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> Part 2B of Form ADV Brochure Supplement 11/28/2018

This brochure supplement provides information about Gregory Sheets that supplements Transamerica Financial Group ("TFG") a division of Transamerica Financial Advisors, Inc. ("TFA") brochure (Form ADV, Part 2A and/or Appendix 1). You should have received a copy of TFA's brochure. Please contact TFA's Customer Relations Team at 770-248-3699 if you did not receive TFA's brochure or if you have any questions about the contents of this supplement.

Contact Information for Investment Advisor Representative ("IAR"):

Gregory Sheets 8875 West Flamingo, Suite 200 Las Vegas, NV 89147 702-562-7990

Part 2B of Form ADV

Educational Background and Business Experience

Gregory Sheets was born in 1971.

IAR attended the following school(s) after High School:

• Cornell University, Ithaca New York, 1989 to 1993 - Bachelor of Science

The IAR is currently involved with financial services and is associated with World Financial Group as a Senior Marketing Director. He works with Hospitality Consulting as the President and Owner since October 2009. IAR was with Investment Advisors International from June 2011 to January 2012 and also associated with World Group Securities as a Registered Representative from February 2011 to January 2012.

Disciplinary Information

IAR has not been involved in any legal or disciplinary event that is material to a client's or prospective client's evaluation of services to be provided.

Other Business Activities

In addition to offering investment advisory services as an Investment Advisor Representative ("IAR") of TFA (a Registered Investment Adviser), Gregory Sheets is a Registered Representative of TFA's Broker/Dealer and may be an independent insurance agent who is appointed by numerous insurance companies. As a Registered Representative of TFA, IAR may recommend transactions in securities products such as mutual funds, variable annuities, and variable universal life. When clients purchase or sell securities through TFA, the Representative may be paid a commission. As an independent insurance agent, IAR may recommend fixed insurance contracts to clients such as fixed annuities or life insurance. When clients purchase fixed insurance contracts at the IAR's recommendation, a commission may be paid.

IAR receives commissions, bonuses, distribution or service ("trail") fees, and other compensation based on the sale of securities (including mutual funds and insurance products) and other investment products. IAR may also receive incentive-based, non-cash compensation in connection with attendance at conferences, seminars, sales or training programs, and other trips (such as reimbursement for travel, lodging and meal expenses) and/or in the form of

entertainment, merchandise and other benefits. Such payments and benefits may provide IAR the incentive to recommend certain products based on the compensation received, rather than on the client's needs.

A conflict of interest may exist between IAR and clients related to the compensation received for advisory services offered as an Investment Advisor Representative and the compensation received for services offered as a Registered Representative of TFA and an independent insurance agent.

IAR is involved with financial services and is associated with World Financial Group as a Senior Marketing Director. In this capacity, he is responsible for generating new clients, servicing existing clients, and recruiting and training new agents. He is also affiliated with Hospitality Consulting as President and Owner since October 2009.

Additional Compensation

Gregory Sheets may receive additional compensation in connection with attendance at conferences, seminars, sales or training programs, and other trips (such as reimbursement for travel, lodging and meal expenses) and/or in the form of entertainment, merchandise and other benefits for providing advisory services.

Supervision

Gregory Sheets is currently supervised by Carl Cook. Carl Cook is a designated supervisor of TFA. This supervisor may be reached at 770-248-3457. TFA supervises the activities of IAR through on-site visits conducted by this designated Supervisor. In addition, the Supervisor reviews e-mail communication and other activities that require his or her approval. Lastly, TFA utilizes various audit and monitoring/surveillance mechanisms to oversee the advisory activities of the IAR.