

**OPEN FOR
BUSINESS**

TRANSAMERICA FINANCIAL ADVISORS, INC.



TRANSAMERICA[®]
FINANCIAL ADVISORS, INC.



In the financial services industry, regulatory changes and the introduction of new products create both opportunities and challenges. However, Transamerica Financial Advisors, Inc. (TFA) is always open for business. For more than 30 years, we've been helping entrepreneurs like you succeed as independent Registered Representatives* serving families, businesses and individuals in need of sound financial guidance.

MAKE WAY FOR SUCCESS

We pave the way for people of all backgrounds to be successful in this industry. Our goal is to enhance the present and future economic well-being of both TFA's clients and representatives. Our keen focus on achieving this goal ensures that we continually fine-tune our technology platform and make it easier for TFA registered representatives to serve their clients' best interests and succeed in this highly regulated industry.

Whether you're new to the industry, or an experienced financial services professional, TFA is the place for you. Why? Because we do what it takes to help your business stay competitive in the markets it serves by:

- Navigating the industry's complex regulatory environment to help keep your business and our firm in compliance
- Anticipating and preparing for market changes
- Optimizing our processes and technology platform to make it easy for our Representatives to serve their clients' best interests

SERVE A GROWING NEED

The need for financial services professionals continues to grow as more baby-boomer advisors retire each year.¹ Eventually, there may be fewer advisors available to provide needed guidance and other services to middle-income people. These consumers are in search of a well-respected, value-driven financial services company that can help them develop strategies for their families' long-term financial security.

As a TFA representative, you're empowered to build a business that can address this overwhelming need.

LEVERAGE OUR POWERFUL PLATFORM

TFA continually enhances its dynamic client-focused business platform, allowing our representatives to efficiently and effectively manage their businesses regardless of the regulatory or market challenges.

As a TFA representative, your access to this platform provides you with the following business essentials to help minimize the time you spend on administrative functions and maximize your time with clients.

*Transamerica Financial Advisors Representatives must be properly licensed to offer securities and/or investment advisory products.

¹"Addressing the Shortage of Millennial Financial Advisors," ThinkAdvisor, March 28, 2017.



1. The Power of Choice

TFA recognizes that people have diverse financial needs. That's why we make a wide array of products available from many well-known providers that may help clients reach their goals. Our product providers allow you to offer clients access to a wide range of products and services in nearly every sector of financial services including:

- Variable Life Insurance
- Variable Annuities
- Mutual Funds
- IRAs, 403(b), 401(k) and Retirement Plan Rollovers
- 529 College Savings Plans
- Portfolio Management Solutions

2. Customer Relationship Management (CRM) Platform

From keeping track of clients' contact information and life events to having real-time account information at your fingertips, our CRM tool, Financial Services Cloud, helps you create productive and personalized customer journeys.

Financial Services Cloud gives you ready access to vital information so you can give your clients guidance that's both suitable and in their best interest.

When you need to track your business' key metrics, you can get a high-level view from an online dashboard or use reporting tools to gain deeper insight. You can also track sales, opportunities and generate tasks to help you meet your goals.

The platform also integrates with Morningstar® Advisor WorkstationSM, giving you access to investment data, tools and reports to serve existing clients and help generate new business.

3. Training & Marketing Resources

TFA hosts a variety of seminars supported by local leadership, money managers and home office representatives. Additionally, the company provides approved presentations, advertising, marketing materials and other tools to use with your clients. You also have access to a powerful email platform that you can use to target important messages and information to clients according to their life stages, particular events and more.



4. Compliance and Supervisory Support

Our turnkey supervisory structure transforms compliance functions into streamlined processes designed to help you build your business.

5. Back-Office Support

The tools and technology available through the company's business platform help you perform various administrative tasks needed to run your business, such as electronic application submissions and securities trades. The robust intranet provides the latest forms, alerts, bulletins and information specific to your securities business.

Through the home office, you can attain the support of the registration, business review, supervisory and advance sales training departments.

Additionally, the business platform scales to meet your business' needs, enabling you to start part time and build your financial services practice at your own pace. As you develop a team of individuals who are committed to working in the securities industry, you can earn a percentage of business they bring to your organization.

ADDITIONAL WAYS TO SERVE CLIENTS*

After you've obtained your Series 65 license and completed required training, you can begin offering your clients professional help in managing their money. Through its investment advisory services, TFA provides two powerful ways you can help people manage their money more strategically.

PORTFOLIO MANAGEMENT THROUGH TRANSAMERICA® ONE

Investors, particularly those in or near retirement, are living longer and may need professional help managing their money. They may also be concerned about financial challenges, including:

- The decreasing value of the dollar
- Rising interest rates
- Market fluctuations

As baby boomers age, we are beginning to see an unprecedented, intergenerational transfer of wealth. This means more middle-class families than ever will need help managing their assets, and they will look to advisors for assistance. The advantages of serving these clients as a TFA Investment Advisor Representative include:

- **Access to TFA's proprietary wealth management platform.** Among its many benefits, this single, integrated platform has a low minimum requirement for investable assets of \$25,000; offers access to multiple institutional and boutique model managers; and allows customized allocations for investments across multiple model portfolios with low minimums.
- **A fee-based income.** Your income is not based on commissions, but rather on a percentage of your client's assets under management.
- **An untapped market.** As pension plans begin to dwindle, middle-income families are in search

of personal professional money management. TFA's third-party money managers treat smaller accounts with the same care with which they handle their largest accounts, helping everyday people reach their financial goals.

DIGITAL INVESTMENT PROGRAM THROUGH TRANSAMERICA® ALPHA

As younger investors and those with less wealth plan for their futures, they too face challenges. They may also realize that their personal savings – not Social Security – are likely to be their primary source of retirement income. The good news is that they have time on their side when it comes to long-term investing, and many of them want the power to create an individualized investment strategy they can execute and track with money-management apps.

As a TFA Investment Advisor Representative, you can offer our digital investment program to clients who have a modest amount of investable assets. This platform connects your client to professional money management and a host of online tools designed to monitor and manage his/her investments. With a minimal investment of \$10 needed to open an account, the platform's technology manages your client's investments in a customized, globally diversified portfolio. Additionally, its goal-based and investment algorithms let your clients know if they are on track to meet their investment goals. Today's regulatory environment and the industry's increasing complexity due to diverse investment

*Transamerica ALPHA and Transamerica ONE accounts are investment advisory accounts. When helping customers determine whether an advisory or brokerage account may be right for them, consider the differences between the accounts in terms of the level of trading activity, costs and fees, services provided, and obligations to the client. Investment Advisor Representatives must adhere to a higher standard of fiduciary responsibility. That is, there is an ethical and legal requirement that the investor's best interests come first.

LEAVE THE COMPLEXITY TO US

options can be demanding on any financial services professional, regardless of the size of his or her organization. But entrepreneurs at TFA go to work every day knowing that we are ready to help them take care of business.

TFA provides the tools and resources to navigate this industry with ease — whether that means adhering to evolving regulatory demands or helping clients sort through an array of products to find those that are suitable and in their best interests.

We continually streamline our technology and processes so TFA representatives can focus on serving clients and building stronger businesses.

BUILD A COMPETITIVE BUSINESS

There's no time like the present to enter the financial services industry as a business owner or to move your book of business to a solid broker-dealer. Through its innovative practices, TFA has created a new way of doing business for a new era of investing and money management.



Join a team of leading industry partners and visionaries, and begin helping people develop strategies that can serve their futures.

THE NEW FACE OF FINANCIAL SERVICES: TRANSAMERICA FINANCIAL ADVISORS, INC.

Each year, TFA welcomes people of all ages, backgrounds and genders into the financial services industry. Why do they come? Because we offer a level playing field where your chances to succeed are the same as any of your counterparts.

That may be the reason that TFA, as of Dec. 31, 2017, ranks as the no. 1 broker-dealer for the number of producing female representatives and the no. 2 broker-dealer for the overall number of female representatives.*

DISCOVER TFA:



A full-service, fully licensed, independent broker-dealer and Registered Investment Advisor firm that has served its clients for more than 30 years



Brings investment and professional money management services previously reserved for the wealthy to middle-income families



Regularly reviews and updates product offerings and technology to better serve its clients and representatives

Not only are we open for business, we are open to you.

*Broker-Dealer Rankings, InvestmentNews, Broker-Dealer Data Center, accessed 5/30/2018: <http://data.investmentnews.com/broker-dealer-data/rankings?U=custom&F=frps%7Cfrps&Y=2017>.

Securities and Investment Advisory Services offered through Transamerica Financial Advisors, Inc. (TFA), Member FINRA, SIPC, and SEC Registered Investment Advisor.

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