

World Financial Group
BRAND MANUAL



A BRAND IS A
STANDARD.

A BRAND IS A STRONG, PURPOSELY
CRAFTED IDENTITY THROUGH WHICH ALL
GREAT COMPANIES BECOME KNOWN. AND,
THROUGH WHICH THEY WILL FOREVER BE.

THIS IS WHERE WE ARE HEADED.

SO, GO AHEAD. TAKE A LOOK.
THE NEW WFG STARTS HERE.

1

SIGNATURE

SIGNATURE

- 1 Logo and Variants
- 2 Size Measurements
- 3 Do's and Don'ts
- 4 Typography
- 5 Color



Life is about change. So is business.

WFG is changing, too. While adjusting to the current needs of clients, we also are focused on associates. WFG is now a catalyst — a platform that includes tools and resources — that can help associates build and run their own organizations. And, we are reflecting that change in our everyday operations, our web presence, the marketing materials we produce, and more.

So, let's start with our new logo.



1.1 LOGO AND VARIANTS

Here is the new WFG logo. This standard logo must appear on all WFG corporate marketing materials and communications in the U.S. market.

The standard logo is not for use in Quebec.



ENGLISH CANADA

FRENCH CANADA



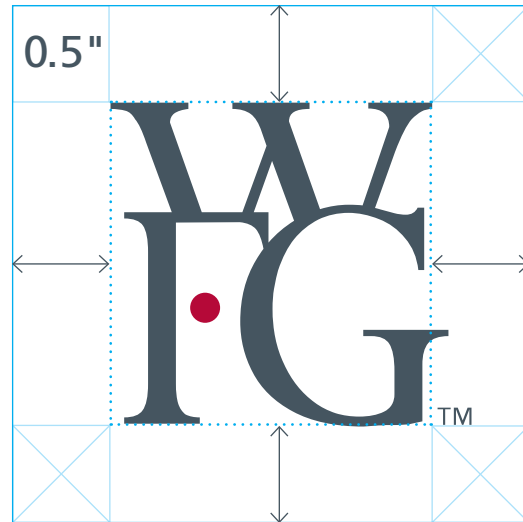
The standard logo can be used in English Canada for recruiting-related (non-product) purposes only. It cannot be used in Quebec. For those reasons, variants of the standard logo, which include the company name, are available to meet the requirements of the Canadian market or for specific situations in the U.S. market. These logos include both the standard WFG logo and type, which are separated by a red line of .75 pt. All type included in these logos will be left justified and aligned with the top of the WFG trademark logo.



Limited Use – U.S. and Canada (English only)

U.S. U.S. associates must use the standard logo. However, there are instances, such as to adhere to municipal building codes, in which a logo that includes the company name must be used. In those cases, associates have access to a limited-use logo that includes the words "World Financial Group."

Canada Canadian associates must use a logo that displays "World Financial Group Insurance Agency of Canada Inc." or both "World Financial Group Insurance Agency of Canada Inc." and "WFG Securities of Canada Inc." French language versions of the combined insurance agency and securities logo and a more simpler "World Financial Group logo" (similar to the limited-use logo for U.S. associates) also are available for use.



No smaller than 0.375"

1.2 SIZE MEASUREMENTS

Always leave a one-half inch area of white space around the entire logo.

Minimum Size The logo should never be smaller than 0.375", not including the trademark symbol (TM).

YES



Color



B/W



Reversed on dark background



Reversed with red dot on color background



Reversed on simple image background



Full color logo on light color background

NO



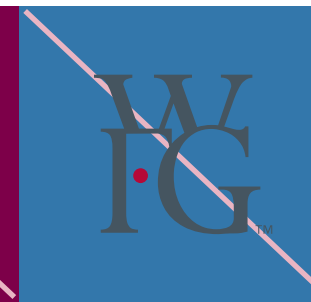
Do Not change red dot when using full color logo.



Do Not change color of the logo.



Do Not use reversed out red dot when logo is on red-toned background.



Do Not use color logo on a dark background.



Do Not use reversed logo with complex images.



Do Not change the placement of the red dot.

1.3 DO'S AND DON'TS

Everything you ever wanted to know about how to use the WFG logo.

PRIMARY

Frutiger Condensed **Bold Condensed** **Black Condensed** Light *Light Italic* Roman *Italic*
Bold **Bold Italic** **Black** **Black Italic** **Ultra Black**

ABCDEFGHIJKLMNOPQRSTUVWXYZ
 abcdefghijklmnopqrstuvwxyz
 12345678910

Adobe Garamond Pro Regular *Italic* **Semibold** *Semibold Italic* **Bold** **Bold Italic**

ABCDEFGHIJKLMNOPQRSTUVWXYZ
 abcdefghijklmnopqrstuvwxyz
 12345678910

WEB

Verdana Regular *Italic* **Bold** **Bold Italic**

Georgia Regular *Italic* **Bold** **Bold Italic**

1.4 TYPOGRAPHY

A typeface says many things, and more than we may even know, channels a company's purpose, ideas and values.

Primary Chosen for its fresh and modern look, Frutiger is a typeface that illustrates the new era our company has entered.

Complementing the look of Frutiger is Adobe Garamond, a sophisticated, classic typeface that stunningly conveys the professional qualities of our organization and our associates. Both of these typefaces are appropriate for headlines, subheads and body copy in printed marketing materials.

Web Verdana and Georgia will be the primary typefaces that will be used for all WFG headquarters-produced web content.



WFG Grey
PMS 432

Red Circle
PMS 7427

CMYK 23.2.0.77
RGB 69.85.96
HEX # 455560

CMYK 0.100.65.28
RGB 181.9.56
HEX # B50938

CMYK 0.0.0.0
RGB 255.255.255
HEX # FFFFFFFF

WFG Primary
Colors

PANTONE
432

PANTONE
7427

White

CMYK 52.6.0.25
RGB 86.155.190
HEX # 569BBE

CMYK 0.11.20.47
RGB 154.139.125
HEX # 9A8B7D

CMYK 100.58.0.21
RGB 0.85.150
HEX # 005596

CMYK 70.0.100.9
RGB 73.169.66
HEX # 49A942

Secondary
Colors

PANTONE
549

PANTONE
Warm Gray 9

PANTONE
294

PANTONE
362

Accent
Colors



1.5 COLOR

To complement our new logo and typefaces, WFG's color palette also has a contemporary, professional appeal.

We are now classifying the colors on our marketing materials into three categories — primary, secondary and accent. All marketing materials placed in these three categories will use specific colors to differentiate the target audience. All WFG materials must adhere to this color palette.

Primary These colors will be used for business and client pieces. White color space is also a critical part of our branding look.

Secondary These refined tones represent today's business and family lifestyles.

Accent Accent colors can be used on our communications materials, as long as they complement the cover images used in the materials.

2

VOICE

VOICE

1 Tone



We haven't just changed our logo. We've changed our voice, too. To reflect the new direction of our organization, the sound of our messages is important. We haven't lost our professional tone, but we are proudly showing our renewed focus on associates and the platform that they can use to grow a business and help families. However, in some cases, our new voice may be, well, more conversational, welcoming and accessible, which more accurately reflects our goals of service to our associates, clients and the industry.

Want to hear?



Cap This Campaign With Your Own Big Event

This campaign should not go silently into the night...it deserves a big event to cap it off when it ends in October. One that can help you make an impact in your organization and within WFG. On October 25, 2012, let's make history:

No event is too small or too big. If you have five guests, that's great. If you have 1,000, that's fantastic. The point is to bring WFG together one day - October 25 - to have the biggest recruiting day ever. We know that each and every one of you is up to the task!



Additionally, guests attend a business presentation and tour the home office building to see the many back office functions that help them grow their businesses. And, yes, we literally roll out the red carpet!

Internal
Tone Of Voice

2.1 TONE

Classified into two categories — internal and external — all print and electronic communications will employ a different tone depending on the audience.

Internal Our internal communications are directed toward our field associates. At the home office, we primarily communicate important news to associates through emails and online announcements, which while maintaining an overall professional tone, can from time to time be just a little more conversational.



WFG offers a dynamic business platform to help an associate build a financial services business, providing the corporate support needed to make his/her organization a strong one. WFG doesn't just want associates to survive in this business, we want them to prosper, which is why we continuously strive to provide associates with superior support and services.

Be in business for yourself, but not by yourself.

As a WFG associate, you own your own business but you are not in it alone. You are an independent business owner backed by the marketing and administrative muscle of WFG's headquarters and the support of experienced field leaders who started where you are and have built their own businesses from the ground up.

External
Tone Of Voice



External Any messaging that reaches clients and potential recruits is considered external. These messages are mainly communicated using our printed marketing materials, and feature a business-like, professional tone, using terminology and phrasing that reiterates our focus on our associates and the WFG business platform.

3

USAGE

USAGE

- 1 Signage
- 2 Headers
- 3 Collateral Materials



So, we've got a great, professional-looking logo and a new voice. Now what?

Well, we have to know and understand how to use them and where. In fact, nowhere is our brand more prevalent than at our events, and in our communications and marketing materials. Through each of these, we share our purpose and our brand. So, properly communicating our messages — whether it's a simple email, office signage or a seemingly larger-than-life banner for convention — is crucial to ensure clarity and understanding.



Internal Signage with One Line



Internal Signage with Two Lines

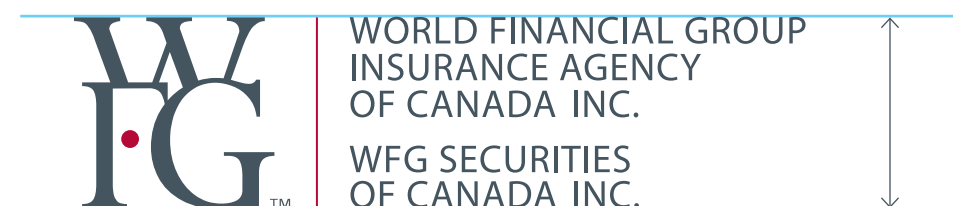
3.1 SIGNAGE

All internal and external signage must use the standard color logo with 0.75 pt. gray line. Weight of line will vary based on size of the signage.

A white background is preferable.

Internal Signage with One Line Three perfect squares should fit vertically along the line separating the standard WFG logo and type. One perfect square equals the height of the typeface, and type should be aligned with the middle square.

Internal Signage with Two Lines Similar to the one-line example, signage with two lines should also have three perfect squares that fit vertically along the line separating the logo and type. The height of typeface will equal the height of one perfect square. If a line is drawn through the center of the middle square, type should be placed above and below this line.



External Logo Signage

External Signage Just like the logos that are included in our marketing materials, any public signage should include the optional U.S. or any one version of the Canadian logos. All type will be left justified, aligned with the top of the WFG image and include a red line.



Email Blast



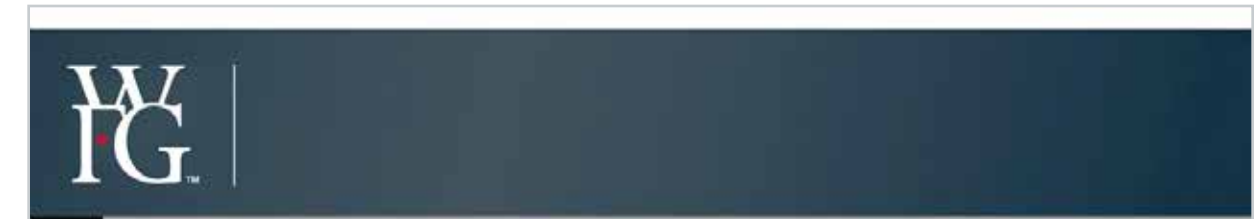
Newsletter

3.2 HEADERS

The headers used in all of our corporate marketing communications will have distinct features that make them easily recognizable.

Email Blast All official WFG email communications must have a banner placed at the top of the page with the reversed logo featured on the left side.

Newsletter Newsletters will include a red banner at the top. The reversed logo on a dark background will be placed on the right, and the title of the newsletter will be shown on the left.



Presentations PowerPoint and Keynote presentations will feature a dark-colored banner placed at the top of each page. The banner will include the reversed logo with the red dot. Content will be placed on a white background, and a red bar will run along the bottom of each page. The cover page of each presentation will feature the reversed logo with the red dot centered on a color background. Similar to the content pages, a red bar will run along the bottom of this page.



Front Cover

Back Cover

WFG-Branded

X height will vary depending on the taglines used

WFG-Branded These materials will feature the standard WFG logo prominently displayed at the top right of the transparent bar. The logo also can be seen on the outside back cover next to the required disclaimers. Follow the guides above for point sizes and spacing.

3.3 Collateral Materials

All of our printed marketing materials feature a fresh, updated look providing yet another opportunity to convey our associates' professionalism and expertise with potential recruits and clients. Once again, our logo is key in the design.

Front Cover The drop shadow on the right edge of transparent bar is 0.125." Blue guide margin is 0.5" all around with the WFG logo height of 0.75" placed within this perimeter. Please note that the transparent bar is 3" for horizontal format brochures.

Back Cover WFG Logo: 0.5" in height, spaced 0.25" to the left, and aligned to the top of taglines.

Taglines Column: 2" width, X height (will vary), 0.5" margin from the bottom right corner. Size of tagline copy is 7 pt.

Color: The back cover should be a solid block of the primary PMS color used in the document or our PMS 432 C dark gray.



Front Cover

Back Cover

Co-Branded

Co-Branded For associates eligible to co-brand their businesses with WFG, their individual logos will be displayed at the top right of the transparent bar. On the back cover, an associate's logo, office address and phone number will be placed in the top right side of a piece. The standard WFG logo will be included along the required disclosures and taglines.

Front Cover Logos must be placed inside of the blue guidelines. The maximum height of client logos is 0.75" within the live constraint area for the front cover. The transparent bar is 2.5" for standard vertical format brochures.

Back Cover Co-Branded Logo: 0.75" from the top and 0.5" margin from the right. Aligns right justified with bottom WFG logo.

Tagline column: Aligns with the bottom tagline spaced 0.25" to the left. Size of tagline copy is 10 pt.

Color: The back cover should be a solid block of the primary PMS color used in the document or our PMS 432 C dark gray.

4

DESIGN

- 1 Graphics
- 2 Layout
- 3 Imagery
- 4 Materials
- 5 Web

DESIGN



You've seen how to use our logo on various marketing materials, signage and communications. But, what about the other visual elements that add the finishing touches to pieces that communicate our messages?

The new WFG brand is all about a modern, professional design, and our visual materials reflect just that. We have a standard "look" — including both graphics and photography — that is incorporated into our printed pieces, as well as our public-facing websites. So, using these specific visual elements, a person will know it's WFG — who we are, what we do, and who our audience is.

Now, that's brand recognition!



Client

Business

4.1 GRAPHICS

Often, it's the little things that count. And, even just the smallest graphical details can create powerful marketing pieces and keep an audience engaged. Here's how we do it.

Client-Facing Materials All printed client materials feature a white transparent bar running along the left side. The WFG color standard logo is placed at the top of that bar and the title of the piece is placed below the logo.

Business Building Materials All business building materials include a gray transparent bar on the left side of each piece. The white and gray transparent opacity is at 75% and can be increased up to 80% depending on the background image and for readability. The WFG standard reversed logo is placed at the top and the title of the piece is placed below the logo. One line title font is Frutiger 45 Light at 36 pt. When two lines are used, the Frutiger line should be emphasized. The smaller line to the left of the Frutiger line should be Adobe Garamond Pro Regular at 24 pt. with auto leading.



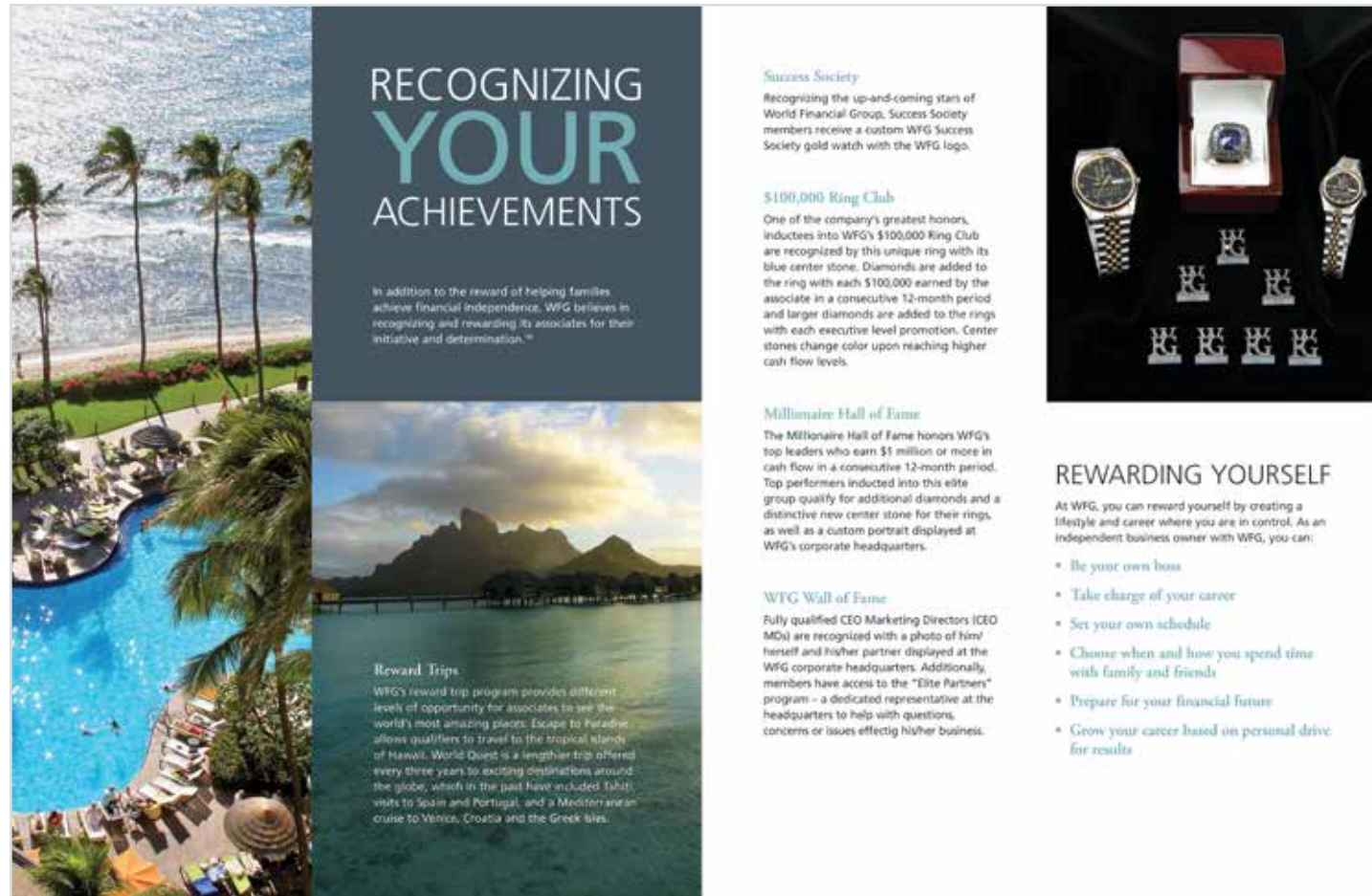
Inside Front Cover

Section Titles

Inside Front Cover This page features a solid color that complements the colors used in a brochure and includes a lead-in phrase to set the tone for a brochure. Copy is created and designed individually using a combination of Frutiger 45 Light and 55 Roman.

Section Titles Section titles deliver a concise, compelling message to the audience. These titles add impact, flavor and context to each section of information, and may consist of a phrase, pull quote, statement or call to action. These unique pieces of information should be treated as the primary focal point of any layout. Copy is created and designed individually using a combination of Frutiger 45 Light and 55 Roman.

One word of each section title should be emphasized in Frutiger 55 Roman, scaled larger, and should differ in color from the rest. The remaining words should be organized and scaled so that the section title forms a rectangle based on the maximum width of the emphasized word.



Inside Spread Layout

4.2 LAYOUT

These guidelines adhere to the inside pages of all collateral print materials and are based on the InDesign software program.

Primary Header

Font: Frutiger 45 Light
Size: 24 pt.
Leading: Auto
Case: All Caps
Color: Black
Space After: 0.125"

Primary Subhead

Font: Adobe Garamond Pro Semibold
Size: 14 pt.
Color: Subhead color for individual pieces may vary to match color palette.
Space After: 0.0625"

Primary Body Copy

Font: Frutiger 55 Roman
Size: 10 pt.
Leading: 14 pt.
Color: Black
Space After: 0.125"



Inside Page Layout

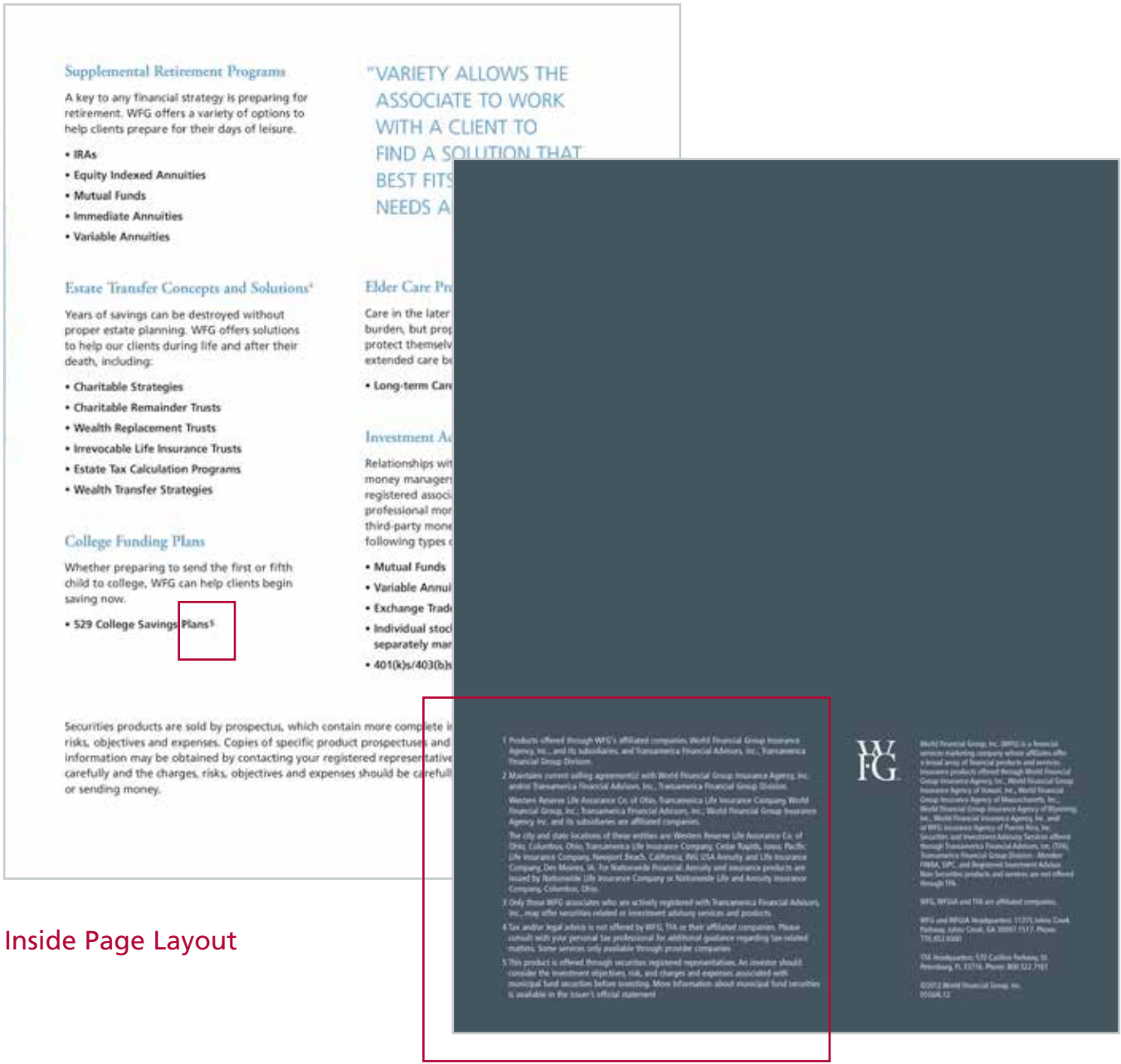
Margins White space is essential to maintaining a clean, open aesthetic. To maximize the amount of white space on each page, margins have been set at 0.75" on all sides. Text boxes should always be given 0.75" of space on all sides when placed next to an image or color field. Only break the 0.75" margin if there is no other solution.

Gutter Width The gutter width is the space between two columns. In WFG materials, the gutter width will measure 0.5". There is an exception to this rule, however, if there is more than two columns or if no other solution is available.



Inside Page Layout

Pull Quotes
Font: Frutiger 45 Light
Size: 18 pt.
Leading: 24 pt.
Case: All Caps
Color: Pull Quote color may vary to match color palette of individual pieces.
Text Wrap Settings: 0.1875" all around.



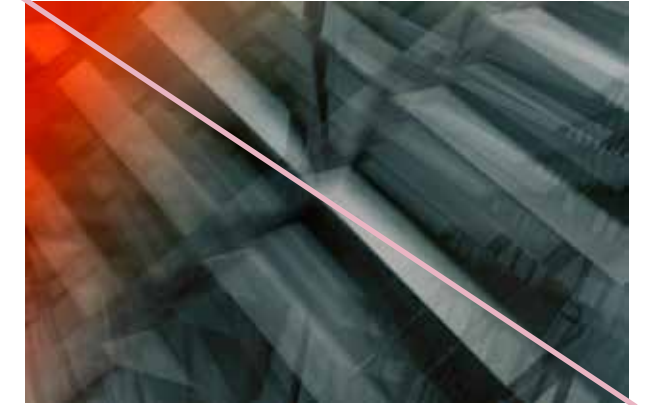
Inside Page Layout

Back Cover

Footnotes and WFG Disclaimer
 The numbered footnotes on the inside pages will be shown on the back cover on the left bottom corner adjacent to the WFG disclaimer.

Footnotes
Font: Frutiger 57 Condensed
Size: 8 pt. and 10 pt. for Canada only
Leading: Auto
Color: Black or White
Space After: 0.0425"

WFG Disclaimer
Font: Frutiger 57 Condensed
Size: 7 pt.
Leading: Auto
Color: Black or White
Space After: 0.0425"



Client
Casual, Family-Focused Images

Business
Professional, Metaphorical Images

Client

Business

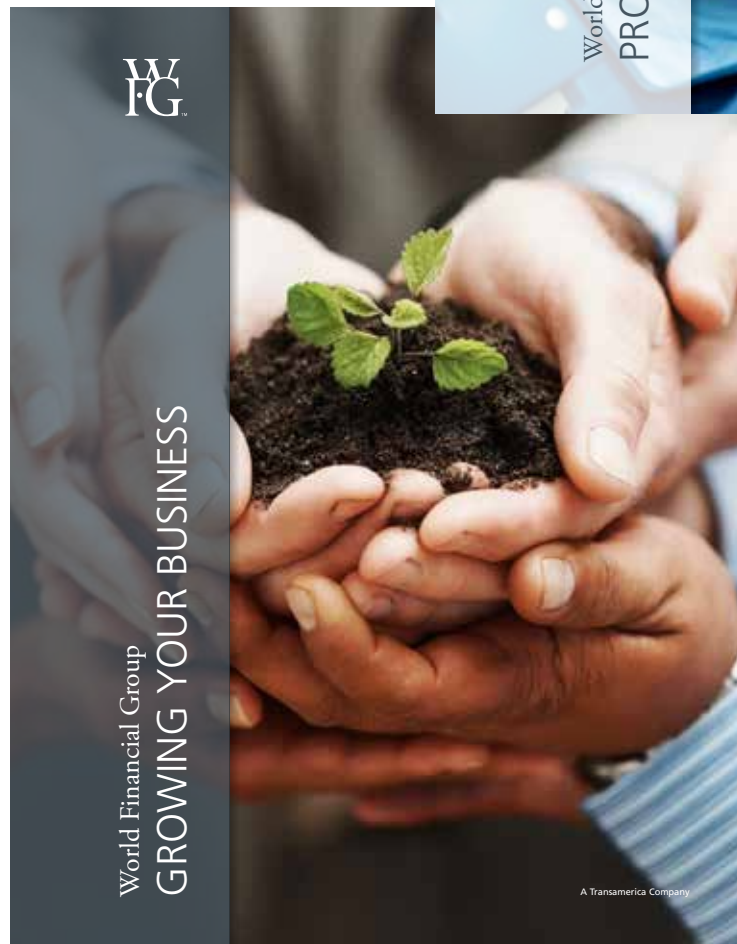
4.3 IMAGERY

Pictures can have many interpretations, depending on who is looking at them. The same is true for the photos that we have chosen for our marketing pieces. But, the types of photos shown will have overarching ideas and themes, and create emotional responses to connect audiences to the information inside our materials.

Client Client pieces feature photos that seem to capture moments as they happen. These images, which are seemingly quick, casual snapshots, depict real-life events and scenarios.

Business Building Business building pieces feature more metaphorical images and convey professional business ideas.

Unacceptable Imagery Pictures that are comical, a bad representation or those that have unbalanced composition should not be used. Casual photos should still look professional and represent more than a simple snapshot. Metaphorical images should be subtle and not bold or abstract.



Business

And, here's how everything — graphics and photography — comes together.



Client

Graphics
+ Image

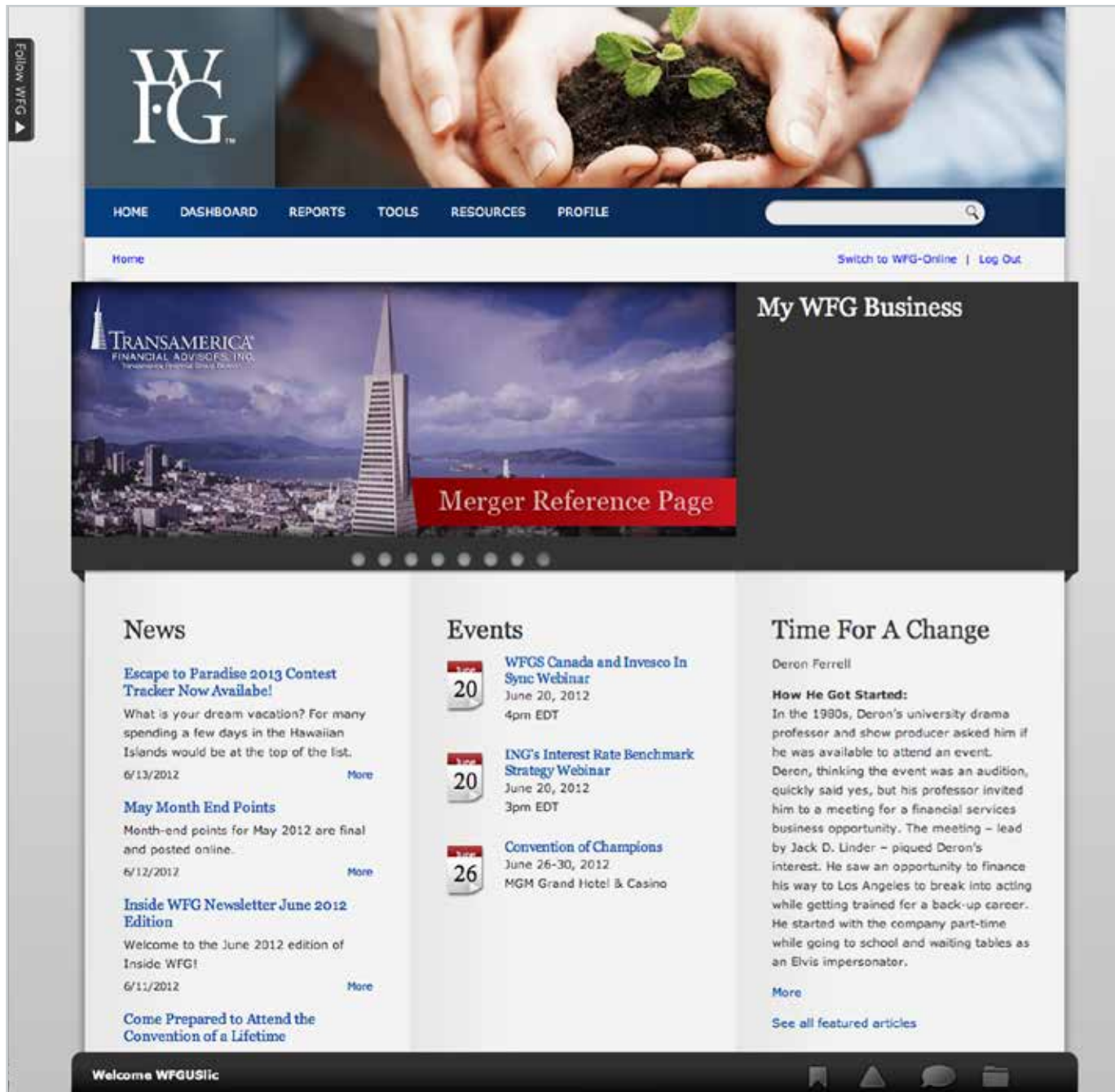
WFG Branding



4.4 MATERIALS

Connecting with potential clients and recruits is a crucial part of our business. What better way is there to interact with those individuals than through our professionally designed stationery?

Stationery All standard letterhead and envelopes feature the WFG logo in the top left corner. The front of all business cards displays the reversed logo on a gray background, and the back of the cards have a generic or life-licensed tagline placed on a white background on the bottom center.



MyWFG.com

4.5 WEB

Much of the information that can be found on WFG is online. Our websites — both internal and public facing — are designed to be eye-catching, easily navigable and adhere to our new brand guidelines.



wfgopportunity.com



worldfinancialgroup.com

Internal MyWFG.com is an associate's one-stop shop for all information relevant to his or her businesses and WFG. The WFG logo — as with all company websites — is prominently displayed in the upper left corner of the page. MyWFG.com features the standard color logo.

Public-Facing Our public-facing sites — worldfinancialgroup.com and wfgopportunity.com — feature the same graphics and imagery that are featured in our printed marketing materials. WFG's client website, worldfinancialgroup.com, features a white transparent bar on the left side of the page, which also includes site navigation. The standard color logo is at the top of this transparent bar. Images depicting real-life moments, just like in our client materials, are used on worldfinancialgroup.com.

WFGOpportunity.com, the website associates use with prospective recruits, features a gray transparent bar with site navigation on the left side of the page. The standard reversed logo is at the top of this transparent bar. Metaphorical images, similar to those in our printed materials, are included on this site.

THIS IS YOUR
BRAND.

LIVE BY IT.
BUT MOST IMPORTANTLY, PROTECT IT.
WE KNOW YOU WILL.

