

As you set forth on a new journey forward, you might have questions. Don't worry. We will coach you along the way. In the coming weeks, you will receive a series of emails that connect you to tutorial videos, webinars, and the tools you need to get into a healthy rhythm. Be sure to track your progress with the New Agent Checklist, so you don't miss a beat.

WEALTH + HEALTHSM =

OPPORTUNITY FOR YOU

Discover how a Wealth + Health conversation can help your clients add more years to their life and more life to their years.

LEARN MORE

FINANCIAL STRENGTH MATTERS

At Transamerica, we have a 100-year proven track record of helping families secure a happier, healthier future.

VIEW TRANSAMERICA RATINGS

CONTINUE YOUR ONBOARDING

JOURNEY NOW

The new agent checklist will help you track your progress while learning our products and processes.

You will begin to receive a series of emails. Each one will link to a new step on the checklist to help you prepare for the road ahead.

CHECK IN WITH STEP 1



FPO
 * LIMRA Insurance Barometer Study 2016
 † LIMRA Insurance Barometer Study 2018

Trendsetter[®] LB is a term life insurance policy. Policy Form ICC16 TL23, TL23, TL19 GA issued by Transamerica Life Insurance Company, Cedar Rapids, IA. Premiums increase annually beginning in year 11 for the 10-year policy, in year 16 for the 15-year policy, in year 21 for the 20-year policy, in year 26 for the 25-year policy, and in year 31 for the 30-year policy. Not available in New York. Policy form and number may vary, and this policy and the riders with this policy may not be available in all jurisdictions. Insurance eligibility and premiums are subject to underwriting.

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**BEFORE YOU CAN RUN,
FIND YOUR FOOTING**

JUST ASK

We know how it goes. You want to be off to the races, but you're still in search of some solid ground. Allow us to point you in the right direction and help you stay on track. If you have a question about submitting cases, want to follow up on a pending contract, or need to know where to collect a commission, rest assured. We'll guide you to the right contact forms, the right people to talk to, and a plethora of resources designed to maximize your results.

HOW TO MAKE PERFECT CONTACT:

01
LIFT DIALING FINGER



02
CURL PHONE



03
GREET, ASK, AND REPEAT



The more you ask, the less you wonder. If you have questions about a product or want to follow up on a pending contract, visit our directory for a list of phone numbers and contact forms.

[VIEW CONTACTS](#)



Manage your accounts in stride

Register on our TPLIC website, so you can stay on top of pending cases, collect commissions, and see who's at the top of their game.

[REGISTER NOW](#)



Ready to hit the ground running with all our products?

You started on the right foot with a Transamerica life appointment. Next get your Fixed Index Annuity (FIA) appointment and complete FIA training.

[GET APPOINTED](#)



DON'T SWEAT YOUR FIRST SALE

But if you do, here's a way to replenish your fluids. Transamerica will send you a free custom water bottle when your first life insurance case is issued with us.

CONTINUE YOUR ONBOARDING

JOURNEY NOW

[CHECK IN WITH STEP 2](#)



¹ LIMRA Insurance Barometer Study 2016
² LIMRA Insurance Barometer Study 2018

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**A QUICK SPIN ON
PRODUCT EDUCATION**



There's no doubt about it — everyone wants to live a healthy, wealthy life. But with the cost of healthcare and retirement on the rise, it's not a walk in the park for your clients. Transamerica offers a wide range of products (from annuities to life insurance and beyond) to help your clients reach their next chapter. Start an exercise regimen of product education today, so little by little, you can coach your clients to better Wealth + Health.

TAKE A PRODUCT WEBINAR,

INCREASE YOUR ODDS FOR SUCCESS

At the Transamerica Learning Center, there are a series of webinars you take to improve your agent development. Start with our Intro to Products Classes today.

REGISTER NOW



Learn about all of our life products

LEARN IT ALL



Get an overview of Fixed Index Annuities

GET TO KNOW THEM

WHEN FITTING YOUR CLIENTS TO A LIFE POLICY, BEGIN WITH THESE THREE QUESTIONS:

Is it for family?



For a business?



Or for a tax benefit?



Choosing the right type of life insurance might be overwhelming. That's where you come in. Determining a purpose makes selling life insurance less overwhelming for you and your clients.

GET STARTED

CONTINUE YOUR ONBOARDING

JOURNEY NOW

CHECK IN WITH STEP 3



⁽¹⁾ LIMRA Insurance Barometer Study 2016
⁽²⁾ LIMRA Insurance Barometer Study 2018

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**STRENGTHEN YOUR CORE KNOWLEDGE
OF LIFE INSURANCE**

KNOW THE BASICS OF INDEX UNIVERSAL LIFE



What if life insurance could do more than protect your clients in the event of the death of a family member? Index Universal Life, specifically the Transamerica Financial Foundation IUL[®] (FFIUL), is permanent life insurance that provides a tax-free death benefit and utilizes index account options for policy value accumulation. To see why this insurance product is an important solution for your clients, watch the video below or at The New Agent Checklist.

[WATCH VIDEO](#)

A great way to sit and relax is reviewing the life insurance product guides. Visit the Learning Center and find guides covering the product, riders and more

[READ THE PRODUCT AGENT GUIDE](#)



ORDER SALES MATERIALS

From product guides to sales kits, The New Agent Checklist directs you to the tools you need to talk to clients.

[BROWSE THE ESTORE](#)



WHAT MAKES THE FFIUL SO IMPACTFUL?

LET'S CRUNCH THE NUMBERS:



0.75%

GUARANTEED MINIMUM INTEREST



15% CAP

GLOBAL INDEX ACCOUNT



13.75% CAP

S&P 500 INDEX ACCOUNT



UP TO \$2M

LTC RIDER COVERAGE



W/ 3

LIVING BENEFIT RIDER OPTIONS

CONTINUE YOUR ONBOARDING

JOURNEY NOW

[CHECK IN WITH STEP 4](#)



FFIUL
¹ LIMRA Insurance Barometer Study 2016
² LIMRA Insurance Barometer Study 2018

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**MASTER THE ART
OF THE FFIUL**



Before diving deep into your career, it helps to do some warm-ups. Take the time to really familiarize yourself with the key selling points of the Transamerica Financial Foundation IUL® (FFIUL); it may possibly be one of the most integral products in your portfolio of offerings.

PUT THE PRO IN PROCESS

Becoming familiar with the FFIUL client material can set you apart from the competition.



[DOWNLOAD CLIENT GUIDE](#)



GEAR UP

Use the Top 10 Reasons for FFIUL Flyer as a guide to navigating the product.

[DOWNLOAD NOW](#)

**CLIENTS DON'T WANT TO BE STRETCHED THIN,
THEY WANT THE FLEXIBILITY TO HELP ENDURE THE UNEXPECTED**

Did you know that **42%** of new cancer patients use all of their **LIFE SAVINGS** in just **2 YRS** of treatment?

Transamerica Financial Foundation IUL policy offers Living Benefit riders to help prepare for the unexpected.

* American Journal of Medicine, 2016

CONTINUE YOUR ONBOARDING

JOURNEY NOW



[CHECK IN WITH STEP 5](#)



FFO
 1 LIMRA Insurance Barometer Study 2016
 2 LIMRA Insurance Barometer Study 2018

Trendsetter® LB is a term life insurance policy, Policy Form ICC16 TL23, TL25, TL19 CA issued by Transamerica Life Insurance Company, Cedar Rapids, IA. Premiums increase annually beginning in year 11 for the 10-year policy, in year 16 for the 15-year policy, in year 21 for the 20-year policy, in year 26 for the 25-year policy, and in year 31 for the 30-year policy. Not available in New York. Policy form and number may vary, and this policy and the riders with this policy may not be available in all jurisdictions. Insurance eligibility and premiums are subject to underwriting.

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You haven't really hit your stride until you've prepared an illustration and submitted a case. It starts with myTransware and continues with IGO. We will show you how to use both and get your first case on its way. Are you ready for your first sale?



Get up to speed on illustrations.

Outpace your progress by joining our Transamerica: Running Illustrations The Easy Way webinar.

WATCH LIVE WEBINAR



Ready to run one?

Watch video on how to run an illustration on FFIUL.

WATCH RECORDED TRAINING

LEARN MORE ABOUT

THE E-APP PROCESS

Weekly webinars are available to help you learn how to submit an app to get paid faster. Join the App to Paycheck webinar as soon as possible.

JOIN A WEBINAR



READY TO SUBMIT A CASE NOW?

Once you are comfortable with running an illustration, its time to submit your cases. At Transamerica, paper applications are a thing of the past. Submit an app electronically, maximizing efficiency and accuracy. Access Transamerica's IGO e-App through single sign on at MYWFG, then follow these steps:

01

Select the Toolbox

02

Click IGO

03

Start New Case

CONTINUE YOUR ONBOARDING

JOURNEY NOW

CHECK IN WITH STEPS 6 & 7



FPB

* LIMRA Insurance Barometer Study 2016
 † LIMRA Insurance Barometer Study 2018

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FIND CONFIDENCE ON YOUR UNDERWRITING JOURNEY



It's time to start confidently navigating the underwriting process. We know it can feel daunting but it gets easier as you practice good field underwriting and prepare your clients for what they can expect. Download the Underwriting Primer.

DOWNLOAD NOW

DIVE DEEPER

Good field underwriting starts with reviewing the guidelines. Visit the Learning Center to get even more in depth information of what you need to know. Both client and agent guides and flyers available for download.

LEARN HOW



INHALE, EXHALE, SET CLIENT EXPECTATIONS WITH CARE

EXPLAIN THAT SENSITIVE DETAILS ARE REQUIRED

ASK ABOUT MEDICAL CONDITIONS EARLY ON



ASSURE THAT ALL INFORMATION IS CONFIDENTIAL

DOCUMENT THE DETAILS WITH ACCURACY

CONTINUE YOUR ONBOARDING

JOURNEY NOW

CHECK IN WITH STEPS 8

NEW AGENT CHECKLIST	
01. REVIEW THE CHECKLIST WITH YOUR MANAGER	07. VERIFY YOUR AGENT
02. ASK TO BE TRAINED BY YOUR MANAGER	08. NEW AGENT CHECKLIST
03. REVIEW THE CHECKLIST	09. ASK YOUR MANAGER FOR FEEDBACK
04. ASK ABOUT MEDICAL CONDITIONS EARLY ON	10. ASK YOUR MANAGER FOR FEEDBACK
05. ASK TO BE TRAINED BY YOUR MANAGER	11. ASK YOUR MANAGER FOR FEEDBACK
06. ASK ABOUT MEDICAL CONDITIONS EARLY ON	12. ASK YOUR MANAGER FOR FEEDBACK



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**GIVE CLIENTS THE STRENGTH TO
HELP WITHSTAND THE UNEXPECTED**



There's no telling when your client may have to shoulder the weight of the unexpected loss of a primary wage earner. With term insurance from Transamerica your clients can be prepared. Transamerica's Trendsetter® Series is a portfolio of guaranteed initial level premium term products that combine all of the benefits of term life insurance with a range of options to suit a variety of client needs. They consist of Trendsetter® Super, and Trendsetter® LB (Living Benefits).

A TERM DEATH BENEFIT MAY SUPPORT YOUR CLIENTS

NO MATTER THE WEIGHT



MORTGAGE PAYMENTS



COLLEGE TUITION



WEDDING COSTS



EVERYDAY EXPENSES

THERE'S MORE TO LIVING WITH TRENDSETTER® LB

Give your clients the choice of protecting quality of life for themselves and their family with Trendsetter LB's death benefit and living benefit all in one. Available with three inherent living benefits:



Critical Illness



Chronic Illness



Terminal Illness

CONTINUE YOUR ONBOARDING

JOURNEY NOW



CHECK IN WITH STEPS 9 & 10



Trendsetter® LB is a term life insurance policy issued by Transamerica Life Insurance Company, Cedar Rapids IA. Policy Forms ICC16-TL23 or TL23. Premiums increase annually beginning in year 11 for the 10-year policy, in year 16 for the 15-year policy, in year 21 for the 20-year policy, in year 26 for the 25-year policy, and in year 31 for the 30-year policy. Policy form and numbers may vary, and this policy and riders may not be available in all jurisdictions. Insurance eligibility and premiums are subject to underwriting. In most states, in the event of suicide during the first two policy years, death benefits are limited only to the return of premiums paid. This policy is not available in New York.

Benefits provided through the Living Benefits, including the critical, chronic and terminal illness accelerated death benefits, are subject to certain limitations and exclusions. Amounts payable under the benefits vary based in part on the nature and severity of the Insured's health condition and the Insured's remaining life expectancy at the time of the acceleration as determined by the company. Refer to the policy contract for complete details.

Trendsetter® Super are term life insurance policies issued by Transamerica Life Insurance Company, Cedar Rapids IA. Policy Forms ICC17-TL24 or TL24, or in New York, issued by Transamerica Financial Life Insurance Company, Harrison, NY. Policy Forms 3-322 38-111, 3-306 38-111, 3-305 38-111, 3-304 38-111, 3-303 38-111, or 3-334 38-111. Premiums increase beginning in year 11 for the 10-year policy, in year 16 for the 15-year policy, in year 21 for the 20-year policy, in year 26 for the 25-year policy, and in year 31 for the 30-year policy. Policy forms and numbers may vary, and these policies and riders may not be available in all jurisdictions. Insurance eligibility and premiums are subject to underwriting. In most states, in the event of suicide during the first two policy years, death benefits are limited only to the return of premiums paid.

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AS A RETIREMENT COACH, KNOW WHY ANNUITIES MAY CHANGE THE GAME



Transamerica Secure Retirement Index® II Annuity is a fixed index annuity investment that offers 100 percent protection from market losses on premium and future interest earnings. When it comes to helping client's prepare for retirement, it may be a wise option to have in your playbook.



Income for life? Yes, please.

Learn how adding a lifetime benefit option for an additional cost can provide your clients with guaranteed cash flow for the rest of their lives.

[LEARN MORE](#)



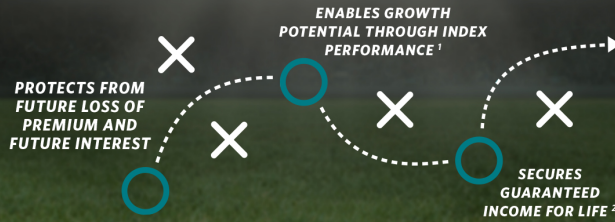
Become an FIA pro.

To start selling fixed income annuities, you will need to complete both the state training and the Transamerica training at RegEd.com.

[COMPLETE TRAINING](#)

BE PREPARED TO CALL THE PLAY

What makes the *Secure Retirement Index® II Annuity* a possible winning option?



CONTINUE YOUR ONBOARDING

JOURNEY NOW

[CHECK IN WITH STEP 11](#)



¹ Offers the opportunity to lock in interest earnings based in part on the positive movement of the index. Index growth may be subject to Participation Rate, Cap and Spread.
² Lifetime income is available through the optional Transamerica Income Plus® Living Benefit rider for an additional cost or at annuitization at no additional cost. Certain restrictions and limitations apply.

A FIXED INDEX ANNUITY IS NOT A SECURITY and fixed annuity policies are not an investment in the stock market or financial market indexes. Index account interest is based in part, on index performance. Past performance of an index is no an indication of future index performance. There is no guarantee that the index interest rate will be greater than zero percent. There is no guarantee that the Company will declare an interest rate greater than the guaranteed minimum effective interest rate.

Fixed Index annuities are long term products designed for retirement needs. Withdrawals of taxable amounts are subject to ordinary income tax and may be subject to a 10% additional federal tax if withdrawn before age 59½. These products are not suitable for everyone. Your clients should carefully evaluate their needs, including their potential liquidity needs, goals, and objectives.

All guarantees, including optional benefits, are based on the claims-paying ability of the issuing insurance company.

Fixed index annuity issued by Transamerica Life Insurance Company in Cedar Rapids, Iowa. Not available in New York or Montana.

All policies, living benefits and forms may vary by state, and may not be available in all states. ICC14 FIA0214, NIC14 FIA0214(FL), ICC14 RDR50214

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You've learned a lot since joining our team at Transamerica. Now it's time to put yourself out there. Don't be shy. Share knowledge with the world. You've got the confidence to bring in new clients, it's just a matter of getting your name out there.

CHOOSE YOUR WORDS WISELY

When marketing yourself, it's all about presentation. Here's what to say, and what not to say:



Retirement is a **“journey”** not an “event”

“strategies” are more adaptable than “plans”

Clients don't want to be sold products, they want **“solutions”**



Be social, use social

Sharing regularly on multiple social media platforms can increase exposure to new clients

[FOLLOW US](#)



Have the tools to craft your image

Be sure to visit our campaign manager page to maximize your reach

[LEARN MORE](#)

CONTINUE YOUR ONBOARDING

JOURNEY NOW

[CHECK IN WITH STEPS 12](#)



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**CONGRATULATIONS,
YOU'RE A WEALTH + HEALTH OF KNOWLEDGE**



We couldn't be prouder. You've made it through, but your journey has just begun. As you go forth on your path towards Wealth + Health™, continue to learn, refine, and finesse your skills. Be sure to check back with the Transamerica Learning Center; there's always new content updates, continued education, and a plethora of resources to keep you exercising your mind.

**GIVE YOURSELF A PAT ON THE BACK,
AND KEEP PRESSING AHEAD**


01
EXTEND ARM
UPWARD


02
PAT HAND
TO BACK


03
NEVER STOP CHECKING
BACK WITH TRANSAMERICA
LEARNING CENTER

NEVER STOP MOVING FORWARD

You've laid the foundation for a fulfilling Transamerica career. Keep utilizing your resources to continue on the right path.

Call
sales desk



[CALL NOW](#)

Review
checklist



[KEEP TRAINING](#)



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HERE'S TO THE FIRST OF MANY



On behalf of the entire Transamerica team, congratulations on your first sale. You've taken an important step in not only helping clients secure their futures, but in building your own. Keep up the great work, and remember that we're behind you every step of the way.

HAVE ONE ON US

Stay hydrated for your many successes ahead with a complimentary Transamerica water bottle — our way of showing appreciation for all your hard work and future successes.



ENTER THE FAST LANE

Now that you've recorded your first sale, make sure you're getting paid in the timeliest manner by visiting the app-to-paycheck section of the Transamerica Learning Center.

[LEARN MORE](#)



You've earned bragging rights

Share the news of your first sale.

Call the national sales desk at 1-800-322-3796 option 5 for questions or visit the Learning Center.



FPO

¹ LIMRA Insurance Barometer Study 2016

² LIMRA Insurance Barometer Study 2018

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