**Regulation Best Interest Disclosure**

This guide summarizes important information concerning the scope and terms of the brokerage services World First Financial Services, Inc. (World) offers and details the material conflicts of interest that arise through our delivery of brokerage services to you. We encourage you to review this information carefully, along with any applicable account agreement(s) and disclosure documentation you may receive from us.

As you review this information, we would like to remind you that we are registered with the U.S. Securities and Exchange Commission (SEC) as a broker dealer providing various brokerage services. Our brokerage services are the primary focus of this guide. Please review the Customer Relationship Summary (or Form CRS) available at www.worldfinancial.net. Our Form CRS contains important information about the types of services we offer along with general information related to compensation, conflicts of interest, disciplinary action and other reportable legal information.

Please carefully review and consider the information in each section below.

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# Brokerage services

When you establish a brokerage account with World, you have the ability to buy, sell and hold investments within your account. The primary service we provide is our access to all U.S. investment markets. We execute purchases and sales on your behalf, and as directed by you. In a brokerage services relationship we can trade with you for our own account, for an affiliate or for another client, and we can earn a profit on those trades. The capacity in which we act is disclosed on your trade confirmation. However, we are not required to communicate it in advance, obtain your consent, or inform you of any profit earned on trades.

**Cash Brokerage and Margin Brokerage Accounts**

We provide brokerage services through either a cash brokerage account or margin brokerage account, based on your eligibility and selection. In a cash brokerage account, you must pay for your purchases in full at the time of purchase. In a margin brokerage account, you must eventually pay for your purchases in full, but you may borrow part of the purchase price from our clearing firm, First Clearing[[1]](#footnote-1). This is generally referred to as a “margin loan.” The portion of the purchase price that is loaned you is secured by securities in your account, also referred to as “collateral.” You will incur interest costs as a result of your margin activity. While many securities are eligible to be used as collateral for a margin loan, some assets are not available for margin collateral purposes.

Given that a margin-enabled brokerage account has specific eligibility requirements, unique costs, and governing regulatory requirements, our default brokerage option is our cash brokerage account. You must execute a separate margin agreement before engaging in margin brokerage activity. Included with your margin agreement is a copy of the Margin Disclosure Statement. This statement contains important information you should understand and consider before establishing a margin brokerage relationship with us. For more information on our margin brokerage services, contact a financial advisor or refer to our Margin Disclosure Statement available at www.worldfinancial.net.

**Brokerage Account Types**

We offer many different brokerage account types including individual and joint accounts, custodial accounts, Delivery Versus Payment (DVP) accounts, estate and trust accounts, partnership accounts, individual retirement accounts and other types of retirement accounts as outlined in our account agreement(s). You should refer to our account agreement(s) for more information concerning available account types or speak with a financial advisor.

**Incidental Brokerage Services, Recommendations and Account Monitoring**

Within your brokerage account, we may also provide other incidental services such as research reports, and recommendations to buy, sell, or hold assets. When we make a securities recommendation, investment strategy recommendation or recommendation to rollover assets from your Qualified Retirement Plan (QRP) to an Individual Retirement Account (IRA), the recommendation is made in our capacity as a broker-dealer unless otherwise stated at the time of the recommendation. Any such statement will be made orally to you. Moreover, when we act in a brokerage capacity, we do not agree to enter into a fiduciary relationship with you.

It is important for you to understand that when our financial advisors make a brokerage recommendation to you, we are obligated to ensure the recommendation is in your best interest, considering reasonably available alternatives, and based on your stated investment objective, risk tolerance, liquidity needs, time horizon, financial needs, tax status, and other financial information you provide us. You may accept or reject any recommendation. It is also your responsibility to monitor the investments in your brokerage account, and we encourage you to do so regularly. We do not commit to provide on-going monitoring of your brokerage account. If you prefer on-going monitoring of your account or investments, you should speak with a financial advisor about whether a managed account alternative is more appropriate for you.

Please also consider that from time to time we may provide you with additional information and resources to assist you with managing your brokerage account. This may include but is not limited to educational resources, sales and marketing materials, performance reports, asset allocation guidance, and/or periodic brokerage account reviews. When we offer these services and information, we do so as a courtesy to you. These activities are not designed to monitor specific investment holdings in your brokerage account, they do not contain specific investment recommendations about investment holdings, and you should not consider them a recommendation to trade or hold any particular securities in your brokerage account. Upon your request, we will review such information and reports with you and may provide you with investment recommendations, but we are not under a specific obligation to do so.

**Clearing Services**

We have entered into an agreement with First Clearing (also referred to herein as “Clearing Agent”) to carry your account and provide certain back office functions. We and First Clearing share responsibilities with respect to your account as set forth in the Designation of Responsibilities that was delivered to you upon opening of your account. Please refer to the Designation of Responsibilities for more information on how such responsibilities have been allocated between us.

**Understanding Risk**

## It is important for you to understand that all investment recommendations and activities involve risk, including the risk that you may lose your entire principal. Further, some investments involve more risk than other investments. Higher-risk investments may have the potential for higher returns but also for greater losses. The higher your “risk tolerance,” meaning the amount of risk or loss you are willing and able to accept in order to achieve your investment goals, the more you may decide to invest in higher-risk investments offering the potential for greater returns. We align risk tolerances with investment needs to offer you different investment objectives from which to choose (see below). You should select the investment objective and risk tolerance best aligned with your brokerage account goals and needs.

## Investment goals typically have different time horizons and different income and growth objectives. Generally, investment goals are on a spectrum, with “Income” investors typically holding the smallest percentage of higher- risk investments, followed by “Growth and Income” investors holding *some* higher-risk investments, and finally “Growth” investors holding a significant portion of their portfolio in higher-risk investments. Risk tolerance also varies and we measure it on a continuum that increases from “Conservative” to “Moderate” to “Aggressive,” and finally “Trading and Speculation.” See the chart below for details.

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| --- | --- | --- | --- |
| **Investment Objective** | **Investment Objective Description** | **Risk Tolerance** | **Risk Tolerance Definition** |
| Income | Income portfolios emphasize current income with minimal consideration for capital appreciation and usually have less exposure to more volatile growth assets. | Conservative | Conservative Income investors generally assume lower risk, but may still experience losses or have lower expected income returns. |
| Moderate | Moderate Income investors are willing to accept a modest level of risk that may result in increased losses in exchange for the potential to receive modest income returns. |
| Aggressive | Aggressive Income investors seek a higher level of returns and are willing to accept a higher level of risk that may result in greater losses. |
| Growth & Income | Growth and Income portfolios emphasize a blend of current income and capital appreciation and usually have some exposure to more volatile growth assets. | Conservative | Conservative Growth and Income investors generally assume a lower amount of risk, but may still experience losses or have lower expected returns. |
| Moderate | Moderate Growth and Income investors are willing to accept a modest level of risk that may result in increased losses in exchange for the potential to receive modest returns. |
| Aggressive | Aggressive Growth and Income investors seek a higher level of returns and are willing to accept a higher level of risk that may result in greater losses. |
| Growth | Growth portfolios emphasize capital appreciation with minimal consideration for current income and usually have significant exposure to more volatile growth assets. | Conservative | Conservative Growth investors generally assume a lower amount of risk, but may still experience increased losses or have lower expected growth returns. |
| Moderate | Moderate Growth investors are willing to accept a modest level of risk that may result in significant losses in exchange for the potential to receive higher returns. |
| Aggressive | Aggressive Growth investors seek a higher level of returns and are willing to accept a high level of risk that may result in more significant losses. |
| Trading and Speculation | Trading and Speculation investors seek out a maximum return through a broad range of investment strategies which generally involve a high level of risk, including the potential for unlimited loss of investment capital. | | |

Our recommendations are based in part on your risk tolerance and investment objective as outlined above. We encourage you to carefully consider your investment objective and risk tolerance before investing.

**Cash Sweep Program Feature**

Our brokerage services include a Cash Sweep Program feature. This program permits you to earn a return on uninvested cash balances in your brokerage account by allowing cash balances to be automatically “swept” into a “Cash Sweep Vehicle,” until such balances are otherwise required to satisfy obligations arising in your account. These Cash Sweep Vehicles include interest-bearing deposit accounts, and if permissible, money market mutual funds or such other sweep arrangements made available to you. You will receive additional information concerning the Cash Sweep Program in your account agreement(s). More information about the Cash Sweep Program can be found in the Cash Sweep Program Disclosure Statement available at www.worldfinancial.net. Please review that Disclosure Statement carefully.

**Account Minimums and Activity Requirements**

There is no minimum initial account balance required to open a brokerage account with us. However, if you either fail to fund your account or do not return account opening documents as required, your account will be closed. In addition, some types of brokerage accounts have minimum account activity requirements and/or minimum on-going balance requirements that must be maintained, or your brokerage account will be closed. These requirements are detailed in the account agreement(s) you receive when you open your brokerage account.

You should also understand that our financial advisors may establish their own minimum account balance requirements for the brokerage accounts they service. For example, a dedicated financial advisor may choose to service only those brokerage account clients who satisfy account-specific or total household asset conditions. Minimum asset requirements are disclosed to you orally by your financial advisor.

# Brokerage service models and products

World is a full service broker dealer registered with the SEC, Financial Industry Regulatory Authority (FINRA), Municipal Securities Rulemaking Board (MSRB) and Securities Investor Protection Corporation (SIPC). For the last forty years, the firm has specialized in investment grade municipal securities as its primary business, however, the firm is an active participant in all equity markets, corporate bond and preferred securities markets . The firm offers individual, joint, custodian, corporation, partnership, trust and estate accounts. Governed under IRS Code, we additionally offer all IRA’s accounts i.e. Traditional, SEP, Inherited, Simple, Roth, SEP

# Brokerage fees and our compensation

It is important to consider that while a brokerage relationship can be a cost-effective way of investing your assets, it is not for everyone given the fees and costs involved.

**Transaction-Based Fees**

You will pay transaction-based fees for trades you decide to enter into, such as buying and selling stocks, bonds, Exchange Traded Products (ETPs), mutual funds, annuity contracts, exercising options and other investment purchases and sale. These transaction-based fees are generally referred to as a “commission,” “mark up,” “sales load,” or a “sales charge.” Transaction-based fees are based on a host of factors, including, but not limited to:

* Underlying product selection
* Your brokerage service model and account type
* Size of your transaction and/or overall value of your account
* Frequency of your trade activity
* Available discounts and/or fee waivers

**Account and Service Fees**

You will pay fees for various operational services provided to you through your brokerage account. These fees are set at least annually and communicated to you through information included in your account statement and other notifications. These fees do not apply to all account types and may be waived under certain conditions.

You should understand that based on the brokerage service model you choose, the same or similar products, accounts and services may vary in the fees and costs charged to you. For more information concerning our administrative and service fees, visit us at www.worldfinancial.net.

**How We Are Compensated**

We receive direct and indirect compensation in connection with your accounts. Direct compensation is taken directly from the affected account. Indirect compensation is compensation paid in ways other than directly from the account and may impact the value of the associated investments in your account. The sections below describe the compensation that we receive in connection with various investments that may be available to you. In many cases, the descriptions that follow refer to a prospectus or offering documents such as a mutual fund, new issue preferred stock or syndicate new issue municipal underwriting

***Financial Advisor Schedules***

**Commission Schedule for Stocks, Rights, Warrants, Secondary Market Closed End Funds (CEFs) and Exchange Traded Products (ETPs)**

This schedule below details the commission charged to you and received by us and your financial advisor for trades of stocks, rights, and warrants.

|  |  |
| --- | --- |
| Any Equity Transaction | % discount from First Clearing Standard Commission Schedule |
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**Option Rates Equity and Index**

Options compensation is received as direct compensation, as described below.

**Single Option Execution for Options $1.00 and Greater**

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| --- | --- |
| Any Option Transaction | % discount from First Clearing Standard Commission Schedule |
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Minimum: $25.00

## Multiple Options Executed on the Same Day for Options $1.00 and Greater

|  |  |
| --- | --- |
| **Principal** | **Commission** |
| Any Multiple Option | % discount from First Clearing Standard Commission Schedule |
|  |  |

Minimum: $25.00

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| --- | --- | --- | --- | --- | --- |
| **Debt Securities**  For debt securities, including preferred securities and CDs, we may apply a charge (i.e., markup) of up to [3%] of the amount of your secondary market transaction. Additionally, we may incur gains (or losses) on positions we hold in inventory in response to market movements or other events that impact the value of the securities we own. However, in normal practice, in most cases the markup will be significantly lower than the allowable markup permitted by regulations. Markup information is disclosed on your client confirmation  **Mutual Funds**  We currently offer thousands of mutual funds varying in share class structure and investment style. If you invest in mutual funds, we may receive direct and indirect compensation in connection with such mutual fund investments, as described below.  **12b-1/Shareholder Service Fees**  Annual 12b-1 fees, also known as trails, are paid by the fund and paid to us out of fund assets under a distribution and servicing arrangement to cover distribution expenses and sometimes shareholder service expenses that we may provide on the fund’s behalf. Shareholder servicing fees are paid to respond to investor inquiries and provide investors with information about their investments. These fees are asset-based fees charged by the fund family. These fees range from 0.00% to 1.00%, but the majority of these fees are below 0.85%. These fees may be passed on to us and may in turn be passed on to your Financial advisor as a commission.  **Front-end Sales Charge Fees/Contingent Deferred Sales Charges (CDSC)**  Front-end sales charge fees may be charged and paid to us, including your Financial advisor, when you purchase a fund. The front-end sales charge is deducted from the initial investment on certain share classes. This charge normally ranges from 0.00% to 5.75%. Some purchases may qualify for a reduced front-end sales charge due to breakpoint discounts based on the amount of transaction and rights of accumulation. In addition, some purchases may qualify for a sales charge waiver based on the type of account, and/or certain qualifications within the account. You should contact your Financial advisor if you believe you are eligible for sales charge waivers.  CDSC is a charge you pay upon withdrawal of money from a fund prior to the end of the fund’s CDSC period. CDSC charges range from 0.00% to 5.50%. CDSC periods can range from zero to seven years. This charge typically exists only on share classes that do not have a front-end sales charge. It is sometimes referred to as the back-end load. CDSCs are not charged when you purchase a fund. The fee charged will depend on the share class purchased by the investor. A CDSC is not passed on to your Financial advisor. You can find a description of the amount and payment frequency of all fees and expenses charged and paid by the fund in the fund’s prospectus. Fees and expenses disclosed in the fund’s prospectus are charged against the investment values of the fund. Please note that 12b-1s and similar fees or compensation received in connection with our affiliated funds are not received, or are rebated, on ERISA assets held in Advisory Program accounts.  **Revenue Sharing**  World has a revenue sharing arrangement with its clearing agent, First Clearing LLC. Wells Fargo Bank, the parent company of First Clearing LLC. is the bank of record for all FDIC deposits. Depending on the interest rate environment, First Clearing LLC through its parent shares a designated portion of interest on all FDIC balances. Through its extremely large network, in compliance with Federal Reserve Board regulations, Wells Fargo is able to offer FDIC insurance on each account with a FDIC balance up to $750,000 per account. Normal FDIC insurance at a standard bank is only $250,000 per account.  **Data Agreement**  World has no data agreements with any mutual fund company.  **Annuities**  World does not solicit annuities as part of its normal business practices.  **Market-Linked Investments Information**  World does not engage in any market-linked investments.  **Alternative Investments Information**  World does not engage in any alternative investments. | |  | |  | |
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**Unit Investment Trusts (UITs)**

Our UITs consist of Equity and Fixed-Income UITs. We, along with your financial advisors, are compensated in ways that vary depending on the type and terms of the UIT portfolio selected. The types of fees received by us are described below and are disclosed via the prospectus issued by the UIT provider. Your financial advisor can provide you a copy of the most recent prospectus. The UIT provider deducts fees as compensation from the proceeds available for investments for marketing and distribution expenses, which may include compensating us as described in each UIT prospectus.

World does not engage in UIT investments as part of it normal business practices.

**Cash Sweep Program/Bank Deposit Sweep/Other Float Compensation**

Wells Fargo Bank, the parent company of First Clearing LLC. is the bank of record for all FDIC deposits. Depending on the interest rate environment, First Clearing LLC through its parent shares a designated portion of interest on all FDIC balances. Through its extremely large network, in compliance with Federal Reserve Board regulations, Wells Fargo is able to offer FDIC insurance on each account with a FDIC balance up to $750,000 per account. Normal FDIC insurance at a standard bank is only $250,000 per account.

**Training and Education**

World does not receive any compensation for third party training or education.

World does not receive any non-cash compensation such as gifts, meals, entertainment or the like for third party training and education.

**Operational Fees**

World does not receive any fees from third party operational related activities.

**Trade Corrections**

Although post settle trade corrections are billable by its clearing agent, World does not charge a customer for a trade correction.

**Compensation for Termination of Services**

Other than any contingent deferred sales charge for a fund (as described under the Mutual Funds section above, if applicable), IRA termination fees (when applicable), and account transfer fees, the firm would not receive any additional compensation in connection with the termination of its services. If you have questions or need additional copies, contact your financial advisor.

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# Conflicts of interest

Conflicts of interest exist when we provide brokerage services to you. A conflict of interest is a situation in which we engage in a transaction or activity where our interest is materially adverse to your interest. The mere presence of a conflict of interest does not imply that harm to your interests will occur, but it is important that we acknowledge the presence of conflicts. Moreover, our regulatory obligations require that we establish, maintain, and enforce written policies and procedures reasonably designed to address conflicts of interest associated with our recommendations to you.

Our conflicts of interest are typically the result of compensation structures and other financial arrangements between us, our financial advisors, our clients and third parties. We offer a broad range of investment services and products and we receive various forms of compensation from our clients and non-affiliated product providers. Securities rules allow for us, our financial advisors, and our affiliates to earn compensation when we provide brokerage services to you. However, the compensation that we and our financial advisors receive from you varies based upon the product or service you purchase, which under industry conditions may create a financial incentive to recommend investment products and services that generate greater compensation to us. World does not recommend any purchase or sale with the intention that such transaction would create a situation of greater compensation to us.

We are committed to taking appropriate steps to identify, mitigate and avoid conflicts of interest to ensure we act in your best interest when providing brokerage recommendations to you. Below you will find additional information related to our conflicts of interest. This information is not intended to be an all-inclusive list of our conflicts, but generally describes those conflicts that are material to your brokerage relationship. In addition to this disclosure, conflicts of interest are disclosed to you in your account agreement(s) and disclosure documents, our product guides and other information we make available to you.

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| **Compensation We Receive From Clients** |

**Transaction-based conflicts**

In your brokerage account you pay certain fees (commissions and sales charges) in connection with the buying and selling of each investment product, including mutual funds, variable annuities, exchange traded funds, equity securities, and bonds. Where these fees apply, the more transactions you enter into, the more compensation that we and your financial advisor receive. This compensation creates an incentive for us to recommend that you buy and sell, rather than hold, these investments. World does not follow this industry practice. We also have an incentive to recommend that you purchase investment products that carry higher fees, instead of products that carry lower fees or no fees at all. World does not follow this industry practice.

**Markups and markdowns for principal transactions**

When you buy or sell securities in a brokerage account, and in accordance with industry regulations, we may impose a markup (increase) or markdown (decrease) in the price of transactions we execute on a principal basis. We are compensated based upon the difference (markup) between the price you pay for securities purchased from us and the price we sell such securities to you over the prevailing market price, or the difference (markdown) between the price you sell securities to us and the price we purchase such securities from you over the prevailing market price. We maintain policies and procedures reasonably designed to help ensure compliance with the markup and markdown industry rules. Per industry regulations, any such markup or markdown is clearly identified on a customer confirmation as well as the percentage of total markup or markdown as a percentage of the total transaction.

**Account maintenance and other administrative fees**

For the services we provide or make available to you with respect to your brokerage account, we charge certain account maintenance and other administrative fees, including transfer, wire, or other miscellaneous fees, as described in the fee schedule provided to you on an annual basis. The higher the fees we charge, the more we are compensated. World does not charge these fees. They are contracted fees charged by our clearing agent.

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| **Compensation We Receive from Third Parties** |

Third-party payments we receive vary from the compensation we receive in connection with other products and services we may make available to you. This compensation generally represents an expense embedded in the investment products and services that is borne by investors. The types of third-party compensation we receive include:

**Revenue Sharing.** Wells Fargo Bank, the parent company of First Clearing LLC. is the bank of record for all FDIC deposits. Depending on the interest rate environment, First Clearing LLC through its parent shares a designated portion of interest on all FDIC balances. Through its extremely large network, in compliance with Federal Reserve Board regulations, Wells Fargo is able to offer FDIC insurance on each account with a FDIC balance up to $750,000 per account. Normal FDIC insurance at a standard bank is only $250,000 per account.

* **Trail Compensation.** Ongoing compensation from Product Sponsors may be received by us and shared with our financial advisors. This compensation (commonly known as trails, service fees or Rule 12b-1 fees in the case of mutual funds) is typically paid from the assets of the investment product under a distribution or servicing arrangement and is calculated as an annual percentage of invested assets. The amount of this compensation varies from product to product. We have an incentive to recommend that you purchase and hold interests in products that pay us higher trails. World does not engage in the recommendation of mutual funds based on product compensation.

**Additional Compensation from Product Sponsors and Other Third Parties**

We and our financial advisors, associates, employees, and agents do not receive additional compensation from Product Sponsors and other third parties including:

* Gifts and awards, an occasional dinner or ticket to a sporting event, or reimbursement in connection with educational meetings or marketing or advertising initiatives, including services for identifying prospective clients.
* Payment or reimbursement for the costs associated with education or training events that are attended by our employees, agents, and financial advisors, and for conferences and events that we sponsor.
* Reimbursement from Product Sponsors for research and technology-related costs, such as those to build systems, tools, and new features to aid in servicing clients. Additionally, we and our affiliates receive compensation from Product Sponsors to provide aggregate sales data.

**Product Share Classes**

Some Product Sponsors offer multiple structures of the same product (e.g., mutual fund share classes) with each option having a unique expense structure, and some having lower costs to you as compared to others. World is not incentivised to make available those share classes or other product structures that will generate the highest compensation to us.

**Compensation Related to Proprietary Products**

Under industry standards, brokerage recommendations can include a recommendation to invest in a product or service that is managed, issued or sponsored by us or our affiliates. World does not manage, issue or sponsor any products.

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| **Compensation Related to Our Affiliates** |

World does not receive any compensation from an affiliate for brokerage recommendations.

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| **Compensation Received by Associated Persons** |

[REVIEW AND REVISE BELOW DESCRIPTIONS AS APPROPRIATE FOR YOUR FIRM’S COMPENSATION PRACTICES]

Industry associated persons may be compensated in a variety of ways based on the percentage of revenue generated from sales of products and services to clients and/or total assets under advisement, including brokerage account activity. This compensation may vary by the product or service associated with a brokerage recommendation. In addition to upfront-transaction based compensation, some products feature on-going residual or “trail” payments. Thus, associated persons are incentivized to recommend products that have higher fees as well as those with on-going payments. World is not compensated based on a percentage of revenue on the sales of products and services or for total assets under advisement.

Typically, an industry associated persons payout schedule (periodically adjusted at a firm’s discretion) increases with production and asset levels. World does not adjust an advisor’s payout schedule for increases or decreases in production levels, tenure with the firm, client product mix, asset gathering, referrals to affiliates or other targets, as well as compliance with our policies and procedures and meeting best business practices.

Associated persons have an incentive to recommend you rollover assets from a Qualified Retirement Plan (QRP) to a brokerage Individual Retirement Account (IRA) because of the compensation they will receive. We maintain policies and procedures designed to ensure that rollover recommendations are in your best interest.

Brokerage accounts, unlike advisory accounts, do not feature an on-going fee based on assets under management. Associated persons are incentivized to recommend you transition your brokerage services account to an advisory account to generate on-going revenue where your brokerage account has minimal activity. Further associated persons are incentivized to recommend you transition your brokerage account to an advisory account after you have already placed purchases resulting in commissions and/or other transaction-based brokerage fees. We have controls established to identify and mitigate this risk. associated persons also have an incentive to provide higher levels of service to those clients who generate the most fees.

World does not offer noncash compensation to associated persons in the form of credits toward business expense accounts and certain titles. World does not offer compensation in the form of education meetings and recognition trips. Industry product providers that sponsor and/or participate in education meetings and recognition trips to gain opportunities to build relations with associated persons could lead to sales of such product provider’s products. Although World normally does not engage in this industry wide activity, if such an event should occur, previously established procedures will dictate the review and maintenance of such transaction.

**Other Associated Persons** **Activities**

Associated persons may be motivated to place trades ahead of clients in order to receive more favorable prices than their clients. Previously established procedures have been implemented to address this. If in the unlikely event it is determined that the firm has received a price on any transaction during a similar execution time frame, a trade correction will be processed allocating the better price to the customer.

Industry noted internal campaigns and recognition efforts incentivize financial advisors to engage in activities to reach incentive goals. World does not engage in any internal campaign, sales contests or recognition goal incentives.

# Additional Resources

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| Title | Web address |
| Form CRS | [www.worldfinancial.net](http://www.worldfinancial.net) |
| Legal Disclosures | [www.worldfinancial.net](http://www.worldfinancial.net) |
| Margin Disclosure | www.worldfinancial.net |
| Cash Sweep Program | www.worldfinancial.net |
| Commission Schedules &  Administrative & Service Fee Schedules | [www.worldfinancial.net](http://www.worldfinancial.net) |
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1. First Clearing is a tradename used by Wells Fargo Clearing Services, LLC. [↑](#footnote-ref-1)