DIGITAL UNDERWRITING SOLUTION

FREQUENTLY ASKED QUESTIONS

Q1. What is the new digital underwriting solution?
A. The digital underwriting solution is our new intuitive, streamlined, and mobile-friendly application on iGO® e-App for all term and IUL products in most states, excluding CA, FL, GU, NY, SC, and SD.

Transamerica Lifetime℠ will use the new application later, and we'll keep you updated on when that rolls out. *Final Expense Solutions Portfolio* will not use the new application.

Q2. How do I get to the digital underwriting solution?
A. The digital underwriting solution, our electronic application, is on iGO e-App®.

Q3. What are the key dates to know?
A. Transition Dates: 06/15/2024 & 07/17/2024
> **IUL and Trendsetter**
> - Effective **June 15, 2024**, new applications started with Transamerica in iGO will use the new application.
> - For CA, FL, NY, SD, SC, and GU, we will continue to accept the electronic application forms U327 and U328 for IUL and APA40 for Term.
>
> **Inflight Cases in iGO (cases started in iGO but not fully submitted to Transamerica)**
> - Applications pending to be signed in iGO must be signed and submitted no later than 11:59 p.m. ET, on **July 17, 2024**. Cases submitted after this date must be on the digital application.

Q4. Will Transamerica's underwriting philosophy change with the digital underwriting solution?
A. Our underwriting philosophy won't change; however, questions on the application are reflexive, meaning the applicant could have more or fewer questions depending on how they answer.

Q5. What should my client have ready before filling out the application?
A. The electronic application includes all the forms you need and is designed so that in most cases only one contact with your client will be necessary, helping to expedite the process. We recommend your client have the following documentation on hand when you start the application to help the process go smoothly:
- Their medical and prescription information
- Doctor information
- Tax returns (if needed to verify income and any net worth information)
- Green card/visa, if applicable

Q6. How long is the application good for?
A. The application needs to be completed and submitted within 44 days from the application start date. For the medical questions, also known as Part II, the client has 14 days to complete or accept before the link expires. The link can be resent until the 44th day. After that, the agent will need to start a new application.

Q7. How long does it take to complete the application?
A. We can't provide a specific timeframe, but know that our digital application collects more information upfront, and the reflexive questions only ask questions when applicable. This reduces the need to request traditional underwriting requirements and significantly increases the number of applications submitted in good order, enabling you to focus on your business.

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Q8. How can I see where my client and I are in the application process?
A. You can check the application status on your agent dashboard in iGO. The table below breaks out the statuses and the definitions.

AGENT DASHBOARD STATUS	STEP IN THE APPLICATION PROCESS
Consumer Invited	Invitation to begin the application was emailed to the client
Consumer In Progress	Client has started the application
Awaiting Consumer eSignature	Medical history interview done, and the application needs to be signed by the client
Awaiting Agent eSignature	Client has signed the application and is awaiting your signature
Awaiting Agent Submission	You have signed the application, and the application is waiting for your submission
Application eSubmitted	Done. The application has been submitted.

Q9. Are there any browser specifications I should know about for the digital application?
A. We noticed changing some Safari settings on iPhone and iPad devices can help (as shown below). There are no known issues with Android or PC devices.
1. Go to Settings
2. Scroll down and select Safari
3. Scroll down to the Privacy & Security section. If Prevent Cross-Site Tracking is enabled (green), select the toggle to disable (pictured below)
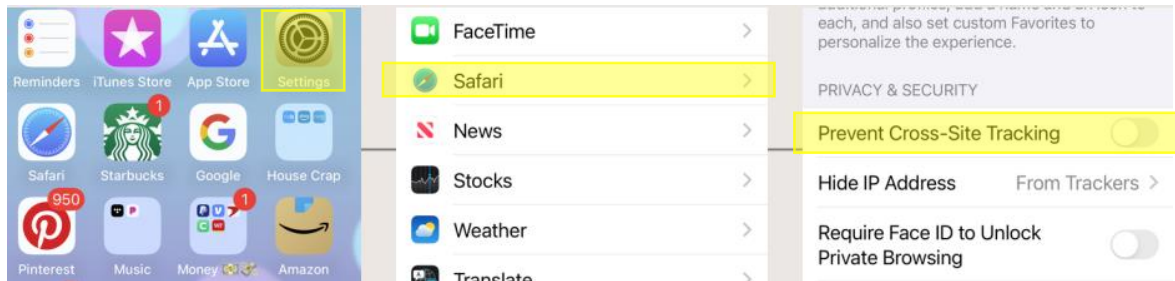
Q10. After submitting an electronic application, can I submit a paper form for riders or replacements?
A. No. All required questions are asked within the e-App, thus reducing the need for additional forms after submission. If, for some reason, you need a form after submission, we can email it to you by request.

CLIENT-DRIVEN PART II OPTION

Q11. Can clients complete their own medical history in the e-App?
A. Yes. The client-driven Part II option allows you to send the medical history section to your clients for them to complete. If they'd rather not, you can still complete your client's medical history with them.

Q12. What is the client-driven Part II option?
A. The option allows the client to complete the Part II/medical history. This may be helpful for clients who are uncomfortable or ill-prepared to discuss their medical history. Providing clients with this option may reduce your face-to-face time with the client and encourage more thorough and candid responses from them.

Q13. How long does the client have to complete the client-driven Part II option?
A. The client-driven Part II option link will expire after 14 days. After 14 days, the agent must send a new link.

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Q14. Will an email reminder be sent to complete the collaboration? If so, who is notified (Client, Agent, GA, or CM)?
A. You and the client will receive an email reminder near the 14-day mark explaining that the client-driven Part II option link is about to expire. You can also always check the iGO dashboard case status to see if it's awaiting the client's or agent's signature.

Q15. Once client-driven Part II option is complete, who will be notified?
A. Once completed, you'll receive an email stating the e-app is ready for your eSignature. See the below screenshot.
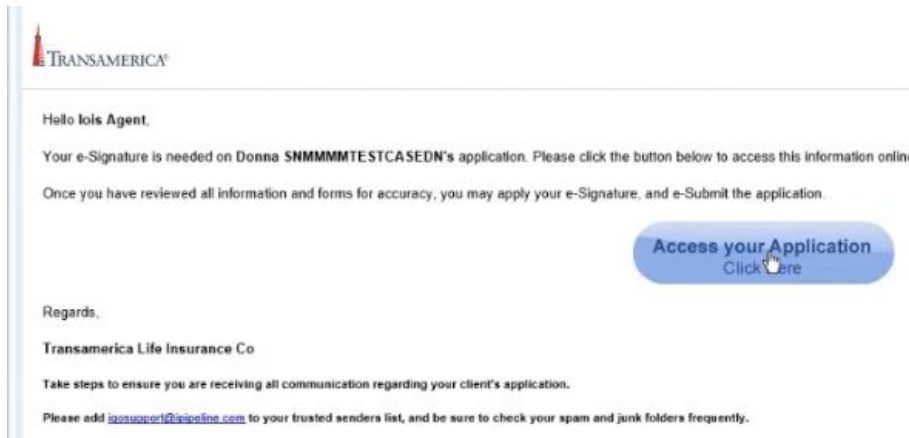
PART II WITHOUT THE CLIENT-DRIVEN PART II OPTION

Q16. If the client opts to complete Part II on their own, can I resend the link to them if they lose it?
A. Yes. You can resend the link from your dashboard or the email confirmation screen.

Q17. If the client is in the middle of completing Part II themselves, what status will the agent see in the iGO Agent Dashboard?
A. The status will say Consumer in Progress.

Q18. May I order medical requirements for my client?
A. No. When required, paramed physical findings are ordered by Transamerica.

SIGNATURE PROCESS

Q19. What email address will signature emails come from?
A. Signature emails will come from donotreply@ipipeline.com.

Q20. If the signature cannot be completed once the iGO application is finished, can the client and I print and wet sign it?
A. No. Our digital application doesn't currently support the paper application process. If the client cannot e-sign, you can access the current Term and IUL applications to print, wet sign, and submit as a paper application.

RATE CLASS

Q21. Why don't I have the option to provide a rate class applied for on the application?
A. We have removed the applied for rate class from the application. We always provide the client with the best class they qualify for. This will help reduce the need for amendments, provide a quicker automated decision, and reduce the policy cycle time.

Q22. Why can I no longer choose a "Trendsetter LB Band 2" for ages 56-60 for a non-med option?
A. The option to "provide a better risk class option for the client" was removed to **aid in** quicker automated decisions.

MISCELLANEOUS

Q23. Can I edit an application once it's locked?
A. Once the application is locked, it is not possible to go back and edit. Before locking the case, you will be prompted to review the application details on the Case Summary page. Changes can be made from the edit key on the Case Summary page. Once locked, you can use the duplicate case feature to make any changes.

Q24. When do I need to submit a cover letter?
A. Cover letters should be reserved for complex situations, like unusual ownership or beneficiary scenarios, very large face amounts, or similar.

However, a cover letter shouldn't be used as a substitute for information required on the application, including medical history or non-medical risks. All medical history (and other risk information) must be included in the application. A cover letter will likely lengthen the underwriting process and create longer processing times.

Q25. Is it possible to duplicate an application if my client wants an IUL product and later wants to add a Term product, or vice versa?
A. Yes, see the screenshot below for how to duplicate. An application can be duplicated up to 44 days from when the agent started the application.

If a client wants an IUL and a term product, we recommend entering the IUL application first. If a term application is entered first, the illustration/quote will be missing from the IUL, and that information will need to be entered manually.
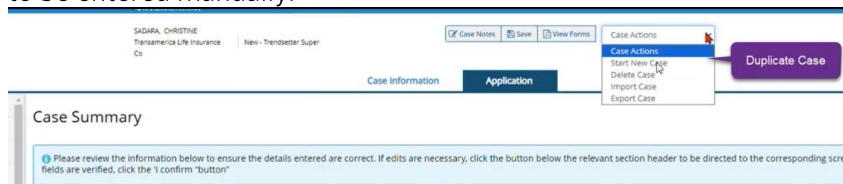
Q26. Will the rate class decision reasoning be visible on my agent portal?
A. We'll email you this information and mail your client an Adverse Underwriting letter when the case is substandard, a rider is removed, or a case is declined.

Q27. I cannot choose an Additional Insured Rider. Why is that?
A. The Additional Insured Rider is no longer available due to the low adoption rate.

Q28. Do I have to submit a foreign national application by paper?
A. No. International cases can be submitted electronically if the client has a U.S. mailing address. Electronic policy delivery for non-resident foreign nationals is not available

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Q29. How do I answer the translation question on the agent report?
A. See screenshot below and the explanation for each response.
- **Yes** – English isn't the client's first language, and a translator was needed and used.
- **No** – English isn't the client's first language, but a translator wasn't needed or used.
- **Not applicable as a translator was not required** – English is the client's first language, so a translator wasn't needed.

Q30. Will labs be visible on the agent portal?
A. If labs were ordered, they will be visible on the agent portal.

Q31. If I'm completing a virtual sale and email my client the HIPAA acknowledgment, will I receive an email to log back into the application to finish next steps?
A. Yes, you'll receive an email once your client has completed the HIPAA acknowledgement, letting you know to go back into iGO to finish the next steps, including completing the medical history interview. See example below.

CONTACT US

Q32. Who can I contact for questions?
A. **TAN agents:** tantechsolutions@transamerica.com or call 800-779-5502 from Mon – Fri, 8 a.m. – 6 p.m. ET
Brokerage agents: Sales Office Technical Support at 866-303-7833
WFG agents: Transamerica Sales Desk at 1-800-322-3796 opt. 6