



# ***TRANSAMERICA*** ***iGO***<sup>®</sup> ***User Guide***

Life Insurance Products are issued by:  
Transamerica Premier Life Insurance Company  
Transamerica Life Insurance Company  
Transamerica Financial Life Insurance Company

**For Agent Use Only. Not For Use With The Public.**

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# System Readiness

## System Requirements

- **Web Browsers Supported:** Internet Explorer 8, 9 & 10 (IE 7 is not compatible), Firefox, Apple Safari (for MAC), Google Chrome
- **Bandwidth:** For optimal performance, you should have high-speed Internet Connection with a minimum of 3MB Downstream and 1.5 Upstream.
- **Hardware Requirements:** Any standard operating system; Adobe Reader version 8 and higher

# Getting Started With the iGO Application

## Licensing and Appointment Information

You must be appointed in the application state with:

- Transamerica Premier Life Insurance Company (TPL)
- Transamerica Life Insurance Company (TLIC), or
- Transamerica Financial Life Insurance Company (TFLIC) in New York

to submit business through iGO. Your commission advance could be delayed and / or business may be returned if you are not properly appointed.

You may verify your appointment status on **mywfg.com**, **Select Tools> Licensing & Appointments> View all** and then click on Appointment Status or simply click on the **Appointment status** icon on the iGO landing page.

## Becoming Appointed with Transamerica

Log on to the mywfg.com website. Click **Tools > Licensing & Appointments**.

Choose the appropriate link to become appointed with:

- Transamerica Premier Life Insurance Company (for the Transamerica Financial Foundation IUL (FFIUL))
- Transamerica Life Insurance Company (For Trendsetter Term Series), or
- Transamerica Financial Life Insurance Company (For New York products)

## Products Available on iGO

- You may view a list of products available for sale in your state and approved for iGO use on **mywfg.com**, **Select the Toolbox > iGO Electronic Application** and then click the **Product/State Availability** icon.
- Please note that for FFIUL, only one Additional Insured Rider (which includes one of the base insured's family members) can be added to an application on iGO at this time.

## Accessing iGO from mywfg.com

- Log on to the mywfg.com website. Click **Toolbox > iGO Electronic Application** then click **Launch iGO for Transamerica** on the upper right side panel. Click on **Click here to continue** and the iGO screen will be displayed allowing you to start a new case or view existing cases.

## Building a Case

- **Required Fields** - Every field that is highlighted in yellow is considered a required field. The navigation tree on the left side of the screen will indicate a green check mark for each iGO page that is considered to be **In Good Order**. A **red question mark** will appear in the navigation tree indicating the pages that are incomplete or **require additional information**.

## Validating the License and Appointment for each application

- On the Licensing and Appointment Validation screen, your name, Agent #, and Office # will be pre-filled. You will be asked if there is a second Agent on this case and, if so, asked to enter the same information on the second Agent.
- A maximum of two Agents can be entered on an iGO case, one writing Agent and one split Agent.
- Once the Agent Information is complete, you must click the **Validate Agent** button.
- A call is made to Compass to verify that each Agent on the case is licensed and appointed in the writing state for the product(s) selected. For example, if FFIUL with LTC is selected, the Health License is validated as well as the Life License.
- Messages will be displayed on the screen if an Agent on the case does not have the appropriate licenses or appointments.
- You will not be able to continue with the application until all Agents associated with the case are correctly licensed and appointed. If the split Agent is not licensed or appointed, the Split Agent should be removed from the case.

## Selecting a Standard or Express Application

- On the Licensing and Appointment Validation screen, you will be asked if the total face amount for the Primary Insured requires Paramed Exam/Medical Testing. If that question is answered yes, and the Primary Insured is 18 or over, you will be asked if you would like to take an Express application (if you have not already started an Express Application). Please note that **Express Applications are only available for electronically signed applications**. Express Applications cannot be printed and then wet signed.
  - If you answer yes, you will need to change from an Express to Standard application (or vice versa). Before doing so you will need to return to the License and Appointment Validation page to re-answer the questions.

# Signature Process

## Methods

Several methods are available for collecting signatures, and they vary depending on whether the signatures are electronic or traditional wet signatures:

### Wet Signature

A wet signature is an original signature applied to paper forms.

1. Print all documents from iGO
2. Have the applicant review, and if they approve, wet sign all documents from iGO.
3. For terms product, applications may be submitted via fax to 800-814-2205 or mail to:  
4333 Edgewood Rd. NE  
Cedar Rapids, IA 52499

For FFIUL, applications must be submitted exclusively by mail to the above address.

**Faxes are not accepted.**

**This method is not available for Express Applications.**

***This is the only signature method available for New York products.***

### In Person Electronic Signature

*Use this option when:*

1. Signer is present
2. Signer agrees to use electronic signature process, and
3. Signer is:
  - a. *using an iPad®, Tablet*
    - Insured, Owner, and/or Payor's listed are available to sign
    - No ID check is required
  - b. *not using an iPad®, Tablet*
    - Must have a Social Security Number
    - ID Check will not be required for:
      - Applicants under Age 18
      - Agents

An **ID Check** will be presented with the In Person Electronic Signature Process

- The ID Check process will include six initial questions. The person signing must answer at least four correctly to pass the ID check process
- If four of the six are not answered correctly, then three additional questions will be asked and the person signing must answer two of the three questions correctly to pass the ID check
  - If the person signing cannot pass the ID check process, the application must be unlocked so that the Agent and applicant can choose another signature method. **All signatures previously captured will be wiped out and must be recaptured.** So, all parties signing the application must start the signature process again.
  - Even if the rest of the signers pass ID check and one cannot, the whole signature process is void and the app must be unlocked to restart a new signature process.

This option is not available when:

- Owner/Payor indicated is a corporation trust, etc. (other than an individual)
- The signer does not have a social security number

### **Remote Electronic Signature**

*Use this option when:*

1. The person signing is not physically located with the Agent, or
2. The Person signing prefers to complete the signature process on his or her own computer/device.

This option requires the signer to:

1. Sign with their finger or stylus if using an iPad® or tablet or adopt and accept a system generated signature is using a laptop
2. have access to the internet and a personal email address to receive a link to the completed application
3. agree to use the electronic signature process, and
4. complete all electronic signatures within seven (7) calendar days from receipt of the email advising that the application is available for review and signature.

**Note – If there are multiple signers on an application, each signer can select their preferred signing method. You can have all signers In Person, all signers Remote, or a combination**

- If any of the signers are Remote, the Agent must sign remotely.
- Agents signing remotely can access the signature method via the e-mailed link or via the “eSign” option in the Case Actions for the individual case in My Cases.

### **Point of Sale (Leave Behind) Forms**

- Copies of required point of sale forms can now be delivered to the signature parties via email. The point of Sale Forms Setup screen will appear after the selection of the electronic signature methods and will require the Insured/Owner to provide us with a Personal Identification Number (PIN) and their email address.
- The required Point of Sale forms will be e-mailed to the Insured and Owner as soon as you **SUBMIT** the application
- The Point of Sale e-mail will contain a link. The applicant will need to enter his/her SSN/TIN/PIN as entered on the Point of Sale Forms screen in the application to access the forms.
- The link for the Point of Sale packet will expire after 120 days. If an applicant deletes the e-mail, the link can be resent for up to 120 days.
  - Go into **My Cases**
  - On the case you wish to resend, click **Case Details**
  - On the right side, you will see a **Resend** button.
- Is there anything NOT included in the Point of Sale packets?
  - If you had to submit a form on paper, a copy would not be included
- Will the application be included in the Point of Sale Packet?
  - No – the application will not be included. You can save the application when the signature process is complete if desired. The application will also be included with the policy when the policy is delivered.
  - The Point of Sale Packet includes the forms required to be given to the applicant at the time of application.

## Collecting the Applicant's eSignature

- Electronic signatures can only be applied when the application is 100% complete and In Good Order and you have locked the application.

## Revising a Signature

- If the signer doesn't like their electronic signature for any reason or a mistake was made when using an iPad® or tablet, there is an option to revisit the signature. At the end of the application, there is a **Sign** button which the applicant will click to activate the signature box. Once signed, the Sign button will change to **Capture**. Clicking the Capture button accepts the signature and the button changes back to **Sign**. The signer can click the **Sign** button again to clear the current signature and go through the steps again to capture and apply a different signature.

## Agent Signature(s)

- If there is a split Agent situation, only the primary writing Agent is required to sign.

## Editing an application after it has been signed

- You can unlock an application at any time prior to clicking the **Submit to Carrier** button, however, **unlocking the application will erase all signatures and require the entire signature process to be restarted from the beginning.**

## Use of a PIN/TIN/or SSN for the remote electronic (e-mail) signature option

- A 4 digit e-signature authentication number is created directly from the applicant's social security number information entered within the iGO screens. Occasionally, the applicant's authentication number may vary depending on their e-signing role. For instance, an individual e-signing on behalf of a corporation (in remote signature situations only) may be required to authenticate using the last 4 digits of the corporate owner's Tax Identification Number. The Agent enters his/her own unique four digit PIN, which is entered on the electronic e-signature screens within iGO.

## Lost or forgotten PIN/TIN/SSN

- Applicants and Agents are required to authenticate into the e-signature process using their own unique PIN, TIN or SSN (whichever applicable). Each e-signer is allotted 3 attempts to accurately enter their information. After 3 unsuccessful attempts, access to the e-signature process is temporarily disabled requiring action from the Agent to resend the e-signature. Follow the steps below to resend the e-signature e-mail:
  - Find the application in the **My Cases** dashboard for the signature you would like to resend.
  - Click the **Case Details** link under the applicant name in that row.
  - The e-mail addresses and associated PIN will be displayed on the right side of the **Case Details** screen.
  - Click the **Resend** button next to the applicant/Agent needing a new link and correct the e-mail address (if necessary) before resending.
  - If the applicant did not get the e-mail, be sure to have them check their junk or spam e-mail to see if the e-mail inadvertently went there.
  - If you still have not received the email, please call the TLD Sales Desk at (800)-322-3796, Option 5.



# Premium Payment Options

## Premium Collection (Cash With Application)

- Credit Card Use
  - Credit cards are available for the initial premium payment at this time for Trendsetter Term Products. Recurring premiums will not be processed via credit cards.
  - The credit card option is NOT available for FFIUL or Transamerica New York products.
  
- Initial Premium Bank Draft, Routing and Verification
  - The initial premium payment will be deducted the same day the application is submitted electronically using the **Submit to Carrier** button. Please advise the applicant to expect the deduction immediately from their bank account.
  - Most of the time, the bank routing and verification process is handled without issue. However, there will be times when the bank will be unable to process a verification of funds. If this happens, simply uncheck the **Cash with Application** box and change the scheduled premium to **Direct Bill**. You will then need to complete a hard copy Pre-Authorized Check (PAC) form and fax that to New Business (800-814-2205) to change the mode.
  
- Physical Check
  - If you collect a physical check, the program will not allow you to complete the signatures electronically. You must select Print/Wet Sign, print the application and forms, get them signed, and submit the application along with the physical check. There is a reminder message on the screen if you select Physical Check.

## Agent Comments/Remarks

- An Agent Remarks screen will appear just before the **Validate and Lock** screen. This is a free-form section for you to enter in your remarks.

## Policy Review and Printing

- Application Requirements Screen
  - Includes preliminary Underwriting Requirements for each person based on age and face amount
  - Also includes a statement that additional requirements may be added by the Underwriter.
  - Reminds the Agent of any additional forms required not included on iGO

### Checking Status of an Application

- The **My Cases** dashboard contains all of your iGO cases that are less than 120 days old. You may also limit the cases that appear on the **My Cases** screen by choosing a selection under Display Cases With Activity In: the last 7 days, the last 30 days or the last 90 days.
- To get to the **My Cases** dashboard:
  - Click the **View My Cases** and find the application row for the applicant record, either in the Alert section or the Cases section.
  - The status is listed on each row.
  - A description of each Status can be found by clicking on the blue “I” next to the word Status on the top row.

### Printing the Application

- To print the application, locate the appropriate case on the My Cases dashboard. Click on the PDF icon on the application row. Select Print.

# Troubleshooting

## Running slow

- There are various reasons for a slow response time: slow internet connection, multiple iGO tabs open or an inefficient computer system. For wireless users, your distance from the wireless device and location in relation to a cellular tower can affect response time. Using a cabled connection may alleviate speed issues.

## Losing an internet connection

- As you move from screen to screen, all information is automatically saved. If you lose internet connectivity before moving to the next screen, you will only lose information input on the last screen you visited before your computer crashed or internet connection failed.

## Use of Android Devices Not Authorized

- Android devices have not been tested or certified for use with iGO at this time.

## System Support

- For issues related to the mywfg.com website, call the WFG Home Office Support Team (H.O.S.T.) at 770-246-9889.
- For iGO product questions or assistance filling out applications/forms, call the TLD Sales Desk at 800-322-3796, Option 5.

## Team Viewer

- Agent Technical Support team utilizes this for remote support sessions for Agents to assist with resolving technical issues with iGO. It allows Technical Support to connect to an Agent's PC and see everything an Agent see's and/or actually take control to assist with troubleshooting iGO issues.

