Busting Myths about World Financial Group

MYTH #1

"WFG sounds like a pyramid scheme."

Reality: WFG is a licensed financial company that's part of Transamerica[1], an established financial institution.

- In a pyramid scheme, which is generally illegal, new participants pay into a system to fund payouts for earlier participants. Oftentimes, no real products or services are sold. As the scheme collapses, newer participants are typically left with losses.
- WFG insurance agents are licensed, regulated and focused on client outcomes.
- Agents earn commissions from selling regulated products— just like realtors earn commissions from selling homes — not from recruiting new agents.
- Recruiting enables leaders to train and support new agents, who in turn earn their own commissions. To reward this hands-on training, leaders earn a small commission when their team completes a sale (called an override).

[1]Each company is solely responsible for its own financial conditions and contractual obligations.

MYTH #2

"You have to recruit to make money at WFG."

Reality: Recruiting is optional.

- Many agents focus entirely on serving clients and earning commissions from selling financial products.
- Recruiting can help agents build a business at their own pace while training others, but personal sales alone can also generate an income.

MYTH #3

"Most people don't make money at WFG."

Reality: WFG has produced many seven-figure earners[2], demonstrating the upside potential when agents commit and build businesses for the long haul.

- Earnings depend on licensing, effort and training, just like many other businesses.
- WFG offers access to reputable carriers and a platform to help build long-term growth.

[2]2,093 agents, those who are licensed and producing, who have earned $1M+ cumulatively from initial licensing through end-of-the-year 2024. Currency is in U.S. dollars. In 2025, World Financial Group Insurance Agency LLC, its subsidiaries, and World Financial Group Insurance Agency of Canada Inc., paid an average of $11,443 to life insurance-licensed agents in the U.S. and Canada. This amount is in the local currency and not adjusted for exchange rates. Agents are independent contractors responsible for their own business expenses, which are not included in the average cash flow.

MYTH #4

"WFG only benefits the people at the top."

Reality: Compensation is based on production and leadership, not seniority.

- Those who serve more clients and build bigger teams have the potential to earn more.
- WFG's model uses generational overrides. First and foremost, you generate income from helping your clients and selling financial products. Then, you can also earn overrides from the agents you directly train and support. Overrides decrease with each generation, so those doing the most hands-on training earn more with the generations that are closer to them. This means that the people who build and lead strong teams, not just those who joined early, are the ones most likely to earn more.
- Agents who focus only on "sitting at the top" without helping their teams may not succeed long term.

MYTH #5

"You don't really own your business at WFG."

Reality: At WFG, you can build a business you can keep, grow and pass on.

- Agents operate as independent contractors, controlling their own client base, team growth and earning potential.
- WFG provides the platform, brand, compliance and product access, but the business you build belongs to you[3].
- Agents also have pathways to protect and transfer their business to family members, helping to ensure long-term value and legacy.

[3]If you end your relationship with WFG, you may not take your book of business with you. Ownership of your book of business remains contingent upon your continued affiliation with WFG. However, under our internal program, and subject to meeting all program requirements, you may be eligible to transfer or sell your book of business to a qualified family member or another WFG agent.

MYTH #6

"I'll earn more money working for a competitor."

Reality: While some competitors may offer slightly higher rates for newer agents, WFG agents have the potential to earn more long term.

- WFG offers robust override and bonus opportunities. You may be rewarded for training others and building a strong team. When others succeed, you can also succeed. It's why WFG has produced many seven-figure earners since its inception[4].
- WFG's compensation structure is designed to help you build a business that lasts.
- Unlike startup firms, WFG is part of a trusted global financial institution, Transamerica, which is rated A+ by S&P Global (as of April 6, 2026).

[4] 2.093 agents, those who are licensed and producing, who have earned $1M+ cumulatively from initial licensing through end-of-the-year 2024. Earnings are listed in U.S. dollars.

Home of the 7-Figure Earner

$1M+ earned each

by 2,093 agents[5]

[5] Number of agents, those who are licensed and producing, who have earned $1M+ cumulatively from initial licensing through end-of-year 2024. Earnings are listed in U.S. dollars.

Bonuses that Build Income in the U.S.

$77,134,869

in bonuses paid out to agents across the U.S. in one year[6]

[6] WFG Internal bonus reporting data for the U.S. and paid from Nov 2024–Oct 2025. Earnings are listed in U.S. dollars.

Bonuses that Build Income in Canada

$58,083,521

in bonuses paid out to agents across Canada in one year[7]

[7] WFG Internal bonus reporting data for Canada and paid from Nov 2024–Oct 2025. Earnings are listed in Canadian dollars.

Start building your legacy. Learn more at worldfinancialgroup.com

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The career opportunity is for an independent contractor who would be compensated by commission. People experience various levels of success with WFGIA and WFGIAC. Individual results may vary.

Please note that people experience various levels of success with World Financial Group Insurance Agency, LLC, and individual results may vary. In 2025, World Financial Group Insurance Agency LLC, its subsidiaries, and World Financial Group Insurance Agency of Canada, Inc., paid an average of $11,443 to life insurance-licensed agents in the U.S. and Canada. This amount is in the local currency and not adjusted for exchange rates. Agents are independent contractors responsible for their own business expenses, which are not included in the average cash flow.

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