

Spotlight on New Strategies – SMARTSource™ Direct Marketing



SMARTSource

Last issue, we covered the relaunch of our Home Assurance program. This month, we will discuss SMARTSource™, our Direct Marketing Portfolio. SMART is an acronym for **S**trategic, **M**arketing, **A**cquisition, **R**etention and **T**ransamerica.

In the bank market, there are two strategies to introduce: *TotalChoice™* and *ONCOR*.

TotalChoice is our direct marketing engine. It's ideal for smaller accounts who want to market insurance and membership products. The key here – we take your account's file and set it up for 12 months of marketing up front. The account can choose the products, but not WHEN the product is marketed. That's because we target products based on a customer's needs using our database analytics and product knowledge. Unique offers like Medicare Supplement and Sweepstakes are available in this solution.

This solution is great for a bank that wants to market but doesn't have the manpower to support it. We handle all the heavy lifting. Marketing will work directly with the account to provide samples and timelines to keep them

on track for the year. Most products are billed monthly, some annually, with ACH as the primary billing vehicle. So the products are portable and not associated to a loan or bank transaction.

ONCOR is a fully underwritten Term Life solution. The unique offering of eight different underwriters – including Transamerica Life Insurance – provide a robust selection. Each of the eight companies offers multiple benefit amounts and price points for their products. Using Direct Mail, Internet and Call Center support, consumers have many ways to respond...banks have many ways to market. At this time, ONCOR is the only solution we know that can handle both affinity branding (e.g. we'll show your account's name on the solicitation) that also includes multiple product channels. Term Life is the main offering by ONCOR, but in the event a customer does not pass the underwriting process they are offered another product, such as Whole Life or Accidental Death and Dismemberment (AD&D).

As a stand-alone mailing, ONCOR requires 50,000 leads. But, if your account is much smaller consider the TotalChoice strategy, where ONCOR is used in the first six months with new and existing accounts.

Use SMARTSource to help open doors and develop new growth plans. Contact your Sales Person or Client Executive today for a full presentation on these and other strategies from Transamerica.

For more information, check out SMARTSource on the Web at www.transamericasmartsource.com.

Visit www.transamerica.com

For more information about Transamerica's community bank marketing group, Financial Solutions, visit: www.transamericafinancialsolutions.com



Around the Water Cooler

Hear what agents and customers are sharing with us about topics important to them:

"We've had great success selling credit life by just 'asking' the customer. Our lending institution is protected as well as the family of the loved ones lost or injured."

Debra K. Johnson, Assistant Vice President
Wells Federal Bank FSB – Wells, MN.

"The training provided by ICBA Reinsurance and Transamerica provides good information and (is) a good reminder to provide the insurance to our customers. The 1-hour training sessions are convenient and usually easy to fit into our busy schedules."

Steven Wangen, Senior Vice President
First State Bank of Harvey -- Harvey, ND

WE ARE THE TOMORROW MAKERS.SM

Dear Ms. Crocker, Claims Dept.;

The purpose of this letter is to thank you and your staff for helping me and assisting me financially during the time of my surgery and afterward.

You just don't know how you help(ed) me get through this period of time. Not having to worry and be stressed out each month, helped me heal better. I just want to thank you again for being there for me and I appreciate your efficiency in doing your job so well.

I hope all your clients appreciate you as much as I do. Thanks again so much.

Mrs. Patricia Floyd, Baltimore, MD



Bridging On- and Off-line Communication

QR codes may not seem to be widely used, but their popularity is increasing. Currently, 50% of US smart phone users has scanned one at least once, and in Europe 68% would like to see more of them. The biggest users can be found in US, Italy, Germany, UK and NL.

Some tips:

1. Check if your audience has a smart phone.
2. Link to a website fit for mobile.
3. Check location, medium and size (not too small)
4. Don't use flash.
5. Explain the use on your website and give download instructions.

eTraining-Ready, Set, Go!

The Transamerica Learning Center (TLC) development is on track for our 2012 launch. Courses available initially include *Addressing Objections*, *Presenting Payment Protection* and *Sales Cycle*. These flip books will provide you and your account training on demand.

Each site of training site is customized to reflect your agency's or account's logo. Quizzes follow most training sessions to test a trainee's knowledge. At the end, they can print their own certificate.

To find out how to set up a TLC site for your agency or account, contact your Client Executive today.

Our New Home!

"We're moving on up, to the East side...."

You know the tune. It may not be East, but it definitely a move up! Transamerica has officially found a new place to hang our hat these days—at the 100 Light Street building in Baltimore. The building will now be referred to as the **Transamerica Tower**.

The move into the iconic Baltimore harbor building, the tallest in the downtown area, caps off a year of change for the group. A year that started with our name from AEGON Financial Solutions Group to Transamerica, seasoned with new branding "We are the Tomorrow Makers," and finally a mark on the skyline that will show our name and commitment to our customers and clients alike.

What changes for you? Nothing. Only our mailing address changed. You can still reach your Client Executive and administrative support teams at the same number and email address as before.



Publication Information: Tower Talk is a quarterly online publication written for financial institutions. For more information, or to add someone in your organization to our mail list, please contact Jennifer Fortner, Vice President Marketing & Training (e-mail: jennifer.fortner@transamerica.com)

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