



The Journey To
FINANCIAL SECURITY



Securing your financial future is a journey, often with many ups and downs, twists and turns. Ideally, you travel on smooth ground with your dreams in reach.

WHERE ARE YOU IN YOUR JOURNEY,
TODAY?
ARE YOU FINANCIALLY
SECURE?

World Financial Group is committed to helping people like you find their way to financial security and make their dreams come true. For that reason, we commissioned the *WFG Finances and Opportunities Survey*, from Harris Interactive to learn how people throughout the United States are faring on their paths to financial security. In our survey, Americans from all walks of life shared their thoughts about their current situations and future prospects. Your outlook may coincide with many of our survey participants if you:

- Are worried about your financial future
- Are unfamiliar with key financial concepts
- Have inadequate life insurance protection
- Have not saved enough for retirement
- Want to meet regularly with a financial professional

Join us as we look at how this current economic environment is impacting the financial journey for Americans. Knowing what other people are thinking may give you the insight you need to re-calibrate your financial compass and create a better future for yourself and your family.



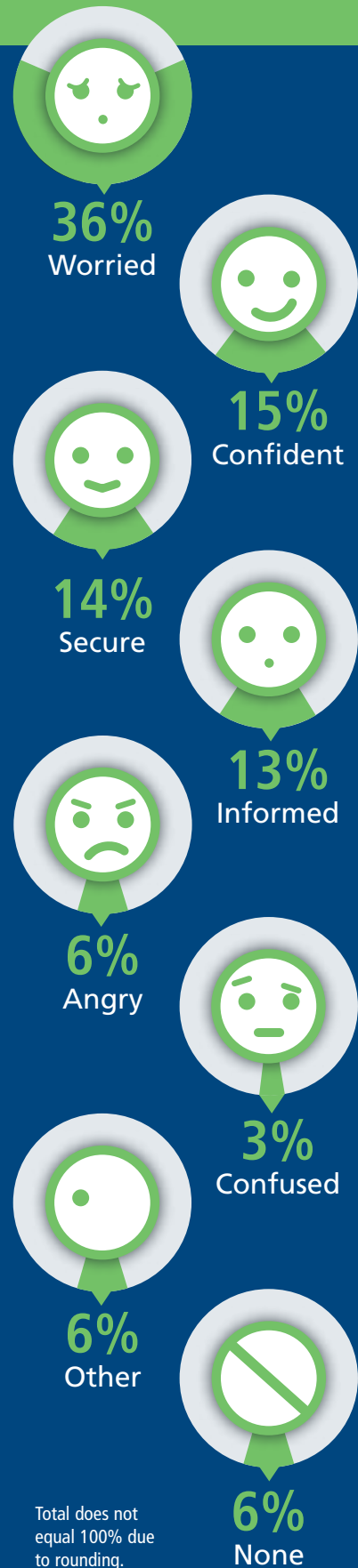
The 2012 WFG Finances and Opportunities Survey was conducted by Harris Interactive on behalf of World Financial Group. The online survey canvassed 2,550 adults 18 and older within the United States from Feb. 15-17, 2012.



TODAY'S ECONOMIC CLIMATE HAS CAUGHT MANY PEOPLE OFF GUARD. WE ARE NOT AS PREPARED AS WE THOUGHT, AND THE UNCERTAINTY HAS TAKEN A TOLL ON OUR PEACE OF MIND.

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its total anticipated e...
during that period.
financial peace of mind noun
the absence of mental stress
or anxiety due to an uncertain
financial future.
finances plural 1. money or
other liquid resources of a
government, business, group,
or individual 2. the system
that includes the circulation
of the granting of

When asked how they feel about their current financial situation, U.S. adults answer:



Total does not equal 100% due to rounding.

IS FINANCIAL PEACE OF MIND IN SHORT SUPPLY?

No matter what our current situations are, we all need and want financial security, a bright future and the opportunity to let our dreams take root.

If you are like many Americans, you or someone you know is unemployed, underemployed, worried about job security, facing foreclosure on a home, or spending down a 401K to meet current expenses. Fundamentally, it's a different world than it was 20, 10 or even five years ago.

HOW AMERICANS FEEL ABOUT THEIR CURRENT SITUATION

It is not surprising that when asked which word best describes their current financial situation, 70 percent of Americans do not choose the words "confident" or "secure." Instead, this is how they respond:

- More than one-third — 36 percent — say they are worried
- A small percentage of people, 6 percent, indicate they feel angry
- Another 3 percent say they are confused

With only 15 percent of U.S. adults saying they feel confident and just 14 percent saying they feel secure about their current situation, financial peace of mind is in short supply.

HOW CONFIDENT ARE YOU ABOUT YOUR CURRENT SITUATION?

FAMILIES

Today's economic conditions may have stalled the dreams of many American families. Financial decisions families make today can improve their standing and put them in overdrive to a better financial future.

When asked how they feel about their current financial situation, U.S. adults with at least one child in the household answer:



A FINANCIAL EDUCATION EMPOWERS PEOPLE TO CHANGE THEIR LIVES

Which of the following financial concepts do you understand?

77%

Importance of saving now versus later

49%

Effects of compounding interest

46%

Impact of taxes on investments and savings

36%

Difference between passive and active money management

30%

Value of investment tactics

18%

None of these

MANY FACTORS CONVERGE TO LIMIT FINANCIAL PEACE OF MIND

When you are confident about your financial situation, you face your future without anxiety. You are secure in your current situation because your retirement plans and other goals are on track and your family is protected.

But, if your situation is like that of many Americans, several factors may be converging to reduce your financial peace of mind:

1. Limited knowledge about powerful financial concepts
2. Uncertainty about retirement savings
3. Inadequate life insurance protection

LIMITED KNOWLEDGE ABOUT FINANCIAL CONCEPTS

An understanding of financial fundamentals helps you make wise choices, and better manage and protect your money and your family. It empowers you to become more confident financially.

When U.S. adults of all economic backgrounds are asked which of five basic financial concepts they understand, 82 percent say they understand at least one. The most understood concept is the importance of saving now versus saving later, which 77 percent say they understand.

However, when it comes to more advanced financial concepts, less than half of U.S. adults express familiarity with them. For example, 49 percent say they understand the effects of compounding interest and only 30 percent say they understand the value of investment tactics.

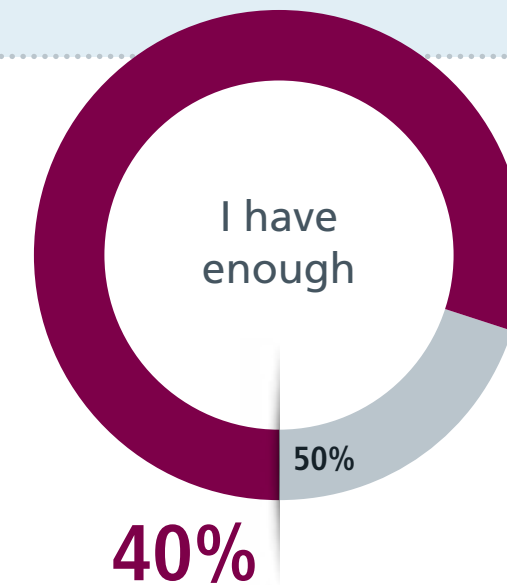
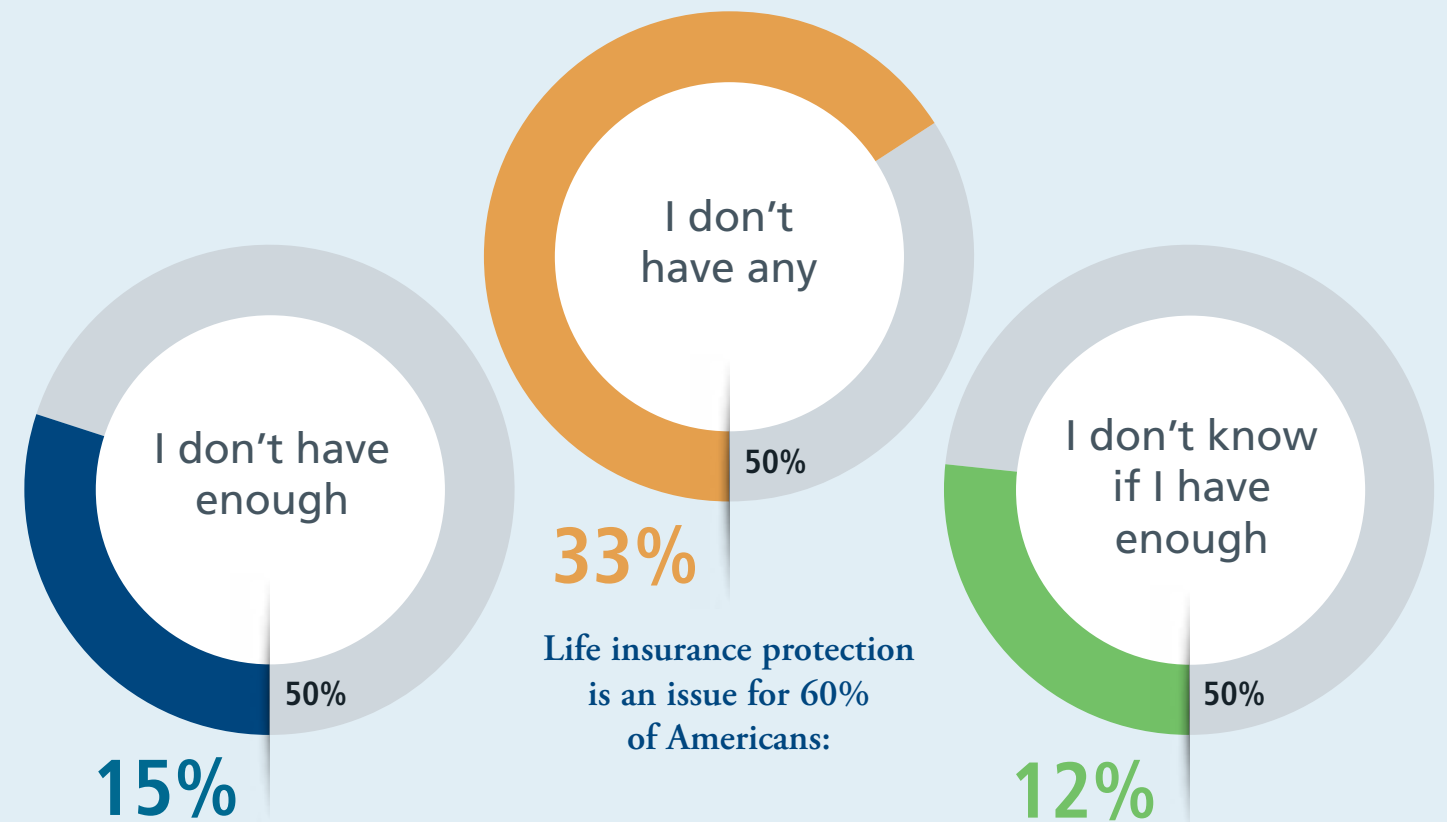
How comfortable are you with key financial concepts? Your WFG financial professional can help you become more familiar with them to help you make better decisions about your future.

INADEQUATE LIFE INSURANCE PROTECTION

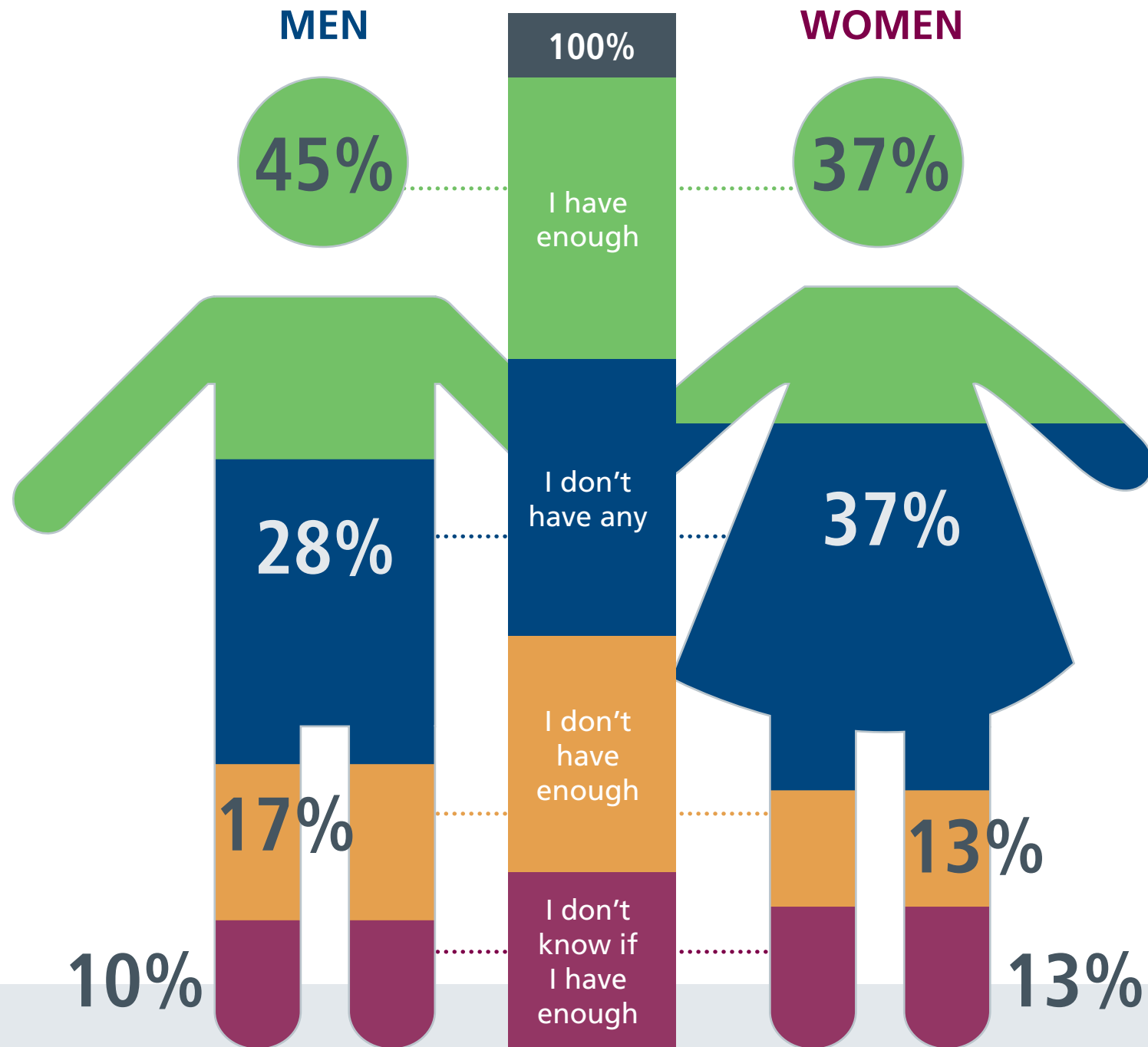
Life insurance enables you to protect your loved ones in the event of death. Plus, some types of life insurance build cash values that you can use to meet unexpected expenses, pay for college or provide extra income in retirement. Some people don't realize how important life insurance is until they need it.

Did you know that in these challenging economic times, only 40 percent of U.S. adults say they have enough life insurance? The remaining 60 percent don't have any (33%), don't have enough (15%), or don't know if they have enough (12%). How do you feel about your life insurance protection?

When asked to describe their life insurance protection situation, U.S. adults say:



Men & women view their life insurance protection differently:



When asked about their retirement plans, non-retired adults answer:

I don't know when I'll be able to retire **38%**

I'll be able to retire on time* **24%**

I'll have to work until I die **17%**

I'll have to retire later than I would like **12%**

I'll be able to retire early **8%**



Total does not equal 100% due to rounding.

UNCERTAINTY ABOUT RETIREMENT SAVINGS

The average life expectancy for an American is 78 years.¹ Also, the probability that a person will live to the age 90 is one in five.² The possibility of outliving savings is something all Americans should consider. Yet, many people have not begun planning for their retirement. They may have no idea how much money they have to save to experience the lifestyle they desire when they stop working.

When non-retired U.S. adults describe their retirement plans, 38 percent say they don't know when they will be able to retire.

Other adults say their retirement dreams will be delayed (12%) or that they will have to work until they die (17%).

Less than a quarter of Americans think they will be able to retire at the age of 65, while 8 percent say they will be able to retire early.

Where are you in setting and achieving your retirement goals?

* The standard age of retirement is 65.

RESTORING FINANCIAL PEACE OF MIND THROUGH FINANCIAL SERVICES

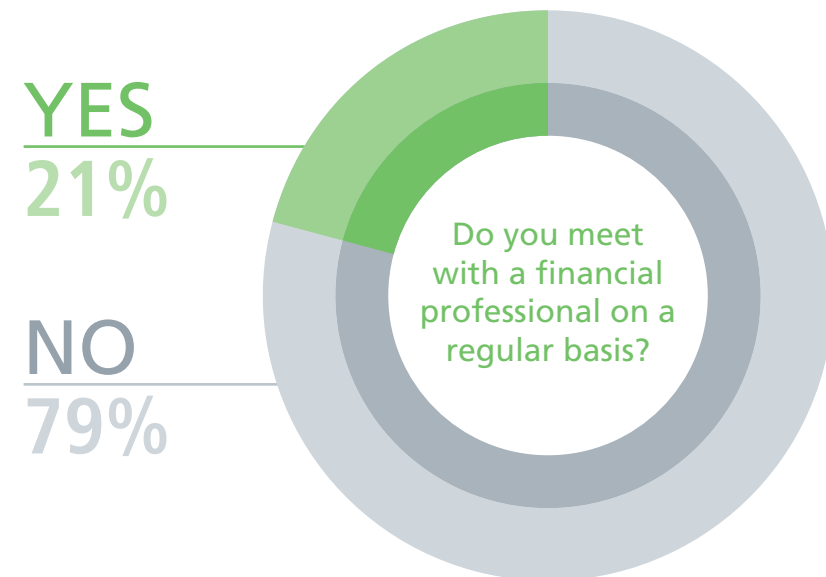
Financial professionals help people understand financial concepts and navigate the sea of financial products so they can better protect their families and secure their futures.

Twenty-one percent of Americans already meet regularly with a financial professional. Their financial confidence grows, as they stay actively engaged in keeping their goals and dreams on track. With help from their financial professional, they are reaching critical milestones on their financial journey. In the process, they are also learning about key financial concepts and strategies that enable them to make better decisions about their futures.

Many Americans are ready to positively transform their financial conditions, if they are not already doing so. Meeting with a financial professional can be a great starting point.

Have you considered meeting with a financial professional?

How many people seek professional help on their financial journey?



HOW WILL YOU MOVE FORWARD ON YOUR FINANCIAL JOURNEY AND ACHIEVE FINANCIAL PEACE OF MIND?

You, like all Americans, have an array of options to improve your financial condition and create the future you want. Sitting down with a WFG financial professional can start you on a course where you can:

- Learn key financial concepts
- Understand your financial condition and the tools and resources with which to improve it
- Overcome financial setbacks
- Protect your family and future

Schedule a meeting with your WFG financial professional, who can guide you through a financial needs assessment. Then, you'll be able to see where you are on your financial journey and gain strategies to achieve peace of mind and a better future.



1. U.S. Department of Health and Human Resources, National Vital Statistics Reports (March 16, 2011): Vol. 59, no. 4.
2. U.S. Department of Health and Human Resources, Life Tables 2007, Table C, National Vital Statistics Reports, (Sept. 28, 2011) Vol. 59, no. 9.

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