis for style, and adhere to these guidelines when writing about things that are unique to our company and our culture.

Here are some examples pulled from multiple submissions and the possible substitutions.

When in doubt, reach out to a [compliance officer](#) or the lead writer for help.

 SAY THIS	 INSTEAD OF THIS
Create a stronger financial foundation	Have peace of mind
Prepare for your future	Plan for your future
Develop a strategy for success	Achieve your dreams
Advancement/Advanced to the next level	Promotion/Promoted to the next level
Become a WFG business owner	Join WFG
Commitment	Passion, mission, or promise
Tools, services, and solutions	Products
What do you want your lifestyle to look like in 10 years?	What does your perfect day look like?
Strategy	Roadmap
Knowledgeable	Innovative
Personalized planning	A “whole person” mindset
Long-term thinking	Vision
Trust	Relatable
Experienced/skilled/competent/trained	Unique perspective
Track record of success	Optimistic

Advancement Levels

Licensed individuals with WFGIA are referred to as agents. Non-licensed persons with WFGIA are referred to as associates.

Following are the different advancement levels. At first mention, spell out the title and put the abbreviation after it, e.g. Marketing Director (MD). Always use the full acronym, e.g. CEO MD not CEO.

Training Agent - Level 1

Senior Agent (SA)* - Level 15

Marketing Director (MD) - Level 17

Senior Marketing Director (SMD) - Level 20

Executive Marketing Director (EMD) - Level 65

CEO Marketing Director (CEO MD) - Level 70

Executive Vice Chairman (EVC) - Level 87

Senior Executive Vice Chairman (SEVC) - Level 91

Field Chairman (FC) - Level 92

Executive Chairman (EC) - Level 93

*Only used in the United States by certain hierarchies.





Home About Solutions Opportunity **Locate an Agent**

Find Your Way Forward

Whatever your life's goals, our financial professionals can help design a strategy tailored to your specific needs. Learn more about our company and our commitment to helping lead you and millions of others across North America to a sound financial future.

Explore WFG

Pursue What Matters

What matters to you, matters to us. For 19 years, World Financial Group, a Transamerica company, has helped countless individuals and families find financial security through our life insurance, retirement and wealth-building strategies. And we can do the same for you.

Let our licensed agents from World Financial Group Insurance Agency, LLC or its subsidiaries in the United States or World Financial Group Insurance Agency of Canada Inc. guide you to financial independence so you can focus on what matters most — creating a better quality of life for you and your loved ones.

Brand Look & Feel

Logo Usage

Primary Logo

The WFG logo is available with and without the company name. The primary logo must be used in two color, Pantone 432C and Pantone 7427C. All logos must be used from a supplied vector file for the best output.

Logo Bug



Full Logo



U.S. Insurance Agency



Logo Versions

The WFG logo should be used in the two-color version whenever possible. However, when necessary and required by the background the logo is placed on, a knocked-out white version or all-black version of the logo are available.



Canada Insurance Agency



Logo Sizing

To ensure legibility of the logos, it's important to maintain a minimum size. This size varies with the version of the logo used and its application.

Logo Bug preferred width is .70 inches.

Full Logo preferred width is 2 inches

Logo Bug

Width of 0.45 inch for printed media (minimum)

Width of 50 pixels for screen use (minimum)

Full Logo

Width of 1.25 inch for printed media (minimum)

Width of 125 pixels for screen use (minimum)

Insurance Agency Logos

Width of 2.5 inch for printed media (minimum)

Width of 250 pixels for screen use (minimum)

Logo Bug



Full Logo



Insurance Agency



Logo Spacing

All logos must be reproduced with a clear space around them that is 25% of the width of the Logo Bug. Clear space is the area around the perimeter of the logo which must remain open or "clear" when using the logo in any application. This space should be free from other graphic elements or text.



 = 25% of Width of Logo Bug

Logo Don'ts

To properly represent the brand, there are rules surrounding what not to do with the logo, including:

- Do not change the color
- Do not add color or gradients
- Do not change the spacing
- Do not put elements within the minimum spacing perimeters
- Do not place the logo on colors which impact the legibility
- Do not move elements of the logo
- Do not distort or cut off any parts of the logo
- No whimsical use of the logo is permitted



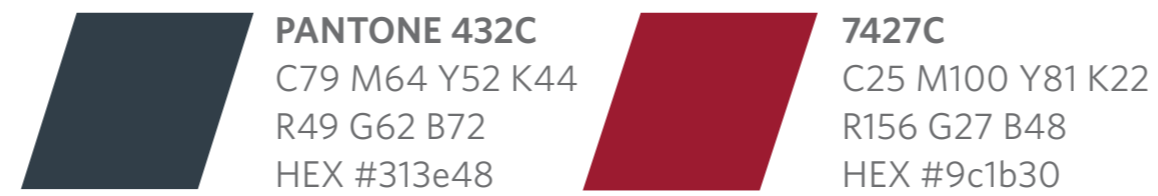
Brand Color Palette

The primary and secondary colors we use help create unity within the brand and a clean, bright palette for all collateral. These colors are seen in type treatments, design elements and photography.

The correct use of color is crucial to maintain the visual legacy of the brand. The tertiary palette should only be used as a small accent to the rest of the palettes. Keep in mind the following when using the color palettes:

- The primary and secondary colors used should correspond to colors in the photography chosen for the page.
- The selected color should create interest, energy and a visual hierarchy. Do not use all the colors on the palettes in one piece.

Logo



Primary



Secondary



Tertiary



Metallic



Typography

Typography helps deliver our message clearly.

Headlines: Whitney Bold

Whitney Bold is used for headlines throughout all media. It should be used in Title Case with 20 point tracking and leading that is 1.2x the font size.

**ABCDEFGHIJKLMNOPQRSTUVWXYZ
123456789 !@#\$%^&***

Body Copy: Whitney Book & Semibold

Whitney is used as the main body copy font for all WFG materials/media. The primary weights used are Book and Semibold. Light, Medium, and Bold are also available when design calls for any additional weights.

Whitney Book

ABCDEFGHIJKLMNOPQRSTUVWXYZ
123456789 !@#\$%^&*

Whitney Semibold

ABCDEFGHIJKLMNOPQRSTUVWXYZ
123456789 !@#\$%^&*

Quotes/Callouts: Sentinel Medium

Sentinel Medium is used for quotes or callouts throughout the piece. The primary weight used is Medium.

Sentinel Medium

ABCDEFGHIJKLMNOPQRSTUVWXYZ
123456789 !@#\$%^&*

- Whitney Bold
- 28pt
- 70% Black + Key Color
- Whitney Book
- Subhead 30pt
- 70% Black

- Whitney Book
- Subhead 14pt
- Key Color

- Whitney Book
- Body Copy 10pt
- 70% Black

Preserve Wealth
In addition to procrastination, taxation also is an enemy when trying to build and maintain savings.

Harness the Power of Tax Advantages
The hypothetical example below shows the value of \$50,000 in a tax-deferred and a taxable account, assuming an 8% return and a 20% tax rate on any gains. It also shows the value of the tax-deferred account upon distribution. This example is for illustrative purposes only and doesn't represent a specific strategy nor does it reflect any fees or charges associated with any product, which would lower the listed values. Both the rate of return and the principal value of the account will fluctuate over time, and it is unlikely that any one rate of return is sustainable over long periods of time.*

Value of a Tax-Deferred versus a Taxable Account

Years	Value of Taxable Account	Value of Tax-Deferred Account Before Distribution	Value of Tax-Deferred Account After Distribution
10 Years	\$58,596	\$71,580	\$59,271
15 Years	\$75,108	\$117,022	\$71,377
20 Years	\$104,581	\$166,631	\$99,288
30 Years	\$164,306	\$300,427	\$182,571

*WFG Financial Group Investment Agency (WFG) and its agents may not provide tax advice. Any advice should be based on a consultation with a qualified advisor. Tax consequences may vary. ©2018 WFG. All rights reserved.

Have an Adequate Estate Plan
It is important to work with a qualified attorney to put an estate plan in place that meets your individual needs. Following are just a few items you can consider addressing in your estate plan.

- How your assets can transfer to your heirs at your death. There are different ways to structure the distribution of your assets so it is important to understand the costs and benefits of each.
- Managing estate taxes. Current tax law exempts estates up to \$11.58 million for an individual and \$23.16 million for married couples.*
- Ensuring your legacy reaches your intended heirs, including any life insurance coverage, pensions and annuities.
- Setting up medical and financial powers of attorney so that, should you become incapacitated, someone can take care of your finances, make medical decisions for you, and more.

Estate planning can be an essential part of your financial strategy, helping to ensure that the wealth you accumulated over the years is not marred by the effects of taxes or other unintended consequences. Please consult with your legal professional for guidance regarding your specific circumstances.

Please note that WFGA and its agents do not offer tax, legal or accounting advice. This is provided for informational purposes only and should not be construed as such advice. You should rely solely upon your independent tax or legal professionals regarding your particular situation.

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Photography

A picture is worth a thousand words.

When using photography, the images used should feel authentic, human and relatable. They need to be active and modern. They will sometimes be playful and other times be powerful.

When it's appropriate, we'll tell a story with one person or several people highlighting a diversity of ethnicities and people from all walks of life. Our choice in visuals will set the unique tone that is our brand.

Note: When creating your own materials as a licensed agent, you must obtain the full copyright to use the images in your pieces.



Photo Elements

Lighting

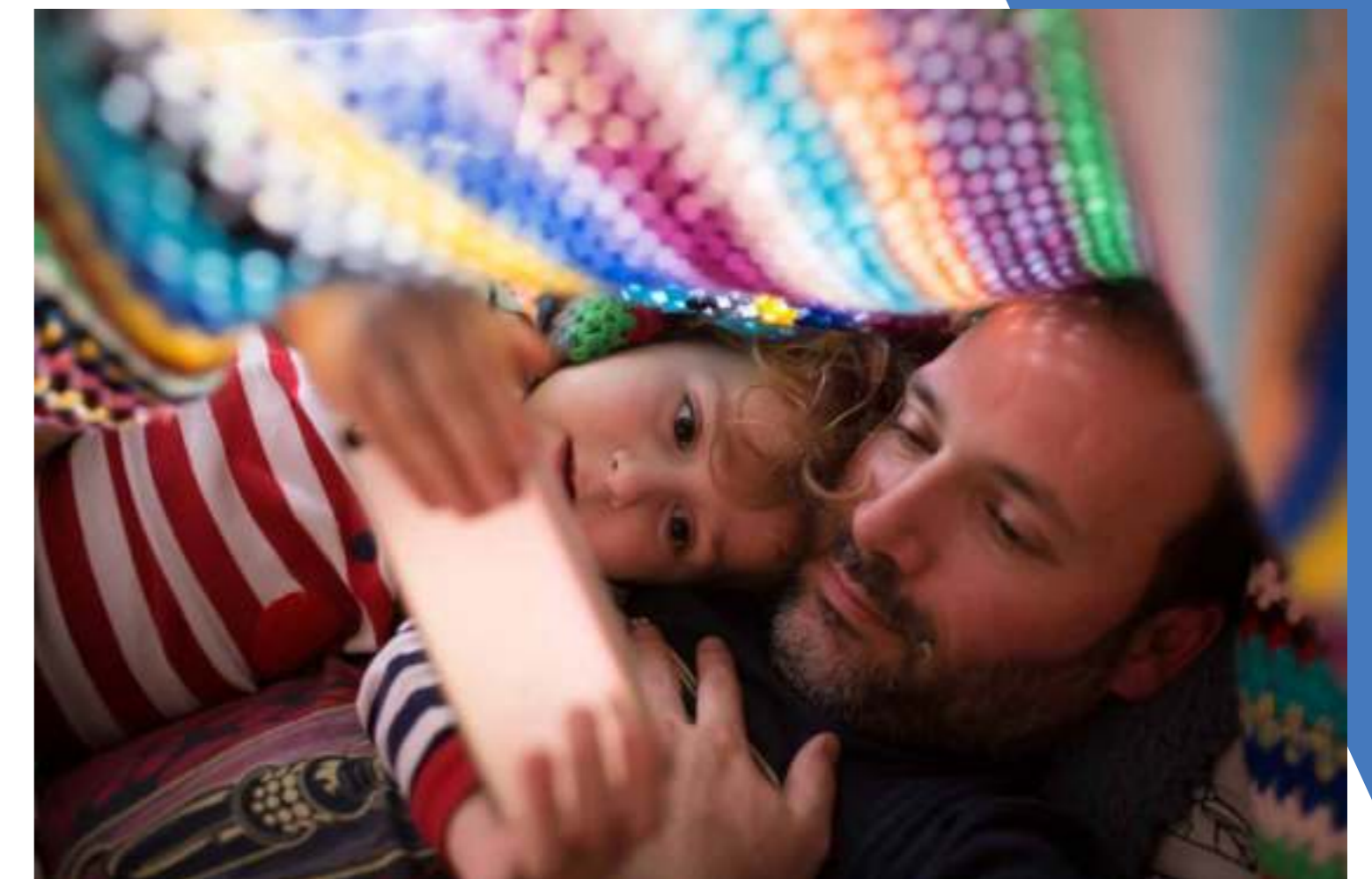
Lighting should look and feel natural. Nothing should be underexposed, overexposed or poorly lit.

Indoor/Outdoor

The subject matter helps to define whether to use an indoor or outdoor setting.

Diversity

Just as we have diversity among our field agents, our photos highlight people from all walks of life, using an array of ages, genders and ethnicities.



Design Elements

Angles

Using the color palette, include interesting angles in the layout/design to keep the eye moving around the page. Below are just a few angle examples. Please refer to the Layout section of this guide to see the use of angles in action.



Icons

Styled icons are used when necessary to illustrate complex ideas in marketing materials and on websites. You can use the multiple colors from the brand palette to make the icons stand out like the examples shown below.



Illustrations

Illustrations work in tandem with our other brand elements to help refine complex ideas and concepts so that they are understandable and relatable. However, they are only used when a photograph cannot adequately convey information and they can make the message clearer.

Characters

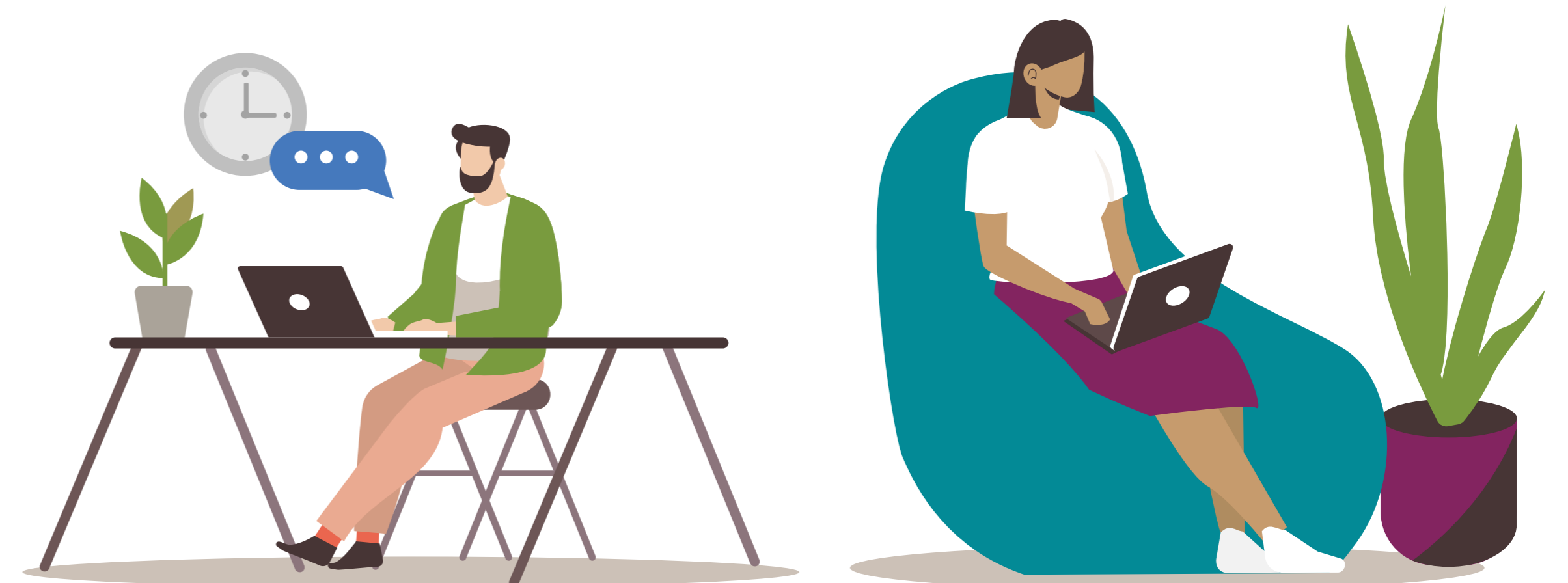
Characters should not have distinctive facial features and should be diverse in terms of color, age, hair, clothing, and accessories, e.g. wheelchair, hijab, glasses, etc.

Colors

Work with our primary color palette when using illustrations. In some cases, illustrations may need to have opacity adjustments to build clear pictures while remaining in the palette.

Scenery

When necessary, scenery should be used but it should have less emphasis compared to other objects and characters.



Agent-Created Materials

List of Considerations

Only those agents who are Senior Marketing Directors (SMDs) or higher advancement level may create their own material. Before being used, agent-created material must be approved by the Advertising Compliance Department by submitting it through Red Oak, which is accessible via [MyWFG](#).

We encourage you to check what is available on the WFG Store (U.S.) or the Distribution Centre (Canada), but should you decide to create your own material:

- Consider using the brand color palette
- Use the Whitney font family whenever possible. If Whitney is not available, you can use Calibri or Helvetica standard system fonts.
- Do not forget to run spell check and have a second set of eyes review the copy prior to compliance submission.
- Keep your materials clean and simple, as shown in the **Layouts in Action** pages.
- Avoid using multiple fonts and crowding the page with images/artwork as shown on the **Do's and Don'ts section** on the next two pages.
- Avoid copy-pasting information from multiple locations/brochures.
- Make sure to update the design treatment of your current pieces to make the entire collection look cohesive and stay on brand.
- Any statistics or information sourced from someone must include footnotes/proper citations of the work from which they were taken.

“Your brand is the single most important investment you can make in your business.”

Steve Forbes

Editor-in-Chief, Forbes

Advertisements Do's and Don'ts

You should notice that most of the Do's and Don'ts share common traits across all media. This is to create a consistent tone of voice and maintain our brand standards.



- Follow template structure shown in the examples
- Stick to our Brand Colors
- Choose imagery that expresses positive emotions and appears natural and approachable
- Use white (negative) space to make text stand out and remain separate from other elements



Overall, the text throughout both layouts is too crowded. Make sure to keep the copy short and concise, include important information like keynote speaker(s), date, time and location of event, if applicable.



The copy is too close to the edges. Leave a minimum of 1/2 inch between the copy and the page edge.

Use images with a focal point and good lighting. Also be sure to include important details like name of speaker.

Ensure disclosure and/or footnote is in a font size that is easily readable and that the copy is not close to the edges so the look is clean.

This line spacing is too tight. Space between lines (also known as leading) should be at least 1.2 times the font size. Also, avoid hyphenation of words across two lines.

The logo here is too large in proportion to the size of the flyer. The logo also should be placed in the bottom left or right corner for brand consistency.



Use simple, clean fonts for consistency. Avoid shadowing and thick fonts that make the text hard to read.

The copy is hard to read because there is not enough contrast. Instead, use a contrasting colors for the text and background.

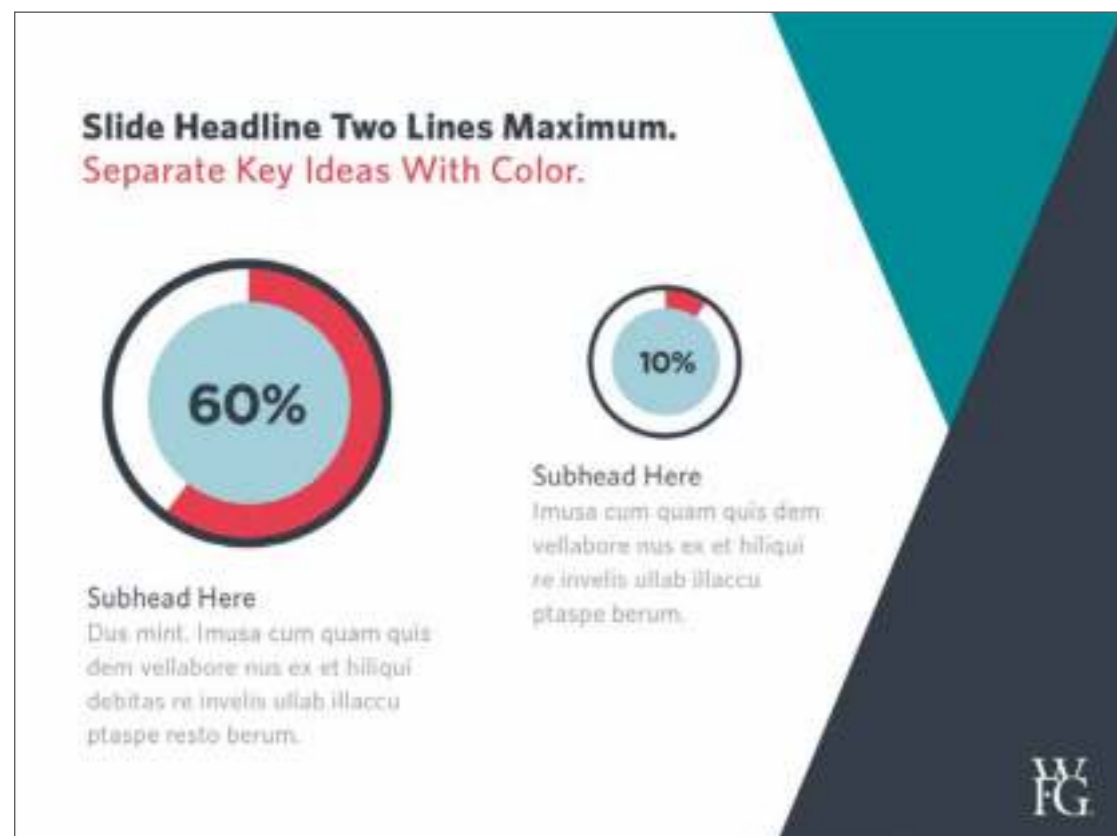
Do not use random shapes that minimize the look of the brand.

The copy should be short and concise for better readability.

Presentations Do's and Don'ts



- Follow template structure shown in the examples below
- Stick to our Brand Colors
- Choose imagery that expresses positive emotions and appears natural and approachable
- Use white (negative) space to make text stand out and remain separate from other elements
- Keep copy to a minimum on each slide



Do not use a background image that is busy and distracting.

Do not use distracting effects on photos, including beveled or glowing edges, deep drop shadows, etc.

The busy background used makes the text extremely hard to read.



Too many elements per page cause confusion. The viewer's eye does not know where to go for information.

This is improper use of the logo - it is too large and does not include enough white space around it.



Avoid using effects on text such as gradients or shadows.

Don't use all caps for multiple lines of copy as it's too hard to read.

Avoid putting text over busy backgrounds.



Try to use the same family of fonts throughout the piece. Use different weights (regular, semi-bold, bold, etc.) to denote the importance of information.

Avoid floating images.

Layouts in Action



Layouts in Action



Signage

Let People Know Where You Are

When opening an office, it's important, and required, to identify yourself as a WFGIA insurance agent. Not only does it help to communicate your location, it's a way to, literally, display the brand.

We understand that all offices are not created the same, and that there will be different sizing requirements, different material use allowed, and varying locations where signs may be displayed.

We have various signage options available using just our logo and the logo with the full company name, depending on your needs. Please note, this signage is only for use at approved non-securities locations. If you are or have representatives of Transamerica Financial Advisors in your office, other signage is required. Check [TFA's Written Supervisory Procedures](#) for more information.

U.S. Logos Approved for Signage



Logo Color Options for Signage



Black



White or Reverse
(only against darker backgrounds)



Silver Brushed Metal
or Gray (70% Black)



Gold Brushed Metal
or PMS 871C

Canada Exterior Signage Guidelines

The licenses held within the branch (Life Insurance only or Mutual Funds only) determine what signage is required. The WFG Securities Inc. logo applies to those branches which have representatives that are mutual funds licensed as business is conducted under the same dealer.

In Quebec, the “Charter of the French Language” requires the display of French signage prominently. The French signage is required and the English signage is optional. However, if English signage is used, it must be a smaller size than the French signage.

Canada Interior Signage Guidelines

Interior signage guidelines are the same as those for the exterior. Interior office signage is mandatory as per the AMF guidelines.

English



Français



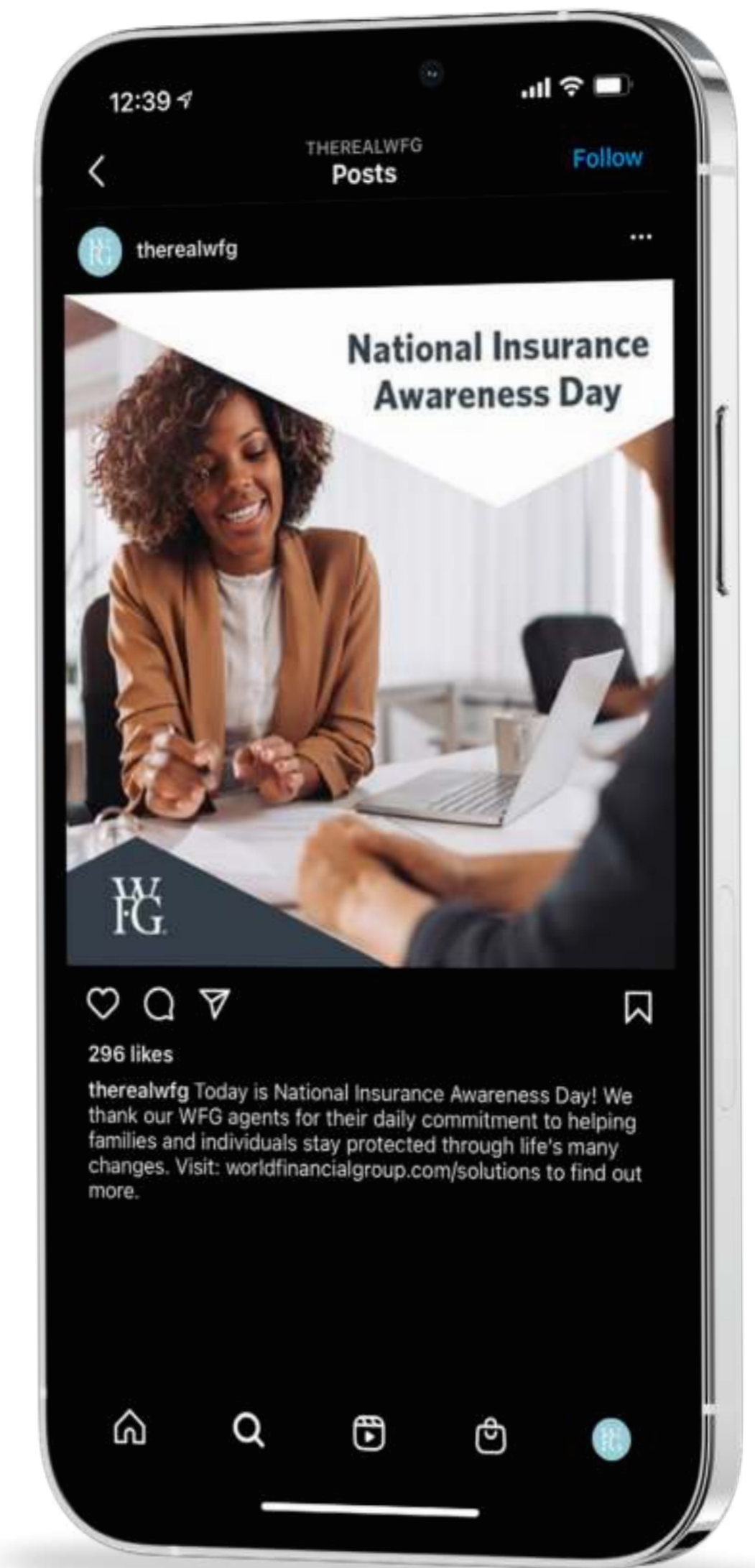
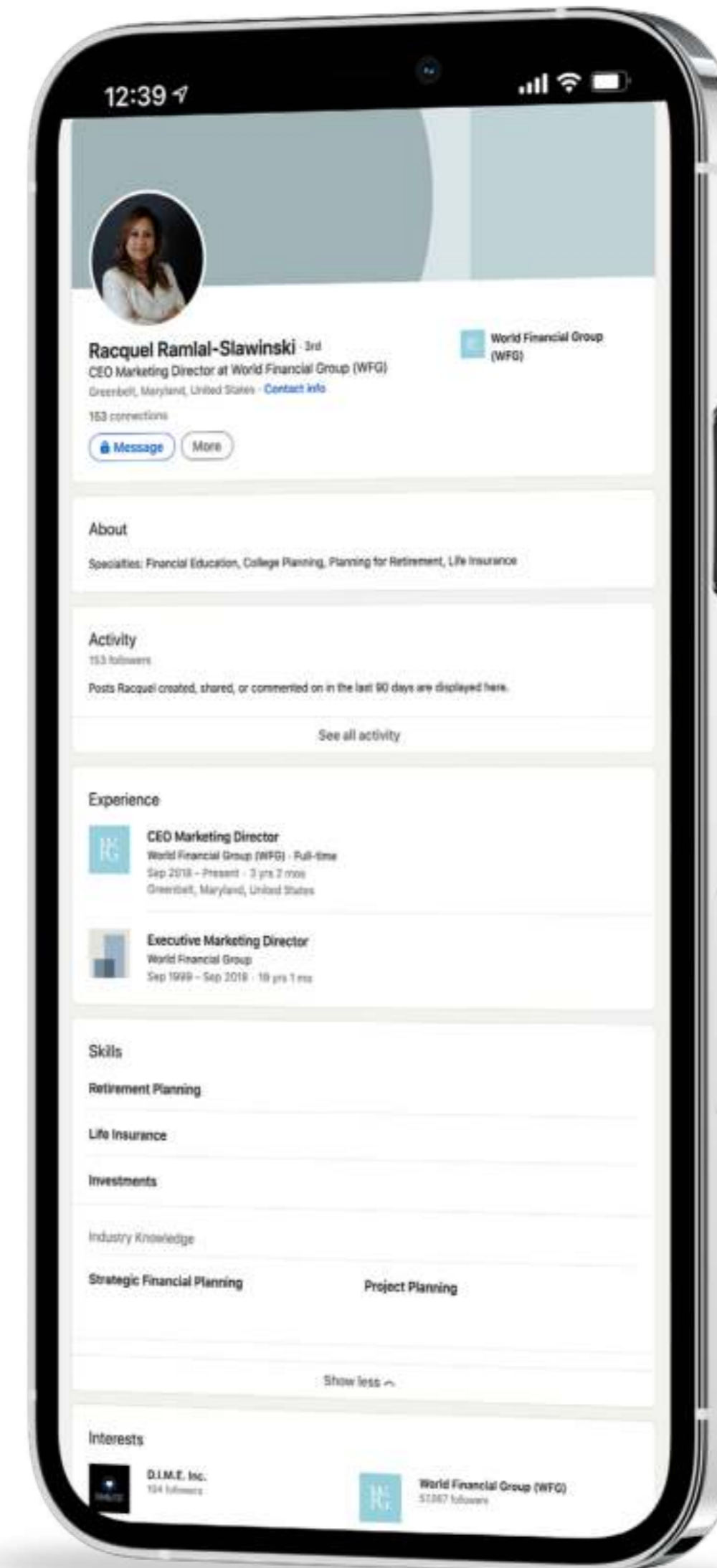
Social Media

Put Your Best Foot Forward

When a WFGIA financial services professional communicates publicly using social media, it is not only a reflection on the agent but also is a reflection on our company. For this reason, it's important to be mindful of what you say and do on social media.

While we encourage agents to have fun with their social posts, it's important to remember that reputation management is a 24-hour a day responsibility. We ask that all WFGIA agents and non-licensed associates conduct themselves with the utmost professionalism and decorum, and with the highest of ethics. A million positive accomplishments can be discredited by one reckless act, post or tweet.

Your reputation is our reputation.



Social Media

Do's and Don'ts When It Comes to Using Social Media



DO

- **Think Before Posting.** Social media is a public forum, so please use caution before posting any content. Remember that anyone can read social posts — an upline, a team member, a colleague, a regulator, a client, a friend, or a family member.
- **Watch Your Language.** Casual language is fine and encouraged, but offensive talk is off limits. If you wouldn't say it face-to-face with to a client, teammate or any person, then don't post it.



DON'T

- **Don't Discuss Products.** When using any social platform do not share product specifics, commissions, payouts, or any information related to these topics.
- **Rude Behavior is Unacceptable.** Whether overtly or covertly, it is never appropriate to post demeaning or disrespectful comments.
- **Don't Discuss Politics or Religion.** Our community is diverse. We have clients and agents of all political persuasions and religious affiliations. Their views should always be respected — even if someone disagrees with them.
- **Don't Feel Obligated to Respond.** Evaluate all social media comments and Direct Messages (DMs) on a case-by-case basis to determine if a response is needed. If a comment is derogatory or inflammatory, especially about the company, then please do not engage.
- **Don't Use Nicknames/Monikers. Be professional.** Be professional. Using certain nicknames could be viewed as distasteful or might create unwanted regulatory attention. Examples of inappropriate monikers include, "Mr. Money Bags," "Insurance King," "Cash Gurus," etc.

For additional information on rules and regulations, please read [U.S. Social Media Guidelines](#) or [Canada Social Media Guidelines](#). If you have particular questions about these guidelines or how to deal with complaints you receive via social media, please contact the [WFGIA Compliance](#).

Social Media Do's and Don'ts

You should notice that most of the Do's and Don'ts share common traits across all media. This helps create a consistent tone and maintain our brand standards.

DO

- Follow the template structure shown in the examples
- Stick to our Brand Colors
- Choose imagery that expresses positive emotions, and appears natural and approachable
- Use white (negative) space to make text stand out and separate from other elements
- Keep copy on the graphics to a minimum, and take advantage of captions to expand the information
- Make sure you have the rights to use the imagery and fonts in your designs

DON'T Images & Elements

Don't use images without permission. Images used can be from a royalty-free site or you can purchase the rights to use a photo.

Don't use the two-color logo on black/dark background. Instead use the white version of the logo.



The copy is illegible on this dark background. Always keep copy to a minimum and, if a dark background is used, make sure the font is in a color that makes it easily readable.

Avoid imagery that is distorted, cluttered or cropped oddly.

Do not use elements such as star bursts or dot wacks.

DON'T Type & Fonts

Avoid using script fonts and fonts not that are not part of our approved families.



Avoid using multiple images that are different styles and/or don't show enough hierarchy.



Wrapping it Up

One Step Closer to Looking Sharp!

As marketers and creators, we hope you found these guidelines helpful and you can use them as you move forward in your business should you find yourself in need to create your own materials. Also, make sure to check the WFG Store (U.S.), the WFG Distribution Centre (Canada), and our social channels for company-created materials that are compliance-approved and ready for you to use with clients and recruits.



Important Links

Location of assets for agent use

[Company Logos](#)

[WFGIA Compliance Information](#)

[Social Media Guidelines](#)

[Yext](#)

[Campaign Manager](#)

[U.S. WFG Store](#)

[U.S. Insurance Agency Guide](#)

[U.S. Advertising Guidelines](#)

[Red Oak: U.S. Ad Submissions](#)

[TFA Supervisory Written Procedures](#)

[Canadian Distribution Center](#)

[Canada Insurance Agency Guide](#)

[Canada Marketing Submissions](#)

