

FASTER POLICY ISSUE TO KEEP YOU MOVING

TRENDSETTER TERM LIFE POINT-OF-SALE DECISION



TRANSAMERICA®

AN ACCELERATED PROCESS FOR A FAST-MOVING WORLD

TRENDSETTER TERM LIFE POINT-OF-SALE DECISION

As part of our dedication to innovation, Transamerica has introduced an accelerated process for nonmedical underwriting within the *Trendsetter* Term Life Series. Clients can receive a policy within two to five business days, and some within as little as 48 hours.

Now, you can provide clients with a complete transaction in one interaction, offering point-of-sale decision and contract delivery notice all at once.

FOUR EASY STEPS

- 1** Complete a nonmedical application using iGO e-App®
- 2** Client electronically signs application and consent forms
- 3** Accelerated underwriting
- 4** Qualifying policies can be electronically delivered to the owner



FAST

Policies issued as quickly as 48 hours



EASY

Simply complete iGO application



CONVENIENT

Quicker underwriting decision and policy issue



THE ADVANTAGES OF SPEED, SIMPLICITY, AND CONVENIENCE

- **Fast approval** > Qualifying applicants can be approved at the time of application submission
- **Point-of-sale guidance** > Applicants are notified immediately if approval is pending or if the case needs additional review (e.g., impairments, medical requirements, etc.)
- **Easy electronic delivery** > Fast, secure electronic delivery of the policy to qualifying applicants
- **Quick turnaround** > Clients can receive a policy within two to five business days, and some within as little as 48 hours

COMPARE THE CONVENIENCE

PROCESS	POINT-OF-SALE DECISION & ACCELERATED UNDERWRITING	TRADITIONAL UNDERWRITING
Available Rate Classes	Standard Nonsmoker, Standard Smoker	Preferred Plus, Preferred Nonsmoker, Standard Plus, Standard Nonsmoker, Preferred Smoker, Standard Smoker
Application Process	Electronic application via iGO	Electronic application via iGO or paper
Exam	No	Yes***
Labs	No	Yes***
APS	No	Underwriting discretion
MIB	Yes	Yes
Motor Vehicle Report	Yes	Yes
Prescription Records	Yes	Yes
Features	Some policies issued in as little as 48 hours and eligible for electronic delivery.*	
	If applicant does not qualify for a decision at point of sale, he or she will continue to receive underwriting through the traditional process.**	

* Age and risk class limitations apply. ** Client may experience two to five business days to issue, provided no additional requirements.

*** See the most recent Underwriting Field Guide for specific age/amount requirements.

PROGRAM PARAMETERS

- *Trendsetter® Super Series*
 - Policy face values from \$25,000-\$99,999
 - Ages 18-60 = \$25,000-\$99,999
 - Ages 61-70 = \$25,000-\$50,000
- *Trendsetter® LB*
 - Policy face values from \$25,000-\$249,999
 - Ages 18-22 = \$100,000-\$249,999
 - Ages 23-60 = \$25,000-249,999
- Nonmedical requirements (Standard Nonsmoker, Standard Smoker)
- Applicants must be U.S. citizens
- Living benefits available with *Trendsetter LB*
- No child riders or monthly income riders
- Joint owners will not be eligible for electronic delivery
- Excludes Hawaii, New York, Guam, Virgin Islands, and Puerto Rico

EVERYONE BENEFITS	
Policy Applicants	Fast, easy process with point-of-sale decision and contract delivery notice in a single transaction.
Field Advisors and Agents	Accelerated process that allows a complete transaction in one interaction.

Not all applicants will be eligible — additional underwriting may be required. Applicant must be made aware that it is possible to receive a lower premium, higher premium, or decline through a full medical underwriting process.



HERE'S A LITTLE MORE DETAIL ON THE PROCESS ...

- The applicant completes a nonmedical application, signs electronically, and the agent submits
 - Transamerica assesses eligibility and determines if additional underwriting is needed
1. If the case can be approved at submission, you will receive the following message:

Congratulations, your application is ready to be approved pending application submission and administrative office review. Your policy documents may qualify for electronic delivery. Please click the "Submit to Transamerica" button!*

2. If additional underwriting is needed, you will receive the following message:

Great! Your application is ready to be submitted. Please click the "Submit to Transamerica" button!

The case will be routed to an expedited queue, and you will receive a decision or notifications for additional requirements in the traditional email manner

3. If there is a delay, or the decision is not complete at the time of submission, you will receive this message:

Application Review is still in progress. Click the "Get Decision" button again in a minute to see if the review is complete, or click "Submit to Transamerica" if you prefer not to wait.

- You can receive this message for up to 15 minutes before you must submit to Transamerica

* Upon receipt of this message the home office reserves the right to further review client eligibility.

Not all applicants will be eligible — additional underwriting may be required. Applicant must be made aware that it is possible to receive a lower premium, higher premium, or decline through a full medical underwriting process.



- **Delivery time!** The new policy owner will receive the policy contract directly via electronic delivery.*
 - The policy owner's email and delivery method will be displayed on your self-service web portal
 - The policy owner will receive a link to the policy that will expire after 15 days. If he or she does not access and download it within 15 days, the policy will be mailed, or a new link may be requested.

* The policy owner will only receive the policy via electronic delivery if he or she opted-in.

Not all applicants will be eligible — additional underwriting may be required. Applicant must be made aware that it is possible to receive a lower premium, higher premium, or decline through a full medical underwriting process.

FREQUENTLY ASKED QUESTIONS

GOT QUESTIONS? WE'VE GOT ANSWERS!

Q: CAN I USE A PAPER APPLICATION?

A: No, this program is only available through the iGO electronic application platform.

Q: CAN MY CLIENT APPLY FOR A RATING BETTER THAN STANDARD?

A: No, this process is only available with a Standard Nonsmoker and Standard Smoker risk class.

Q: DOES MY CLIENT NEED TO SIGN ANYTHING?

A: Yes, the client will need to provide an electronic signature for the application, authorizations, and other forms.

Q: WILL THE APPLICANT NEED TO PROVIDE BLOOD OR URINE, OR WILL THE COMPANY REQUEST AN ATTENDING PHYSICIAN STATEMENT (APS)?

A: The program is offered at the existing nonmedical limits. The underwriter will order labs or additional evidence only in cases with significant red flags that do not qualify for the expedited process.

Q: IF THE APPLICATION AND/OR FORMS ARE SUBMITTED IN GOOD ORDER, WHEN WILL THE POLICY BE ISSUED?

A: Provided all forms are in good order and there is no need for additional requirements, some policies could be issued in as little as 48 hours. Others may take two to five business days.

Q: WILL ALL POLICIES BE ISSUED WITHIN 48 HOURS?

A: Unfortunately, no. If a case is submitted and requires additional underwriting requirements, the process can be delayed. The good news is that you will be notified faster than in our previous process, as these cases will go to the fast-track priority for review and notification.

Q: WHAT HAPPENS IF MORE UNDERWRITING IS NEEDED?

A: At the time of submission, you will receive the following message: "Great! Your application is ready to be submitted. Please click the 'Submit to Transamerica' button!" At this time, the case will be routed to an underwriter for review with a fast-track priority. In many cases, the underwriter will approve quickly (or right away) without additional requirements.

Q: WHAT HAPPENS IF THE POLICY IS NOT APPROVED AS APPLIED FOR?

A: The applicant will go through expedited review, but the policy will not be available for electronic delivery.

Q: WHAT RISK CLASSES ARE AVAILABLE FOR POINT OF SALE APPROVAL?

A: Standard Nonsmoker and Standard Smoker.

Q: WHEN DOES COVERAGE BEGIN?

A: At the time the case is paid and in force.

Q: WILL POLICIES BE MAILED?

A: This program allows qualified clients to opt-in for electronic delivery. If they don't opt-in or decide to opt-out after opting-in, the policies will be mailed.

Q: WHICH CASES QUALIFY FOR ELECTRONIC DELIVERY?

- Qualifying cases in all states/territories except New York, Guam, Virgin Islands, and Puerto Rico
- All cases that have received a point-of-sale approval

Q: CAN I DELIVER THE POLICY TO MY CLIENT?

A: Yes. If the case does not qualify for electronic delivery (see above), or the client does not opt-in to electronic delivery, then the process remains unchanged.

Q: DO I NEED TO RETURN A SIGNATURE RECEIPT PAGE?

A: There are specific state requirements where a delivery receipt is required even for electronic delivery. The client will have to electronically sign this receipt and return it through the electronic process. All other processes remain the same for paper policies.

Q: MY CLIENT HAD A SIGNIFICANT MEDICAL EVENT, LIKE CANCER, A STROKE, OR A HEART ATTACK. CAN HE STILL APPLY?

A: Yes, his case will be routed to an underwriter for additional review.

Q: MY CLIENT ALREADY OWNS A POLICY WITH LIVING BENEFITS. CAN SHE STILL APPLY?

A: Yes, she can still apply within the benefit parameters.

Q: IS THE POLICY CONVERTIBLE TO A PERMANENT POLICY?

A: Conversion allowances are defined by each contract, not the process. Our *Trendsetter Series* products allow conversion through specific contract language and ages.

Q: IS THIS CONSIDERED GUARANTEED ISSUE?

A: No. This is a process of evaluating our clients in a more expedient manner.

Q: IS A REAL POLICY BEING ISSUED, OR IS ONLY A CONDITIONAL RECEIPT BEING ISSUED?

A: A real policy is being issued.

Q: DO I NEED TO RUN AN ILLUSTRATION?

A: The need to run illustration has not changed for this process.

Q: HOW WILL I KNOW THE STATUS OF THE POLICY?

A: You can continue to check the status of the policy through the agent web portal that you currently use.

Q: CAN MULTIPLE POLICIES ON THE SAME INDIVIDUAL BE APPLIED FOR THROUGH THIS NEW POINT-OF-SALE PROCESS?

A: Yes, you can purchase multiple policies, but the home office has the right for further review.



TRANSAMERICA®

Life Insurance issued by Transamerica Life Insurance Company, Cedar Rapids, IA.

Not all products available in all jurisdictions.

Underwriting guidelines are subject to change without prior notice.

Not available in New York.

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