THE VIRTUAL ADVANTAGE

Now is the time to build a business that serves your life, not one that is your life.

With Virtual Financial your dream lifestyle can be closer to reality than you think.
The last several years have been tough on our country. Many families don’t feel financially secure or have given up on their dreams of realizing the lifestyle they had always imagined.

Many are not experiencing the true peace of mind that comes from having their financial house in order or having the emotional and financial benefits that can come from having a successful and rewarding career that does not sacrifice time with family.

Virtual Financial (VF) is committed to helping families get on track to build and live the lifestyle they have always dreamed possible.

OUR TWO MISSIONS

1. Create a generation of people who are disciplined and wise with their money

2. Help our associates build strong virtual businesses that provide a great quality of life

DRAMATIC MARKET NEED

- Many financial companies are focused on the wealthy
- Consequently, many families are dramatically underserved
- There is an overwhelming need but insufficient distribution

At a time when a financial education is needed like never before, the industry has been slow to respond, creating a huge opportunity for you to capitalize.
THE SITUATION OF MANY FAMILIES

- Under protected and living with too much debt.
- Not saving, or if they are, not clearly understanding why, or how much they need to hit their ultimate goal.
- Often don’t have a strategy, or are not making enough money and are not sure what to do about it.

What happens to people who don’t get the help they need?

THE PRICE THAT IS BEING PAID

A Lack of Financial Security Contributes to:

- Loss of peace of mind
- Stress and frustration in our homes
- Negative impact on marriages and children
- Lost sleep
- Lost opportunities
- Lost confidence
- Lost hope
- Lowered expectations
- Battered dreams

If we really want to experience a true quality of life, we have to take control of our financial situation once and for all.

A DIFFERENT KIND OF COMPANY

Our Crusade:

- We need to share the insight and understanding that the wealthy have with every family we can reach.
- Families must set goals and have a clear plan to reach them.
- We are driven by our desire to help the American family get into a better, stronger financial situation.

We are committed to this vision, almost everyone needs this help

PRODUCTS AND SOLUTIONS

We start the process by doing a personalized Financial Needs Analysis that takes a snapshot of a family’s current financial situation. We then make recommendations based on their goals and objectives allowing us to select the right products that best fit that family’s individual needs.

Virtual Financial’s Associates have access to some of the most respected companies in the industry today. This gives them access to a portfolio of leading-edge products designed to help families achieve financial independence.
One of the concepts that is often recommended is the blending of Term Life insurance and Indexed Universal Life Insurance\(^1\). This offers multiple benefits that can help today’s families get on track financially.

This strategy provides some of these key features and benefits:

- Protects your family if you die too soon.
- Protects your account values from market loss, while providing opportunity for upside potential as well.
- Provides tax-advantaged accumulation and income opportunities.
- Offers Living Benefits that can protect a family in the case of certain chronic, critical or terminal illnesses.\(^2,3\)

*All of these benefits come together in a dynamic solution that most people don’t even know exists.*

**MARKET PROTECTION AND MARKET POTENTIAL IN ONE SOLUTION!**

Many people sacrifice the chance for market returns to have safety of principal. Others sacrifice safety of principal for the chance to have better returns. Indexing can give you access to both market returns and safety of principal.

\(^1\)This is a hypothetical scenario for example purpose only that is based on the features and performance of a leading Term Life Insurance product and an Indexed Universal Life Insurance (IUL) product.

\(^2\)Guarantees are dependent on the features, benefits, and claims-paying ability of the issuing company.

Tax and/or legal advice is not offered by or through Virtual Financial Group or any affiliated companies. Please consult with your personal tax professional or legal advisor for further guidance on tax or legal matters.

The main purpose of Life Insurance is to provide a death benefit to the beneficiary.

\(^3\)Loans and withdrawals will reduce the policy value and death benefit. Loans are subject to interest charges. If a policy lapses while a loan is outstanding, adverse tax consequences may result, so please consult with and rely on your tax advisor regarding your particular situation.

\(^4\)Source: Standard & Poor’s Corporation (Used with permission)

\(^5\)This is a hypothetical scenario for illustrative purposes only and does not reflect an actual investment in any product or any actual client experience. This graph is intended to show how an annual point to point index strategy could potentially work. It does not reflect the performance, expenses or charges associated with any actual investment. It should not be viewed as an indication of performance for any particular investment. Past performance is not an indication of future performance. Tax and/or legal advice is not offered by or through Virtual Financial Group or any affiliated companies. Please consult with your personal tax professional or legal advisor for further guidance on tax or legal matters.
Indexed Universal Life also offers you certain tax advantages such as:

- No income tax on potential cash value growth so it grows tax deferred.
- No income tax on withdrawals through policy loans so you can access most of your cash value income tax-free.
- No income tax or estate taxes on the death benefit to your beneficiaries.

THE FINANCIAL IMPACT OF ILLNESS

- The cost of severe heart attack – including direct and indirect costs – is about $1 million.¹
- 60% of all bankruptcies are due to medical issues. Of those that filed for bankruptcy, nearly 80% had health insurance.²
- One in four people with cancer delayed or turned down recommended care because of cost.³

THE LIVING BENEFIT SOLUTION

Living benefits are a revolutionary innovation that offers your family benefits you can use while you are living. It’s a combined solution that can help protect your family’s plans for today and tomorrow.
To Help You Succeed Virtual Financial offers:

- Extraordinary leadership team
- Superb business platform
- Dedicated, committed home office team
- Industry state-of-the-art software system to manage and pay the field force
- Commission System pays twice weekly – 80% advance
- Contracts with some of the most recognizable and strongest brands in the industry

VIRTUAL NATIONWIDE E-BUSINESS MODEL

- The industry is changing!
- Run a nationwide financial business from your home office
- Virtual Automated Marketing System
- Cutting edge tools and resources for your business success
- Replicated websites, Social Media pages, mobile sites and apps
- Weekly Live Webinars for recruiting and sales
- 24/7/365 representative and client videos, emails, training and support
- Electronic applications and signatures
POWERFUL INCOME OPPORTUNITIES

CHOICE OF THREE POWERFUL POSITIONS

FINANCIAL INVITER
65% of Contract Level

• Invite guests and prospects to our recorded webinars
• Drive traffic to your replicated websites
• Send proven e-mail templates to prospects

FINANCIAL MANAGER
Up to a 65% of Contract Level

• Get new reps to commit to a fast start
• Schedule appointment with Financial Consultant to discuss their personal plan

FINANCIAL CONSULTANT
35% to 100% of Contract Level

• Meet with clients online to set up a suitable monthly plan
• Follow through the entire underwriting process, stay in communication with client, keep referring inviters and managers informed

YOUR EARNING POTENTIAL

Virtual Financial’s Powerful Compensation Plan offers you the potential to generate an incredible income stream for your family.

<table>
<thead>
<tr>
<th>Role</th>
<th>PER MONTH</th>
<th>PER YEAR</th>
</tr>
</thead>
<tbody>
<tr>
<td>Field Manager - Invites one family</td>
<td>$833.48</td>
<td>$10,001.79</td>
</tr>
<tr>
<td>Field Manager - Invites four families</td>
<td>$3,333.92</td>
<td>$40,007.16</td>
</tr>
<tr>
<td>Senior Vice President - Leads four Field Manager teams all helping four families/month</td>
<td>$17,441.57</td>
<td>$209,298.82</td>
</tr>
<tr>
<td>Senior Vice President - Leads four Field Manager Teams all helping four families/month and personally closes all the sales as the Consultant for his teams</td>
<td>$30,777.29</td>
<td>$369,327.51</td>
</tr>
</tbody>
</table>

Many people have experienced different levels of success with Virtual Financial Group, however individual experiences may vary. This does not intend to, nor does it represent that any current member’s individual results are representative of what all participants achieve when following the VFG system. Membership in World Financial Group is required. Opportunities to build other income may be achieved by qualifying for additional compensation and by qualifying for bonus pools. Commission amount may vary based on product type and size of purchase.

This example is based on a leading Indexed Universal Life Insurance Policy and Term insurance Policy with a $3,663.66 gross commission payout. This is a hypothetical scenario for illustrative purposes only. There is no assurance that these results can or will be achieved. Income is earned from the sales of World Financial Group authorized products and services. No income is earned from recruiting. See the current World Financial Group Field Manual for compensation percentages on all diversified product lines. All compensation plans subject to change. Promotional criteria/designations are determined and offered by or through Virtual Financial Group (VFG). Personal percentages earned on products may vary based on promotional level with VFG. As of Sept. 1, 2013 Virtual Financial Group Field Manager contract level of 35.6%, Senior Vice President contract level of 64%, Senior Vice President override level of 28.4%.

Associates of World Financial Group and Virtual Financial Group are independent contractors, regardless of field title/designation.
THE VIRTUAL ADVANTAGE

TRADITIONAL INDUSTRY
• Travel time - meetings & appointments
• Office and travel expenses
• Area opportunity
• Credibility struggle for new representatives

THE VF VIRTUAL MODEL
• Work from home or anywhere
• Cost of phone, laptop and replicated websites
• 50 state virtual reach
• Delegate to experienced professionals

More productive, more control of your time & quality of life

PHILOSOPHY AND VALUES

Business Strength & Personal Strength, Begins with Strength of Character

Honesty, integrity, dependability, trustworthiness, sense of humor - these are the traits necessary to build enduring relationships.

There is no substitute for strong core values.

We are a Family Focused Business

We involve and support the families of our associates.

We believe in teamwork in the home – this creates an environment where we are happier and more effective.

We encourage our teammates and families to be optimistic and never stop dreaming about how good life can be.
THE NEXT STEPS

If you are serious about improving your business life, taking control of your time, and potentially increasing your income, we encourage you to take the next step.

Get with the person who gave you this brochure to get more insight and understanding of our business plan and how you can be part of this exciting movement.

- Discuss with your spouse and answer this question: “Do we want an improved situation and a better quality of life badly enough to take the next step?”
- Connect within the next 24-48 hours with one of our Financial Managers for a follow-up appointment.
- When you set the appointment, please keep it.

Don’t delay. Take that next step.

Make today the day you decide to put your family on track to living the lifestyle you have always dreamed possible.