

# Upgrading Incentive Compensation Systems

**Tom Scales**  
COO, AEGON Financial Partners

**Glynis Coutee**  
Director, IT AEGON Financial Partners

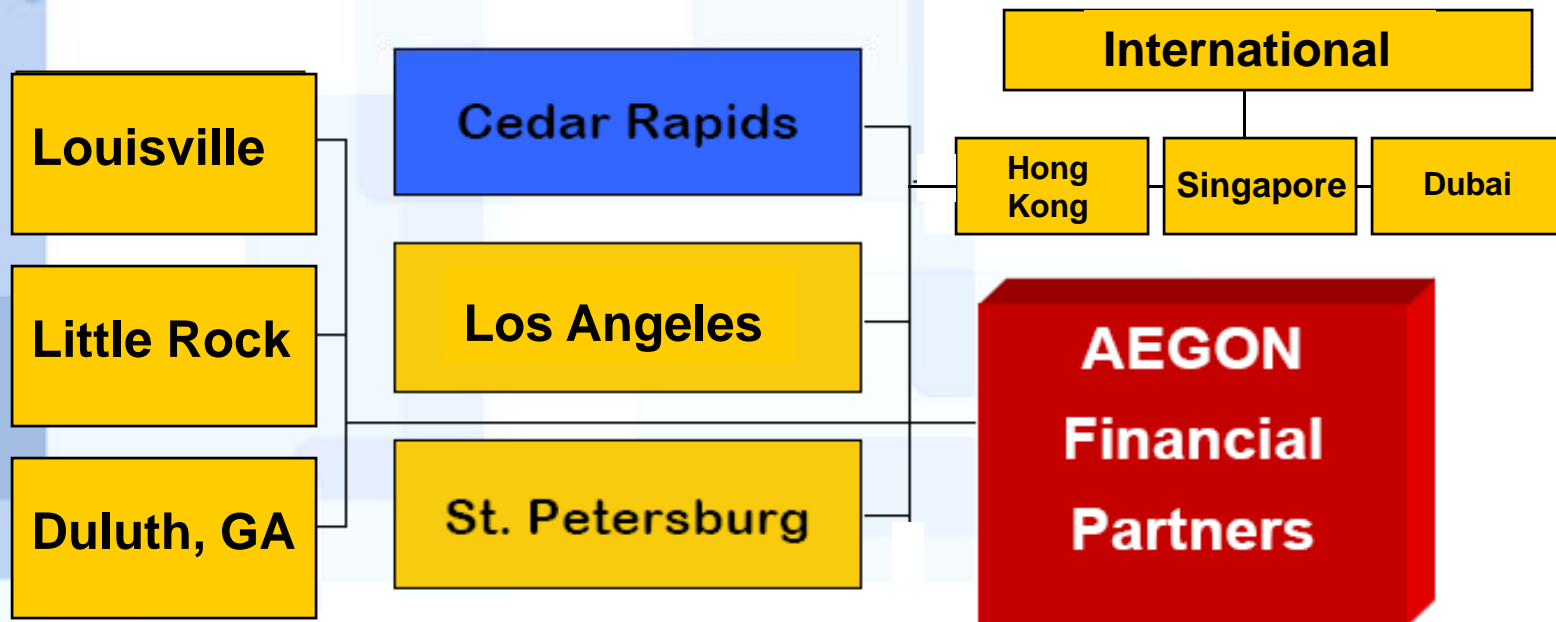
**ACORD/LOMA Insurance  
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- ◆ Created in 2002 by consolidating 4 previously autonomous divisions
- ◆ Largest division within AEGON USA, Inc
- ◆ Transamerica Insurance, Investments Group
  - Transamerica Financial Advisors (TFA)
- ◆ Western Reserve Life
  - InterSecurities, Inc (ISI)
- ◆ Life Investors Insurance Company
- ◆ World Financial Group
  - World Group Securities (WGS)
- ◆ Transamerica Worksite Marketing



# AFP LOCATIONS



- Easier to do business with us
- Ability to add new distribution faster
- Faster payments with more flexibility
- Provide a repository for commission and contract information
- Align our systems strategy with our primary vendor

- Complex product, channel and compensation
- New product introduction flexibility
- Multiple systems consolidation – all home grown
- Tighter interconnection with Admin systems
- Allowed for increased payment frequency
- Additional electronic feeds

# PerformancePlus Implementation

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- Installed CSC's PerformancePlus in 2006
- Consolidated systems
- Provided Sales reporting
- Interconnected to other systems
  - Administration
  - User Facing
- Enhanced Bonus capabilities

# Future Thoughts

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- Elimination of redundant reporting databases
- Integration with Sales CRM system
  - Integrated through web services
- Additional Bonus work bench enhancements
  - Virtual hierarchies
  - Eliminate external management of data

# Additional Benefits

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- Elimination of manual Excel support
- Automated reporting roll-up
- Retroactive adjustment improvements
- Decreased dependence on IT

- 18 ACORD-based transaction types
  - Approximately 800,000 transactions per week
- All interfaces are ACORD based
- Standard, reusable interfaces
  - Ex: Agent validation

# Example Interactions

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- LifePro
- Cyberlife
- AutoIssue
- Transact (Transamerica Web Portal)
- VANTAGE ONE
- EZ App
- Salesforce.com (future)

- Dedicate experienced resources
- Do not shortcut up front analysis
- Minimize concurrent major initiatives
- Do in-depth parallel testing
- Plan on post – implementation tailoring
- Dedicate staff to the ACORD standards
- Focus on user training
- Listen to your **MARKETING** people

- Major project – do not underestimate that
- Major benefits – worth the effort
- Over time you will learn more it will do
  
- Partner close with CSC