Your Transamerica Resources

Transamerica Life Distributors is in place to help you achieve successful sales results.

The Wholesaling Team: A team committed to developing relationships and providing you with up-to-date information and fresh ideas that can assist you in helping clients reach their dreams.

The TLD National Sales Desk: Available to assist you with sales of Transamerica products. Here to answer any questions you may have on products and provide product training, illustration support, case design, underwriting guidelines and business forms.

The TLD National Sales Desk is also available to answer questions you may have on general estate planning or comprehensive case design on larger cases.

Contact Us: (800) 322-3796, Option 5
Hours: Monday–Friday: 9:00 a.m.–9:00 p.m. ET
Additional Resources:
Transamerica’s Web Sales & Marketing Tools are available on www.transamerica.com/wfg and TransACT®. You can access both sites via myWFG.com. Simply go to the Transamerica Life Insurance Company product provider page.

View and download forms and information

- New Business Forms (also available on E-Store)
- Product Information
- Marketing Concepts and Sales Materials

- Run customized illustrations with TransWare® Illustration Software
  - View Premiums
  - Create Concept Illustrations
  - Get Integrated Reports

Click here to view the TransWare® Quick Reference Guide.

Getting Appointed
The appointment process starts with the Transamerica Life Insurance Company (TLIC) appointment application available at myWFG. An online appointment is also being accepted using eAgentApp.

- Complete all forms
- Refer to the WFG U.S. Field Manual to determine applicable state resident and non-resident fees

- Submit an online appointment using eAgentApp:
  - Log on to MyWFG.com
  - Hover over the “Tools” tab
  - Go to “Licensing & Training” and click on the “Electronic Appointments” link
  - Click on the “Electronic Appointment Submission” and follow the steps from there

- You are not authorized to write business until you have received appointment approval directly from Transamerica by email.

- Inquiries can be submitted to the Agent Services Unit:
  - Email to wfgagentserv@transamerica.com
  - Phone (770) 246-9889, Option 5
New Business Processing

Requirements for Commission Advance

Transamerica products eligible for the 40/60 advance criteria are as follows:

- Trendsetter® Super Series
- Trendsetter® LB
- Transamerica Journey℠
- TransNavigator®

The advancing payout structure pays 40% upon submission when all advance criteria are met; 60% when all delivery requirements are met (signed Policy Delivery Receipt, Amendments, Illustration and other New Business requirements as applicable).

Advance Criteria

- All signatures
- Conditional receipt signed and submitted with the application
- Completed PAC form (pre-authorized check form) must be submitted with the application (attaching a voided check to the PAC form will ensure that the correct banking information is provided)
- Full product name (for example: Trendsetter Super 20)
- Submit the full modal premium (monthly direct bill is not eligible for an advance)
- Money orders will only be accepted if policy is set up for bank draft (completed PAC form must be sent with the application)
- All provider required forms, including but not limited to:
  - Correct state application *(Agent’s Report page should show: Office ID: 108WF & Profile Code: P01)*
  - Correct replacement and 1035 Exchange forms
  - HIV form; if required in your state *(ALL pages of the HIV form must be submitted with the application)*
  - Military Sales Practice Form, if required
  - Disclosure forms
- No Personal Business which is defined as:
  - Writing or split agent is the insured, owner or payer

The GWL/Final Expense life insurance product is available. The commission payout structure is 50% advance and 50% earned.

Submitting Applications
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Completed applications can be submitted by fax or mail to Transamerica Life Insurance Company:

- Mail: 4333 Edgewood Road NE, Cedar Rapids, IA 52499
- Fax: (800) 814-2205
  Note: Initial premium submitted by physical check is not accepted by fax

The following products are available for electronic submission using iGO eApp:

  Trendsetter® Super Series       Trendsetter® LB

Appropriate State Forms: Using the Transamerica Forms link on http://transamerica.com/wfg/ or TransACT® home page makes it easy to select the correct application forms for the product and state and provides important information for your life insurance sale. Please keep in mind the following rules to help you submit the correct forms:

- General Forms: Applicable forms are typically dependent on the Signature State, with the exception of the HIV form. The Signature State is the state where the Owner physically signs the authorization page of the application.

- HIV Form: If the Residence and Signature States differ, and either the Residence State OR the Signature State (a.k.a. issue state) requires a “Notice and Consent for HIV Related Testing”, the Residence State HIV form should be signed. If only the Signature State requires an HIV form, the Signature State HIV form should be signed.

Questions & Inquiries for Pending Business Status

- Website: TransACT® (Simply go to the Transamerica Life Insurance Company product provider page on www.mywfg.com to access the seamless sign-on link.)
- Email to: WFGTransamericaNewBusiness@transamerica.com
- Phone: (800) 322-3796
Illustration Requirements

Required as outlined below:

- All universal life products require the complete presented illustration to be submitted with the application. (A signed illustration will be required when the policy is delivered if not received with the application.)

  Note: If an illustration is not received with the application, the advance will be delayed.

- Interest Rates: The submitted illustration must reflect an interest rate no higher than the current interest rate.

- Revised Illustrations: If the applicant is “Approved Other Than Applied For”, a REVISED illustration must be submitted to move the case to issue. However, signatures can be obtained on delivery of the revised illustration if a signed illustration was submitted with the application. If you need assistance running a REVISED illustration, please contact the TLD National Sales Desk at (800) 322-3796, Option 5.

- Backdating to Save Age: Please use the TransWare illustration software to correctly reflect backdating to save age. The illustration will show a “B” next to the age. Ensure that the date to save age is accurate in the text accompanying the illustration. If you need assistance running a backdated illustration, please contact the TLD National Sales Desk at (800) 322-3796, Option 5.

Initial & Modal Premiums

Initial premium may be taken with the application(s), provided a conditional receipt is received and the total of all face amounts applied for does not exceed $2,000,000, assuming all other conditions as outlined on the Conditional Receipt are met. Terms of the Conditional Receipt should be reviewed with the applicant. The Conditional Coverage Receipt must be left with the applicant and a copy must be returned to the company.

Options for Ongoing Modal Premium:

- Quarterly, Semi-Annual and Annual by EFT or Direct Bill
- Monthly by EFT only
- Planned Premium and Premium on the illustration must match
- Credit cards will not be accepted

Replacements

- Signature and Dating: The Notice of Replacement form must be signed and dated by the owner of the policy being replaced. The form must be dated on or before the signature date on the authorization page of the application. Always provide the existing company’s name and policy number for the policy being replaced.

- Application: Questions pertaining to replacements on the Agent Report section of the application must be completed.
Sales Materials: If the applicant is replacing an existing policy, the Replacement Transactions Sales Material Certification Statement should be signed. You should only sign the applicable line indicating whether or not sales material was used at the time of your presentation.

1035 Exchanges
New Business will request the 1035 monies from the other carrier once the policy is approved and/or accepted and all medical delivery requirements are received. New Business will communicate the 1035 amount received and request a revised illustration from the agent reflecting that correct 1035 amount. Once the revised illustration is received, we will issue the policy with the correct 1035 amount. Should the applicant wish to activate the contract prior to the arrival of the 1035 Exchange money, the submission of initial premium is allowed. Normal delivery requirements apply.

Application and 1035 Exchange Form: The Owner and the insured must be the same as the Owner and Insured listed on the policy being exchanged.

Multiple Policies: If the sale involves the exchange of multiple policies, the application should identify all policies being exchanged along with their policy numbers. If multiple carriers are involved, an assignment form is required for each carrier.

Trust Ownership: If a trust owns the policy to be exchanged, list the full name of the trust, including trust date, on the “Ownership” line of the form. The trustee needs to sign in “Trustee” capacity. If there is more than one trustee, one trustee can sign on behalf of the trust IF the Verification of Trust Agreement (VTA) indicates that the trustees can act individually. If the VTA indicates they must act jointly, all trustees must sign.

Paramedical & Medical Exams
Please see our Guide to Initial Underwriting Requirements to determine whether an exam is required for your case.

You are responsible for ordering any paramedical requirements (labs, blood work, Home Office specimen) and/or medical exam for your client. (Note: If an Attending Physician Statement (APS) is needed, this will be ordered by the company.)

Companies authorized to perform paramedical and medical exams on our behalf:

- American Para Professional Systems, Inc. (APPS) – (800) 727-2101
- Examination Management Services, Inc. (EMSI) – (800) 872-3674
- ExamOne, Inc. – (800) 768 2056
- Insurance Medical Services, Inc. – (877) 808-5533
- Portamedic – (866) 245 0268
- Superior Mobile Medics – (800) 898-3926
Tips for Signatures, Dates & Other Details
To help avoid delays and ensure your case is processed as quickly as possible, please keep in mind these frequently overlooked areas:

- **Answers to All Questions:** Make sure all questions on the application are answered.

- **Application Remarks Section:** Note any details related to the processing and/or underwriting of the case within the "Remarks" section located on page 2 of the application. Should you need additional space for your comments, you have the option of using a cover sheet when submitting your application package.

- **Backdate to Save Age Form:** If backdating to “save age,” note this in the remarks section of the application, along with the age that should be saved. Submit a signed and completed Supplement to Save Age form with the application.

- **Income Protection Option (IPO):** If IPO is elected, please complete the “Income Protection Election Form” (SA03 0911T), which must be signed and dated by the Owner.

- **Beneficiary Name and Relationship:** The application must name at least one primary beneficiary. Should multiple beneficiaries be named, their combined percentages must equal 100%. (Note: whole number only, no decimals, fractions or dollar amounts.)

- **Child Insurance Rider:** If a child rider has been applied for, you must also complete the Child Rider Supplement form.

- **HIV Form:** Should be dated on or before the blood is drawn, or a second blood draw will be needed.

- **Initial Premium:** If paid by check, we will only accept checks payable to *Transamerica Life Insurance Company*.

- **Multiple or Additional Policies:** If the applicant is applying for additional or multiple policies, indicate this in the remarks section of the application. If the applicant is applying for multiple policies, complete the Multi-Policy Discount Cover Sheet in order to waive policy fees and obtain a band break, if available on the product.

- **PAC Form/Voided Check:** If paying by PAC (Pre-Authorized Check), ensure the form is filled out completely. Please include the full account and routing numbers exactly as they appear on the check and the amount of premium to be withdrawn. A voided check would be helpful to have, but will not be required if the PAC information is complete and accurate.

- **Policy Owner:** If the proposed Owner is other than the insured, all Owners need to sign the application. If the proposed Owner is an entity, the signer on behalf of the Owner’s title must be listed on all applicable forms. If the Owner is a corporation, an authorized officer other than the proposed insured must sign as Owner and list a corporate title. If the Owner is a trust, the full name of the trust, including the date the trust was established, should be noted on the signature line for “Owner other than the insured”. The trustee must sign the application with the title “Trustee” following the signature. If there is more
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than one trustee, one trustee can sign on behalf of the trust IF the Trustee Certification of Trust and Trustee Powers indicates that the trustees can act individually. If the Trustee Certification of Trust and Trustee Powers indicates they must act jointly, all trustees must sign. If Owner is other than the insured, any and all Owners need to sign the application.

- Notice of Replacement Forms: The Notice of Replacement Form needs to be signed and dated by the Owner of the policy being replaced. If Replacement Forms are not received with the application, we will need a current dated signature page of the application to be submitted along with the Replacement Form. Always provide the existing company’s name and policy number for a policy that is being replaced. Check to make sure all forms in the case consistently indicate whether or not replacement is involved.

- Verify all required forms are being submitted.

- “Yes” Answers: If any of the questions on the application are answered “yes”, provide full details.

Monitoring Your Pending Business

You can monitor your pending business via TransACT®, 24 hours a day, 7 days a week. Simply go to the Transamerica Life Insurance Company product provider page on myWFG.com to access the seamless sign-on link. You can also contact the Transamerica Agent Contact Center at (800) 322-3796, option 2 then option 1. It is helpful to have the policy number available to expedite your call. Hours of operation for the Agent Contact Center are Monday – Friday from 8:30 a.m. to 7:00 p.m. ET.

Policy Issuance & Delivery Requirements

Transamerica will issue the approved policy with any delivery requirements identified. The policy will not be placed in force until all outstanding delivery requirements have been received by Transamerica.

- In addition to any other requirements, Transamerica will require a Delivery Receipt in the following states: CA, LA, PA, SD, VA, WV.

- Signatures: All delivery requirements need to be signed and dated by the appropriate party. Include owner title on all delivery requirements, if applicable.

- Revised Illustrations: You will be advised if the Applicant has been approved for a policy, but at a higher risk class than applied for at submission. In this situation, a REVISED illustration must be submitted to move the case to issue. However, signatures can be obtained on delivery of the revised illustration if a signed illustration was submitted with the application.

- Deadlines: All delivery requirements need to be submitted on, or prior to, the End of Delivery (EOD) date. The EOD can be found on the Policy Invoice which will accompany the issued policy. (See last page for an example of the Life Policy Invoice)
Requesting Extensions: If the EOD period is nearing and you think an extension will be needed, please request the extension from the Agent Contact Center at (800) 322-3796, option 2 then option 1, prior to the approaching EOD. This way, once delivery requirements are finally received by Transamerica, the policy EOD has already been extended and the case will not need to be resubmitted to underwriting. If a delivery date is extended, a Self-Health/Application Amendment Form may be required.

Application Amendment Form: Ensure the “Self Health” application amendment form is thoroughly completed. If there have been no changes in health, write “none”.

Policy Owner Services

Frequently Needed Contacts

- General Policy Owner Service Questions: (800) 852-4678
- Initiate a Policy Claim or Claims Questions: (800) 598-4626
- For policy change requests, contact: afpcrtranspolchg@transamerica.com
- For beneficiary and title change requests contact: tiigbenetitle@transamerica.com