



WFG Finances and Opportunities in America Survey
A VIEW INTO THE MARKET

New and seasoned entrepreneurs from all walks of life launch WFG businesses daily. These WFG independent financial professionals build their businesses with the confidence that they are making a difference in the lives of everyday people. Their certainty comes from knowing:

1. They are using a powerful, proven business platform that guides them to success
2. They are addressing a definite market need
3. They are sharing key financial concepts with people that can enable them to change their lives
4. They are helping people to realize their dreams of being part of entrepreneurial organizations or becoming business owners themselves

WFG has 20,000+ licensed financial professionals and hundreds of new people joining the company every week — and there is no indication that the market is saturated. In fact, more WFG financial professionals are needed to reach the millions of individuals and families who have not planned or prepared enough for their futures.

HOW BIG IS THE WFG OPPORTUNITY?

To gauge the magnitude of the WFG opportunity, we are letting the market speak for itself. With our *2012 WFG Finances and Opportunities Survey*, conducted by Harris Interactive, we heard from a wide demographic of Americans who voiced their opinions about their current economic situations and future prospects.

THE PULSE OF THE MARKET

Our study reveals that there is a tremendous need for the services financial professionals provide because:

- Many Americans are worried about their financial futures
- Not enough people have a good understanding of key financial concepts
- Many people may not have adequate life insurance protection or retirement savings
- Many individuals are not satisfied with their current jobs or professions, and a lot of them crave a better work/life balance
- A significant number of people want to meet regularly with a financial professional
- Some are interested in becoming entrepreneurs

As a WFG financial professional, your market for potential clients is huge — especially if you understand people's financial state of mind and can identify their needs. You will be able to connect with middle-income Americans in ways the financial services industry, which has traditionally served high net-worth clients, has not. Plus, as you build your business, you can extend the WFG business opportunity to others and put many individuals, who share your desire to be an entrepreneur, on a path to business ownership.



harris
INTERACTIVE®

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. THEY ARE NOT AS PREPARED AS THEY THOUGHT, AND THE UNCERTAINTY HAS TAKEN A TOLL ON THEIR PEACE OF MIND.

ing a g...
its total anticipated...
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?

All Americans want and need financial security, work/life balance, a bright future and the opportunity to let their dreams take root. Yet, today many Americans find themselves in a variety of challenging circumstances: They may be unemployed or underemployed, worried about job security or business viability, facing foreclosure on a home, or spending down a 401K to meet current expenses.

AMERICANS SAY THEY'RE "WORRIED" MORE THAN ANYTHING ELSE

For that reason, it is not surprising that when inquiring about their current financial situation, more than one-third of Americans — 36 percent — say they are worried. A small percentage of people, 6 percent, say they feel angry. Another 3 percent say they are confused about their situation.

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.

MANY FACTORS CONVERGE TO LIMIT FINANCIAL PEACE OF MIND

When people have peace of mind about their financial condition, they are secure in their current situation, they have appropriate life insurance protection and their work is fulfilling. They face their future anxiety-free because their retirement plans and other goals are on track and a brighter future lies ahead.

However, for many Americans, several factors are converging to limit financial peace of mind in their lives:

1. Limited knowledge about powerful financial concepts
2. Inadequate life insurance protection
3. Uncertainty about retirement savings
4. Lack of satisfaction with current income and/or profession

LIMITED KNOWLEDGE ABOUT FINANCIAL CONCEPTS

An understanding of financial fundamentals equips people to make wise choices, and better manage and protect their money. It empowers them to attain confidence in their finances.

Where Americans Are Strong

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 of U.S. adults say they understand.

Where Americans Are Weak

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.

By helping people understand key financial concepts, WFG financial professionals can build trusting relationships with their clients, and ultimately help them on their way to more sound financial futures.



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 interests

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

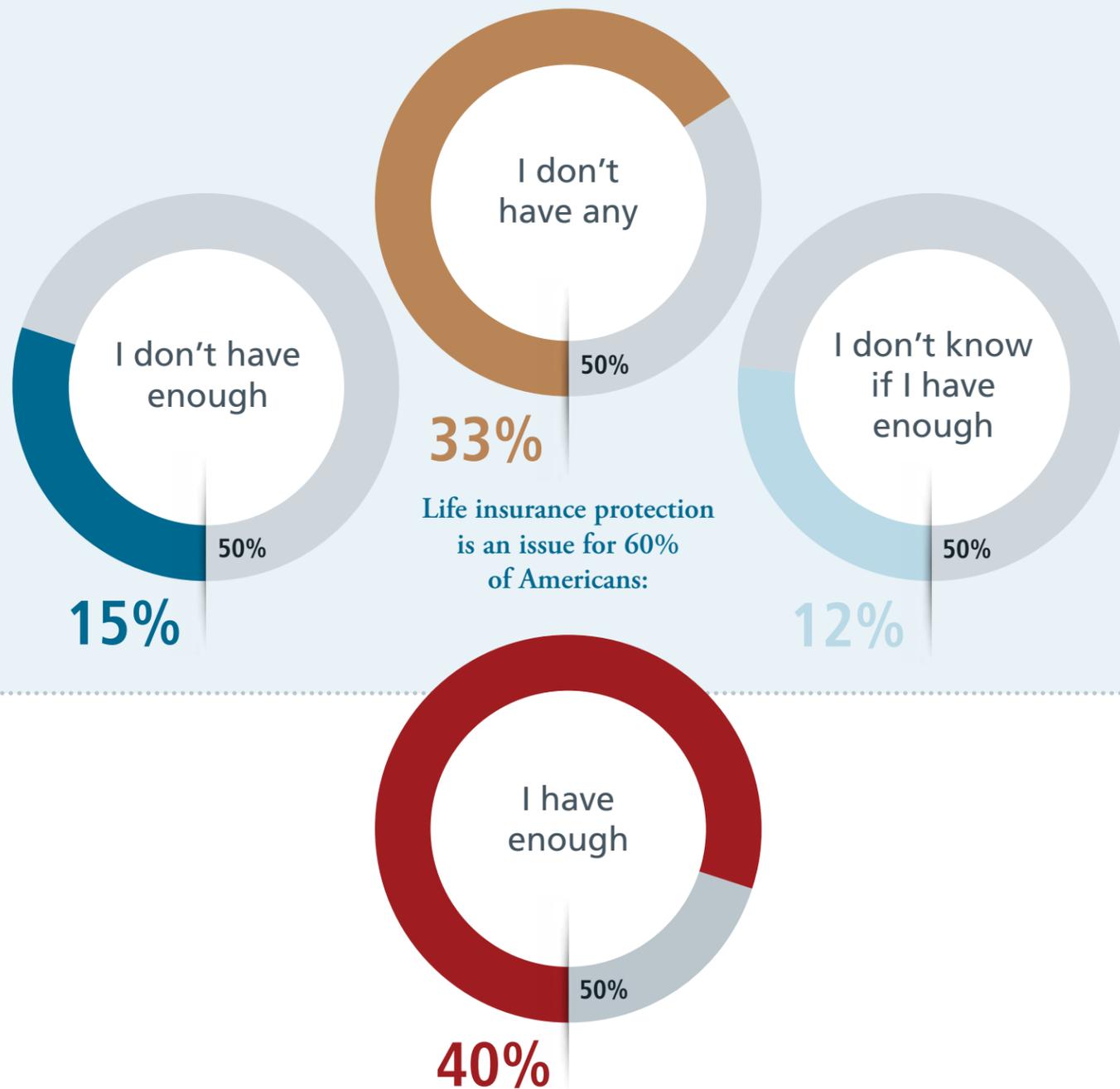
INADEQUATE LIFE INSURANCE PROTECTION

Life insurance helps families and individuals to protect their loved ones in the event of an untimely death. Plus, some types of life insurance build cash values that people can access 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%).

Many Americans can benefit from having their life insurance needs assessed. As a WFG financial services professional, you can give people something to feel confident about by helping them choose the right life insurance protection for themselves and their families.

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



Retirement planning: How Americans are faring?

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 of 90 is one in five.² This data suggests the possibility that one may outlive his or her savings is very real. Yet, an alarming number of people may not have begun planning for their retirement. They may not know how much they need to save to have the lifestyle they desire once they stop working.

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

Other non-retired 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 by age 65, while only 8 percent say they will be able to retire early.

Our survey shows that almost two out of three people are not where they should be in terms of retirement planning. As a WFG financial professional, you can help them find the most secure route to attain their retirement goals.

* Most Americans are focused on retiring at the age of 65.

LACK OF SATISFACTION WITH CURRENT INCOME AND PROFESSION

Financial confidence comes easiest to those who have a well-paying job with regular salary increases and the possibility of advancement, as well as an adequate work/life balance.

Although approximately 60 percent of U.S. adults report being employed full-time, part-time and/or self-employed, many of these working people are not satisfied with their current income, career and work/life balance.

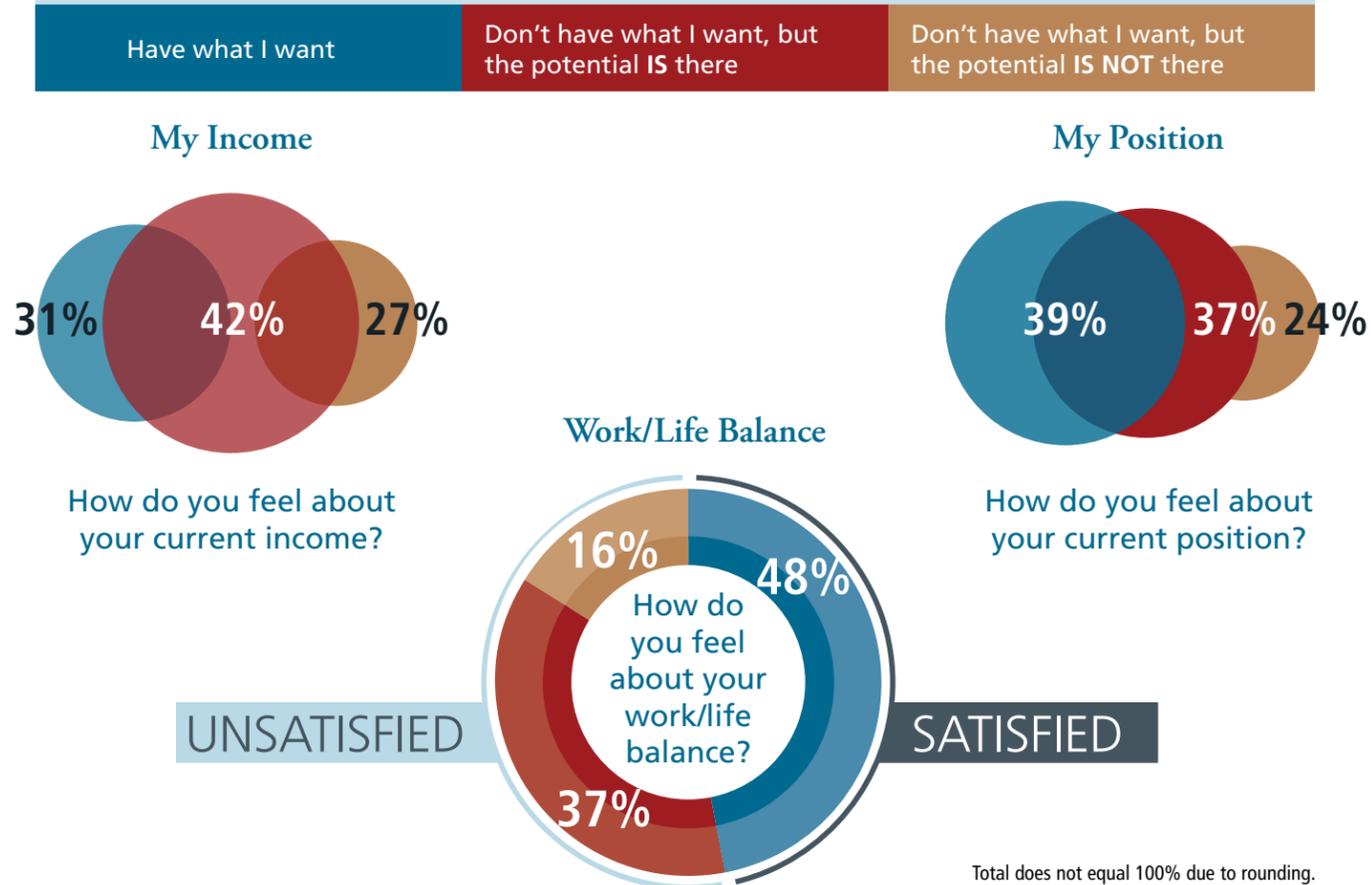
When asked how they feel about their income from their primary job, 69 percent of working adults say they don't make what they want. More than one in four (27%) not only don't make what they want but also say the potential for their situation to improve is not there.

Similarly, when inquiring about their satisfaction and the potential to grow or advance professionally in their current role, 61 percent of working Americans say they don't have what they want. Almost one quarter of working people also say the potential to get the opportunities they desire in their current role is nonexistent.

Work/life balance eludes most workers. Slightly more than half, 53 percent, do not have the work/life balance they desire, and 16 percent also say attaining that state is not possible in their current role.

As a WFG financial professional, you can open the door of opportunity for many people who want to change their career or supplement their income. All you have to do is share the WFG business opportunity. You can help them achieve their financial goals as you build your business in tandem with theirs.

How working Americans feel about their income, position and work/life balance:



Total does not equal 100% due to rounding.

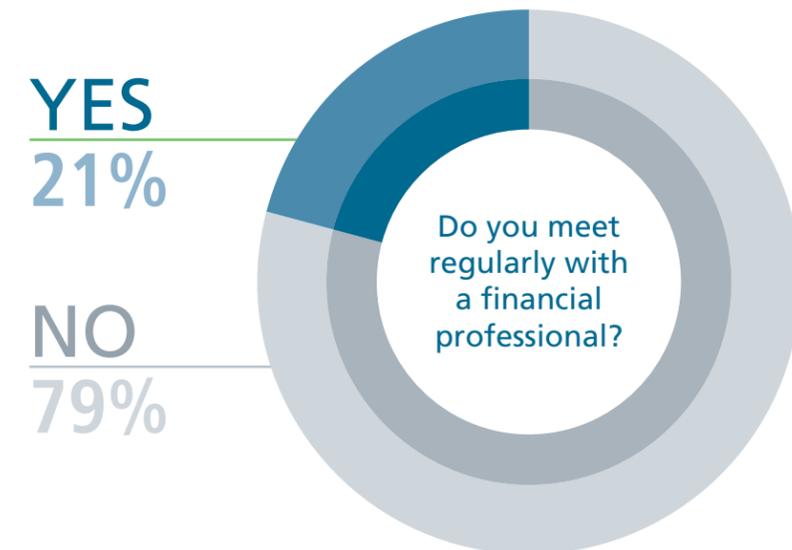
RESTORING FINANCIAL PEACE OF MIND THROUGH FINANCIAL SERVICES

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

Despite the challenging situations many people find themselves in, only 21 percent of Americans meet regularly with a financial professional. Many people are not receiving the expert advice that can get them on track to securing a better future.

As a WFG business owner, you will face a market that has a tremendous need for your expertise and has become more open to the idea of working with financial services professionals. As a company, WFG provides resources, such as our Financial Needs Analysis tool, to make it easier for you to properly assess your clients' financial conditions so that you can offer the right products to protect their families and dreams.

Americans' interest in meeting with a financial professional:



RESTORING FINANCIAL PEACE OF MIND THROUGH ENTREPRENEURSHIP

To combat dissatisfaction with jobs or careers, many people have improved their situations by following their passions and establishing their own businesses. Or, they have observed trends and launched businesses in industries with high potential for growth.

Our study shows that a substantial number of Americans may be inclined to start their own businesses, especially if they overcome such barriers such as lack of money to launch their venture and finding the right opportunity.

MANY ASPIRE TO OWN A BUSINESS

Among Americans with jobs, 30 percent cite business ownership as their ideal work situation. However, lack of experience and other factors may prevent people from pursuing their dreams to become entrepreneurs.

That's why our study looked at the 80 percent of Americans who have never owned a business. Of these people, 44 percent say they have a desire to run their own business. What's stopping them? Money, viable opportunities, knowing where to start, training/support, and more.

As you build your WFG business, you can tell prospective associates and clients about the WFG business opportunity. Let them know that the financial services industry is a high-growth area, and the costs to start a WFG business are low. WFG will give them the training and resources they need to be successful, and they can build their business as big as they want.

BRING FINANCIAL PEACE OF MIND TO THE PEOPLE WHO NEED IT MOST

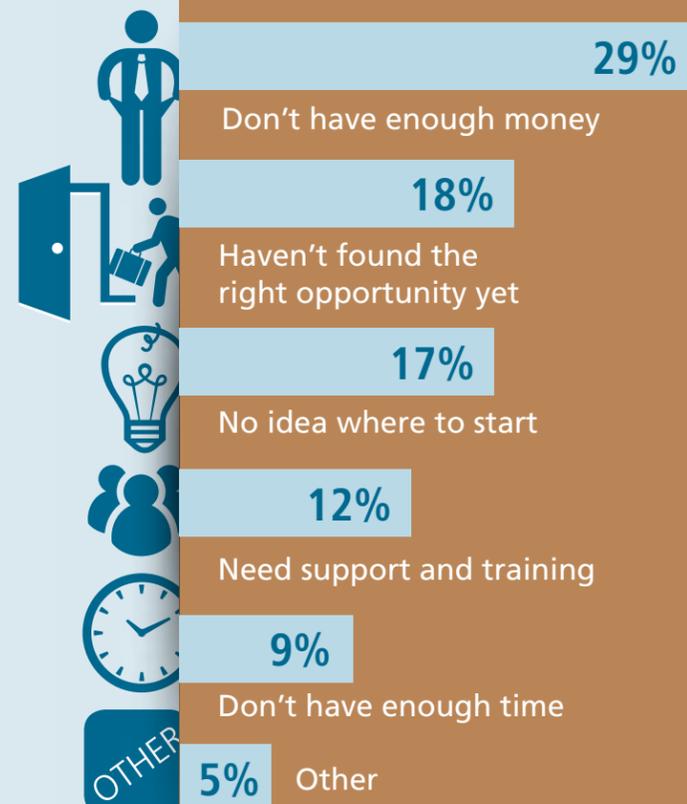
Americans need to know they have an array of options to improve their futures. Sitting down with a financial professional can put them on a course where they can:

- Understand their financial condition and the tools and resources with which to improve it
- Protect their families and their futures
- Overcome financial setbacks
- Explore different career options
- Assess opportunities to enhance their incomes
- Achieve a better work/life balance

Why not let that financial professional be you?

The demand for financial professionals is expected to grow 32 percent from 2010 to 2020, much higher than any industry.³ The large number of baby boomers preparing for retirement will drive that growth. Also, as the insolvency of Social Security becomes a real possibility, other Americans are becoming engaged in learning about finances and securing their financial futures.

Given this environment, the field is wide open for you to build a WFG business that helps people transform their financial situations. Plus, the opportunity to develop a sound organization has never been greater, as more Americans consider working for a small business or pursuing an entrepreneurial endeavor.



THE REASON FOR NOT STARTING A BUSINESS

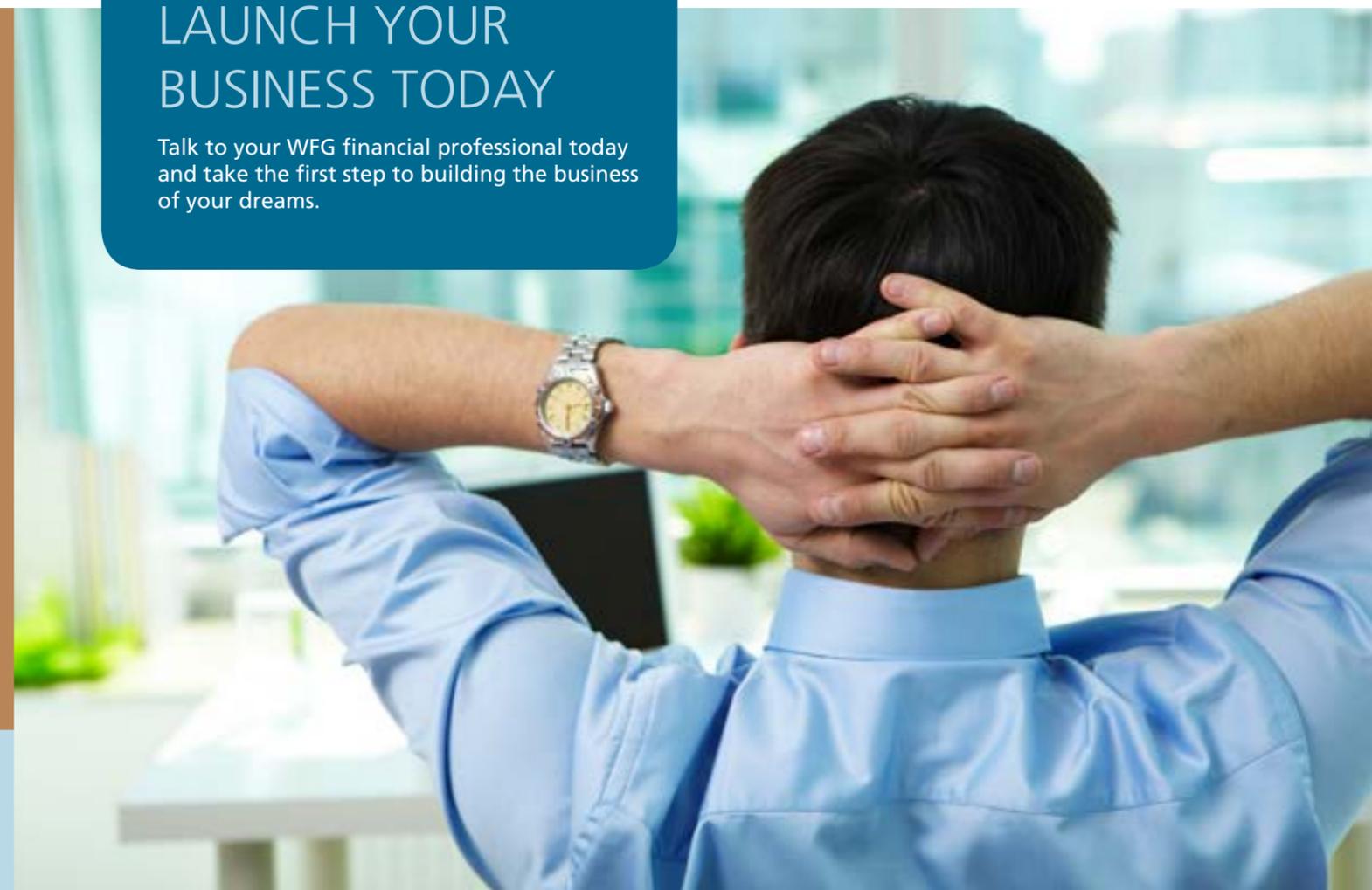
Here are the barriers that prevent many people from starting their own businesses. A business opportunity that addresses the majority of these barriers could convince many people to become entrepreneurs.

Results do not add up to 100% because multiple responses, including a "none" response, were allowed.

Non-self-employed U.S. adults who do not have any experience running their own businesses, but who would like to do so.

LAUNCH YOUR BUSINESS TODAY

Talk to your WFG financial professional today and take the first step to building the business of your dreams.



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.
3. Bureau of Labor Statistics, Occupational Outlook Handbook, <http://www.bls.gov/ooh/business-and-financial/personal-financial-advisors.htm>, accessed April 27, 2012.

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World Financial Group, Inc. (WFG) is a financial services marketing company whose affiliates offer a broad array of financial products and services. Headquarters: 11315 Johns Creek Parkway, Johns Creek, GA 30097-1517, PO Box 100035, Johns Creek, GA 30096-9403. Phone: 770.453.9300. WorldFinancialGroup.com

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