

# NON-MED POINT-OF-SALE DECISION WITH IGO

## COMPARE THE CONVENIENCE

PROCESS	POINT-OF-SALE DECISION & ACCELERATED UNDERWRITING	TRADITIONAL UNDERWRITING
Available rate classes	Standard Non-Smoker, Standard Smoker ( <i>Trendsetter Series</i> only), Non-Tobacco and Tobacco (FFIUL only)	Preferred Elite (FFIUL only), Preferred Plus, Preferred Non-Smoker, Standard Plus ( <i>Trendsetter Series</i> only), Standard Non-Smoker, Preferred Smoker, Standard Smoker, Non-Tobacco, Tobacco
Application process	Electronic application via iGO	Electronic application via iGO or paper
Exam	No	Yes**
Labs	No	Yes**
Attending physician statement (APS)	No	Underwriting discretion
MIB report	Yes	Yes
Motor vehicle report	Yes	Yes
Prescription records	Yes	Yes
Features	Some policies issued in as little as 48 hours and are eligible for electronic delivery*	
	Applicants who do not qualify for a decision at point of sale will continue to receive underwriting through the traditional process	

Underwriting reserves the right to request additional requirements.

\* Client may experience 2-5 business days to issue, provided no additional requirements.

\*\* See the most recent Underwriting Field Guide for specific age/amount requirements.

## PROGRAM PARAMETERS

- Trendsetter SUPER***
  - Policy face values from \$25,000-\$99,999
  - Ages 18-60 = \$25,000-\$99,999
  - Ages 61-70 = \$25,000-\$50,000
- Trendsetter LB***
  - Policy face values from \$25,000-\$249,999
  - Ages 18-60 = \$25,000-\$249,999
- Transamerica Financial Foundation IUL***
  - Policy face values from \$25,000-\$99,999
  - Ages 18-50 = \$25,000-\$99,999
  - Ages 51-60 = \$25,000-\$75,000
- Standard non-smoker and standard smoker risk classes for *Trendsetter Series*.
- Tobacco and non-tobacco risk classes for FFIUL.
- Applicants must be U.S. citizens.
- Living benefits available with *Trendsetter LB* and FFIUL. Chronic and Critical Illness riders need to be applied for with the FFIUL but are inherent for *Trendsetter LB*.
- Standard application only (Express application is used for PARAMED cases only).
- Amendments can now be electronically delivered.
- No monthly income riders.
- The Children's Benefit Rider will be allowed on the *Trendsetter Series* cases but is not available for FFIUL. Maximum amount of \$25,000.
- Joint owners will not be eligible for electronic delivery.
- Excludes California, Hawaii, New York, Guam, Virgin Islands, and Puerto Rico.

## HERE'S A LITTLE MORE DETAIL ON THE PROCESS

- The applicant completes a non-medical application, signs electronically, and the agent signs
- Transamerica assesses eligibility
  1. If the case can be approved at submission, you will receive the following message:

**Congratulations, your application is ready to be approved pending application submission and administrative office review. Your policy documents may qualify for electronic delivery. Please click the 'Submit to Transamerica' button!\***

2. If additional underwriting is needed, you will receive the following message:

**Great! Your application is ready to be submitted. Please click the 'Submit to Transamerica' button!**

- The case will be routed to an expedited queue, and you will receive a decision or notifications for additional requirements by email

3. If a decision is not available at the point of sale, you will receive this message:

**Application Review is still in progress. Click the "Get Decision" button again in a minute to see if the Review is complete, or click "Submit to Transamerica" if you prefer not to wait.**

- **It is recommended you select the "Get Decision" button at this point. You can receive this message for up to 15 minutes before you must submit to Transamerica.**

- **Delivery time!** The new policy owner will receive the policy contract directly via electronic delivery.\*\*
  - The policy owner's email and delivery method will be displayed on your self-service web portal
  - The policy owner will receive a link to the policy that will expire after 15 days. If he or she does not access and download it within 15 days, the policy will be mailed, or a new link may be requested.

\* Upon receipt of this message the home office reserves the right to further review client eligibility.

\*\* The policy owner will only receive the policy via electronic delivery if he or she opted-in for electronic delivery. If there are outstanding premiums or some amendments, the policy owner cannot receive the policy through electronic delivery.

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.

