Welcome to Transamerica Financial Resources, Inc. (TFR) and **thank you** for the opportunity to provide you with some valuable information on our broad support system for professional brokers with the desire to enhance their independent business. TFR is a full-spectrum financial services group. TFR offers a portfolio of products and services to provide you with the tools you need to satisfy clients' expectations and achieve your own financial and career objectives.

Move your business up.

<Move your business> to Transamerica Financial Resources.

For seasoned top performers looking to make the move to independence,

Transamerica Financial Resources has what brokers need to build and maintain successful business built on strong client relationships. Beyond an array of innovative products, we offer home office support, advanced technology, continued education, and the opportunity for professional growth. On top of that, TFR Representatives have the prestige of representing one of the most premier names in the financial and insurance field today. Transamerica means trust and is instantly recognized for providing millions of people with the services and products to build their financial futures.

When you join the team of Transamerica Representatives,

you are opening the door to more business through an excellent product line, greater marketability, and comprehensive support. **Please review** the enclosed information. Then, when you're ready to make your move up, call us at **(800) 245-8250**. Or, go to **recruiting@tfr.transamerica.com** to register online.

TRANSAMERICA
INSURANCE & INVESTMENTS

Transamerica Financial Resources, Inc.
TFR Introductory Sheet

Printed in USA
TFRS 313 100

TFR is online

with the latest in <industry technology>

With TFR's comprehensive package of electronic support, you're in a position to spend more time doing what you do best — working with clients and prospects to build their financial futures.

As a TFR Representative, you will have access to an assortment of technological support services at your fingertips via TFR Online, your World Wide Web connection to Transamerica Financial Resources.

> **Online Forms** to instantly print TFR and Pershing forms and disclosures.

> **Online Trading Desk** featuring convenient securities quotes, a direct link to NetExchange℠ Pro for online orders, and e-Statement for instantaneous access to clients' Pershing statements.

> **Communications and Commissions Center** for immediate access to the TFR Home Office staff and direct viewing of commission statements.

> **Marketing and Advisory Services** featuring links to news and events, the latest product information, Sponsor Directory, Product Matrices, and pre-approved form letters. Plus, comprehensive profiles of TFR Premier and TFROne's fee-based mutual fund opportunities, Third Party Money Managers, and an overview of Investment Advisor set-up and registration.

> **Business Services** featuring a Technology Support Resources Center, access to TFR Operations and TFR Compliance, and our Home Office Staff Directory.

> **Optional InvestmentView Service** that allows you to create hypothetical illustrations and profile reports for your clients.

Please refer to the enclosed technology brochure for more information on TFR's unique system of no-cost online services and benefits. Or, go to **recruiting@tfr.transamerica.com** for a glimpse of the future.

TRANSAMERICA
INSURANCE & INVESTMENTS

Transamerica Financial Resources, Inc.
TFR Technology Sheet

Printed in USA
TFRS 317 100

At TFR we know a thing or two about the value of a long-term investment philosophy. That's why we put so much into providing ***support*** *for our people.*

It makes sense to take care of those who are really taking care of business by extending them every benefit of marketing and sales support, technology advancement, and the opportunity to grow their business.

Transamerica Financial Resources is a full-spectrum broker/dealer, and a subsidiary of one of the world's largest life insurance groups. TFR offers unparalleled resources and career opportunities, in addition to a name renowned for excellence.

TFR Representatives can also rely on the backing of one of the most dedicated Compliance departments in the business. Our administrators provide the quick turnarounds you need and will keep you informed of and updated on any changes in laws. In the event of an audit we will help you navigate through the process and, because our standards are higher than most, we can alert you to red flags prior to surprise checks or costly oversights. We're also there to assist in fee-based planning and any commissionable account areas that involve monitoring by the NASD.

Our commitment continues with an extensive technology package that includes state-of-the-art services on the Internet to optimize your client efficiency and make the best use of your time. TFR's Web site provides you with immediate access to up-to-the-minute product news, forms and registration documents, commission data tracking, and our Online Trading Desk which links you to our newest service — e-Statement — an electronic statement-delivery system.

Marketing, Compliance, Education, and Technology. These are just a part of the essential resources TFR provides to grow your business. Want to learn more about what makes us unique? Just review the enclosed informational pieces, or go to **recruiting@tfr.transamerica.com**.

You'll see why it's time to make the move to TFR.

TRANSAMERICA
INSURANCE & INVESTMENTS

Transamerica Financial Resources, Inc.
TFR Support Sheet

Printed in USA
TFRS 316 100

TFR's portfolio of products and services gives you the tools you need to satisfy your clients by providing them with a one-stop source to accomplish their financial goals.

TFR Premier℠

TFR Premier is a complete mutual fund investing solution that offers your clients careful fund selection and performance monitoring. Some advantages include a customized investment strategy based on risk and financial analysis, professional guidance with mutual fund selection based on in-depth fund analysis and ongoing professional portfolio monitoring according to your client's personal investment strategy.

TFROne℠

TFROne is an investment program that provides the more advanced producer the opportunity to manage client assets in a single brokerage account for an asset-based fee. In a TFROne account, each advisor works as a portfolio manager responsible for developing, managing, and rebalancing client portfolios. TFR provides the administrative functions of quarterly reporting, fee debiting, and account statements to help you meet your clients' objectives.

Mutual Fund Wrap Services

Professional Third-Party Mutual Fund Wrap Account Services provide your clients with a menu of fee-based programs designed around groups of mutual funds. As an advisor, you and your clients can select from among several fund programs best suited to meeting your clients' objectives.

Separate Accounts

The separate account sponsors offer access to premier investment advisory boutiques and managers with varying investment styles. Also, unlike the mutual fund wrap programs which pool money in the mutual funds, money managers place an investor's money into a separate account, and use it to buy and sell individual securities.

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TRANSAMERICA INSURANCE & INVESTMENTS

Transamerica Financial Resources, Inc.
TFR Tools Sheet

Printed in USA
TFRS 315 100

Pershing Support and Our Online Trading Desk

All TFR Representatives are provided free, convenient 15-minute delayed securities quotes, price charts, and company news through our Online Trading Desk. A direct link to Pershing's NetExchange Pro is available at your fingertips, providing instant access to online order entry capability. Our Web site also provides instant viewing of optional market research, mutual fund analysis, and specialized research information without leaving TFR Online. And now, you can also access your clients' Pershing brokerage statements via an easy-to-use and fully secured link to Pershing e-Statement — a sophisticated, yet user-friendly, electronic statement delivery system that provides immediate, around-the-clock access to your clients' Pershing statements.

Transamerica Financial Resources offers unparalleled career opportunity, in addition to a name renowned for excellence throughout the world.

TFR is a full-spectrum broker/dealer and a subsidiary of one of the world's largest life insurance groups.

Bigger, better reasons to join the TFR team

The name with landmark recognition

It's all in the Transamerica name.

> Instant credibility
> Virtual open door to an unlimited customer base
> Endless growth potential
> Prestige of an industry leader

One stop, full-service resource

TFR helps you meet clients' individualized needs.

> Turn your business into a full service investment source
> Solid Information Technology support, so you can do what you do best
> Gain more of your existing customers' business
> Attract a broader range of new clients

Marketing and Compliance support to keep your business moving

TFR maintains an "open-door" policy, so you get the answers you need when you need them. Use TFR support to

> Identify prospects and target your materials more effectively
> Avoid extra costs and oversights

Pay that's as good as you are

When you're good at what you do, the numbers speak for themselves — and so does your paycheck.

> Generous "pay-for-performance" philosophy
> Securities production that counts toward eligibility for Transamerica Premier Producer Group, offering special benefits to top producers

Make the move to TFR

Join the team of TFR professionals and see just how high you can go. Please contact *Fred Morrison, Vice President & National Sales Manager,* Transamerica Financial Resources at **(800) 245-8250** for more information. Or, visit us at **recruiting@tfr.transamerica.com.**

TRANSAMERICA
INSURANCE & INVESTMENTS

Transamerica Financial Resources, Inc.
TFR Capabilities Sheet

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TFRS 314 100

A helpful licensing guide for transferring your license and accounts to Transamerica Financial Resources.

TRANSAMERICA
INSURANCE & INVESTMENTS

Transamerica Financial Resources, Inc.
TFR Licensing Guide

Printed in USA
TFRS 135 100

Transferring Your License

We encourage you to plan ahead when transferring your license to TFR. This will ensure a smooth transition with a minimum interruption of business. Individual timelines will vary, depending on the cooperation of your firm. This checklist will help you plan effectively.

> Return the completed U-4 and information, including fingerprint cards and necessary fees, to the TFR Licensing department. We suggest allowing at least 10 business days for processing and NASD approval.

> Depending on your business history and state license(s), you may qualify for a one-day "quick" transfer under the NASD's Temporary Agent Transfer Program. Contact TFR Licensing at **(800) 245-8250** to determine if you are eligible for this program.

> Confirm that your current firm will sign block transfer letters and begin preparing letters. A sample letter appears on page three. Begin listing client accounts immediately.

> Contact product sponsors to discuss their requirements for account transfers.

> Prepare client notification letters. Leave date blank until approval is confirmed.

> Call TFR Licensing at **(800) 245-8250** to obtain your variable product appointments. You must confirm each variable product appointment before submitting account transfer requests to the product sponsor.

Transfer/Approval Date

> Once your license is approved and transferred, TFR's Licensing department will contact your Securities Manager with your TFR representative number.
> Mail notification letters to clients. Include a TFR New Account form and, if applicable, a Pershing customer account transfer form.

Transferring Accounts

It makes good business sense to transfer your accounts to TFR. However, your agreement with your present broker/dealer may have restrictive language about account transfers. If that is the case, call TFR Customer Service at **(800) 245-8250** for assistance.

Tips for Account Transfers

When transferring accounts, you should synchronize transfers to avoid the loss of trail commissions. During the transition period, be sure to place all eligible mutual fund orders over the telephone with our Trade Desk at **(800)548-3545** to assure yourself of proper credit.

Most proprietary products are not transferable. If an account contains proprietary products, the client will need to liquidate the proprietary holdings or leave the proprietary product in an account at the former broker/dealer.

If you need to change the broker/dealer on a self-directed qualified account not held by Pershing/DLJ, please call the account custodian for details.

New Account **Forms**

In order to transfer an account, all customers need to complete and sign a TFR New Account form. It is imperative that each client complete a New Account form as soon as possible. **Here's why:**

- Under the NASD's "Know Your Customer" policy, the client will not become a TFR customer until a signed New Account form is on file.
- TFR is obligated to review each new transaction for suitability. The company cannot accept new business from a customer without a signed New Account form on file.
- Without a signed New Account form, TFR's records will not match the product sponsor's records. This may cause delays in processing your commissions.
- If we do not receive a New Account form within 90 days, we will be unable to pay your commissions.

Block Transfer Letters

A block transfer letter notifies a product sponsor that you have changed your broker/dealer. This enables the sponsor to update its records, list TFR as the new broker/dealer on client statements, and send TFR commissions for your trades.

You should write a block transfer letter to each product sponsor with whom you have accounts. Every block letter you prepare must be forwarded to your former broker/dealer for authorization signatures. Request that the signed original letters be returned to you. Upon receipt of the signed block letter, forward each original block transfer letter with a client list to TFR for our signature. TFR will forward the letters to the various product sponsors on your behalf. Remember to keep a copy of each block transfer letter for your files.

Sample Transfer Letter

A sample block transfer letter appears below.
Be sure your letter includes the same information.

Date
To Whom It May Concern:

On the basis of the authorization provided below, please change the broker/dealer of record and the representative code on the attached list of customer accounts.

Move accounts from **(name of former broker/dealer)**
Under Rep Code **(your old rep code)**
to Transamerica Financial Resources, Inc.
Rep Code **(your TFR rep code)**
at **(list your office address)**

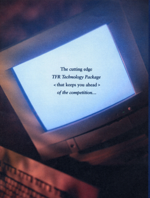
Authorized Signature	Authorized Signature
(Name & Title)	Transamerica Financial Resources, Inc.
(Name of former B/D)	P.O. Box 512598
(Address of former B/D)	Los Angeles, CA 90051-1598

Thank you in advance for your timely processing of this request.
Any questions may be directed to me at **(your phone number)** or to the address provided.

Sincerely,
(Your name)
Registered Representative

For Help with Account Transfers

Please call TFR Customer Service at **(800) 245-8250** if you have any questions or need assistance transferring accounts.



TRANSAMERICA FINANCIAL RESOURCES

Plus, this complete package of services
<*free of charge*> to all TFR field offices

To remain competitive in today's business scene, financial professionals must have state-of-the-art computer systems for client service. Look around. All of your major competitors are advertising and prospecting on the strength of the technology support they can provide to their clients. You simply cannot afford to be left out of this dynamic wave.

Transamerica Financial Resources

Transamerica Financial Resources, Inc. (TFR) has built a state-of-the-art Web site designed specifically for registered representatives which harnesses the power of the World Wide Web. All representatives have free, unlimited use of an exciting array of valuable Internet services brought to you by TFR Online – your World Wide Web connection to Transamerica Financial Resources. Our high performance Web site can be found at **http://tfr.transamerica.com**

http://tfr.transamerica.com

and provides instant access to information crucial to every representative's practice.

Easy to use internet services *<from TFR Online>* include:

Representative Commissions Center

All producers enjoy direct and immediate Internet access to regular commissions statements. We also provide "on demand" access to daily commission status reports for pending transactions.

Marketing Services

TFR Online features links to our updated Calendar of Events, direct links to Focus Sponsor Web sites and breaking news product announcements, access to current and back issues of the TFR Reporter, Sales Tools including exciting sales ideas and pre-approved form letters. TFR Online's Marketing menu also includes updated Sponsor Directories, Product Matrices, and information on our Fee Based Programs.

Communications Center

From the TFR Web site, producers can directly e-mail any of the TFR home office staff. We can deliver your messages directly to your assigned e-mail address accessible from the Web site, or upon request, have your messages automatically forwarded to another address, such as your Internet Service Provider e-mail in-box. A Bulletin Board service and a state-of-the-art audio conference room to broadcast key TFR events is also offered.

http://tfr.transamerica.com

On-Line Forms

Client new account forms include a "fillable" feature from our new site, allowing you to rapidly enter all of the required data on your PC prior to printing. In fact, all of TFR's other forms, and key Pershing forms, are available to view and print from the convenience of your own location!

Forms are available
<to view and print>
from the convenience
of your own location

From the web site <producers can directly e-mail> any of the TFR home office staff

ONLINE TRADING DESK

All representatives are provided convenient free 15-minute delayed securities quotes, price charts, and company news. A direct link to Pershing's NetExchange Pro is available at your fingertips, providing instant access to online order entry capability.*

Our Web site also provides instant access to optional market research, mutual fund analysis, and specialized research information without leaving TFR Online. No more endless Internet searches through a maze of Web sites!

FREE DESKTOP SOFTWARE SERVICES

Each registered representative is entitled to receive a copy of Millennium '99 desktop software which includes an Appointment and "To-do" Scheduler and Contact Management System. This package includes a complete appointment and call back scheduler, which interfaces with client and prospect files, including alerts to daily scheduled activities and telephone calls. Additional features include:

> Automatic integration with client notes
> Autodialer for fast calls
> Create Calling and Mailing Lists
> Prospect Manager
> Mail/Merge feature to generate personalized letters

Each representative is also issued a copy of TFR's extremely popular *Strategic Investment Planner* retirement planning and asset allocation software. The *TFR Strategic Investment Planner* is highly graphical, interactive, and user-friendly — planning sessions "come alive" for clients and prospects.

Additional <*Optional*> Services

Datamax Mutual Fund Manager and Variable Annuity Manager**

A complete analysis system covering over 10,000 Mutual Funds and 4,000 Variable Annuity and Variable Life Sub-Accounts updated monthly.

> Fund Monitor Reports with complete information on performance, operations, fees and expenses, portfolio composition and much more.
> Side by Side Comparisons that compare all data of multiple funds side by side on a single report.
> "Build Your Own" Analysis so you can filter and sort any of the data fields to the parameters of your choice.
> Index Comparison Reports for tracking performance of an individual fund or a portfolio of funds to major market indices.
> Portfolio Comparison Reports allow you to construct "what if" portfolios and compare performance on a dollar-weighted basis.

You simply <*cannot afford*> to be left out of this dynamic wave

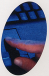
http://tfr.transamerica.com

<u>DATAMAX ACCOUNT INFORMATION AND CLIENT/ASSET MANAGEMENT SYSTEM**</u>

The Client/Asset Management System is fully integrated with the Datamax Account Information system for electronic data downloads from Pershing, mutual fund companies and DST's FAN Mail service. Custom client reporting including performance summaries, asset allocation reports, along with client transaction history is available with the optional ProSource Premier package available from National Datamax, Inc.**

It's easy to <*take advantage*> of TFR's updated technology package

Just complete and return the Technology Services Enrollment Form. Enroll today and give yourself more support to stay competitive.



* *At no additional charge, each supervising field office is provided access to Pershing's NetExchange Pro Web site, supporting online order entry capability for stocks and mutual funds. Additional registrations for individual registered representatives (other than the registration provided free to each office) for this Web site will be available for an additional monthly charge.*

** *Prices for optional services vary. See TFR's Technology Services Enrollment Form for complete details.*