



WORLD FINANCIAL
G R O U P
an AEGON company

THE OPPORTUNITY COMPANY



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an AEGON company

All associates of World Financial Group are independent contractors, regardless of field title/designation.

Many people have experienced various levels of success with World Financial Group. However, individual member experiences may vary. This statement is not intended to nor does it represent that any current member's individual results are representative of what all participants achieve when following the World Financial Group system.

U.S.:
World Financial Group, Inc. (WFG) is a financial services marketing company whose affiliates offer life insurance and a broad array of financial products and services.

Securities are offered through World Group Securities, Inc. (WGS), Member FINRA/SIPC.

Insurance products are offered through World Financial Group Insurance Agency, Inc. (WFGIA) or its subsidiaries. In California, such services are provided under the name World Financial Insurance Agency, Inc.

Investment advisory services offered through Investment Advisors International (IAI). In Ohio, Texas and Alabama, services are provided under the name of IAI Advisors International, Inc.

WFG, WGS, WFGIA and IAI are affiliated companies.

Headquarters: 11315 Johns Creek Parkway, Johns Creek, GA 30097-1517, PO Box 100035, Johns Creek, GA 30096-9403. Phone: 770.453.9300.
WorldFinancialGroup.com

Canada:
World Financial Group Insurance Agency of Canada Inc. offers life insurance and SEG funds. Mutual funds, and Scholarship Plans in select provinces, are offered through WFG Securities of Canada Inc. Headquarters: 3700 Steeles Avenue W., Suite 400, Vaughan, ON L4L 8M9.

Phone: 905.265.9005. Fax: 905.265.9044

World Financial Group Insurance Agency of Canada Inc. and WFG Securities of Canada Inc. are members of the World Financial Group family of companies.

Growing.
Dreaming.
Doing.

“If Only I Had A

CHANCE...”



World Financial Group: AN UNCOMMON OPPORTUNITY

Only \$100 (US)/\$125 (Canada) to Get Started as an independent contractor.

Complete your WFG Associate Membership Agreement (AMA) and pay \$100 (US)/ \$125 (Canada), and you're ready to start building your business.

No Franchise Fees.

WFG is not a franchise and charges no franchise fees. But as an associate, you can use World Financial Group's name and image at no cost to you.

No Territory Restrictions.

You decide where and how to build your business – across the street, across town or across the country.

No Time Clock.

You set your own hours and goals. You're in control of your business and your time.

Test Drive the Opportunity.

Unlike other businesses, you can start WFG as a part-time* twin career while keeping the security of your existing job. It's virtually a risk-free chance to change your future.

How many times have you heard these words spoken by a friend or family member or uttered them from your own lips? The “what ifs” and “if onlys” can plague a person's psyche, focusing him/her on the rearview of regret rather than the possibilities of tomorrow.

At World Financial Group (WFG), giving people a chance is what we stand for. Whether you are a client interested in planning more effectively for your family's financial future or an entrepreneur interested in starting your own business with a solid company, WFG believes in providing a path to help you realize your dreams.

World Financial Group offers everyday people an uncommon opportunity – the chance to change careers and be in business for themselves, but not by themselves. WFG's excellent Corporate Headquarters support, powerful industry relationships, innovative training programs and hands-on field-mentoring business model coupled with your ability to learn and your determination to win can help you start a new future.

Don't waste your time thinking about what might have been. Don't spend another minute dreaming about what you want. Focus your energy on what could be and go out and make it happen. Learn more about World Financial Group and how we can **help you move from dreaming to doing® today.**

* Not available in all provinces in Canada.

World Financial Group is one of the few companies of its kind in the industry today --a company dedicated to serving the financial needs of individuals and families who are often overlooked by the financial services industry. Unlike other companies who target only wealthy clients, WFG is dedicated to teaching everyday people how to plan for their financial futures and work toward their goals no matter what their income.

POWER

In Your Corner

Driven to help people build solid financial futures, World Financial Group and its thousands of associates in the United States and Canada introduce simple financial concepts to help clients understand how to put their money to work more effectively to move toward their goals. Our company does not have a “one size fits all” attitude regarding products and providers, instead World Financial Group advocates the power of choice for its clients. WFG has agreements with several of the leading companies in the financial and insurance industries allowing associates to offer clients a wide array of products and services to choose from so they can find the ones that best fit their needs. And as clients’ needs change, WFG’s diverse product selection can grow with them.

As an associate, you have the power of WFG in your corner. You are an independent business owner backed by the marketing and administrative muscle of WFG’s Corporate Headquarters and the support of experienced field leaders who’ve each built his or her own financial services business from the ground up – all of whom are dedicated to your success.

World Financial Group: WHO WE ARE

World Financial Group Corporate Headquarters, Johns Creek, GA



- An organization with thousands of associates in the United States and Canada dedicated to helping everyday people plan for their family’s financial future.
- An organization that has agreements with multiple separate insurance and financial services companies.¹
- In the United States:
 - The affiliate broker-dealer is World Group Securities, Inc.,¹ one of the largest U.S. broker-dealers based on the number of active registered representatives.²
 - Investment advisory services offered through Investment Advisors International, Inc.¹
- Securities products in Canada are available through WFG Securities of Canada Inc.

¹ **U.S.:** Insurance products offered through World Financial Group Insurance Agency, Inc. (WFGIA) or its subsidiaries. Securities products offered through **World Group Securities, Inc. (WGS)**, Member FINRA/SIPC. Investment Advisors International, Inc. (IAI) is an SEC registered investment advisor. In Ohio, Texas and Alabama, services are provided under the name of IAI Advisors International, Inc.

Canada: Insurance products offered through World Financial Group Insurance Agency of Canada Inc. Mutual funds, and scholarship plans in select provinces, offered through WFG Securities of Canada Inc.

² As of April 2010

LEADING FROM THE FRONT

Each World Financial Group associate is backed by the strength of industry-experienced leadership, both at the company’s headquarters and in the field.

WFG Board of Directors

The combined experience of the WFG Board of Directors totals more than a century in the financial services industry, helping them lead World Financial Group into the future.

WFG Chairman’s and President’s Councils

Comprised of the top leadership in WFG, these two councils work with the WFG Board of Directors and headquarter executives to help guide the company and its growth.

AEGON N.V. is an international life insurance, pension and investment group based in The Hague, the Netherlands. AEGON empowers its local business units to develop and provide the products, services and distribution best suited to their local markets.

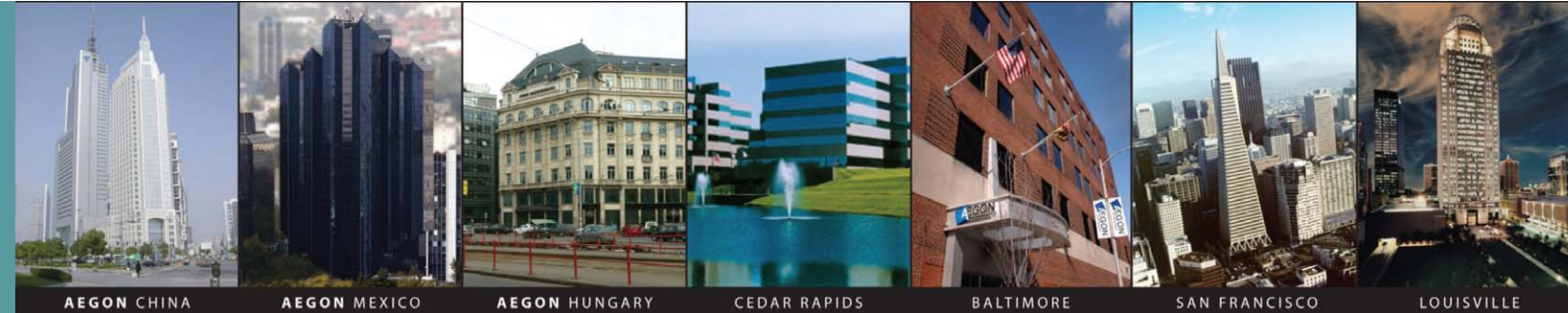
As an AEGON company, World Financial Group has numerous resources and efficiencies at its disposal to help the company – and in turn, its associates – maximize performance.

In addition to World Financial Group, other leading insurance and financial services organizations are also AEGON companies.³

SOLID REPUTATION, IMPRESSIVE TRACK RECORD

On Your Side

STRENGTH



AEGON Companies

- AEGON Canada Inc.
- Diversified Investment Advisors, Inc.
- Investment Advisors International, Inc.
- Life Investors Financial Group, Inc.
- Mongeral AEGON (Brazil)⁴
- Monumental Life Insurance Company
- Seguros Argos, S.A. de C.V. (Mexico)⁴
- Stonebridge Life Insurance Company
- Transamerica Life Canada⁴
- Transamerica Life Insurance Company
- Western Reserve Life Assurance Co. of Ohio
- WFG Securities of Canada Inc.⁴
- World Financial Group, Inc.
- World Financial Group Insurance Agency of Canada Inc.⁴
- World Group Securities, Inc.



AEGON N.V. is an international life insurance, pension and investment group, based in The Hague, The Netherlands.

AEGON N.V. has businesses in more than 20 markets in the Americas, Europe and Asia.

AEGON N.V. was ranked one of the world's top companies in 2009 by *Forbes* in its annual ranking of the world's biggest public companies.⁵



AEGON USA Corporate Offices, Cedar Rapids, IA

³ All of the companies listed may not be available for World Financial Group associates to do business with, and are listed here for the purposes of illustration and information.

⁴ Not licensed to conduct business in the United States.

⁵ Ranking issued April 8, 2009, based on a composite score consisting of sales, after tax profits, market value and total assets.

WFG associates enjoy an advantage that many insurance and financial services companies do not – the ability to represent not one, but many companies to the consumer. By maintaining selling agreements with numerous separate insurance and financial services companies,⁶ World Financial Group offers you the opportunity to find the best product to meet the client's needs. This approach also allows you to continue to find the right products for clients as their needs grow and change.

Industry LEADERS

On Your Team



WORLD FINANCIAL GROUP GATHERED SOME OF THE LEADING COMPANIES⁷ IN THE INDUSTRY TO BE ON ITS TEAM – AND YOURS – INCLUDING:



WFG product providers are also dedicated to helping you build your business by offering unparalleled support, materials and training.

⁶ U.S.: Insurance products offered through World Financial Group Insurance Agency, Inc. (WFGIA) or its subsidiaries. Securities products offered through World Group Securities, Inc. (WGS), Member FINRA/SIPC.

Canada: Insurance products offered through World Financial Group Insurance Agency of Canada Inc. Mutual funds and scholarship plans in select provinces offered through WFG Securities of Canada Inc.

⁷ All of the companies listed may not be available for all World Financial Group associates unless they are appropriately licensed, appointed and/or registered with World Group Securities, Inc. (WGS) and/or World Financial Group Insurance Agency, Inc. (WFGIA) in the U.S. or with World Financial Group Insurance Agency of Canada Inc. and/or WFG Securities of Canada Inc. in Canada.

⁸ Maintains current selling agreement(s) with World Financial Group Insurance Agency, Inc. and/or World Group Securities, Inc.

⁹ Maintains current selling agreement(s) with World Financial Group Insurance Agency of Canada Inc.

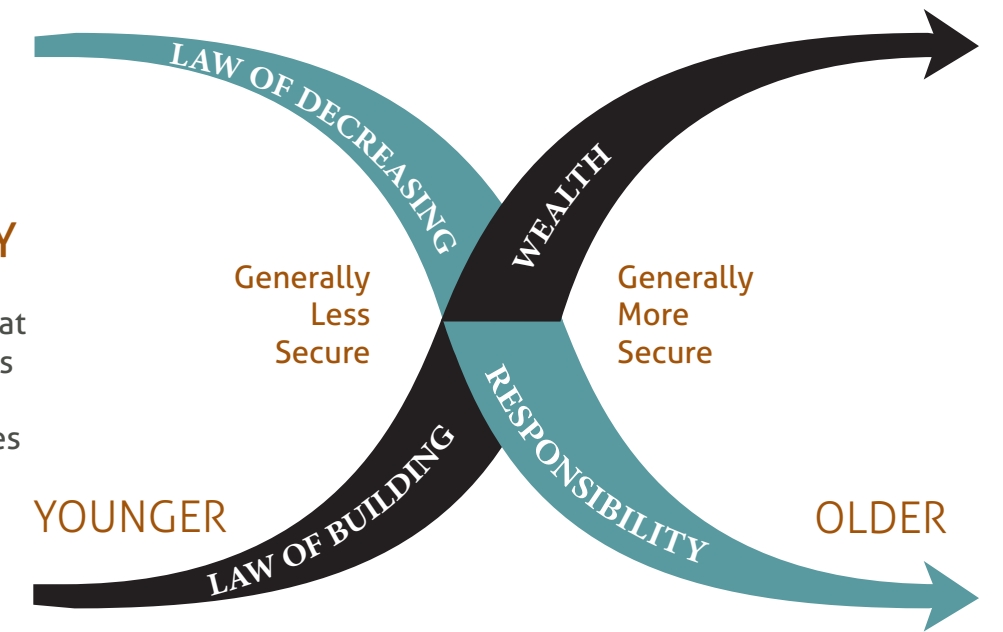
FAMILIES

What We Do For

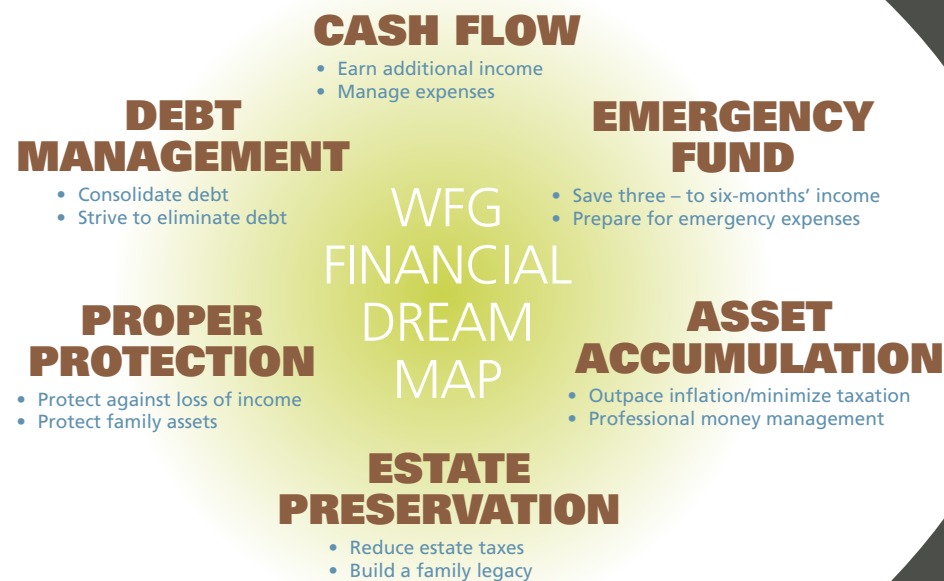
There's no doubt that families of all incomes can benefit from preparing for the expected and the unexpected. With an alarming lack of education about financial fundamentals, people need the tools and guidance to help them make informed choices to meet today's challenges. World Financial Group is ready to help people take the necessary steps toward establishing and meeting their financial goals by using simple concepts to educate them about how to put their money to work.

THE LAW OF BUILDING EQUITY

This concept theorizes that a person's responsibilities generally decrease and wealth generally increases over time.



WFG FINANCIAL DREAM MAP¹⁰



To help clients make the right choices and steps toward financial independence, World Financial Group has developed the WFG Financial Dream Map. This suitability and needs analysis, based on information that the client provides, helps establish the foundation for the client's financial program.

When investing, there are certain risks, fees and charges, and limitations that one must take into consideration.

Live Your Dreams

¹⁰ The WFG Financial Dream Map is a suitability and needs analysis developed by World Financial Group. The analysis is based upon information obtained from sources believed to be reliable and accurate. However, 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 security or financial service.

COMPOUND INTEREST — THE RULE OF 72¹¹

The Rule of 72 can help determine how many years it would take to double your initial savings or investments – so you can help a client determine the type of savings plan that will work best with his/her budget. To obtain the number of years, divide the number 72 by the interest rate of the savings or investment is earning. For example:

4%		6%		8%		12%	
Age	Money doubles every 18 years	Age	Money doubles every 12 years	Age	Money doubles every 9 years	Age	Money doubles every 6 years
29	\$10,000	29	\$10,000	29	\$10,000	29	\$10,000
47	\$20,000	41	\$20,000	38	\$20,000	35	\$20,000
65	\$40,000	53	\$40,000	47	\$40,000	41	\$40,000
		65	\$80,000	56	\$80,000	47	\$80,000
				65	\$160,000	53	\$160,000
						59	\$320,000
						65	\$640,000

¹¹ All figures are for illustrative purposes only and do not reflect an actual investment in any product. Additionally, they do not reflect the performance risks, expenses or charges associated with any actual investment. Past performance is not an indication of future performance. The Rule of 72 is a mathematical concept that approximates the number of years it will take to double the principal at a constant rate of return. The performance of investments fluctuates over time and, as a result, the actual time it will take an investment to double in value cannot be predicted with any certainty. Additionally, there are no guarantees that any investment or savings program can outpace inflation. Please note that high risk has been historically associated with higher rates of return.

What **WE** Can Do For

THE WFG BUSINESS SYSTEM

One of the most powerful resources WFG provides you upon joining the company is the World Financial Group System Manual.¹² This step-by-step blueprint, developed by the company's experienced field leadership, helps each associate build and grow his or her WFG business. The WFG System Manual shows you how to:

- Build a strong WFG business
- Grow a client base
- Recruit new associates to the business
- Mentor new associates
- Develop a game plan for success
- And much more!

¹² The World Financial Group System Manual is the core set of principles of the turnkey marketing system of World Financial Group that helps guide an agent through the process of building a sales organization.

Through WFG, you have the chance to build your own business but with the corporate support needed to make it a strong one. World Financial Group doesn't just want associates to survive in this business, we want you to prosper, which is why we continuously strive to provide you with superior support and services.

As an associate, World Financial Group's marketing and administrative muscle stands behind you every step of the way to help you build a successful business. The nearly 300 employees at WFG's Corporate Headquarters go to work each day with one goal in mind: helping you to build your business. The headquarters offers:

- Licensing and commissions support
- Provider relationship development
- Technology solutions
- Professional marketing materials – such as brochures, presentations and more – for use with clients and recruits
- Corporate intranet that gives you 24-hour access to commission statements, updated product provider information, the latest company news and much more
- Corporate websites to help introduce potential clients or associates to the company

YOU

In addition to back office support, World Financial Group has also developed a variety of programs designed specifically with the associate in mind, including:

- **Broker-Dealer Services**

By becoming a registered representative of World Financial Group's affiliate broker-dealer, World Group Securities, Inc. in the United States and, in Canada, WFG Securities of Canada Inc., associates can offer securities-related products and services to their clients.

- **Training Programs**

The company's comprehensive training programs help associates obtain their insurance licenses and securities registration, get their businesses up-and-running, and keep associates up-to-date on the latest industry trends, product information and more.

- **Events**

Events, such as the company's annual Convention, offer an opportunity for associates to attend informational meetings, visit with product provider representatives and receive recognition for their achievements.

- **Producer Stock Purchase Plan (PSPP)¹³**

This program allows a World Financial Group associate to use up to 25 percent of his or her commissions payments to purchase stock (U.S. only).

¹³ Eligibility/availability governed by governing plan documents.



In addition to the rewards you receive from helping families achieve financial independence, World Financial Group believes in recognizing and rewarding its associates for their initiative and determination. Following are just some of the ways WFG can reward you for your achievements.



Recognizing Your ACCOMPLISHMENTS

Success Society

Recognizing the up-and-coming stars of World Financial Group, Success Society members receive a custom WFG Success Society gold watch with the WFG logo.

\$100,000 Ring Club

One of the company's greatest honors, inductees into WFG's \$100,000 Ring Club are recognized by this unique ring with its blue center stone and WFG woosh. Diamonds are added to the ring with each \$100,000 earned by the associate in a 12-month period and larger diamonds are added to the rings with each executive level promotion. Center stones change color upon reaching higher cash flow levels.

Millionaire Hall of Fame

The Millionaire Hall of Fame honors WFG's top leaders who earn \$1 million or more in cash flow in a 12-month period. Top performers inducted into this elite group qualify for additional diamonds and a distinctive new center stone for their rings, as well as a custom portrait displayed at WFG's Corporate Headquarters.

WFG Inner Circle

Fully qualified CEO Marketing Directors (CEO MDs) are inducted into this prestigious group and have the opportunity to attend exclusive Inner Circle meetings. Additionally, members receive a custom shirt and jacket.



Reward Trips

WFG's reward trip program provides different levels of opportunity for associates to see the world's most amazing places. Escape to Paradise allows qualifiers to earn a trip to the tropical islands of Hawaii. World Quest is a lengthier trip offered every three years to exciting destinations around the globe, which in the past have included Tahiti, visits to Spain and Portugal, and a Mediterranean cruise to Venice, Croatia and the Greek Isles.



REWARDING YOURSELF

At World Financial Group you can reward yourself by creating a lifestyle and career where you are in control. As an independent business owner with WFG, you can:

- Be your own boss
- Take charge of your career
- Set your own schedule
- Choose when and how you spend time with family and friends
- Prepare for your financial future
- Grow your career with your personal drive for results

In order to qualify for participation in contests, and to receive prizes and awards, an individual must be in good standing with World Financial Group and its affiliated companies.



Your EARNING Potential

	<u>Per Month</u>	<u>Per Year</u>
Associate ^{16,17} (Helps four families per month)	\$3,999	\$47,988
Senior Marketing Director ^{16,17} (Helps four families per month)	\$7,188	\$86,256
Senior Marketing Director leading a five-person team ^{16,17,18}		
• Only Senior Marketing Director's team members ¹⁸ help four families each per month	\$15,949	\$191,388
• Senior Marketing Director and each team member ¹⁸ help four families per month	\$23,137	\$277,644

World Financial Group offers an excellent income opportunity, whether you're looking at the business as a twin career or a full-time commitment. The following example shows how helping one family results in a \$2,808 commission paid to the field.^{14,15} For this example, the commission amount is based on an average WRL Indexed Universal Life (IUL) Insurance Policy sale to a 40-year-old male who is contributing \$185 per month to the IUL.

14 Opportunities to build other income may be achieved by qualifying for additional compensation and by qualifying for bonus pools.
 15 Commission amount may vary based on product type and size of purchase. In Canada, earnings may vary based on product sold. The WRL IUL is not available in Canada.
 16 **This is a hypothetical scenario for illustrative purposes only. There is no assurance that these results can or will be achieved. Income is earned from sales of World Financial Group authorized products and services. No income is earned for recruiting. See the current World Financial Group Field Manual for compensation percentages on all diversified product lines. All compensation plans subject to change. Promotional criteria/designations are determined and offered by or through World Financial Group. Personal percentages earned on products may vary based on promotional level with WFG. As of Feb. 1, 2011, WFG Associate contract level of 35.6%, Senior Marketing Director contract level of 64%, Senior Marketing Director override level of 28.4%.**
 17 Associates of World Financial Group are independent contractors, regardless of field title/designation.
 18 Example assumes all Senior Marketing Director's team members are at the Associate level.

* Many people have experienced different levels of success with World Financial Group. However, individual member experiences may vary. This statement is not intended to, nor does it, represent that any current member's individual results are representative of what all participants achieve when following the World Financial Group system.

Everyday PEOPLE

Who've Built

When you become an independent associate of World Financial Group, you begin to take control of your life and your career. Following are some of the top leaders in WFG who made the move from dreaming to doing.



Anne Andres
Concord, ON
Previous Career: Real Estate Agent

Dutch Aufderheide
Fairfield, CT
Previous Career: Apparel Executive

Michael Bamgartner
Orem, UT
Previous Career: Financial Services

Mel Bell
Layton, UT
Previous Career: Electronics Technician

Sheryl Berry
Red Deer, AB
Previous Career: Laboratory Technologist

Willie Billings
St. George, UT
Previous Career: General Construction

Jeff Blochowiak
Atlanta, GA
Previous Career: Truck Loader



Mike Boccia
Youngstown, OH
Previous Career: Restaurant Owner

Joe Bonini
Oak Brook, IL
Prev. Career: Student/Painting Business Owner

Robin Bundy
Las Vegas, NV
Previous Career: Railroad Conductor

Lucy Cai
Rockville, MD
Previous Career: Medical Scientist

Steve Cao
Dallas, TX
Previous Career: Financial Industry

Alec Chan
San Gabriel, CA
Previous Career: Engineering

Terry Chan
Richmond Hill, ON
Previous Career: IT Consultant



Dan Charlier
Pomona, CA
Previous Career: Marine

Bhupinder Cheema
Edmonton, AB
Previous Career: Financial Services

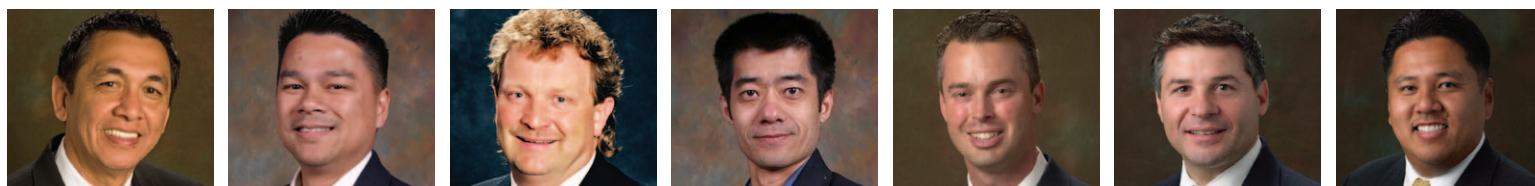
Kristy Chen
Santa Clara, CA
Previous Career: CPA

May Chen
San Gabriel, CA
Previous Career: Business Owner

Yong Sheng Chen
New York, NY
Previous Career: Financial Services

Helen Chung
San Gabriel, CA
Previous Career: Real Estate Broker

Pai-Yen Chung
New York, NY
Previous Career: Software Engineer



Erich Colet
Alviso, CA
Previous Career: Technician

John Cordero
Burlingame, CA
Previous Career: Health Insurance Services

Rich Cunningham
West Jordan, UT
Previous Career: Mining Mechanic

Hong Dai
Edison, NJ
Previous Career: Research Scientist

Rob Day
Houston, TX
Previous Career: Sales

Vincent Del Franco
Phoenix, AZ
Previous Career: Sales

Jun Dela Cruz
Anaheim, CA
Previous Career: Real Estate Broker

Extraordinary BUSINESSSES



Bernard Demeterio
Toronto, ON
Previous Career: Real Estate Agent

Nelia Destacamento
Hamilton, ON
Previous Career: Accountant

Amarjit Dhillon
Surrey, BC
Previous Career: Computer Science Developer/Analyst

Arnel Dino
Arlington Hts., IL
Previous Career: Nurse

Kent Dougherty
San Marcos, CA
Previous Career: Flight School Operator

Garth Driggs
South Jordan, UT
Previous Career: Automotive Industry Executive

Davinder Singh Dulay
Abbotsford, BC
Previous Career: Trucking



Chuck Farmer
Austin, TX
Previous Career: Mechanic

Beverly Fecundo
Oak Brook Terrace, IL
Previous Career: Registered Nurse

Deron Ferrell
Austin, TX
Prev. Career: Student, Waiter, Elvis Impersonator

Ellen Gao
West Covina, CA
Previous Career: Restaurant Owner

Bobby Garcia
Anaheim, CA
Prev. Career: Regional Manager, Fundraising Co.

Armando Gil
Brea, CA
Previous Career: Teacher/Coach

Darren Golka
Edmonton, AB
Previous Career: Franchise Owner



Phillip Guan
Burlingame, CA
Previous Career: CPA

Marc Guerra
Chicago, IL
Previous Career: Estate Planning

Angelo Gurrieri
Oak Brook Terrace, IL
Previous Career: Business Owner

Louise Haag
Orange, CA
Previous Career: Manager, Dental Practice

Paul Hart
San Jose, CA
Previous Career: Mechanic

Steve Hasson
Conroe, TX
Previous Career: Corporate Writer

Si Hoang
McLean, VA
Previous Career: Engineer



Monte Holm
Mesquite, UT
Previous Career: Construction

Judith Hsiao
Alviso, CA
Previous Career: Financial Services

Nancy Hughes
Atlanta, GA
Previous Career: Teacher

Jessy Jaison
Mississauga, ON
Previous Career: Doctor

Eric Jenson
Greenwood Village, CO
Previous Career: General Manager, Industrial Supply Co.

Trevor Jenson
Greenwood Village, CO
Previous Career: CPA/Auditor

David Jian
Norcross, GA
Previous Career: CPA



Terry Johal Surrey, BC
Previous Career: Corporate Sales

Greg Kapp Madison, WI
Previous Career: Postal Worker

Carl Kennedy Seneca, SC
Previous Career: Financial Services

Bernadette Kim Edinburg, TX
Previous Career: Registered Nurse

Melanie Kim Mississauga, ON
Previous Career: Self-Employed

Elizabeth Koo Burlingame, CA
Previous Career: Loan Officer

Les Korchinski Vancouver, BC
Previous Career: Technical Engineer



Jerry Ma West Covina, CA
Previous Career: Controller

Jim Mardock Portland, OR
Previous Career: Realtor

Tom Mathews Duluth, GA
Previous Career: Accounting

Kay Matsui Honolulu, HI
Previous Career: Loan Officer

Yvonne Mei Alviso, CA
Previous Career: Flight Attendant

Carl Meldrum Nanaimo, BC
Previous Career: Financial Services

Norm Meldrum Calgary, AB
Previous Career: Financial Services and Retail



Joseph Kung Sunnyvale, CA
Previous Career: Financial Services

Vuthy Kuoch Long Beach, CA
Previous Career: Social Work

Hui Lam New York, NY
Previous Career: Business Owner

Simon Lam San Jose, CA
Previous Career: Design Engineer

Your Only
Competition
Is Your Will



Cameron Michaud Calgary, AB
Previous Career: Civil Engineer

Corey Michaud Calgary, AB
Previous Career: Banking Services

Réal Michaud Edmonton, AB
Previous Career: Jewelry Store Owner



Geoff Larsen Mesa, AZ
Previous Career: International Production Manager

Manh Le Houston, TX
Previous Career: Chemical Engineer

Pierre Le Houston, TX
Previous Career: Architect

Tuan Le San Diego, CA
Previous Career: Electrical Engineer

J.J. Lee Sierra Madre, CA
Previous Career: Engineer

James Lee Irvine, CA
Previous Career: Stock Broker

Kevin Lee Alameda, CA
Previous Career: Software Engineer



Elan Michael Encino, CA
Previous Career: Life Insurance Agent

Steve Milanovic Victoria, BC
Previous Career: Financial Services

Agnes Miranda Concord, ON
Previous Career: Financial Services

Bill Mitchell Cincinnati, OH
Previous Career: Engineering and Financial Services

Ed Mylett Corona, CA
Previous Career: Youth Counselor

Mike Neumann Portland, OR
Previous Career: Candle Manufacturing

Alex Nguyen Flushing, NY
Previous Career: Business Owner



Nick Lee North York, ON
Previous Career: Systems Analyst

Lydia Legaspi Brea, CA
Previous Career: Laboratory Scientist

Johnson Leung Ontario, CA
Previous Career: Account Representative

Sunny Leung Alhambra, CA
Previous Career: Real Estate

Jeff Levitan Cumming, GA
Previous Career: Commercial P&G Agent

Sean Li San Gabriel, CA
Previous Career: Scientist

Victor Liao Cupertino, CA
Previous Career: MBA/International Grad. Student



Andy Nguyen Rockville, MD
Previous Career: Computer Engineer

J.B. Nguyen Harvey, LA
Previous Career: Musician and Business Owner

Micky Nguyen Virginia Beach, VA
Previous Career: Engineering

Tan Nguyen Houston, TX
Previous Career: Engineer

Vinh Nguyen San Jose, CA
Previous Career: Engineer

Xuan Nguyen Alviso, CA
Previous Career: Social Work

Eric Olson San Jose, CA
Previous Career: Business



David Limpert Calgary, AB
Previous Career: Farmer

Yingzhang Lin Philadelphia, PA
Previous Career: Assistant Professor

Jack D. Linder Lampasas, TX
Previous Career: Corporate Executive

Brian Loiseau Greenwood Village, CO
Previous Career: CPA

Laura Luong Anaheim, CA
Previous Career: Accounting

Hanh Luu Ontario, CA
Previous Career: Jewelry Store Owner

Tom Luu Anaheim, CA
Previous Career: Electronic Technician



James Ooi West Covina, CA
Previous Career: Business

Penney Ooi Pleasanton, CA
Previous Career: Loan Officer

Lily Ou Alhambria, CA
Previous Career: Manager

Mitchel Pangilinan Alviso, CA
Previous Career: Cook

Jennifer Park Mississauga, ON
Previous Career: College Instructor

Laureano Peralta San Diego, CA
Previous Career: Pharmacy Technician

Bryce Peterson West Jordan, UT
Previous Career: Financial Services



Andranik Petrosyan Glendale, CA
Previous Career: Scientist

Danny Pham San Diego, CA
Previous Career: Business Owner

David Pham Norcross, GA
Previous Career: Business Owner

John Pham Anaheim, CA
Previous Career: Design Engineer

Howard Qu City of Industry, CA
Previous Career: Physician

Linly Ramlal Silver Spring, MD
Previous Career: Pharmacist

Bill Ray Layton, UT
Previous Career: Business Owner



Terry Wengert Mesa, AZ
Previous Career: Civil Engineer

Trace Wengert Tempe, AZ
Previous Career: Civil Engineer

Bryce Winkel Portland, OR
Previous Career: Teacher/Administrator

John Woo Los Angeles, CA
Previous Career: Hotel Management

Michelle Wu Orange, CA
Previous Career: Financial Services

Wan Yang Houston, TX
Previous Career: Scientist

Que Yazdani North York, ON
Previous Career: Business Owner



Chito Roxas Burlingame, CA
Previous Career: Food Services Director

Victor Salvador Oak Brook Terrace, IL
Previous Career: Structural Engineer

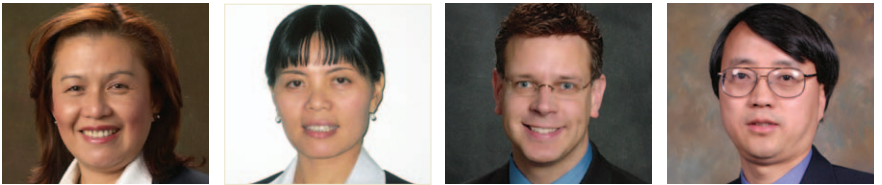
Christopher Schloeman Ontario, CA
Previous Career: Telecommunications

Murray Scoggins Edmonton, AB
Previous Career: Retail Meat Manager

Rocky Shi Rockville, MD
Previous Career: Computer Programmer

Zhong Shi Alviso, CA
Previous Career: Engineer

John Shin Woodland Hills, CA
Previous Career: Real Estate/Law



Liz Zetazate Toronto, ON
Previous Career: Financial Underwriter

Jan Zhuang Piscataway, NJ
Previous Career: Application Chemist

Gary Ziegler Madison, WI
Previous Career: Foreman

Xuli Zong New York, NY
Previous Career: Software Engineer



Doug Skifton Las Vegas, NV
Previous Career: Casino Management

Glenn Small San Diego, CA
Previous Career: Martial Arts

Greg Sorensen San Jose, CA
Previous Career: Quality Control Manager

Gary Strawn Richardson, TX
Previous Career: Finance and Operations Manager

Gregg Strynadka Edmonton, AB
Previous Career: Franchise Owner

Harinder Singh Sukhija Surrey, BC
Previous Career: Business

Wen Sun Rockville, MD
Previous Career: Financial Services



Jacky Tam San Francisco, CA
Previous Career: CPA

Peter Tang Markham, ON
Previous Career: Engineer

Teresa Tang-Wong Richmond Hill, ON
Previous Career: Financial Services

Tom Tervort Orem, UT
Previous Career: Financial Services

Rich Thawley Lodi, CA
Previous Career: Associate Athletic Director

Shiju Thomas Mississauga, ON
Previous Career: Chief Financial Officer

Eric Tran San Jose, CA
Previous Career: Engineer



Jeff Tsao West Covina, CA
Previous Career: Student

Jaime Villalovos Agoura Hills, CA
Previous Career: Health Club Management

Tam Vu Alviso, CA
Previous Career: Engineering Specialist

Kathryn Wang Burlingame, CA
Previous Career: Computer Sales/Special Ed. Teacher

Scott Webb Orem, UT
Previous Career: Sales

Andrew Wellner Orem, UT
Previous Career: Student

Alan Wen Alviso, CA
Previous Career: Software Engineer

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