

Advancement Guidelines

United States and Puerto Rico



A Transamerica Company

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Claim Your Path to Success

World Financial Group (WFG)¹ provides exceptional resources for entrepreneurs to fulfill their dreams of creating and growing a thriving financial services business. Based on your own determination and the goals you set, you can advance up through our field levels at your own pace.

Our advancement platform² offers tremendous potential to our independent business owners. Are you ready to claim it? Read on to find out how you can create your own path to success at WFG.



Advancement Guidelines²

Following are the requirements to achieve each advancement level.

Base Development			
	Agent ^{3,4}	Marketing Director (MD) ^{3,4}	Senior Marketing Director (SMD) ^{5,6,7,8}
Rolling Time	30 days	3 months	3, 6 or 12 months
Agents/Legs	3 new recruits	3 direct agents	3 direct legs (2 of the direct legs must be MDs)
Licensed Agents in Your Organization	—	5 (life licensed)	10 ⁹ (6 life licensed)
Field Training Appointments	3 (non-securities only)	—	—
Production for Rolling Time⁹	20,000 Personal Net Points in a rolling 3 months	Base Net Points 40,000 in a rolling 3 months	Base Net Points Rolling 3 months: 90,000 Rolling 6 months: 175,000 Rolling 12 months: 250,000
Cash Flow per Rolling Time	—	—	Rolling 6 months: \$30,000 Rolling 12 months: \$50,000
Training	—	—	Completion is required within the 12 months prior to the advancement being authorized.

Please be aware that all requirements must be met using the same rolling month timeframe.

Executive Development^{8,10,11}

	Executive Marketing Director (EMD)	CEO Marketing Director (CEO MD)	Executive Vice Chairman (EVC)	Senior Executive Vice Chairman (SEVC)	Field Chairman (FC)	Executive Chairman (EC)
Rolling 6 Months						
Direct SMD Legs	3 ^{7,12}	6 ^{7,12}	9 ^{7,12}	N/A	N/A	N/A
Base and Base - 1st Net Points	125,000 Base Net Points and 500,000 Base-1 st Net points ¹³	250,000 Base Net Points and 1 million Base-1 st Net Points ¹³	250,000 Base Net Points and 1.5 million Base-1 st Net Points ¹³	N/A	N/A	N/A
Rolling 12 Months						
Direct SMD Legs	3 ^{7,12}	6 ^{7,12}	9 ^{7,12}	9 ^{7,12}	9 ^{7,12}	9 ^{7,12}
Base and Base - 1st Net Points	250,000 Base Net Points and 750,000 Base-1 st Net Points ¹³	500,000 Base Net Points and 1.5 million Base-1 st Net Points ¹³	500,000 Base Net Points and 2.25 million Base-1 st Net Points ¹³	500,000 Base Net Points and 6 million Base-1 st Net Points ¹³	500,000 Base Net Points and Base-6 th Net Points	N/A
Base - 6th Net Points (**Alternate for SEVC if Base - 1 st qualification of 6 million is not met)	N/A	N/A	N/A	15 million and a minimum of 2.25 million Base - 1 st net points ^{13**}	50 million ¹³	75 million ¹³
Training	Completion is required within the 12 months prior to the advancement.	Completion is required within the 12 months prior to the advancement.	Completion is required within the 12 months prior to the advancement.	N/A	N/A	N/A

Executive Field Level Annual Requalification Requirements

- EMDs and higher-level individuals must requalify each year for their level.
- Requalification is determined every January based on the previous January 1 – December 31 data.
- To requalify, the individual must achieve a minimum of one-half of their level's rolling six-month or rolling 12-month net points requirement.
- Individuals who do not meet half of the requirements for their level each January will retain their title level but will be compensated at the advancement pay level for which they actually qualify.
- No individual will be demoted below an SMD pay level under these requalification guidelines.
- For an individual's pay level to be restored, they must meet the full, current advancement qualifications. Please check the Advancement Guidelines page of MyWFG.com for the most current requirements.
- Individuals who do not meet the required qualifications:
 - Will not have an Elite Partner if they are not at least at the qualified CEO MD pay level.
 - Will not be eligible for monthly Super Base and/or Super Team pools if they are not at least at the qualified EMD pay level.
 - Will not be eligible for SEVC or higher levels if they are not a qualified EVC.
 - Will only have signing authority at the level for which they are qualified.

Key Terms

Below are some of the terms used in the advancement guidelines.

Rolling Time

The period (days or months) used to calculate your production for an advancement. For example, a rolling three (3) months from April would include February, March and April.

Leg

Anyone you personally add to your organization including that individual's team.

Points

The values used for advancements, contests, bonus pools, leaders bulletin rankings and other recognition that are calculated from the total revenue generated. Our point system, crossing multiple companies and products, is unique to our platform. Points are accumulated based on the type of product sold and the total percentage to the field.

Gross Points

Your positive points as well as any negative points generated by internal corrections, such as repays.

Net Points

The sum of your total points, both positive and negative.

Net Point Ratio

Your net points divided by your gross points. This calculation provides a general comparison of the ratio of total submitted business to that which is issued and in-force.

Tracked Block of Business

Tracked Block of Business (TBB) measures the quality of business over a specific production timeframe. It typically takes a minimum of 120 days for new business to mature and become seasoned.

Base Shop

The Agents, Marketing Directors, and Senior Marketing Director in an organization.

Super Base

The Senior Marketing Director's base shop and the 1st generation SMDs and their base shops developed within your organization.

Super Team

The Senior Marketing Director's base shop and six generations of SMDs and their base shops developed within your organization.

Generation

Each step on the advancement ladder is considered a generation in relation to the people above and below you.

Are you ready to
claim the **amazing
potential** that
awaits you here?



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1 World Financial Group (WFG) is made up of World Financial Group Insurance Agency, LLC and its subsidiaries (WFGIA) and Transamerica Financial Advisors, LLC (TFA).

2 The Program's level qualifications, advancement guidelines, and associated benefits of each level are subject to change at any time at WFGIA's and TFA's discretion without prior notice to participants. The benefits available to you are the benefits that are in effect at the time you receive, not qualify, for the benefits. To permit the inclusion of TFA securities points for advancements, the actual securities points earned during the qualification time period will be reversed out of the qualification calculation and replaced with a rolling 12-month average of securities points. No securities points from business written in Massachusetts can be included for advancements.

Advancements to SMD and higher field levels require approval by WFGIA Compliance and Supervision. Advancements for individuals who are TFA financial professionals require approval by TFA prior to the advancement being validated. This process can take up to 10 business days.

The benefits available to you for all programs included in this brochure will only be provided if you have a valid Agent Agreement in effect and are in good standing (as defined herein) at the time of the scheduled payment. "In good standing" means an agent has a valid Agent Agreement in effect and is not under any regulatory, supervisory, or compliance investigation with any regulatory entity, WFGIA, TFA and/or any of their affiliated companies.

3 An advancement to Agent, Senior Agent or Marketing Director requires you to be life licensed and have the approval of your direct upline SMD or higher.

4 Guidelines set by the CEO MD and participating team members.

5 An advancement to SMD requires you to be life licensed and have the approval of your first direct upline SMD or higher. If your downline receives an advancement to SMD prior to you, you can still use that downline's personal points and license towards your advancement to SMD for up to one year from the date the downline received the advancement.

Important Note: Agents who are associated with an insurance agency other than WFGIA can only advance up to the MD advancement level. Those WFGIA agents who are registered with a broker/dealer or registered investment advisor other than TFA can only advance up to the MD advancement level if their agreement is still in effect.

Note about reinstatements: The highest level an individual can be reinstated is as an exception SMD. If the individual was an SMD at termination, they must achieve a fully qualified advancement to SMD after they reinstate. If the individual was an EMD or higher at termination, they must requalify for that level after reinstatement.

6 An exchange leg only occurs once upon advancement to SMD, with the only exception being if the SMD is demoted. A MAP, Associate Only transfer, and an Associate and Downline transfer cannot count toward an SMD advancement and it cannot be used as a qualified SMD leg for a period of 12 months.

7 To achieve and maintain an advancement to SMD, you must be life licensed and in good standing with WFGIA and TFA. Additionally, you must maintain an acceptable Tracked Block of Business (TBB) – a minimum of 75% - for six (6) months following the advancement.

If you do not maintain an active life license, you will be demoted to the previous level, as applicable, and the exchange leg won't be restored to the original upline. If you are demoted due to TBB, the exchange leg is returned to the original upline.

Once demoted, you must wait one year before requalifying for SMD and, at the time of re-qualification, your first upline SMD has the option to select an exchange leg.

8 You must have an acceptable Net Point Ratio (NPR) to qualify for an advancement. Additionally, points must be included in the closed month to be used to qualify for an advancement. No exceptions.

9 No more than one-half (1/2) of the required license amount for an advancement to SMD can come from any one leg. Additionally, an individual must use personal net points (up to one-half) and may use up to one-half net points from any one leg for advancement to SMD. Flanked points can be used for an advancement to SMD as long as the flanking occurs when a downline is the same level as the upline MD (or SA) - not including transfers. For more information on flanked points, please go to MyWFG.com.

10 Points/Legs earned through the Base Shop Standard of Excellence (BSSOE) do not count toward advancements. Please see MyWFG.com for more information on the BSSOE.

11 To achieve and maintain an advancement to EMD, CEO MD, EVC or higher levels, you must be life licensed and in good standing with WFGIA and TFA, as applicable. To achieve an advancement to SEVC, FC and EC, you must currently be at an EVC (Level 87) pay level or higher. All executive level advancements, from EMD through EC, require that you maintain an acceptable Tracked Block of Business (TBB) of 75% for six (6) months following the advancement. If a TBB of 75% or higher is not maintained, you will be demoted to the next lower level. For example, an FC will be demoted to an SEVC, an SEVC will be demoted to EVC and EVC will be demoted to CEO MD, etc. Once demoted, you must wait one year from the date of the demotion to requalify for that level.

12 **An exception advancement to SMD will not count as a leg toward an upline's Executive Level advancement until the exception SMD fulfills the published requirements to become a qualified SMD.** A MAP, Associate Only transfer, and an Associate and Downline transfer cannot count toward an SMD advancement and it cannot be used as a qualified SMD leg for a period of 12 months.

13 For EMD, CEO MD, EVC, SEVC, FC and EC advancements, no more than one-half (1/2) net points can be from any other leg or your own base shop.

