

ENHANCED TERM eDELIVERY

THE BENEFITS, ENHANCEMENTS, AND PROCESS

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TRANSAMERICA®



AGENDA

- Responding to Consumer Needs
- eDelivery Changes
- Dive Into the Details
- Practice Resources



RESPONDING TO CONSUMER NEEDS

- Consumers today are looking for:
 - Faster speed to issue
 - Support for virtual buying process
 - Digital access and document storage

BENEFITS OF eDELIVERY

- Client Choice
 - Clients have more opportunities to opt into electronic policy delivery
 - Supports virtual selling and buying processes
- Fast and Convenient — for you and your clients
 - Eliminates time for paper policy printing and mailing
 - Save time scheduling and hosting delivery meetings; obtaining signatures on delivery requirements
 - Faster coverage for your clients and less time and energy for you with faster commission payments
- Easy
 - Opt in with iGO e-App® or with paper consent form(s) for paper applications
 - Digital access to policy for download
- Transparency
 - Enhanced agent notification and access to eDelivered policies

EXPANDED eDELIVERY AVAILABILITY AND CAPABILITY

eDelivery first became available on qualifying cases in 2017.

We've since expanded its availability and capability.

	Previous	Now
Products	<i>Trendsetter Super</i>	<i>Trendsetter Super and Trendsetter LB</i>
Application Types	iGO e-App	iGO e-App and paper
Risk Classes	All risk classes excluding Standard & Standard Smoker	All risk classes
Riders	No riders eligible except Children's Benefit Rider	All riders
Case Requirements Eligible for eDelivery*	Amendment to Save Age Premium Due EFT Form Policy Delivery Receipt	Amendments Amendment Statement of Good Health Amendment to Save Age Amendment Aviation Exclusion Rider Void Check eDelivery Terms and Conditions Consent to do Business Electronically Premium Due EFT Form Policy Delivery Receipt
Agent/Case Manager Notification of eDelivery	Case status on agent portal	Case status on agent portal and emails to agents/case manager at time of client eDelivery notification
Agent Access to eDelivered Policy	None	View and download via DocFast®

* Re-issues and any pre-issue requirements that are granted an exception to obtain on delivery are ineligible for eDelivery.

A close-up photograph of a hand holding a silver fountain pen, poised to write on a white document. The background is softly blurred, showing hints of green foliage.

ELECTRONIC DELIVERY NOT AVAILABLE

- New York, Guam, Puerto Rico, or Virgin Islands*
- Non-person owner types, such as organizations and trusts, or multiple owners
- Insured or owner is not a U.S. resident
- Insured is a juvenile
- The payor is other than insured or owner and the EFT delivery requirement is present
- Insured and/or owner email address is missing
- Insured and/or owner SSN is missing

* Not available in Maryland when the policy is approved less than applied with sub-standard risk class

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OPT-IN PROCESS USING iGO E-APP

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OPT IN FOR eDELIVERY

- eDelivery step is listed within the iGO e-App®
- Select “yes” if the client wishes to opt in for eDelivery
- Click the button labeled “eDelivery Terms and Conditions of Use”

Termdemo, Chris
Transamerica Life Insurance Co

Trendsetter Super 15

[Case Notes](#) [Save](#) [View Forms](#) Case Actions

Case Information **Application**

eDelivery / Conditional Receipt

If eligible, do you prefer to receive your policy documents electronically?

☒ Yes ☐ No

Please read the **eDelivery Terms and Conditions of Use** by clicking on the button below. You should print and retain a copy of this document for future reference.

After reading this document, please check the box indicating you have read it and agree to the terms and conditions described in it.

[eDelivery Terms and Conditions of Use](#)

☐ By checking this box, I consent to receive electronic transmission of documents and agree to the terms and conditions as described in the eDelivery Terms and Conditions of Use document.

Owner email address for policy delivery

christine.fillmore@transamerica.com

Electronic Delivery is not currently available for the state of New York.

Policies which require a signed or revised illustration at delivery are not eligible for Electronic Delivery.

Proposed Insured

Proposed Insured, Cont.

☐ Coverage and Riders

☐ Other Insurance

☐ Pending Insurance

☐ Activities

☐ Activities, cont.

eDelivery / Conditional...

☐ Premium Notice PAC

☐ HIV Consent

☐ Agent Report

☐ Report by Agency Office

☐ Attach a File

☐ Agent Remarks

☐ Validate and Lock Data

REVIEW CONDITIONS OF USE

- New window appears with the eDelivery Terms and Conditions of Use for your client to review



eDelivery Terms and Conditions of Use

The Transamerica company using this form is:

- ☐ Transamerica Advisors Life Insurance Company ☐ Transamerica Financial Life Insurance Company
☒ Transamerica Life Insurance Company ☐ Transamerica Premier Life Insurance Company

As used herein, "the Company", "we", "our", or "us" means the Transamerica company checked above.

ELECTRONIC INFORMATION CONSENT – I consent to receive documents and notices applicable to the Eligible Policy/Policies accessed through the Company website or portal, or websites or portals operated on behalf of the Company. These include, but are not limited to: Policy contracts, applications, application supplements and addendums, illustrations, amendments, riders, replacement notices, statements of additional information, conditional receipts, customer correspondence, prospectuses, prospectus supplements, annual and semiannual reports, quarterly statements and immediate confirmations, privacy notices, other notices, and documentation, permitted by law to be sent electronically, in electronic format, when available instead of receiving paper copies of these documents by U.S. mail.

Important Information Concerning Electronic Document Delivery:

- Your consent is voluntary. Documents will only be transmitted to you electronically if you consent.
- There is no charge for electronic delivery, although your internet provider may charge for Internet access.
- You are confirming that you have access to a computer with internet capabilities and an active email account to receive information electronically.
- This Electronic Document Delivery applies only to Eligible Policies accessed through the Company website or portal, or websites or portals operated on behalf of the Company.
- After consenting to Electronic Document Delivery, we will send an email to confirm that the email address you provided is correct. If we are unable to confirm an email address or have reasonable suspicion that an email address is incorrect, we will not activate the consent for electronic delivery, in which case you will continue to receive paper copies of your documents.
- Email filters must be updated to ensure you received email notifications from us.
- Not all contract documentation and notifications may currently be available in electronic format.
- You can request the Company provide paper copies of documents at any time for no charge.
- If an email address changes, you may notify us at any time by contacting us at the phone number listed below or editing your profile on the appropriate website.
- This consent will remain in effect until revoked. You may opt out of receiving records electronically at any time.
- If you choose to revoke your consent, withdrawal of this consent will become effective within two business days after the Company receives your request.

Please call 1-800-852-4678 or visit the Company website at www.transamerica.com if you would like to revoke your consent, wish to receive a paper copy of the information above, or need to update your email address.

- ☐ By checking this box, I consent to receive electronic transmission of documents and agree to the terms and conditions as described above.

Policy Owner: christine.fillmore@transamerica.com
Email Address

[Chris Termdemo](#)
Printed Name

Policy Number(s):

CONSENT TO eDELIVERY

- If the owner consents to eDelivery, check the box in the yellow highlighted text
- The email will pre-fill if an email address has been entered for the owner — if not, enter email address
- Important: Carefully review and confirm the email address for the owner
- As part of the iGO e-app signing ceremony, the Consent to Do Business Electronically is signed by all signing parties (policy owner and insured, if different)

Proposed Insured

- ☒ Proposed Insured, Cont.
- ☐ Coverage and Riders
- ☐ Other Insurance
- ☐ Pending Insurance
- ☐ Activities
- ☐ Activities, cont.

eDelivery / Conditional...

- ☐ Premium Notice PAC
- ☐ HIV Consent
- ☐ Agent Report
- ☐ Report by Agency Office
- ☐ Attach a File
- ☐ Agent Remarks
- ☐ Validate and Lock Data

eDelivery / Conditional Receipt

If eligible, do you prefer to receive your policy documents electronically?

☒ Yes ☐ No

Please read the **eDelivery Terms and Conditions of Use** by clicking on the button below. You should print and retain a copy of this document for future reference.

After reading this document, please check the box indicating you have read it and agree to the terms and conditions described in it.

[eDelivery Terms and Conditions of Use](#)

☐ By checking this box, I consent to receive electronic transmission of documents and agree to the terms and conditions as described in the eDelivery Terms and Conditions of Use document.

Owner email address for policy delivery

christine.fillmore@transamerica.com

Electronic Delivery is not currently available for the state of New York.

Policies which require a signed or revised illustration at delivery are not eligible for Electronic Delivery.

OPT-IN PROCESS USING PAPER APPLICATION



EASY OPT IN

- Simply complete the two required forms in the application packet to **opt in** for eDelivery
 - Consent to do Business Electronically and Electronic Delivery of and/or Access to Policy Documents ECONS2017 (both insured and owner sign)
 - eDelivery Terms and Conditions of Use EINFOC0716 (only owner sign)*
- Failure to submit both consent forms prior to policy issue will opt out policy for eDelivery
- General agencies approved for eSignature:
 - Always submit Consent to do Business Electronically (ECONS2017) for eSignature
 - To opt in for eDelivery, the eDelivery Terms and Conditions of Use (EINFOC0716) must also be submitted, otherwise case will not be eDelivered.

Transamerica Life Insurance Company
Transamerica Financial Life Insurance Company

Consent to do Business Electronically and Electronic Delivery of and/or Access to Policy Documents

What is the purpose of this form? You are applying for an insurance policy with Transamerica Life Insurance Company (referred to as "the Company") electronically and for electronic delivery of policy documents via a hyperlink contained herein and agreed to below. You will be provided with a copy of this form.

As used herein, "the Company", "we", "our", or "us" means the Transamerica company checked above.

☐ Transamerica Life Insurance Company
☐ Transamerica Financial Life Insurance Company

ELECTRONIC INFORMATION CONSENT - I consent to receive documents and notices applicable to the policy through the Company's website or portal, or webinars or portals operated on behalf of the Company. These include, but are not limited to: Policy contracts, applications, supplemental information, conditional receipts, illustrations, amendments, riders, replacement notices, application notices, other notices, and documents; customer correspondence; prospectuses, prospectuses when available instead of receiving paper copies of these documents by U.S. mail.

Important Information Concerning Electronic Document Delivery:

- Your consent is voluntary. Documents will only be transmitted to you electronically if you consent.
- There is no charge for electronic delivery, although your internet provider may charge for internet access.
- You are confirming that you have access to a computer with internet capabilities and an active email address or portal, or webinars or portals operated on behalf of the Company.
- This Electronic Document Delivery applies only to Eligible Policies accessed through the Company's website or portal, or webinars or portals operated on behalf of the Company.
- After consenting to Electronic Document Delivery, we will send an email to confirm that the email address you provided is correct. If we are unable to confirm an email address or have reasonable suspicion that an email address is incorrect, we will not activate the consent for electronic delivery, in which case you will continue to receive paper copies of your documents.
- Email filters must be updated to ensure you receive email notifications from us.
- Not all contract documentation and notifications may currently be available in electronic format.
- You can request the Company provide paper copies of documents at any time for no charge, below or editing your profile on the appropriate website.
- This consent will remain in effect until revoked. You may opt out of receiving records electronically at any time.
- If you choose to revoke your consent, withdrawal of this consent will become effective within two business days after the Company receives your request.

Please call 1-800-851-6777 or visit the Company website at www.transamerica.com if you would like to address.

☐ By checking this box, I consent to receive electronic transmission of documents and agree to the terms and conditions as described above.

Policy Owner: _____
Email Address: _____ Printed Name: _____

Policy Number(s): _____

EINFOC0716(CA)

* eDelivery Terms and Condition form EINFOC0716 not required for Georgia or Utah

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PENDING CASES



CHANGE OR UPDATE eDELIVERY OPTIONS

You can update eDelivery preferences

- Opt in or out any time while the case is pending with New Business. Simply call or email New Business.
- If applicable, an outstanding consent form will be listed as underwriting requirement if only one of the two required forms were submitted with a paper application.

STEPS FOR YOU AND YOUR CLIENTS TO ACCEPT EDELIVERED POLICY AND DOCUMENTS



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ELECTRONIC DELIVERY TIME

All eDelivery email notifications are sent to the policyowner and agent/case manager listed to receive communications

- Owner will receive link via email
- Link is available for 15 days
- Email reminders to e-sign documents sent every seven days until link expires
- If link isn't used within 15 days, the policy will be mailed

CLIENT eDELIVERY NOTIFICATION

- eDelivery email notification will be sent to the policy owner's email from:
policydelivery@ipipeline.com
- The sender will show as **New Business**
- Subject Line:
Your insurance policy is ready
- Agent or Case Manager email will be listed to contact with questions
- Tell your client to check their junk or SPAM folders to ensure email receipt
- If client is unable to locate eDelivery email, contact Transamerica for resend assistance

Your insurance policy is ready [EXTERNAL]



New Business <policydelivery@ipipeline.com>
To: Whitcomb, Nathan - TCS



Hi Four,

Good news — your life insurance policy is now available online!

Once you log in, you may be asked to sign forms that will allow you to receive the policy documents electronically. In certain circumstances, you may also be directed to sign other documents relating to this policy. These include, but are not limited to, amendments and delivery receipts.

You can find your policy here:

[Access Your Policy](#)

Questions? Email me at contact@agency.com

Thanks for being a valued customer!

Best regards,

Transamerica Life Insurance Company

Be Well. Build Wealth.™

This is the agent/case manager email

CLIENT eDELIVERY REVIEW AND ACCEPTANCE

- Owner enters last four digits of SSN to review and electronically sign the policy

Welcome! Your insurance document is available for review. To ensure your information remains secure and confidential, please answer the question(s) below:

What are the last four digits of your SSN?

Continue

Review and eSign Your Document

Please click on the button below to review your Document. If you need to change or update any information, or if you have any questions, please contact your agent.

If you are satisfied with the information contained within the Document, please eSign your Document wherever it is indicated that an eSignature is required.

Review and eSign Your Document

NO POLICY DELIVERY REQUIREMENTS

- If the policy does NOT need a Policy Delivery Receipt, the owner will be provided a DocuSign link to accept the policy
- Clicking the “Policy Accepted” button acknowledges policy receipt

DocuSign Envelope ID: [REDACTED]

START

DEMONSTRATION DOCUMENT ONLY
PROVIDED BY DOCUSIGN ONLINE SIGNING SERVICE
999 3rd Ave, Suite 1700 • Seattle • Washington 98104 • (206) 219-0200
www.docusign.com

Policy Accepted

Your signature is not required,
review the policy and click the
accept button when complete.

Policy Number: [REDACTED]

Plan Name: Super Trendsetter 25 Yr. Level

Process Date: June 12, 2017

Application State: District of Columbia

MODEL

POLICY DELIVERY REQUIREMENTS

- Any policy requiring signed policy delivery requirements will be signed by owner via DocuSign
- No agent signature needed
- Signed form is electronically sent back to Transamerica, indexed, and policy is placed in force

Please review the documents below.

FINISH OTHER ACTIONS ▾

START

DocuSign Envelope ID: [REDACTED]

DEMONSTRATION DOCUMENT ONLY
PROVIDED BY DOCUSIGN ONLINE SIGNING SERVICE
999 3rd Ave, Suite 1700 • Seattle • Washington 98104 • (206) 219-0200
www.docusign.com

Policy Number: [REDACTED]

Plan Name: Trendsetter LB 15 Yr. Level

Process Date: June 16, 2017


Application State: Pennsylvania

MODEL

AGENT/CASE MANAGER NOTIFICATION

- Agent or case manager on application will be notified when policy is sent to your client for eDelivery
- You can click on the link to view or download a PDF of the policy through DocFast®
- Cases with outstanding signatures will show “in process” watermark

Policy [REDACTED] has been delivered [EXTERNAL]



New Business <policydelivery@ipipeline.com>
To ● Ramirez, Valerie

Dear AGENT NAME,

Policy [REDACTED] has been electronically delivered to:
consumer: FourSnnmmtestcasesl

It does not require your approval. You have been copied (CC) in the DocFast eDelivery process, and the policy is available for you to track and view in your DocFast dashboard.

Please click on the link below to view the policy.

Access Your Policy

Regards,
New Business
Transamerica Life Insurance Company

INITIAL DOCFAST® SET UP FOR FIRST TIMER AGENT

- Agents who sign into DocFast® for the first time will need to create an account and password
 - The first time an agent receives an eDelivery notification email, they will be prompted to create a DocFast® account for their Transamerica policies
 - Agent must complete all fields
- Congratulations screen will appear with assigned DocFast® username
- Agents set up on DocFast® can visit policyexpartnerportal.ipipeline.com to log in and view their dashboard

The image shows a screenshot of the DocFast Account Registration page. The page header includes the IPIPELINE logo and the title "DocFast Account Registration". The main content area displays a message: "Hi AGENT NAME, we noticed this is your first time accessing DocFast. Please create an account below to securely manage and access your documents." Below this message is a registration form with the following sections:

- Account Information**
 - Last Name:
 - Password: ⓘ
 - Confirm Password:
- Security Questions**

Question #1	Answer
--Select one--	<input type="text"/>
Question #2	Answer
--Select one--	<input type="text"/>
Question #3	Answer
--Select one--	<input type="text"/>

At the bottom of the form is a blue "Create Account" button. Below the form, there is a link: "Already have an account? [Log In](#)".

Overlaid on the bottom of the registration page is a white modal box with a close button (X) in the top right corner. The modal contains the following text:

**Congratulations AGENT NAME,
you have successfully created
your DocFast account!**

Your username is:
agent0000

At the bottom right of the modal is a blue "Log In" button.

AGENT DOCFAST® DASHBOARD

- Log in to DocFast® to view policies, alerts, and policy status
- Simply click on the PDF icon to view or download your client's policy

The screenshot displays the AGENT DocFAST CENTER dashboard. The top navigation bar includes the Transamerica logo, the text 'AGENT DocFAST CENTER', and user information: 'My Dashboard' and 'Welcome AGENT NAME'. Below the navigation bar, there is a search bar with the placeholder text 'Search by Identification Number or Consumer Name' and a 'Filters' button. The main content area is divided into two sections: 'Alerts (1)' and 'General Policies (10)'. The 'Alerts' section shows a single alert for 'March 5, 2021' with a status of 'Expired' (0 of 2 signatures, 0 issues) and a primary consumer of 'Snnmmtestcasesl, Policy ...'. The 'General Policies' section shows a list of policies with columns for 'Last Activity Date', 'Carrier', 'Status', 'Primary Consumer', and 'Identification Number'. A red arrow points to the PDF icon in the first row of the 'General Policies' section, with the text 'View/Print PDF' next to it.

Alerts (1)				
Expiration Date ↓	Carrier	Status ⓘ	Primary Consumer	Identification Number
March 5, 2021	TRANSAMERICA®	Expired 0 of 2 signatures, 0 issues	Snnmmtestcasesl, Policy ...	

General Policies (10)				
Last Activity Date ↑	Carrier	Status ⓘ	Primary Consumer	Identification Number
March 31, 2021	TRANSAMERICA®	Delivery Requirements Received 2 of 2 signatures, 0 issues	Snnmmtestcasesl, ...	
March 31, 2021	TRANSAMERICA®	Delivery Requirements Received 2 of 2 signatures, 0 issues	SNMMMMTESTCASESL, ...	
March 31, 2021	TRANSAMERICA®	Delivery Requirements Received 2 of 2 signatures, 0 issues	SNMMMMTESTCASESL, ...	



THANK YOU!

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

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.

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