

Foresters Financial e-App Eligibility Rules

As a reminder...

- **The e-App¹ is available through the iPipeline iGO e-App platform using only Internet Explorer (desktop/laptop) or Safari (Apple iPad®only). Foresters does not support using Chrome or Firefox**
- **Autofill must be turned off**
- Ensure your state licensing and appointments are in place with Foresters
- If writing business in a strict or Fraternal state (Connecticut, Massachusetts, New Mexico, Louisiana or Pennsylvania) you must be licensed and appointed before you can use iGO e-App¹

Also, does the Owner know that ...

- The e-App is available for all non-medical and medical products? PlanRight does not qualify for an e-App
- The Application used must be for the state where the Owner was solicited, which also must be the sign state? If not, Foresters will not be able to process your e-App and it will have to be re-submitted with the correct state selected
- In every state, for sales to active duty Military personnel you must sign and submit the application electronically to Foresters immediately after all parties (Proposed Insured, Owner and Payer) have signed?
- For juvenile cases, the Owner must be the Parent or Legal Guardian? Otherwise, please proceed with writing the application on paper
- The Payer or Owner cannot be a Trust or a corporation? If this is intended, please proceed with writing the application on paper
- The Payer must also be an account holder of the bank account from which premium will be drafted
- Up to three (3) children can be listed when applying for Children's Term Rider? If more than three (3) need to be listed, please proceed with writing the application on paper.
- Up to five (5) primary and three (3) contingent beneficiaries can be named? If more than five (5) primary or three (3) contingent beneficiaries need to be listed, please proceed with writing the application on paper.
- **Each party, who will be signing the application, must already have their own email address? You cannot create their email address or allow them to use your email address or an email address that you have access to. Each party must be able to receive emails at their own email address and open links in an email to access documents, such as PDFs (not available in NY). Otherwise, please proceed with writing the application on paper**
- For e-Apps written in the state of New York, replacements as defined by New York Insurance Department Regulation No. 60 are not allowed. If a replacement as defined is involved, please proceed with writing the application on paper
- Except for medical products, First Premium on PAC (FPOP) for the initial premium and Draft via Pre-Authorized Check (PAC) for subsequent premiums (no direct bill) are the only allowable payment options available for e-App? If a non-medical product with a payment method other than PAC is being applied for, please proceed with writing the application on paper
- If banking information is provided, it must be valid in order to proceed with the e-App
- Credit, Debit and Pre-Paid cards, money orders or cashier's checks are not valid forms of premium payment (for an e-App or paper app)? For medical products only, if a personal check is to be used for payment, do not send the check to Foresters after submitting the e-App. The personal check will be collected upon certificate delivery. For non-medical products, if a personal check is to be used for payment, please proceed with writing the application on paper

- Premium payments cannot be made by you (unless you are the Proposed Insured or you are the Owner, or the Proposed Insured is your dependent)? This applies to an e-App or a paper app
- If the Single payment paid-up additions rider is being applied for on a medical product, only one payment method and transfer type is allowed via e-App? If more than one payment method or transfer type is intended, please proceed with writing the application on paper
- In New York, the Single payment paid-up additions rider on the non-medical Advantage Plus II product is not available via e-App? If this is intended, please proceed with writing the application on paper
- In New York, for the Planned Payment to the Single payment paid-up additions rider on the medical Advantage Plus II product, the only allowable payment method via e-App is check or Draft via Pre-Authorized (PAC)? If a Transfer is intended, please proceed with writing the application on paper
- In New York, for SMART UL and Advantage Plus II, the only allowable initial lump sum premium method via e-App is a check? If 1035 or non-1035 Exchange funds are intended, please proceed with writing the application on paper
- If Cash On Delivery (COD), medical products only, or the source of lump sum premium or Single payment includes a personal check, it should not be collected when the e-App is submitted? The personal check will be collected upon certificate delivery
- For SMART UL, if a large initial lump sum premium payment is intended to carry the certificate to maturity, with no subsequent premium payments, please proceed with writing the application on paper
- If 1035 Exchange requires a spousal or an irrevocable beneficiary signature, the application cannot be submitted via e-App? If either is required, please proceed with writing the application on paper
- If applying funds using a 1035 Exchange, the Proposed Insured and Owner of the new contract must be the same as the Proposed Insured and Owner of each existing contract? If not, it does not qualify for a 1035 Exchange
- Up to three (3) life insurance contracts can be listed for 1035 Exchange? If more than three (3) need to be listed, please proceed with writing the application on paper
- e-App certificates cannot be backdated to save insurance age? The certificate date is the date issued. If the Owner wants to request saving insurance age, please proceed with writing the application on paper
- If they have had two (2) or more inactive certificates within the previous 12 months or three (3) or more inactive certificates since 2009, Foresters will cancel this application? Please contact Foresters at 866 466 7166 for rules and details

I have read and agree that the above conditions are met to satisfy the requirements to complete an e-App and I further confirm each statement below is accurate:

- If Pre-Authorized Check (PAC) is requested, I have confirmed with the Payer that they are an account holder of the bank account to be identified in the application from which premium will be drafted.
- I understand that if the Owner and/or Payer is not me or a member of my immediate family, I cannot use my email address or set up an email address for the Owner and/or Payer and that the Owner and/or Payer must have their own email address for applying their e-Signature and to receive the required Point of Sale forms (not available in NY)

¹ Touch to Sign is available on Apple iPad only. POS decision for non-medical products will be unavailable Monday to Saturday from 2:00 a.m. to 6:00 a.m. and from Saturday 10:00 p.m. to Sunday 10:00 a.m. (ET). Some e-App features are not available in NY (refer to ezbiz, Toolbox/e-App section for more details).

² Insurability depends on answers to medical and other application questions and underwriting searches and review.

Foresters products and their riders may not be available or approved in all states and are subject to underwriting approval, limitations, contract terms and conditions, and state variations. Refer to the Foresters applicable Producer Guide and the insurance contract for your state for these terms and conditions. Products underwritten by The Independent Order of Foresters.

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