

*Convention
of*



2004



CONVENTION OF CHAMPIONS 2004

A record-breaking crowd of more than 12,000 attendees from the U.S. and Canada packed Bally's, Paris and Aladdin hotels in Las Vegas July 28-31 for the World Financial Group Convention of Champions 2004.

WFG associates gathered for four days of product training, guest speakers, fresh business-building ideas, and Awards Gala Ceremonies where top performers were recognized for their achievements. All participants felt the energy and excitement of this historic event – as they celebrated the largest convention in the company's three-year history.



REGISTERED REPRESENTATIVE DAY

Emcee Dina Fliss, Senior Executive Vice Chairman, welcomed Registered Rep Day attendees to the Aladdin Theatre and introduced Tim Stonehocker, WFG President & CEO, and Kim Scouller, World Group Securities, Inc. (WGS) President, who offered keynote addresses. Stonehocker highlighted the burgeoning market of middle-income families who need the services WFG provides, while Scouller discussed how far WGS had come since starting the broker-dealer in April 2002.

The afternoon session, hosted by Penney Ooi, CEO Master Builder, was full of exciting new marketing initiatives, including new online site resources, as well as compliance and supervisory issues. Keynote speaker Ben Baldwin spoke about how to work with clients to explain the risks and benefits of insurance policies with investment components. WFG Co-Chairman Rich Thawley closed the meeting by relaying several stories from his industry experience to inspire the crowd.







WORLD TEAM





WORLD TEAM GALA

The World Team celebrated the accomplishments of their biggest stars at the annual Gala Awards Ceremony. Throughout the evening, award winners made their way across the Aladdin Theatre stage, picking up awards in a variety of categories.

Before a packed house of World Team associates, top field leaders and rising stars were honored and recognized for their achievements. In addition, top executives addressed the crowd, including Tim Stonehocker, AEGON USA President and CEO Pat Baird, Rich Thawley and Xuan Nguyen. During the awards show, the crowd was entertained with a “magical” performance from the award-winning master illusionist and comedian, Murray the Magician.

Among the award winners were CEO Master Builder Penny Ooi, who was the number one World Team Master Builder, NMD Sean Li, who was the number one World Team Giant Builder and CEO Marketing Director Joen De Las Penas of The Philippines, who won the honor of Ultimate World Builder.



World Financial Group's World Team associates packed the house as Chairman Xuan Nguyen focused on the "direction and future" of the World Team as the team works to build a new industry. Highlights included the unveiling of the new System Flow, the importance of the *7 Step Duplication* process, and the simplified BMP.

In addition to workshops and training sessions, many special, invitation-only meetings were held including the MD Club Meeting and the inaugural ExeClub Meeting.

CEO MD Steve Cao and Senior Associate Crystal Chiang from MD Michael Wang's team in New York were thrilled to find out they were the winners of the WFG Foundation drawing for Four Perfect Days in Taipei. Also announced were the winners of the World Team's "18-2-To-Vegas" contest.





More than 6,000 Financial Division associates attended the 2004 Convention of Champions. Guest speaker Tyler Wilkinson, a financial services professional, inspired the crowd from his wheelchair as he spoke about “Success through Adversity.”

In addition to provider and hands-on business-building workshops, the themed general sessions wowed the crowd by focusing on *Building Confidence and Credibility*, *System Solutions* and *Selling the Dream*.

The Financial Division closed the Convention with a few last bombshells – drawings for a Porsche Boxster and a trip to Cancun. At the *Selling the Dream* session, Senior Associate Nathan Ireton from Pomona, CA, won the one-year lease on the vehicle. And MD Brett Kleese from Mesa, AZ, won The WFG Foundation raffle drawing for the Cancun trip.





FINANCIAL DIVISION GALA

Thousands of associates donned tuxedos and evening gowns to celebrate the achievements of the Financial Division's top performers. Hundreds of associates had their moment in the spotlight as they crossed the Aladdin Theatre stage.

Monte Holm, Tim Stonehocker, Rich Thawley, Pat Baird and senior field leaders delivered their congratulations, new challenges and inspirational messages. Entertainment was "magical" with a captivating performance from the award-winning master illusionist and comedian, Murray the Magician.

The big winners of the night were SEVC Ed Mylett and FVC John Shin. Mylett was honored with the coveted SEVC Leader of the Year (formerly the MVP award) for the success of his business over the past year, and Shin won the Division's "Rule the Road in a Hummer" contest. He won the one-year lease on a Hummer H2 by being the CEO MD and up to demonstrate the biggest net growth from first quarter to second quarter 2004.





FINANCIAL DIVISION



CANADA DAY

Canadian Associates attended a full day of specialized workshops geared toward the Canadian market. Vince Smith, CEO Marketing Director, and Liz Zetazate, CEO System Builder, hosted the day that featured appearances by WFG headquarters executives, WFG field leaders and Canadian product providers.

Among the announcements were a new home page for WFG-Online.com, an online Newsroom, three new web sites for Chairmen Monte Holm, Xuan Nguyen and Rich Thawley, web sites available for associates, a Canadian company-wide associate e-mail system and for Quebec associates, a French translation of the AMA.

Monte Holm declared three priorities for growing a WFG business: grow distribution, identify the next leaders and cultivate an environment in which entrepreneurs can thrive. Xuan Nguyen emphasized that to win in this business and industry “you must work on your vision and then share with people what you see,” while Rich Thawley challenged everyone to focus on what they want to do in their lives.





PREFERRED PROVIDERS

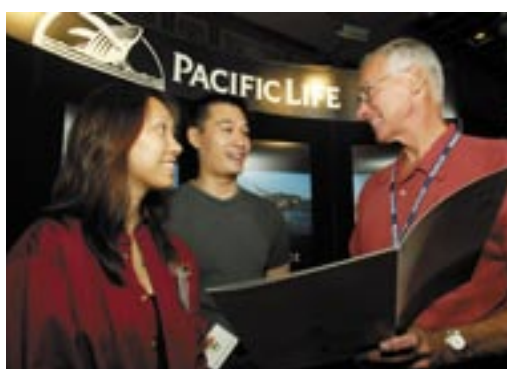
The Product Provider Workshops gave associates plenty to absorb throughout the convention. Several of WFG's preferred product providers attended, including Western Reserve Life (WRL), American Skandia, Pacific Life, One Life, Transamerica Investment Management and Transamerica Retirement Services in the U.S., and AEGON Fund Management, Transamerica Life Canada, Franklin Templeton, Equitable Life of Canada, Mackenzie and AGF in Canada. Representatives from the provider companies discussed updated product information and current industry issues during the workshops and welcomed associates to visit them at their booths in The WFG Experience.





THE WFG EXPERIENCE

Attendees spent two days at The WFG Experience sales and exhibit hall meeting one-on-one with product providers, vendors and headquarters staff. Once the doors opened to the Paris Concorde Ballroom on July 29, thousands of associates streamed the floor to explore the latest in business solutions and purchase the latest marketing materials and logo items.





2004 HIGHLIGHTS

- During the general sessions, best-selling author Tom Peters gave an energetic speech to the large crowd of associates speaking about the “perfect storm” of conditions including the power of women and the trend toward dream marketing that make the market ripe for the World Financial Group opportunity.

- World Financial Group, Inc. (WFG) President & CEO Tim Stonehocker announced the creation of two exciting, new levels of recognition: the President’s Council and the Chairman’s Council. Fully-qualified SEVCs and CEO Master Builders who meet the requirements and earn membership into these elite councils will experience exclusive company rewards.



- WFG Executives previewed the expansion of WFG into China, which the company is hoping to kick off at the end of 2004 or early 2005.

- WFG Mortgage Services, LLC is launched, which will soon be licensed as a full-service mortgage banker/lender providing opportunities for WFG associates to participate in the mortgage business.





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