



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	Trendsetter Super	Trendsetter Super and Trendsetter LB
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.



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

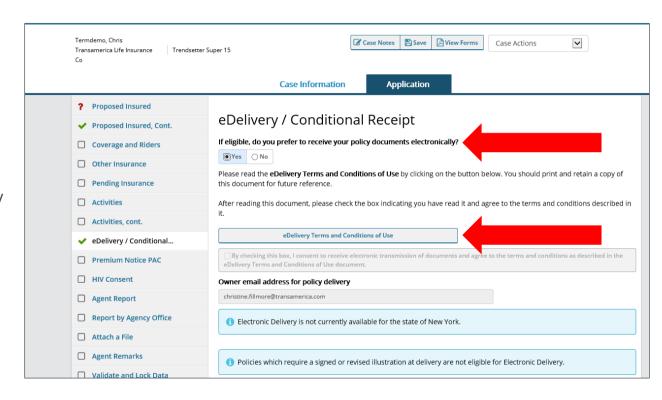
^{*} Not available in Maryland when the policy is approved less than applied with sub-standard risk class For Financial Professional Use Only. Not for Use With the Public.

OPT-IN PROCESS USING iGO E-APP



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"



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 Compan
	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 open 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.

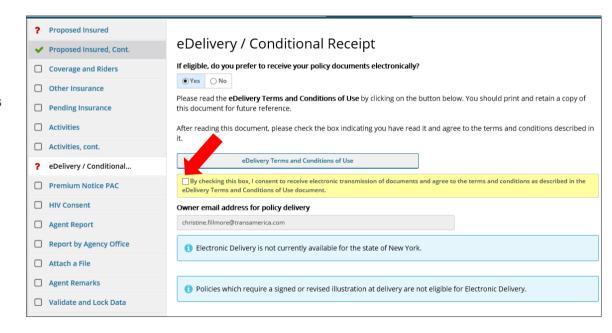
Please call 1-800-852-4678 or visit the Company website at www.transamerica.com if you would like to revoke your consent, wish to receive a paper copy of the information above, or need to update your email address

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

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

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)



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 <u>also</u> be submitted, otherwise case will not be eDelivered.



^{*} eDelivery Terms and Condition form EINFOC0716 not required for Georgia or Utah For Financial Professional Use Only. Not for Use With the Public.

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.





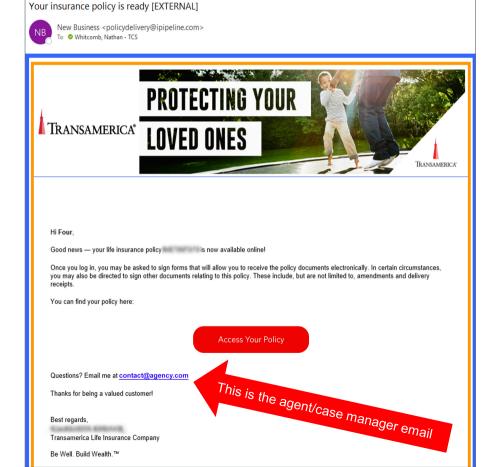
ELECTRONIC DELIVERY TIME

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

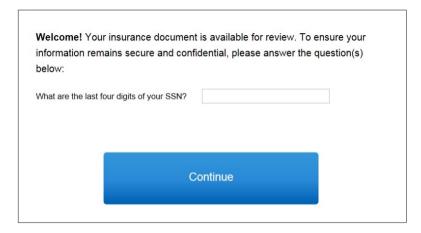
CLIENT eDELIVERY NOTIFICATION

- 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



CLIENT eDELIVERY REVIEW AND ACCEPTANCE

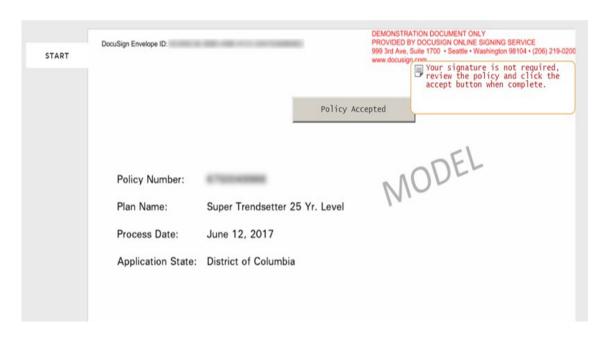
 Owner enters last four digits of SSN to review and electronically sign the policy





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



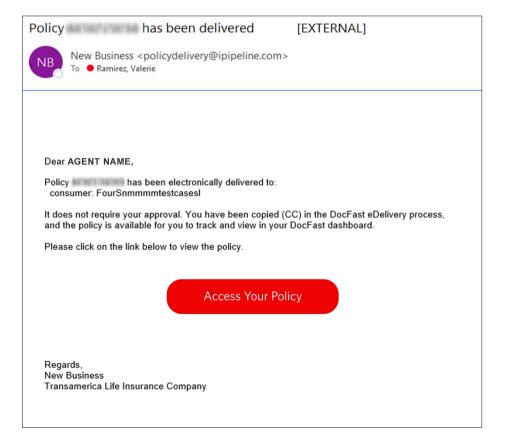
POLICY DELIVERY REQUIREMENTS

- 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



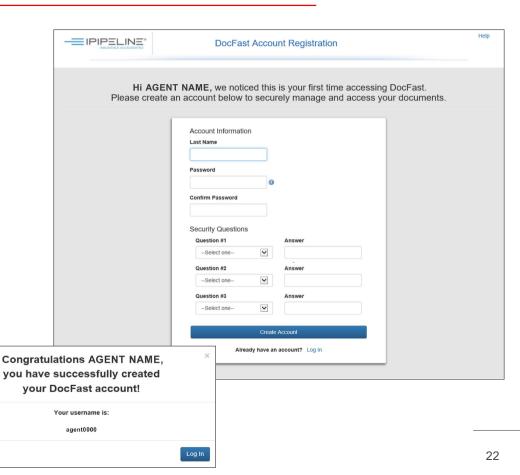
AGENT/CASE MANAGER NOTIFICATION

- 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



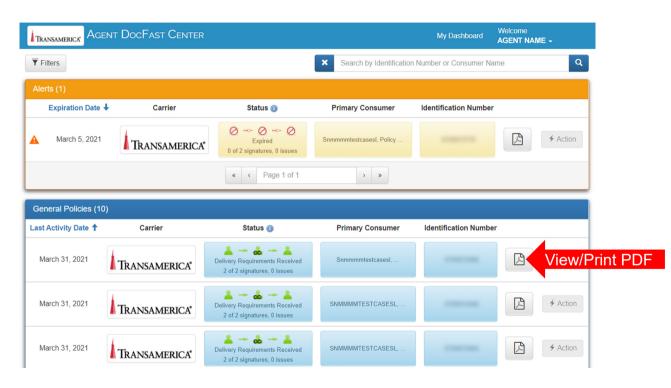
INITIAL DOCFAST® SET UP FOR FIRST TIMER AGENT

- 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 <u>policyexpartnerportal.ipipeline.com</u> to log in and view their dashboard



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





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