



TransNavigatorSM

GUIDE TO DOING BUSINESS

This guide serves to outline processes and procedures for the TransNavigatorSM Index Universal Life (IUL) product including:

- Licensing
- Long Term Care (LTC) Rider Licensing
- Producer ID Number Assignment
- Illustrations
- Goal Tracker
- New Business
- Underwriting Guidelines
- Pending Status and Inforce Policies
- Agent Net Info (ANI) Web site

LICENSING

A life insurance license is required to sell the product, along with any state-specific or continuing education requirements. A complete list of requirements may vary by jurisdiction.

Producers who wish to sell the product in Iowa are required to take one four-credit indexed products training course prior to providing any advice or making any sales presentations.

LONG TERM CARE (LTC) RIDER LICENSING

Licensing and training requirements for the Long Term Care Rider will vary by jurisdiction. All producers must have the line of authority required by the state on their state license before soliciting the Long Term Care Rider.

Many states also have education requirements to obtain the authority to sell LTC products, requiring that producers complete initial LTC training and then take refresher LTC training courses periodically to sell both Partnership and Non-Partnership LTC policies. The Long-Term Care Rider qualifies under the Non-Partnership program classification and will follow the LTC training requirements for Non-Partnership sales.

*The U329 is used for applications including an Additional Insured Rider or a Children's Benefit Rider.

ILLUSTRATIONS

Illustrations are available through TransWare[®] illustration software, which is accessible for download from [ANI](#). Sales and illustration support can be obtained through the Transamerica Internal Sales Desk or lifesales@transamerica.com.

GOAL TRACKER

Goal Tracker is an optional policy feature which helps the policy owner establish and track their policy goals. It provides a summary of the policy's hypothetical values based on the Policy Value as of the policy anniversary date compared to the goals that were previously established for the policy. The policy owner may select from one or more of the following goals: Distributions, Cash Surrender Value and/or Death Benefit.

A Goal Tracker Summary helps identify if the policy owner is on track to achieving their policy goals or if they need to make adjustments. Each year, a Goal Tracker Summary is sent with the annual policy statement and a complete inforce illustration. The TransWare[®] illustration system is designed to run illustrations including the Goal Tracker feature. Goal Tracker utilizes the final sales illustration generated from TransWare[®] to document the initial policy goals for the client. The final sales illustration will return the original hypothetical gross rate of return used for future in-force calculations. *Please refer to the TransNavigator Product Guide (OL 3196) and the TransNavigator Goal Tracker Consumer Flyer (OL 3204) for additional information on the Goal Tracker feature.*

NEW BUSINESS

The new business application form U332* 0613T is available on [ANI](#). A cover sheet must be submitted with each application.

All applications for IUL policies require a signed Index UL Policy Certification (IULPC-T 0612) prior to issue. You can find the form on [ANI](#) under “Forms”.

To include the Income Protection Option (IPO) on a new IUL policy, a completed and signed Income Protection Option Election Form (SA03 0911T) must be submitted with the new business application (U332). More complex IPO beneficiary designations may require the Income Protection Option Beneficiary Designation Form (TOB 306-1811 IPO). These additional forms are required only for IUL products with the IPO. Required documents can be downloaded online.

To include the Long Term Care Rider (LTC) on a new IUL policy, a completed and signed Long Term Care Supplemental Application (LTC 0312T) must be submitted with the new business application.

Applications can be submitted to Transamerica New Business via:

- **Mail:** Transamerica Life Insurance Company
4333 Edgewood Road NE
Cedar Rapids, IA 52499
- **Exam One:** Use the batch class for IUL. If you don't have it available today, please contact Exam One to get it set up.
- **Fax:** (800) 535-1325

Please note, we will not accept applications via email.

New IUL cases will appear on ANI usually within 24 to 72 hours of the application being received at the home office.

For questions and support regarding the use of ANI Producers can call their Transamerica Sales Representative or Agent Technical Support Team at (866) 303-7833.

UNDERWRITING GUIDELINES

Underwriting requirements and guidelines for IUL may differ somewhat from those that apply to Brokerage's traditional term and universal life portfolio. *Please refer to the Producer Underwriting Guide (CRB 106) for complete underwriting guidelines which is located on ANI.*

PENDING STATUS AND INFORCE POLICIES

- Pending status and inforce policy information are available on [ANI](#).

For pending status and inforce policy support, please visit [ANI](#) or contact the sales desk.

AGENT NET INFO (ANI) WEB SITE

[ANI](#) (www.agentnetinfo.com) will have IUL product information, marketing materials, state availability, access to TransWare illustration software and all the necessary forms. In addition, you will be able to obtain pending and inforce case information.

TransNavigatorSM IUL is an (Policy Form #ICC14 IUL08 REV or IUL08 REV) index universal life insurance policy issued by Transamerica Life Insurance Company, Cedar Rapids, IA 52499. Policy forms and numbers may vary, and this product may not be available in all jurisdictions.