

■ ***Our Campaign***

*With the success of empowering 1 million families, we continue forward with a goal of educating 30 million people by 2030.*

■ ***Our Mission***

*To build and protect wealth for families. We want to help people move from financial insecurity to financial independence.*

■ ***Our Vision***

*To build a new industry with 1 million business associates worldwide and revolutionize the financial services industry to help solve the consumer's dilemma: lack of understanding, planning and support.*

■ ***Do it right. Do it with pride.***

# WSB FINANCIAL EDUCATION WORKBOOK

Name / Financial Education Center:

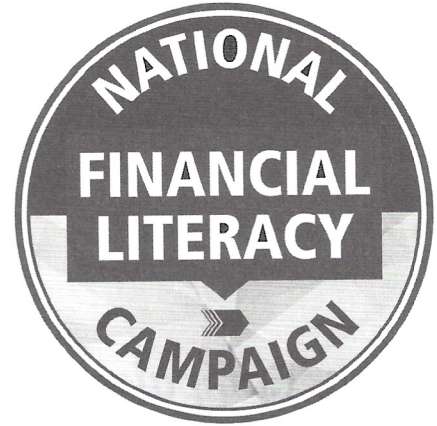
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Trainer: \_\_\_\_\_

Phone: \_\_\_\_\_



## Workshop Schedule

	<i>Date</i>	<i>Trainer Signature</i>
<b>Introduction:</b> WSB & THE FINANCIAL LITERACY CAMPAIGN	_____	_____
<b>Workshop 1:</b> BUILDING SAVINGS & WEALTH	_____	_____
<b>Workshop 2:</b> INCREASE CASH FLOW & MANAGE DEBT	_____	_____
<b>Workshop 3:</b> PREPARING WITH PROPER PROTECTION	_____	_____
<b>Workshop 4:</b> YOUR HEALTH & WEALTH	_____	_____
<b>Workshop 5:</b> UNDERSTANDING ASSET ACCUMULATION STRATEGIES	_____	_____
<b>Workshop 6:</b> FULFILLING LONG-TERM GOALS	_____	_____



 SCAN ME

For the latest workshop schedule.

***Master the basics in 30 days!***



# PERSONAL FINANCIAL STRATEGY

BUILDING A SOLID FINANCIAL FOUNDATION

Date \_\_\_\_\_

Client Name \_\_\_\_\_ DOB \_\_\_\_\_ Child Name \_\_\_\_\_ DOB \_\_\_\_\_  
 Spouse Name \_\_\_\_\_ DOB \_\_\_\_\_ Child Name \_\_\_\_\_ DOB \_\_\_\_\_  
 Address \_\_\_\_\_  
 Phone \_\_\_\_\_  
 Email \_\_\_\_\_

### CONCERNS

- Too many bills/debts
- Lack of savings/investments
- Children's future (higher education, career)
- Health care (disability, long term illness)
- Wealth transfer (life insurance, funeral, documentation)
- Income stability (job, career, business)
- Lack of financial knowledge
- Other \_\_\_\_\_

### GOALS (Emergency Fund, Proper Protection, Education, Retirement, Home, Parents, Vacation/Travel)

LESS THAN 1 YEAR	1 - 5 YEARS	5+ YEARS

### MONTHLY INCOME

Client Occupation \_\_\_\_\_ Primary \_\_\_\_\_ Secondary \_\_\_\_\_ TOTAL INCOME \_\_\_\_\_  
 Spouse Occupation \_\_\_\_\_ Primary \_\_\_\_\_ Secondary \_\_\_\_\_ TOTAL INCOME \_\_\_\_\_

### ASSETS

Type/Company	Value	Contribution
Market Value of Home(s)	_____	_____
Mutual Funds/Stocks	_____	_____
Savings Account	_____	_____
Checking Account	_____	_____
Retirement Account	_____	_____
Client Life Insurance Policy	_____	_____
Spouse Life Insurance Policy	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
ASSETS TOTAL	_____	_____

### MONTHLY EXPENSES

Mortgage/Rent	_____
Mortgage Insurance	_____
Property Insurance	_____
Property Taxes	_____
HOA	_____
Utilities (Elec./Gas/Water)	_____
Home Maintenance	_____
Internet	_____
Cable/Streaming	_____
Groceries/Dining/Delivery	_____
Pet Expenses	_____
Car Payment	_____
Car Insurance	_____
Car Maintenance/Gas	_____
Ride Sharing	_____
Cell Phone	_____
Recreation/Hobby	_____
Subscription Service(s)	_____
Membership(s)	_____
Medical	_____
Health Insurance	_____
Personal/Self-Care	_____
Clothing	_____
Child care/Babysitting	_____
School Tuition/Materials	_____
_____	_____
_____	_____
_____	_____
TOTAL EXPENSES	_____

### LIABILITIES

Type/Company	Value	Contribution
Mortgage	_____	_____
2nd Mortgage	_____	_____
Car Loan	_____	_____
Credit Cards	_____	_____
Personal Loans	_____	_____
Other Debt/Loans	_____	_____
_____	_____	_____
_____	_____	_____
LIABILITIES TOTAL	_____	_____

### MONTHLY CASH FLOW CALCULATION

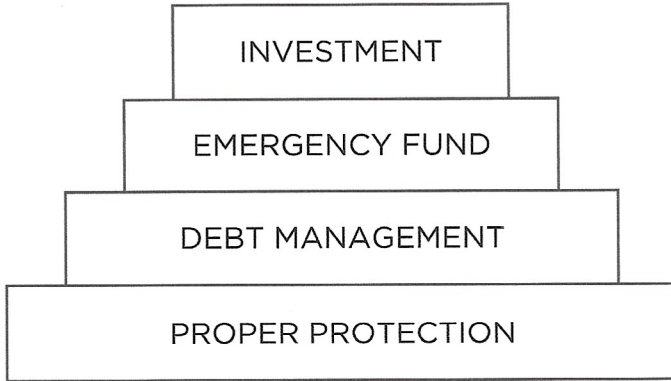
\_\_\_\_\_ - \_\_\_\_\_ - \_\_\_\_\_ - \_\_\_\_\_ = \_\_\_\_\_  
 Total Income - Total Asset Contribution - Total Liability Contribution - Total Monthly Expenses = MONTHLY CASH FLOW

### ESTATE PRESERVATION

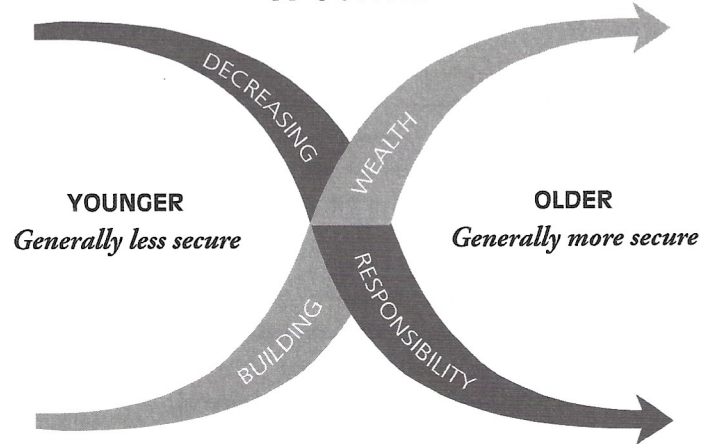
Will  Trust  Personal Directives  Power of Attorney  Last Wishes  Guardianship  Secure Storage  
 Date last reviewed: \_\_\_\_\_ Who is Informed? \_\_\_\_\_  
 Follow-up Appointment Date \_\_\_\_\_ Client Signature \_\_\_\_\_



## FINANCIAL FOUNDATION



## X-CURVE



## D.I.M.E. METHOD

	CLIENT	SPOUSE
Debt	_____	_____
Income (x10)	_____	_____
Mortgage	_____	_____
Education	_____	_____
INSURABLE NEED	_____	_____

## MANAGED GROWTH

GROWTH	SAFETY
TAX ADVANTAGE	PROTECTION

## NOTES

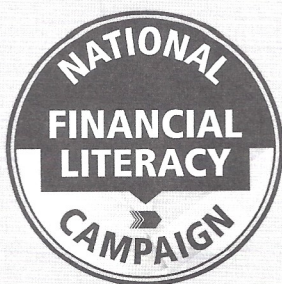


## FINANCIAL EDUCATION FOR ALL

Our mission is to help build and protect wealth for families. We want to help people move from financial insecurity to financial independence. The goal of our National Financial Literacy Campaign is to educate 30 million families by 2030.

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# UNDERSTANDING ASSET ACCUMULATION STRATEGIES

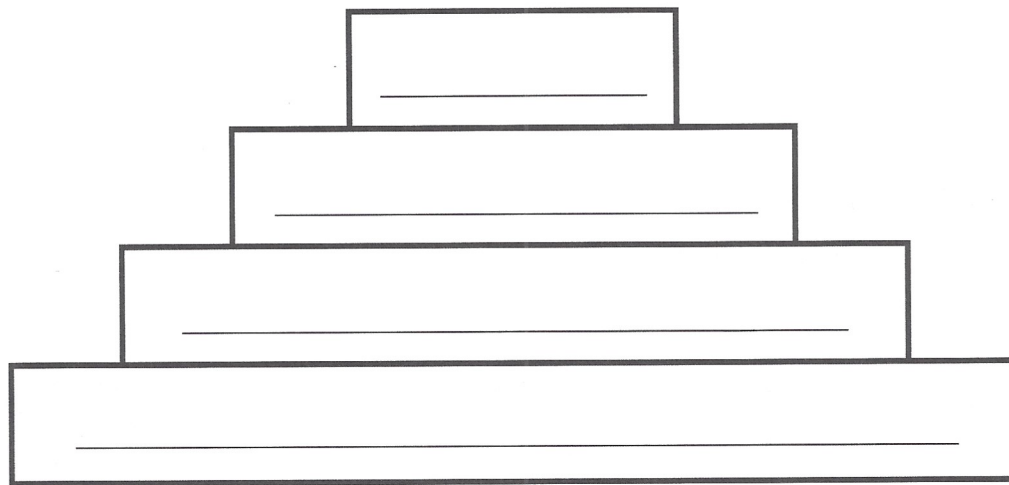


# ASSET ACCUMULATION STRATEGIES

## *What you will learn:*

- Accumulating wealth and the Cost of Waiting.
- Looking at Historical returns, Average returns, YOUR returns.
- Strategies and Minimizing Risk.

## *Complete the Financial Foundation below:*

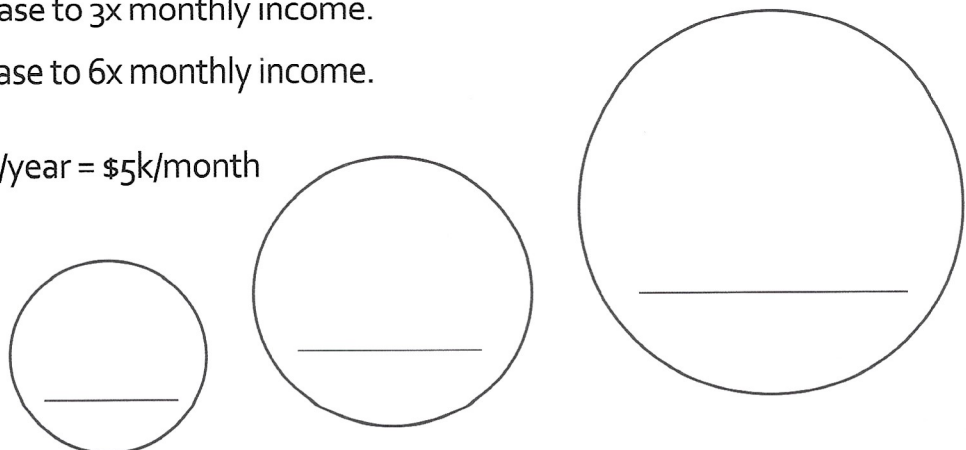


## EMERGENCY FUND BUILD UP

A basic rule of thumb for determining how much you should set aside is at least 3 to 6 months of your total income.

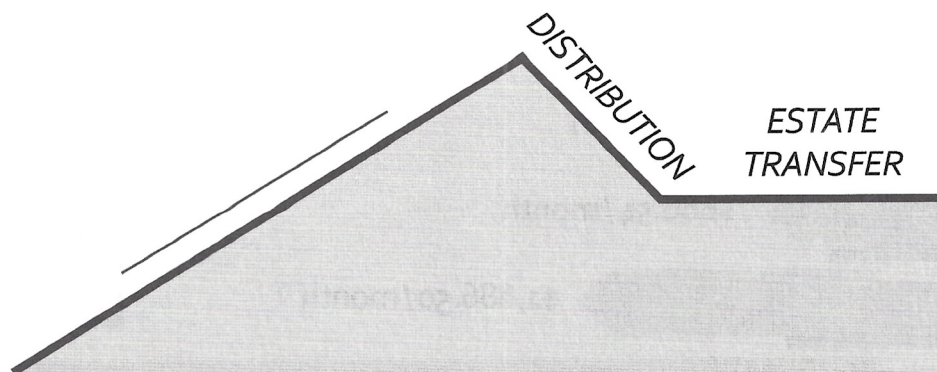
- Step 1 - Start by saving \$1000.
- Step 2 - Increase to 3x monthly income.
- Step 3 - Increase to 6x monthly income.

Example Income: \$60k/year = \$5k/month



# 3 PHASES OF WEALTH

The life cycle of building wealth can be simply understood in 3 phases:

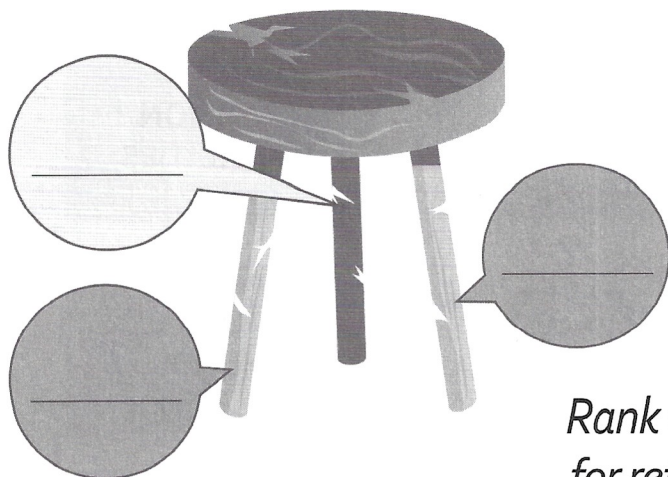


***Most people will live longer.***

Based on the average American life expectancy, a person aged 65 can expect to live until about 85 years old.\*

\*Social Security Benefits Planner – Life Expectancy. <https://www.ssa.gov/planners/lifeexpectancy.html>

## SHIFT IN RESPONSIBILITY



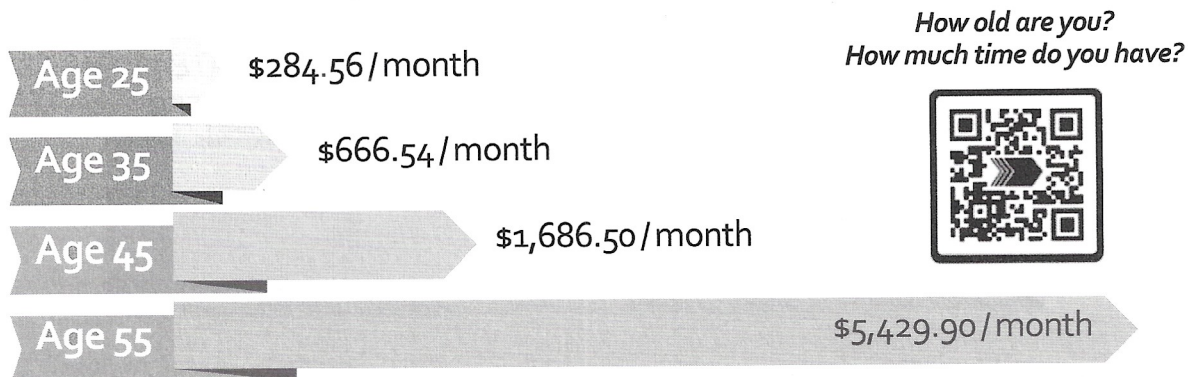
*Rank what YOU would depend on for retirement from most to least.*

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_

# CAN YOU AFFORD TO WAIT?

Need \$1 million at age 65?

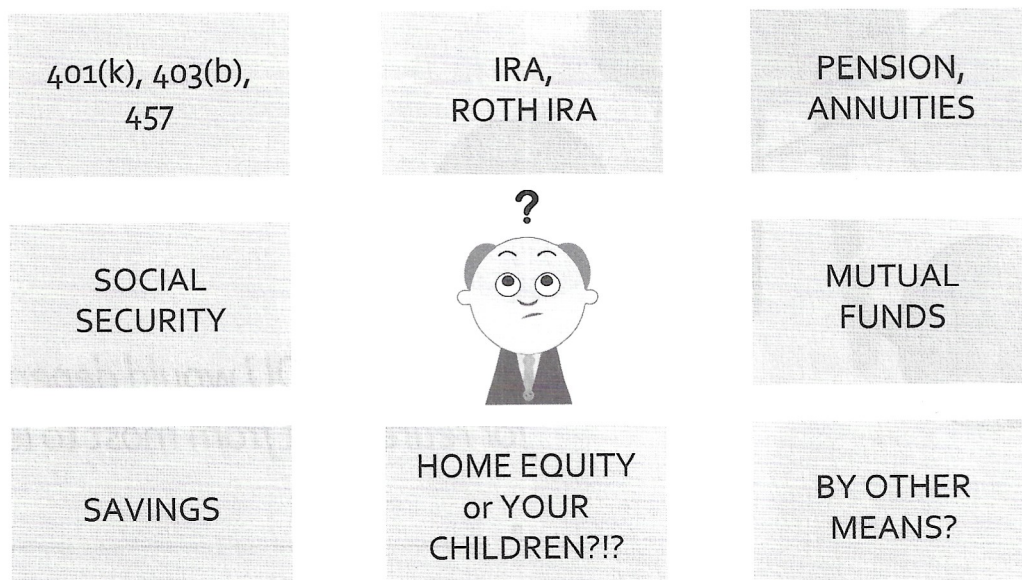
Here's what you'll need to save per month based on an 8% rate of return\*:



**Regardless of whether you have time, you can always leverage the market.**

\*Values were calculated using the formula for Future Value of a Series based on the Compound Interest formula:  $Pmt = A / [((1 + r/n)^{nt}) - 1] / (r/n)$ . <https://www.investor.gov/additional-resources/free-financial-planning-tools/compound-interest-calculator>. The presentation is hypothetical and does not represent any specific investment. It does not take into account any fees, expenses or taxes associated with investing and that if it did, the result shown would be lower. Both the return and principal value of investments fluctuate over time. It is unlikely that any one rate of return will be sustained over time.

# SAVING FOR RETIREMENT



**What do you have? How much do you know about it?**

# CAN YOU HANDLE THE LOSS?

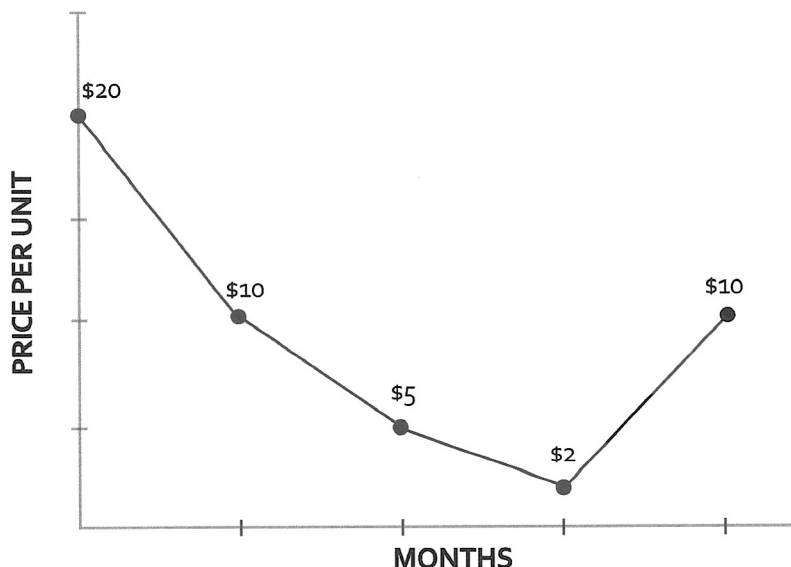
What percentage gain is required to get back to even?

Potential Portfolio Investment Loss	Gain Required to Get Back to Even
- 10%	+11%
- 20%	+25%
- 30%	+43%
- 40%	+67%
- 50%	_____
- 60%	_____



# DOLLAR COST AVERAGING\*

Alex's mom loves him so much, she invests \$100 for him every month. Assuming she uses the Dollar Cost Averaging strategy, fill out the chart below to determine the number of units acquired per month, the total number of units accumulated, and the total values after 5 months of investing.



CONTRIBUTION	UNITS ACQUIRED
MONTH 1 \$100	_____
MONTH 2 \$100	_____
MONTH 3 \$100	_____
MONTH 4 \$100	_____
MONTH 5 \$100	_____
<b>TOTAL</b> \$500	_____

**Results of Dollar Cost Averaging:** \_\_\_\_\_ units @ \$10 / unit = \$ \_\_\_\_\_

What if she had used all \$500 in the first month (Lump-Sum approach)?

Month 1: \$500 @ \$20 / unit = 25 units. -> Month 5: 25 units @ \$10 / unit = \$ \_\_\_\_\_

*\*These graphics depict a mathematical model of Dollar Cost Averaging. This is a hypothetical example for illustrative purposes only and does not reflect an actual investment in any product, nor does it reflect risks, expenses or charges associated with any actual investment. Actual results may vary substantially from the figures in the example. Dollar cost averaging is a long-term strategy which does not assure a profit nor protect against a loss in a declining market. Investors should carefully consider their ability to continue regular purchases through periods of low price levels.*

Name: \_\_\_\_\_ Date: \_\_\_\_\_ Acct. Type: \_\_\_\_\_



SCAN ME

# RISK PROFILE & SUITABILITY QUESTIONNAIRE

A properly licensed financial professional can help determine which allocation is best suited for your needs.

1. You plan to begin taking money from your account in...
- 1 year or less 2pts
  - 2 to 5 years 5pts
  - 6 to 10 years 8pts
  - >10 years 11pts

2. We manage what portion of your total investment portfolio?
- A small portion 3pts
  - About half 2pts
  - Most of it 1pt

3. Your level of experience regarding investments and financial markets is:
- Cash, CDs 1pt
  - 401k, IRA 2pts
  - Mutual Funds, Variable Annuity 3pts

4. Which sentence best reflects your feelings about investment risk?
- I want as much assurance as possible that I will not lose money 1pt
  - I want to balance some preservation with some growth 4pts
  - I want as much growth as possible, regardless of risk 7pts

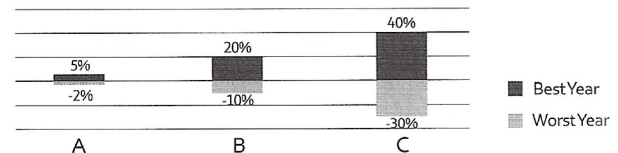
5. How able are you to handle financial emergencies outside of your investment plan?
- Not able 1pt
  - Somewhat able 3pts
  - Able 5pts

6. Which of the following statements best describes your reaction if the value of your portfolio suddenly declined by 15%?
- I would be very concerned because I cannot accept fluctuations in the value of my portfolio 1pt
  - I invest for long-term growth, and some income, but would be concerned about even a temporary decline 2pts
  - I invest for long-term growth but would be very concerned if the downturn were more than 15% 3pts

7. How optimistic are you about the long-term prospects for the economy?
- Pessimistic 1pt
  - Unsure 3pts
  - Somewhat optimistic 4pts
  - Very optimistic 6pts

8. Rate your tolerance to investment risk (1 being the lowest).
- 1 1pt
  - 2 1pt
  - 3 1pt
  - 4 2pts
  - 5 2pts
  - 6 2pts
  - 7 3pts
  - 8 3pts
  - 9 3pts
  - 10 3pts

9. Of the following hypothetical investments, you would be most comfortable holding...
- a) 1pt  b) 5pts  c) 9pts



41 or Higher <input type="checkbox"/>	This model allocation may be appropriate for Investors who seek aggressive growth and who can tolerate wider fluctuations in market values, especially over the short term.	Aggressive 80-100% Equities 0-20% Fixed Income
Between 34-40 <input type="checkbox"/>	This target asset mix may be appropriate for Investors who have a preference for growth and who can withstand significant fluctuations in market value.	Moderate Aggressive 70-90% Equities 10-30% Fixed Income
Between 27-33 <input type="checkbox"/>	This target asset mix may be appropriate for Investors who want the potential for capital appreciation and some growth and who can withstand moderate fluctuations in market value.	Moderate 50-70% Equities 30-50% Fixed Income
Between 20-26 <input type="checkbox"/>	This target asset mix may be appropriate for Investors who want to minimize fluctuations in market values by taking an income-oriented approach with some potential for capital appreciation.	Moderate Conservative 30-50% Equities 50-70% Fixed Income
19 or Less <input type="checkbox"/>	This target asset mix may be appropriate for Investors who want little fluctuations in market values by taking significant exposure to income investments.	Conservative 10-30% Equities 70-90% Fixed Income

Client: \_\_\_\_\_

Agent: \_\_\_\_\_

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# HOMEWORK

## ***Connect with the person who invited you!***

- Be part of the 30M financially educated.
- Join the campaign and bring someone to the next workshop:
  - ***Fulfilling Long-Term Goals***
  - ***Building Savings & Wealth***
  - ***Increase Cash Flow & Manage Debt***
  - ***Preparing with Proper Protection***
  - ***Your Health & Wealth***
- Complete worksheets and work with a financial professional to help you improve your financial strategy.

