

CHANGES TO OUR ILLUSTRATIONS

EFFECTIVE OCTOBER 2024

To conform with industry standards, Transamerica's system-generated generic illustrations will no longer be provided as of October 2024. All agents will need to submit a custom illustration to issue a policy.

1. Submit at time of application

- Run the illustration in Life Illustrator and have your client sign the illustration with their other application documents.
- Benefits: Life Illustrator auto-prefills the iGO® e-App and if approved as applied for, the policy issues as fast as possible.
- If approved other than applied, run a "revised illustration" in Life Illustrator. Watch this [short video](#) to see how.

2. Client signs Illustration with policy delivery requirements

- **Unsigned** illustrations are included with delivery requirements for client signature.
 - If policy is printed and mailed to policy owner: Your client can either wet sign and return via regular mail, or wet sign and send to you to upload via your agent portal.
 - If policy is eDelivered: The illustration is included in eDelivery packet on DocFast® and signed via DocuSign®.



Application Express Lane

Scenario 1

- If application is approved other than Illustrated, submit a "Revised," unsigned application.
- The revised, unsigned illustration will be included in the policy packet to be signed on delivery.

Scenario 2

- If application is approved as illustrated, no further action is needed.



Helpful Reminders And Deadlines:

90 days: In CA, NY, and SC only, submit date to policy closure date

45 Days: Submit date to policy closure date

30 days: Time frame from underwriting approval to client accepting offer. After 30 days, the case is closed. Request to reopen case requires underwriting review and approval.

Continued

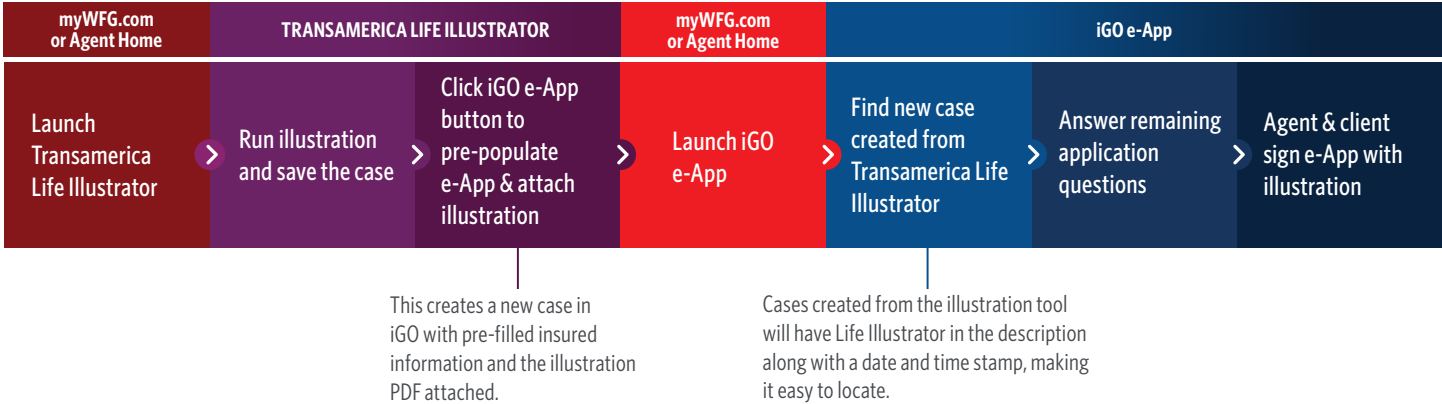
YOUR STREAMLINED PROCESS

Providing an illustration with digital application submission:

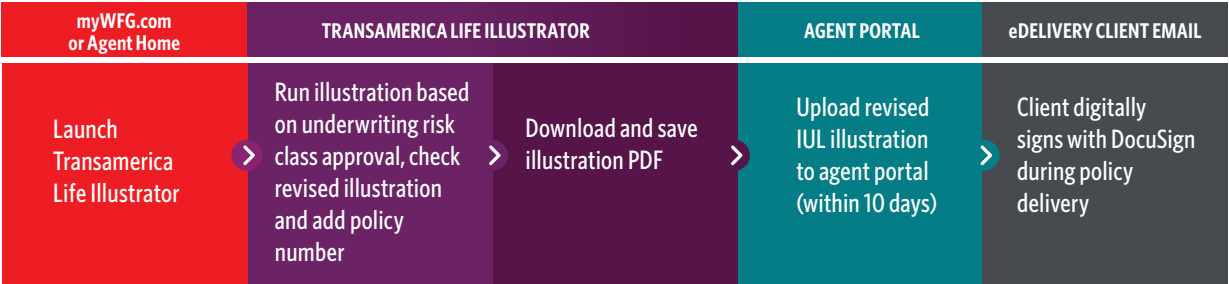


Life Illustrator provides customizable and dynamic illustrations. You can:

- Choose a cover image
- Select a sales concept
- See Transamerica’s brand strength
- Review policy benefit snapshots
- Pre-populate the iGO® e-App



Providing a revised illustration when policy is approved other than applied:



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