



Learning
Academy

Presents

Using iPipeline's iGO e-Application with Foresters Financial



Foresters Financial and Foresters are trade names and trademarks of The Independent Order of Foresters (a fraternal benefit society, 789 Don Mills Road, Toronto, Canada M3C 1T9) and its subsidiaries.

For Producer Use Only. Not for use with the public. 409975 US (08/19)

- Using the iPipeline iGO e-App
- Pre-Screening
- iPipeline iGO e-App Process
- Tips for using the iPipeline iGO e-App
- Support

Name	Status	Carrier	Product	Date Modified	View Forms	Case Actions
<input type="checkbox"/> Illustration Test Three, Cheryl Face Amount: \$100,000 Case Details	Application e-Submitted	Foresters Financial	SMART UL - Medical	10/16/2018		Case Actions
<input type="checkbox"/> Illustration Test Two, Cheryl Face Amount: \$100,000 Case Details	Application e-Submitted	Foresters Financial	SMART UL - Medical	10/16/2018		Case Actions
<input type="checkbox"/> Illustration Test One, Cheryl Face Amount: \$100,000 Case Details	Application e-Submitted	Foresters Financial	SMART UL - Medical	10/16/2018		Case Actions
<input type="checkbox"/> Sprint three jira retests, Karen Face Amount: \$650,000 Case Details	Application e-Submitted	Foresters Financial	Advantage Plus - Medical	10/15/2018		Case Actions
<input type="checkbox"/> FUW Sprintthree Four, Anita Face Amount: \$80,000 Case Details	Application e-Submitted	Foresters Financial	Advantage Plus - Non-medical	10/15/2018		Case Actions
<input type="checkbox"/> FUW Sprint three - Fourteen, Shelly	Application e-Submitted	Foresters Financial	SMART UL - Non-medical	10/15/2018		Case Actions

Using iPipeline's iGO e-App

Using iPipeline's iGO e-App¹

- **e-App is available through the iPipeline iGO e-App platform using Internet Explorer (desktop/laptop) or Safari (Apple iPad® only). Foresters does not support using Chrome or Firefox**
- Available in all states, for non-medical² and medical products (PlanRight does not qualify for an e-App)
 - Term
 - SMART UL
 - Advantage Plus

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 as underwriting searches and reviews

Apple and iPad are registered trademarks of Apple Inc.

Using iPipeline's iGO e-App

- Get a POS decision email in **less than 10 minutes** for all electronically submitted Foresters non-medical products (does not apply to medical products). Decision will either be:
 - Medically Eligible
 - Refer
 - Issued
 - Declined
- Calling Apptical for a POS decision is for PlanRight only
- To lower the likelihood of a “Refer” decision, make sure that the information being entered on the e-App is accurate (such as SSN, address, DOB etc.)

Pre-Screening

iPipeline's iGO e-App Pre-screening

To submit the application electronically you and each signing party must have a separate email address. You cannot create their email address or use your email address or use an email address you have access to. Each signing 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)*

As non face-to-face sales are not permitting by us in NY, you must verify identity of the Proposed Insured and/or Owner in person when writing the application on paper or via e-App

In CA, Owner's age cannot be 65 or older*

Payer or Owner cannot be a Trust or a corporation*

For juvenile cases, the Owner must be the Parent or Legal Guardian*

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*

*For cases that do not meet the criteria above, please proceed with writing the application on paper 7

iPipeline's iGO e-App Pre-screening

The Payer must be an account holder of the bank account from which premium will be drafted

If banking information is provided, it must be valid in order to proceed with the e-App

Credit, Debit, Pre-Paid cards, money orders or cashier's checks are not valid forms of premium payments (for e-App or paper). 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

e-App certificates cannot be backdated to save insurance age. Certificate date is the date issued*

*For cases that do not meet the criteria above, please proceed with writing the application on paper

For additional information, refer to the e-App Eligibility document found on ezbiz, Foresters producer website in the Toolbox/e-App section

iPipeline's iGO e-App Process

iPipeline's iGO e-App Process

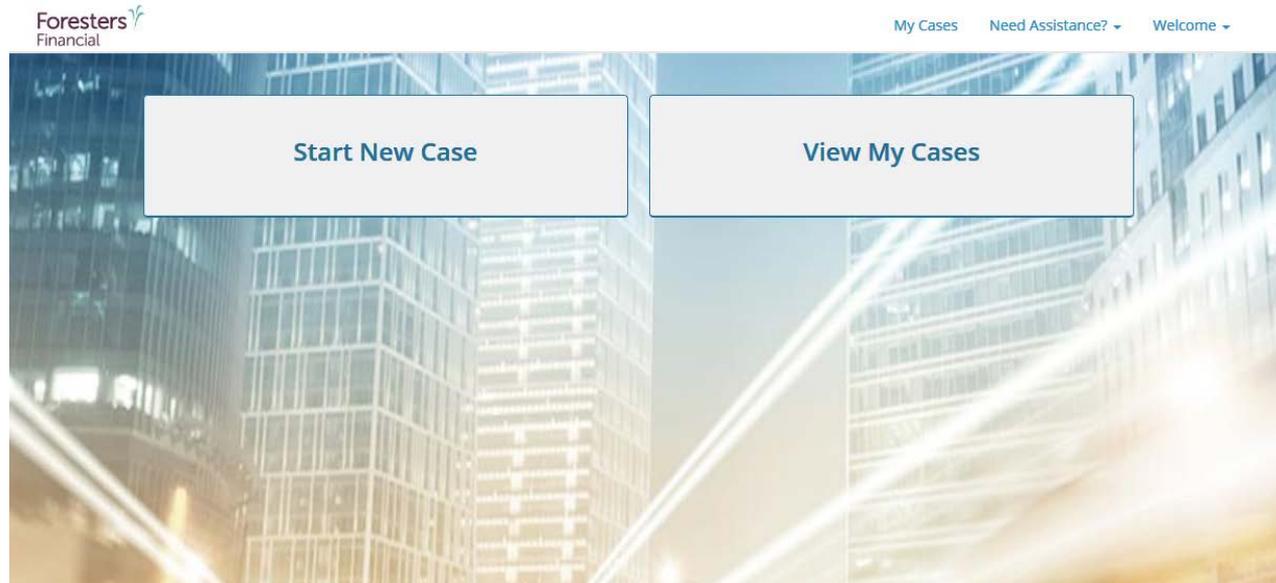
- Specific state variations not covered in this presentation
- State forms automatically triggered within e-App
- Follow the yellow brick road – a yellow box requires completion; whereas, a white box is not required but provides helpful information to accelerate the underwriting process
- For each screen, if all required information is provided you will see a green checkmark. If required information is missing you will see a red question mark

✓	Pre-Qualifying
✓	License and Appointment...
?	Proposed Insured
✓	Proposed Insured, Cont
?	Lifestyle Questions
□	Coverage Information

iPipeline's iGO e-App Process

e-App launch

1. Logon to your agency's website OR logon to ezbiz, Foresters producer portal (www.foresters.com)
2. Click the e-App button
3. Select **Start New Case** – begin a new e-App OR **View My Cases** – review of recent cases



iPipeline's iGO e-App Process

Case Information

Status
Started

Date Modified
10/19/2018

Proposed Insured

First Name

Last Name

Date of Birth

Age

Gender

Case Description

(Examples: \$500,000.00, Kid's Policy, Business Policy, etc)

Carrier and Product

Application Signed State:

Product Type

Find Available Products

Product

Carrier ▲	Product	iGO e-App
	SMART UL - Medical	<input type="button" value="Select"/> <small>e-Sign</small>
	SMART UL - Non-medical	<input type="button" value="Select"/> <small>e-Sign</small>

Start New Case

Case Information Screen

Starting a new case

- **Proposed Insured:** Enter the first and last name of your client
- **Case Description:** optional. Enter details about case (example: 20-year \$100K etc.)
- **Carrier & Product:**
 - Application Signed State: State where the Owner signs the e-App. You must be licensed in this state to proceed
 - Product Type: Select Product Type, then select **“Find Available Products”**
 - Once product is determined, click **“Select”** to launch e-App

iPipeline's iGO e-App Process

Foresters Financial | My Cases | Need Assistance? | Welcome Formmo Fifteen

Doe, John Foresters | SMART UL - Non-medical | Save | Case Actions

Case Information | **Application**

✓ Pre-Qualifying

Pre-Qualifying

Welcome to Foresters Electronic Application!

As a reminder ...

- The e-App 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 in order to prevent data integrity issues
- 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-App

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

Pre-Qualifying Screen

- Ensure you read this screen as these rules help determine whether your client qualifies for using the e-App
- If they do, answer **"Yes"** at the bottom and proceed to the next screen
- If **"No,"** please proceed with writing the application on paper

iPipeline's iGO e-App Process

The top screenshot shows the 'Pre-Qualifying, Cont' screen for a 'Non-medical' case. It includes a 'Save' button and a 'Case Actions' dropdown. The question is: 'If a 1035 exchange is intended, is a spousal or an irrevocable beneficiary signature required?' with radio buttons for 'Yes' and 'No'.

The bottom screenshot shows the 'Pre-Qualifying, Cont' screen for a 'Medical' case. It includes a 'Save' button and a 'Case Actions' dropdown. The questions are:

- 'Did you personally meet with the Proposed Insured and Owner (on a juvenile case) and review the document(s) used to verify identity and birth date of each person?' with radio buttons for 'Yes' and 'No'.
- 'If a 1035 exchange is intended, is a spousal or an irrevocable beneficiary signature required?' with radio buttons for 'Yes' and 'No'.
- 'Are you planning to use an illustration conforming to the insurance product as applied for?' with radio buttons for 'Yes' and 'No'.

 A red warning box states: 'You must be able to attach the full unsigned PDF version of that illustration along with the unsigned PDF version of the Numeric Summary/Signature page. Both must be saved using the ForeSight Illustration Software and attached to the e-App. Both will form part of the application package. If not, please proceed with writing the application on paper. A scanned copy of either is not allowed'. A 'Next >' button is at the bottom.

Pre-Qualifying Cont

- If a 1035 Exchange is intended and a spousal or an irrevocable beneficiary signature is required, your client does not meet the requirement to complete an e-App and you will need to write the application on paper
- For medical products, if attaching a **“conforming illustration”** you must be able to attach the **full unsigned PDF** version of that illustration along with the **unsigned PDF** version of the **“Numeric Summary/Signature page”**. Both must be saved using the **“ForeSight Illustration Software”** and attached to the e-App. Both will form part of the application package. A scanned copy of either is not allowed

iPipeline's iGO e-App Process

Foresters Financial | My Cases | Need Assistance? | Welcome

Doe, John | Foresters | SMART UL | Save | View Forms | Case Actions

Case Information | **Application**

✓ Pre-Qualifying
✓ License and Appointment...

License and Appointment Check

- All fields should be completed throughout the e-App. Fields in yellow are mandatory
- Enter your Foresters agent number to avoid delays and get paid quickly

Primary Agent Information

Product Name: SMART UL | Application Signed State: Alabama

Agent First Name: Forrest | Agent Last Name: Gump

Agent #: 515015

Agent SSN: | % of Split: 100

Validate

Will there be more than one Agent?
 Yes No

← Back | Next →

License and Appointment Check Screen

- Validate the product and application signed state. If either are incorrect, click "Back" to go back to the "Case Information" section to correct the state and/or product type
- Enter your first and last name
- Enter Agent # **OR** SSN number; only 1 required. Tip– entering Agent # helps to avoid delays and helps you get paid quicker
- Click "**Validate**" to proceed.
- If you validate, screen opens and you can proceed. If you don't validate, contact Foresters
- You can split comp with up to 2 additional agents (Note: The comp split must equal 100% to proceed to the next screen). Answer "**Yes**" to more than one agent and complete information

iPipeline's iGO e-App Process

Case Information
Application

- Pre-Qualifying
- Pre-Qualifying, Cont
- License and Appointment...
- Proposed Insured**
- Proposed Insured, Cont
- Lifestyle Questions
- Coverage Information
- Illustration Certificat...
- Beneficiary
- Other Insurance
- Physician Information
- Medical Questions
- Medical Questions, Cont
- Payment Information
- Temporary Insurance Agr...

Proposed Insured

- Use proper capitalization throughout the e-App. Capitalizing the first letter of the Proposed Insured's first and last name as well as the street name will ensure the issue paperwork and subsequent correspondence meet the Proposed Insured's expectations
- Click the "View Forms" button to ensure you have the right application for the state where the application will be e-signed. If not, click on the "Case Information" tab and re-select the state

Personal Details

First Name

M.I.

Last Name

Suffix

Date of Birth

Age Nearest

Gender

 Male Female

Social Security No.

Country of Birth

Is the Proposed Insured a U.S. Citizen?

Proposed Insured Screen

- Collect personal details about the Proposed Insured in this section
- Enter a valid SSN. SSN must be 9 characters long
- Enter Country of Birth. If **"USA"** is selected, enter **"State"**

iPipeline's iGO e-App Process

Temporary Insurance Agr...
 Validate and Lock Data

Is the Proposed Insured a U.S. Citizen?
 Yes No

Primary Language
 English Spanish

Contact Information

Number and Street

City State Zip Code

▲ A gray check mark beside Zip Code is a possible invalid address, please review. An additional check will occur at Foresters

Home # Alternate Phone / Cell #

Email Address

Foresters Member?
 Yes
 No, applying for membership

Proposed Insured Screen

- If Proposed Insured is not a U.S. citizen, select **"No"** then select **"Visa Type"** under immigration status
- Primary Language – optional
- Address Validation – green checkmark beside Zip Code means the address has been validated and a grey checkmark means **"Possible invalid address. Please review. An additional check will occur at Foresters"** – this is ok. You can still proceed. The message just lets you know the address will be validated again at Foresters
- Email Address – optional

Note: this field is for **communication preferences** only; NOT where you enter the email address in order to e-Sign the application

iPipeline's iGO e-App Process

- Pre-Qualifying, Cont
- License and Appointment...
- Proposed Insured
- ? Proposed Insured, Cont**
- Lifestyle Questions
- Coverage Information
- Illustration Certificat...
- Non-Residence Sale Decl...
- Beneficiary
- Other Insurance
- Physician Information
- Medical Questions
- Medical Questions, Cont
- Payment Information
- Temporary Insurance Agr...
- Validate and Lock Data

Proposed Insured Cont

Photo I.D. Information

Indicate the type of Photo I.D. used to verify identity:

Type:

Employment Information

What is the Proposed Insured's current employment status?

Employed
Retired
Student
Home Maker
Unemployed
Child
Disabled

 Yes No

I elect to designate a secondary addressee (only if designating another person to receive notification regarding a possible lapse in coverage.)

 Yes No

Is the Owner other than the Proposed Insured?

 Yes No

Proposed Insured Cont Screen

- Verify the identity of the Proposed Insured
- Photo I.D. Information (3 choices):
 - Driver's License
 - Passport
 - Other Government ID
- Enter the Proposed Insured's employment status
- Answer active duty military or reserves question
- Can elect to select a secondary addressee (optional)
- Answer the question - is the Owner other than the Proposed Insured?

iPipeline's iGO e-App Process

The screenshot shows the iPipeline's iGO e-App interface. At the top left is the Foresters Financial logo. To the right, there are navigation links: 'My Cases', 'Need Assistance?', and 'Welcome Formo Fifteen'. Below this, the user's name 'Doe, John' and company 'Foresters' are displayed. A 'SMART UL - Non-medical' case identifier is shown. There are 'Save' and 'View Forms' buttons, and a 'Case Actions' dropdown menu. The main navigation bar has 'Case Information' and 'Application' tabs, with 'Application' being the active tab. On the left, a vertical list of steps is shown, with 'Secondary Addressee Des...' highlighted in red. The main content area is titled 'Secondary Addressee Designation' and contains the following form fields:

- Addressee Information**
 - First Name:
 - M.I.:
 - Last Name:
 - Gender: Male Female
- Number and Street**
 -
- City**:
- State**:
- Zip Code**:

At the bottom of the form are two buttons: '< Back' and 'Next >'.

Secondary Addressee Designation

- Electing a secondary addressee is optional
- Enter Addressee's name, gender and address

iPipeline's iGO e-App Process

Foresters Financial | My Cases | Need Assistance? | Welcome

Doe, John | Foresters | SMART UL | Save | View Forms | Case Actions

Case Information | **Application**

- Pre-Qualifying
- License and Appointment...
- Proposed Insured
- Proposed Insured, Cont
- Lifestyle Questions**
- Coverage Information
- Illustration Certificat...
- Non-Residence Sale Decl...
- Beneficiary
- Other Insurance
- Physician Information
- Medical Questions
- Medical Questions, Cont
- Payment Information
- Temporary Insurance Agr...
- Validate and Lock Data

Lifestyle Questions

For purposes of the questions in the Lifestyle, Medical, Rider or the Other Insurance section, "you" and "your" mean the proposed insured, "diagnosed", "tested", "advised", "treated", "counseling" and "treatment" mean by a licensed physician or medical practitioner.

Within the past 12 months, have you used tobacco, in any form, or another nicotine product?

Yes No

Within the past 5 years, have you:

a) Used marijuana (more than once a week), heroin, cocaine, a narcotic, a barbiturate, a hallucinogen or another controlled substance except as prescribed by a licensed physician or medical practitioner?

Yes No

b) Received or been advised to receive treatment or counseling for, or to discontinue or reduce, the use of alcohol, or a non-prescribed or prescribed drug?

Yes No

Details

Do you expect, within the next 2 years, to change your country of residence or to travel outside of the United States, Canada, Caribbean Islands (excluding Haiti), Western Europe, Hong Kong, Australia or New Zealand?

Yes No

Within the past 2 years, have you:

a) Flown, or do you intend within the next 2 years to fly, in an aircraft as a student pilot or licensed pilot?

Yes No

b) Engaged, or do you intend within the next 2 years to engage, in motor vehicle or boat racing, mountain or rock climbing, scuba diving, skydiving, ballooning, hang gliding or ultra light flying?

Yes No

Within the past 5 years, have you had your driver's license suspended or revoked or been convicted of or pled guilty to

Lifestyle & Medical Questions Screen

- Where the Proposed Insured answers **"Yes"** or **"No"** to a number of Lifestyle & Medical questions
- If **"Yes"** to any of the questions, additional information is required
- Click on the red **"Details"** box and enter additional information in the pop up. Click **"Save"**
- Once you complete the information, the **"Details"** box will turn from red to **green**

iPipeline's iGO e-App Process

Case Information
Application

- Pre-Qualifying
- Pre-Qualifying, Cont
- License and Appointment...
- Proposed Insured
- Proposed Insured, Cont
- Lifestyle Questions
- ? Coverage Information
- Non-Residence Sale Decl...
- Beneficiary
- Other Insurance
- Physician Information
- Medical Questions
- Medical Questions, Cont
- Additional Medical Ques...
- Payment Information
- Temporary Insurance Agr...
- Validate and Lock Data

Coverage Information

Product Name SMART UL - Medical

Face Amount: \$

Life Insurance Qualification Test
 Guideline Premium Test (GPT) Cash Value Accumulation Test (CVAT)

Death Benefit Option
 Level Increasing

Initial Lump Sum Premium?
 Yes No

i Indicate the anticipated amount of 1035 exchange funds (not available in NY), if any, and the amount and source of any non-1035 exchange funds

1035 Exchange Funds

Non-1035 Exchange Funds

Optional Benefits

- Accidental Death Rider
- Children's Term Rider (CTR)
- Waiver of Monthly Deductions
- Guaranteed Purchase Option

Coverage Information Screen

- Provide the Product Details of your client's case
- Here you'll enter the face amount, select riders etc.
- Lump Sum payments as well as 1035 Exchanges (not available in NY) are allowed for non-medical and medical products

iPipeline's iGO e-App Process

- Proposed Insured
- Proposed Insured, Cont
- Lifestyle Questions
- Coverage Information**
- Non-Residence Sale Decl...
- Beneficiary
- Other Insurance
- Physician Information
- Medical Questions
- Medical Questions, Cont
- Additional Medical Ques...
- Payment Information
- Temporary Insurance Agr...
- Validate and Lock Data

Face Amount: \$

Life Insurance Qualification Test
 Guideline Premium Test (GPT) Cash Value Accumulation Test (CVAT)

Death Benefit Option
 Level Increasing

Initial Lump Sum Premium?
 Yes No

Optional Benefits

Accidental Death Rider

Children's Term Rider (CTR)

Waiver of Monthly Deductions

Guaranteed Purchase Option

Illustration

Was an illustration conforming to the insurance product as applied for in the application shown to the prospective owner?
 Yes No

! Click the "Attach Illustration" button to attach the illustration. The attachment must be in PDF format

Coverage Information Screen

Illustration Section

- If the answer is “**No**” to “Was an illustration conforming to the insurance product as applied for in the application shown to the prospective owner?” the Illustration Certification from will trigger
- If the answer is “**Yes**” to “Was an illustration conforming to the insurance product as applied for in the application shown to the prospective owner?” you will need to **attach** the full unsigned PDF version of that illustration along with the unsigned PDF version of the Numeric Summary/Signature page (not available in NY)

iPipeline's iGO e-App Process

The screenshot displays the iPipeline's iGO e-App interface. On the left is a navigation menu with items like 'Proposed Insured', 'Coverage Information', and 'Medical Questions'. The main content area shows the 'Coverage Information' section with various options and a 'Face Amount' of \$100,000. A modal window titled 'Attachments' is open, allowing the user to attach a new file. The modal includes fields for 'Display Name' and 'Description', a 'File Location' field with a 'Browse...' button, and 'Attach' and 'Close' buttons. Below the modal, there is a table with columns for 'File Name', 'Display Name', 'File Size', and 'Actions'.

Coverage Information Screen

Illustration Section

- Click the “**Attach Illustration**” button to attach the Illustration. The attachment must be in PDF format
- Click “**Browse**” to locate the full unsigned PDF version of the illustration on your device
- Click “**Attach**”

iPipeline's iGO e-App Process

The screenshot displays the iPipeline's iGO e-App interface. On the left is a navigation menu with items like 'Proposed Insured', 'Lifestyle Questions', and 'Coverage Information'. The main area shows the 'Coverage Information' screen with fields for 'Face Amount' (\$100,000), 'Life Insurance Qualification Test' (Guideline Premium Test selected), 'Death Benefit Option' (Increasing selected), and 'Initial Lump Sum Premium?' (No selected). Below these are 'Optional Benefits' and an 'Illustration' section with a 'Was an illustration conforming to the i' question. A red alert box says 'Click the "Attach Numeric Summary" button'. An 'Attachments' modal is open, showing a form to 'Attach New File' with fields for 'Display Name', 'Description', and 'File Location'. Below the modal is a table of attachments:

File Name	Display Name	File Size	Actions
Smart UL illustration.pdf	Smart UL illustration.pdf	651.94 KB	

Coverage Information Screen

Illustration Section

- Not available in NY
- Click the “**Attach Numeric Summary**” button to attach the Signature page. The attachment must be in PDF format
- Click “**Browse**” to locate the unsigned PDF version of the “Numeric Summary” on your device
- Click “**Attach**”

iPipeline's iGO e-App Process

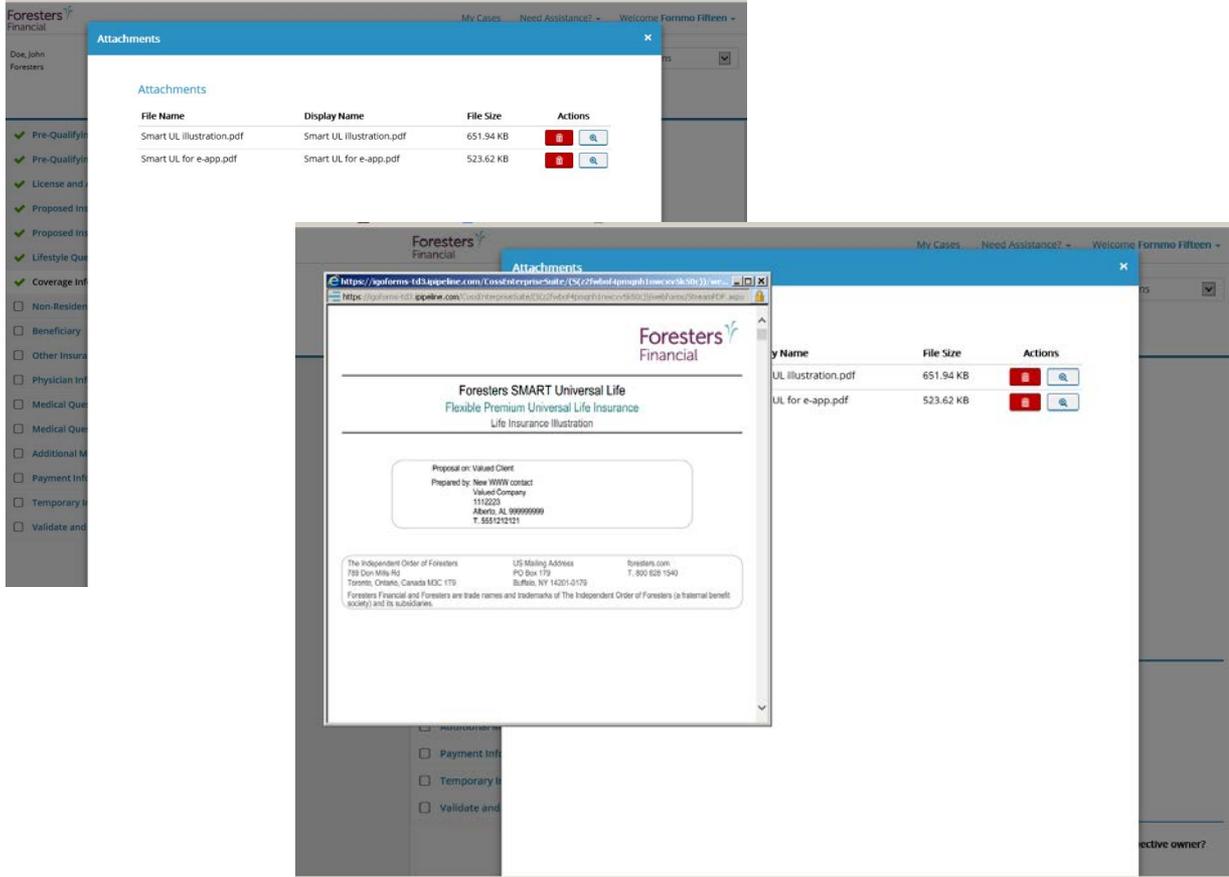
The screenshot displays the iPipeline's iGO e-App interface. At the top, the Foresters Financial logo is on the left, and navigation links for 'My Cases', 'Need Assistance?', and 'Welcome Formo Fifteen' are on the right. Below the header, the user's name 'Doe, John' and the policy name 'SMART UL - Medical' are shown. A 'Case Actions' dropdown menu is open, listing options: 'Start New Case', 'Attachments', 'Duplicate Case', 'Import Case', and 'Export Case'. The main content area is divided into two tabs: 'Case Information' and 'Application'. The 'Application' tab is active, showing the 'Coverage Information' section. This section includes fields for 'Product Name' (SMART UL - Medical), 'Face Amount' (\$100,000), and 'Life Insurance Qualification Test' (Guideline Premium Test (GPT) selected). It also features 'Death Benefit Option' (Increasing selected), 'Initial Lump Sum Premium?' (No selected), and 'Optional Benefits' (Accidental Death Rider, Children's Term Rider (CTR), Waiver of Monthly Deductions, and Guaranteed Purchase Option). At the bottom, there is an 'Illustration' section with a question: 'Was an illustration conforming to the insurance product as applied for in the application shown to the prospective owner?' (Yes selected).

Coverage Information Screen

Illustration Section

- Not available in NY
- To **View** or **Delete** the attachment(s), go to "**Case Actions**" at the top of this page and select "**Attachments**" from the drop down
- If you change the answer to the illustration question because it was initially incorrectly answered, be sure to delete the prior illustration attached

iPipeline's iGO e-App Process



Coverage Information Screen

Illustration Section

- Not available in NY
- Click the **red garbage can** icon to delete or the **magnifying glass** icon to view the attached

iPipeline's iGO e-App Process

Case Information

Application

- Pre-Qualifying
- Pre-Qualifying, Cont
- License and Appointment...
- Proposed Insured
- Proposed Insured, Cont
- Lifestyle Questions
- Coverage Information
- Owner**
- Illustration Certificat...
- Beneficiary
- Other Insurance
- Physician Information
- Medical Questions
- Medical Questions, Cont
- Payment Information
- Temporary Insurance Agr...
- Validate and Lock Data

Owner

Is Owner?

Parent Legal Guardian

Relationship to the Proposed Insured

Aunt/Uncle

Brother/Sister

Grandparent

No Relation

First Name **M.I.** **Last Name** **Suffix**

Date of Birth **Gender** Male Female

Social Security No.

Is Owner a U.S. Citizen? Yes No

Contact Information

Address same as Proposed Insured

Number and Street

Owner Screen (Juvenile)

- For SMART UL and ADV+ juvenile plans are available. If the Proposed Insured is a juvenile, complete details about the Owner, including address
- The relationship to the Proposed Insured must either be their parent or legal guardian
- If Owner is Legal Guardian, select the relationship to the Proposed Insured from the drop-down list
- Verify the identity of the Owner. Photo I.D. Information (3 choices):
 - Driver's License
 - Passport
 - Other Government ID
- Email Address – optional

Note: this field is for communication preferences only; NOT where you enter the email address in order to e-Sign the application

iPipeline's iGO e-App Process

Owner

Relationship to the Proposed Insured

- Child
- Spouse
- Domestic partner
- Sibling
- Grandchild
- Grandparent
- Parent
- Fiancée
- Stepchild
- Other

M.I. Last Name Suffix

MM / DD / YYYY Male Female

Social Security No.

Is Owner a U.S. Citizen?
 Yes No

Contact Information

Address same as Proposed Insured

Number and Street

Owner Screen (non-Juvenile)

- If Owner is other than the Proposed Insured, select the relationship to the Proposed Insured from the drop down
- Complete details about the Owner, including address
- Verify the identity of the Owner. Photo I.D. Information (3 choices):
 - Driver's License
 - Passport
 - Other Government ID
- Email Address – optional

Note: this field is for communication preferences only; NOT where you enter the email address in order to e-Sign the application

iPipeline's iGO e-App Process

Foresters Financial | My Cases | Need Assistance? | Welcome

Doe, John | Foresters | SMART UL | Save | View Forms | Case Actions

Case Information | **Application**

Pre-Qualifying
 License and Appointment...
 Proposed Insured
 Proposed Insured, Cont
 Lifestyle Questions
 Coverage Information
 Illustration Certificat...
 Non-Residence Sale Decl...
 Beneficiary
 Other Insurance
 Physician Information
 Medical Questions
 Medical Questions, Cont
 Payment Information
 Temporary Insurance Agr...
 Validate and Lock Data

Illustration Certification

As a signed illustration cannot be submitted, you must check one of the boxes below.

No illustration was used in the sale of the insurance product applied for in the application and no illustration was provided to the prospective Owner. An illustration conforming to the insurance contract issued, if any, will be provided to the Owner no later than at the time of delivery of the insurance contract.

An illustration that does not conform to the insurance product applied for in the application was used in the sale of that insurance product. An illustration conforming to the insurance contract issued, if any, will be provided to the Owner no later than at the time of delivery of the insurance contract.

A computer screen illustration, which complies with state requirements, was displayed to the prospective Owner in the sale of the insurance product applied for in the application. The illustration was based upon the following information:

Plan Applied For: [Dropdown] **Face Amount: \$** [Text Box]

Premium Amount: \$ [Text Box] **Premium Mode:** [Dropdown]

Sex: Male Female **Issue Age:** [Text Box] **Insurance Class:** Tobacco Non-Tobacco

Rider(s) (name and benefit amount): [Text Box]

A copy of the computer screen illustration was NOT provided to the prospective Owner. An illustration conforming to the insurance contract issued, if any, will be provided to the Owner no later than at the time of delivery of the insurance contract.

Illustration Certification Screen

- This form is built into the e-App, based on the product selected on the Case Information screen
- For non-medical SMART UL and ADV+, this form is automatically built into the e-App
- For medical SMART UL and ADV+, only if a conforming illustration was not shown to the Prospective Owner will this form appear

iPipeline's iGO e-App Process

The screenshot shows the iPipeline's iGO e-App interface. At the top left is the Foresters Financial logo. To the right, there are navigation links: 'My Cases', 'Need Assistance?', and 'Welcome Formno Fifteen'. Below this, the user's name 'Doe, John' and 'Foresters' are displayed, along with the case name 'SMART UL - Non-medical'. There are buttons for 'Save' and 'View Forms', and a 'Case Actions' dropdown menu. The main content area has two tabs: 'Case Information' and 'Application'. The 'Application' tab is active, showing a list of steps on the left: 'Pre-Qualifying', 'Pre-Qualifying, Cont', 'License and Appointment...', 'Proposed Insured', 'Proposed Insured, Cont', 'Lifestyle Questions', 'Coverage Information', 'Owner', 'Illustration Certificat...', 'Non-Residence Sale Decl...' (highlighted with a red question mark), 'Beneficiary', and 'Other Insurance'. The 'Non-Residence Sale Declaration' form is displayed, containing three questions with radio button options for 'Yes' and 'No':

- Was the Proposed Insured solicited in connection with this Foresters application? (Yes/No)
- Was the Owner solicited in connection with this Foresters application? (Yes/No)
- Was the solicitation made in the state of residence of the Owner? (Yes/No)

Below the questions is a text input field for 'Please state reason(s) why solicitation did not occur in the state of residence of the Owner:'. At the bottom of the form are 'Back' and 'Next' buttons.

Non-Residence Sale Declaration Form

- Required if the state of solicitation is different than the state in which the Owner resides

iPipeline's iGO e-App Process

The screenshot displays the 'Primary Beneficiary' screen in the iPipeline's iGO e-App. The interface includes a navigation sidebar on the left with various menu items. The main content area features a dropdown menu for 'Relationship to Proposed Insured' with a list of relationship options. Below this, there are input fields for 'M.I.', 'City', 'State', and 'Zip Code'. A 'Beneficiary Type' section contains two radio buttons: 'Irrevocable' and 'Revocable'. At the bottom right, there are 'Save', 'Delete', and 'Close' buttons. The top of the screen shows the user's name 'Doe, John' and 'Foresters'.

Beneficiary Screen

- Must enter at least one primary beneficiary; contingent beneficiary is optional.
- Can select up to 5 primary and 3 contingent beneficiaries
- Answer the question “Split the share percentage equally among all Primary Beneficiaries?” – “Yes” or “No”
- After making the selection, wait for the screen to refresh; otherwise an incorrect pop up screen will appear
- Can also enter a **Charity Benefit Beneficiary Designation** (optional but this benefit is not paid if no eligible beneficiary is designated)

iPipeline's iGO e-App Process

The screenshot shows the iPipeline's iGO e-App interface. At the top left is the Foresters Financial logo. The header includes the user name 'Doe, John Foresters', the case identifier 'SMART UL', and buttons for 'Save', 'View Forms', and 'Case Actions'. The main content area is titled 'Other Insurance' and contains three questions with radio button options for 'Yes' and 'No':

- Is there another annuity or life insurance application pending, on the life of the proposed insured, with Foresters or another insurer?
- Do you currently have an annuity or life, accidental death, critical illness or disability income insurance pending or in force?
- Have you ever had an application for life, health, disability or critical illness insurance declined, rated or modified?

Below the questions are 'Back' and 'Next' navigation buttons. A left-hand navigation menu lists various steps in the process, with 'Other Insurance' highlighted with a question mark icon.

Other Insurance Screen

- Proposed Insured answers “**Yes**” or “**No**” to the Other Insurance questions
- If “**Yes**” to the replacing questions, the appropriate Replacement form screens will appear

iPipeline's iGO e-App Process

Foresters Financial | My Cases | Need Assistance? | Welcome

Joe, John Foresters | SMART UL | Save | View Forms | Case Actions

Case Information | **Application**

- ✓ Pre-Qualifying
- ✓ License and Appointment...
- ✓ Proposed Insured
- ✓ Proposed Insured, Cont
- ✓ Lifestyle Questions
- ✓ Coverage Information
- ✓ Illustration Certificat...
- ✓ Non-Residence Sale Decl...
- ✓ Beneficiary
- ✓ Other Insurance
- ? **Important Notice: Repla...**
- Physician Information
- Medical Questions
- Medical Questions, Cont
- Payment Information
- Temporary Insurance Agr...
- Validate and Lock Data

Important Notice: Replacement form

Be sure to ask the Proposed Insured if they would like the Important Notice: Replacement form read aloud. Regardless of their answer, click the link below to open the "Important Notice: Replacement form" and activate the questions

"Important Notice: Replacement form"

Was the Important Notice: Replacement form read aloud?

Yes No

Are you considering discontinuing making premium payments, surrendering, forfeiting, assigning to the insurer, or otherwise terminating your existing policy or contract?

Yes No

Are you considering using funds from your existing policies or contracts to pay premiums due on the new policy or contract?

Yes No

[← Back](#) [Next →](#)

Important Notice: Replacement Form Screen

- If applicable, this form is built into the e-App
- Click on the **“Important Notice: Replacement form”** hyperlink first in order to activate the screen

iPipeline's iGO e-App Process

Foresters Financial | My Cases | Need Assistance? | Welcome

Doe, John | Foresters | SMART UL | Save | View Forms | Case Actions

Case Information | **Application**

- Pre-Qualifying
- License and Appointment...
- Proposed Insured
- Proposed Insured, Cont
- Lifestyle Questions
- Coverage Information
- Illustration Certificat...
- Non-Residence Sale Decl...
- Beneficiary
- Other Insurance
- ? Physician Information**
- Medical Questions
- Medical Questions, Cont
- Payment Information
- Temporary Insurance Agr...
- Validate and Lock Data

Physician Information

Has the Proposed Insured ever consulted a physician?
 Yes No

Physician Name and Address

Date you last consulted a physician:
 MM / DD / YYYY

Reason(s):

Were you advised that results of that consultation were outside normal ranges?
 Yes No

Name of Physician Last Consulted

Number and Street

City State Zip Code

Phone #

Foreign Address?

< Back | Next >

Physician Information Screen

- Make sure you answer the first question **“Has the Proposed Insured **EVER** consulted a physician?”** If the Proposed Insured is taking medication, they must have met with one
- If applicable, enter information about your client’s last consultation with their doctor
- Doctors with foreign addresses are accepted. Click the **“Foreign Address”** checkbox and enter the City and Country

iPipeline's iGO e-App Process

Foresters Financial | My Cases | Need Assistance? | Welcome

Doe, John | Foresters | SMART UL | Save | View Forms | Case Actions

Case Information | Application

- Pre-Qualifying
- License and Appointment...
- Proposed Insured
- Proposed Insured, Cont
- Lifestyle Questions
- Coverage Information
- Illustration Certificat...
- Non-Residence Sale Decl...
- Beneficiary
- Other Insurance
- Physician Information
- Medical Questions**
- Medical Questions, Cont
- Payment Information
- Temporary Insurance Agr...
- Validate and Lock Data

Medical Questions

What is your height and weight?

Height: (ft) (in) Weight: (lbs)

1
2
3
4
5
6
7
8
9
10

Are you currently taking prescription medication or under treatment?

Have you ever been diagnosed with Acquired Immune Deficiency Syndrome (AIDS), AIDS Related Complex (ARC), or tested positive for Immunodeficiency Virus (HIV)?

Within the past 2 years, have you:

a) Had or been advised to have a test (other than for HIV) such as an EKG, CT scan, bone scan, MRI scan, colonoscopy, echocardiogram, angiogram, biopsy, or endoscopy?
 Yes No

b) Been advised to have a check up, consultation, medication, treatment, surgery, hospitalization, lab test or diagnostic test (other than for HIV) that has not yet been started or completed, or the results of which are not yet known?
 Yes No

Do you currently:

a) Reside in a nursing home or skilled nursing facility or psychiatric facility, or are you receiving or been advised to receive, skilled nursing care, hospice care, or home healthcare for a terminal condition that is expected to result in death within the next 12 months or for a chronic condition?
 Yes No

b) Require the use of a wheelchair due to a chronic illness or disease?
 Yes No

Medical Questions Screen

- Enter the Proposed Insured's height and weight
- Answer all questions listed on this screen

iPipeline's iGO e-App Process

Medical Questions Cont Screen

- Answer all questions listed on this screen
- In the pop-up, if a condition is selected there are three different scenarios:
 1. Condition is selected and yellow **"Details"** box appears. Be sure to include diagnosis, date first diagnosed, treatment, medication, medical facilities and physician's name, address and phone numbers
 2. Condition is selected and white **"Details"** box appears. Providing details is optional
 3. Condition is selected but no yellow or white **"Details"** box appears. This means the associated questionnaire will appear once you advance to the next screen

iPipeline's iGO e-App Process

Foresters Financial

My Cases Need Assistance? Welcome Formno Fifteen

Doe, John
Foresters

SMART UL - Medical

Save View Forms Case Actions

Case Information Application

Pre-Qualifying
Pre-Qualifying, Cont
License and Appointment...
Proposed Insured
Proposed Insured, Cont
Lifestyle Questions
Coverage Information
Illustration Certificat...
Non-Residence Sale Decl...
Beneficiary
Other Insurance
Physician Information
Medical Questions
Medical Questions, Cont
? Additional Medical Ques...
Payment Information
Temporary Insurance Agr...
Validate and Lock Data

Additional Medical Questions

Do you currently drink alcohol?
 Yes No

Within the past 5 years, have you consulted a physician other than previously identified, or a medical practitioner, or been treated, tested or monitored in a clinic, hospital or emergency room?
 Yes No

Within the past 10 years, have you been diagnosed with, or received treatment or medication, tested positive or been given medical advice for high cholesterol?
 Yes No

Net Worth:

Is your primary physician different from the last physician consulted?
 Yes No

Do you have, alive or deceased, a parent or sibling diagnosed with or treated for, prior to age 65, diabetes, heart attack, heart disease, stroke, cancer, polycystic kidney disease, Huntington's Chorea, or Alzheimer's?
 Yes No

Back Next

Additional Medical Questions

- For medical products only
- Answer all questions listed on this screen

iPipeline's iGO e-App Process

The screenshot displays the iPipeline's iGO e-App interface. At the top left is the Foresters Financial logo. The top right shows navigation links: "My Cases", "Need Assistance?", and "Welcome". Below this, the user's name "Doe, John" and company "Foresters" are listed. A "SMART UL" label is present. There are buttons for "Save" and "View Forms", and a "Case Actions" dropdown menu. The main content area is titled "Diabetes Questionnaire" under the "Application" tab. A sidebar on the left lists various steps, with "Diabetes Questionnaire" highlighted with a red question mark. The questionnaire text asks for medical and physical problems. Below this is a yellow input field. The questions include: "When was this condition first diagnosed?" (with a date picker), "Do you test your own blood sugar at home?" (radio buttons for Yes/No), "Have you had a glycosylated haemoglobin test (HbA1c)?" (radio buttons for Yes/No), "Do you take medication in relation to this condition..." (radio buttons for Yes/No), and "Have you ever been admitted to a hospital or required emergency care..." (radio buttons for Yes/No). At the bottom are "Back" and "Next" buttons.

Questionnaire Screens

- There are **9** questionnaires built into the e-App for non-medical and medical products
- Questionnaires automatically load based on the Proposed Insured's response to the Lifestyle and Medical questions
- Note: other questionnaires may be required based on Underwriting review, once the e-App is at Foresters

iPipeline's iGO e-App Process

The screenshot shows the 'Payment Information' screen in the iPipeline's iGO e-App. The interface includes a top navigation bar with 'My Cases', 'Need Assistance?', and 'Welcome Formio Fifteen'. Below this, there are tabs for 'Case Information' and 'Application'. The 'Application' tab is selected, and the 'Payment Information' form is displayed. The form contains several sections: 'Payer is:' with a dropdown menu, 'First premium payment to be made by:' with a dropdown menu, 'Planned Premium: \$' with a text input field, 'Payment mode:' with a dropdown menu, 'Preferred Draft Date' with 'Yes' and 'No' checkboxes, and 'PAC Banking Information' with a dropdown menu. A sidebar on the left lists various steps in the process, with 'Payment Information' highlighted. A blue information box at the bottom states: 'Banking information provided must be valid in order to proceed with the e-App. Credit, Debit and Pre-Paid cards are not valid forms of premium payment'.

Payment Information Screen

- Select **Payer** from drop-down list. If 'Other' selected 'Other Payer Identification' screen triggered
- 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
- 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 on delivery
- A Preferred Draft Date can be selected for non-medical and medical products

iPipeline's iGO e-App Process

Other Insurance
 Physician Information
 Medical Questions
 Medical Questions, Cont
 Additional Medical Ques...
 Payment Information
 Temporary Insurance Agr...
 Validate and Lock Data

Monthly

Preferred Draft Date

Yes

No

PAC Banking Information

Banking information provided must be valid in order to proceed with the e-App. Credit, Debit and Pre-Paid cards are not valid forms of premium payment

Name of Financial Institution

Wells Fargo

Routing Transit #:

122199983

Account #:

92361077941

Warning: If the Account # provided is more than 17 digits, please ensure it is for a valid bank account and NOT a Credit, Debit or Pre-Paid card

Error: Click the "Validate" button below to validate the banking information entered

Validate

Account Type:

Checking Savings

Payment Information Screen

- When banking information is provided it must be valid in order to proceed
- Click the "**Validate**" button to validate banking information
- Credit, Debit and Pre-Paid cards are not valid forms of premium payment (not for paper applications either!)

iPipeline's iGO e-App Process

Case Information
Application

- Pre-Qualifying
- Pre-Qualifying, Cont
- License and Appointment...
- Proposed Insured
- Proposed Insured, Cont
- Lifestyle Questions
- Coverage Information
- Owner
- Illustration Certificat...
- Non-Residence Sale Decl...
- Beneficiary
- Other Insurance
- Physician Information
- Medical Questions
- Medical Questions, Cont
- Payment Information
- Other Payer Identificat...**
- Temporary Insurance Agr...
- Validate and Lock Data

Other Payer Identification

i You cannot be the Payer unless you are the Proposed Insured, the Proposed Insured is your dependent or you are the Owner

Full legal name of Individual

First Name
M.I.
Last Name

Number and Street

City
State
Zip Code

▲ A gray check mark beside Zip Code is a possible invalid address, please review. An additional check will occur at Foresters

Phone #

Social Security No.

Relationship to the Proposed Insured

Email Address

Gender Date of Birth (mm/dd/yyyy)

Other Payer Identification Screen

- Triggered if Payer selected is **Other** and payment method is **Pre-Authorized Check (PAC)**
- If Payer is not a U.S. citizen, select "No" then select "Visa Type" under immigration status
- Address Validation – green checkmark beside Zip Code means the address has been validated and a grey checkmark means "Possible invalid address. Please review. An additional check will occur at Foresters" – this is ok. You can still proceed. The message just lets you know the address will be validated again at Foresters
- Enter valid SSN (i.e. 9 characters long). If no SSN available, complete paper application
- Select the relationship to the Proposed Insured from the drop down
- Email Address – optional

Note: this field is for communication preferences only; NOT where you enter the email address in order to e-Sign the application

iPipeline's iGO e-App Process

Is the Payer a U.S. Citizen?

Yes No

Additional Other Payer Information

Is the payer paying the premium as a loan or for financing to, or will it create a debt by, the insured or owner or is there an intent or arrangement that the payer will be paid back the premium?

Yes No

Is there an agreement or understanding that the insurance applied for will be assigned, pledged or transferred to the payer or that the payer will receive a fee, compensation or benefit for paying the premium?

Yes No

Is the full legal name of Payer the same as what appears on the bank account records for the account provided?

Yes No

Enter the name of the Payer that appears on the Payer's bank account records for the account provided

First Name

M.I.

Last Name

[< Back](#)

[Next >](#)

Other Payer Identification Screen

- Answer the Additional Information questions, including if the full legal name of the Payer is what appears on the bank account for the records for the account provided

iPipeline's iGO e-App Process

✓ Pre-Qualifying, Cont	<h3>Temporary Insurance Agreement (TIA)</h3> <p>Has the Proposed Insured:</p> <p>Within the past 24 months, had either an investigation or treatment, by a physician or medical practitioner, for chest pain, heart problem, stroke, cancer or AIDS ("Investigation" does not include negative tests for HIV)?</p> <p><input type="radio"/> Yes <input checked="" type="radio"/> No</p> <p>Within the past 4 months, been admitted or been medically advised to be admitted to a hospital or other licensed health care facility (other than for childbirth)?</p> <p><input type="radio"/> Yes <input checked="" type="radio"/> No</p> <p>Within the past 4 months, had surgery performed or recommended, had or been medically advised to have a medical test (other than for HIV) or investigation, that has not yet been started or completed, or the results of which are not yet known?</p> <p><input type="radio"/> Yes <input checked="" type="radio"/> No</p> <h3>Temporary Insurance Agreement (TIA) Acknowledgement</h3> <hr/> <p>First premium payment, in the amount of:</p> <p>\$ <input type="text"/></p> <div style="border: 1px solid #00a0e3; padding: 5px; margin-top: 10px;"> <p>i This amount must be at least equal to the monthly premium quoted for the insurance, including each rider, applied for in the application</p> </div> <p style="text-align: center; margin-top: 20px;"> <input type="button" value="← Back"/> <input type="button" value="Next >"/> </p>
✓ License and Appointment...	
✓ Proposed Insured	
✓ Proposed Insured, Cont	
✓ Lifestyle Questions	
✓ Coverage Information	
✓ Owner	
✓ Illustration Certificat...	
✓ Non-Residence Sale Decl...	
✓ Beneficiary	
✓ Other Insurance	
✓ Physician Information	
✓ Medical Questions	
✓ Medical Questions, Cont	
✓ Payment Information	
✓ Other Payer Identificat...	
? Temporary Insurance Agr...	

Temporary Insurance Agreement (TIA) Screen

- TIA rules are built into the e-App
 - If Proposed Insured qualifies for TIA enter the first premium payment amount
 - If Proposed Insured does not qualify, temporary insurance is not in effect
- If TIA is applied for, the premium amount entered must equal the monthly premium quoted for the insurance, including each rider, applied for in the application

iPipeline's iGO e-App Process

The screenshot shows the iPipeline iGO e-App interface. At the top left, it displays the user name 'Doe, John' and 'Foresters', and the case name 'SMART UL - Non-medical'. There are buttons for 'Save' and 'View Forms', and a 'Case Actions' dropdown menu. The main navigation tree on the left includes items like 'Pre-Qualifying', 'License and Appointment...', 'Proposed Insured', 'Lifestyle Questions', 'Coverage Information' (marked with a red question mark), 'Owner', 'Illustration Certificat...', 'Non-Residence Sale Decl...', 'Beneficiary', and 'Other Insurance'. The 'Application' tab is selected, and the 'Validate and Lock Data' screen is active. A red error message states: 'The documents are incomplete and not in Good Order'. Below this, instructions are provided: 'You may choose one of the following options: 1. To be considered in Good Order, click the screen(s) marked with a red question mark in the left-hand navigation tree and Complete the required fields highlighted in yellow. 2. To Save the documents for completion at a later time, click the Save button at the top of the screen. 3. To Print the documents, click View Forms at the top of the screen. Click Save/View as PDF then Open. Click File and then Print. Complete the remaining sections of the paper application, obtain any other supplemental forms not part of the printed application from Foresters producer portal, collect all signatures and send to Foresters Financial as you normally would send in a paper application.' At the bottom, there are buttons for 'Return to Incomplete Sections of the Application' and '< Back'.

Validate and Lock Data Screen

- One or more red question marks on the left navigation tree lets you know the documents are incomplete and it is "Not in Good Order (NiGO)"
- Revisit and complete the required fields and proceed back to this screen
- Click "Return to Incomplete Sections of the Application" button to revisit and complete the required fields. Once you have, proceed back to this screen

iPipeline's iGO e-App Process

Doe, John
Foresters

SMART UL - Non-medical

Save View Forms Case Actions

Case Information Application

- Pre-Qualifying
- Pre-Qualifying, Cont
- License and Appointment...
- Proposed Insured
- Proposed Insured, Cont
- Lifestyle Questions
- Coverage Information
- Owner
- Illustration Certificat...
- Non-Residence Sale Decl...
- Beneficiary
- Other Insurance

Validate and Lock Data

✔ Congratulations! The documents are complete and in Good Order

ℹ The documents now qualify for the Signature process

ℹ Please click the "Lock Documents and Proceed to the Signature Process" button

Lock Documents and Proceed to the Signature Process

← Back

Validate and Lock Data Screen

- All green check marks let you know the documents are complete and is "in Good Order (iGO)"
- Click "Lock Documents and Proceed to the Signature Process" button to begin the e-Sign process

iPipeline's iGO e-App Process

The screenshot displays the 'Application' tab of the iPipeline e-App. The left-hand navigation tree includes items such as 'Pre-Qualifying', 'License and Appointment...', 'Proposed Insured', 'Lifestyle Questions', 'Coverage Information', 'Owner', 'Illustration Certificat...', 'Non-Residence Sale Decl...', 'Beneficiary', 'Other Insurance', 'Physician Information', and 'Medical Questions'. The main content area is titled 'Validate and Lock Data' and contains a green notification box with a checkmark icon stating 'The documents have been locked!'. Below the notification, the text reads: 'The documents have been locked to protect client data from digital alteration during the Signature process. Please be aware that unlocking the documents will cancel all previously collected electronic signatures and will require you to complete the Signature process again. If you need to edit the documents, click the "Unlock Documents and Cancel Signature Process" button. Once your edits are complete and the documents are in Good Order, lock the documents and proceed to the Signature process by selecting "Validate and Lock Data" located on the left-hand navigation tree. This case will remain on iPipeline for 120 days from the time you started this case. After this, the case will be archived and the documents will no longer be available for update or submission.' A button labeled 'Unlock Documents and Cancel Signature Process' is visible. At the bottom, there are 'Back' and 'Next' buttons.

Validate and Lock Data Screen

- The e-App must be locked in order to sign the application
- Notice the green check marks have now turned to locks. This means the information is locked down and cannot be changed
- If you need to change any information once it has been locked, click "**Unlock Documents and Cancel Signature Process**" button and the locks will turn back to green check marks. Go to the screen where the change needs to be made, make the change then proceed to "Validate and Lock" screen

iPipeline's iGO e-App Process

The screenshot displays the iPipeline's iGO e-App interface. At the top left is the Foresters Financial logo. The user is identified as "Doe, John" from "Foresters". The case is labeled "SMART UL - Non-medical". Navigation options include "My Cases", "Need Assistance?", and "Welcome Formmo Fifteen". Action buttons for "Save" and "View Forms" are visible, along with a "Case Actions" dropdown menu. The main content area is titled "Signature Method" and prompts the user to "Please choose a signature method:". Two options are presented: "Print documents for wet signature" and "Electronically sign documents", both with unselected checkboxes. A warning message states: "Each signing party must have their own email address". A "Back" button is located at the bottom left of the main content area. A sidebar on the left lists various application steps, including "Pre-Qualifying", "License and Appointment...", "Proposed Insured", "Lifestyle Questions", "Coverage Information", "Owner", "Illustration Certificat...", "Non-Residence Sale Decl...", "Beneficiary", and "Other Insurance".

Signature Method Screen

Two choices:

1. **"Print documents for wet signature"** – when all signing parties do not want to sign electronically. This is the only signature method available in NY
2. **"Electronically sign documents"** – can be selected if using a laptop, desktop or iPad (Not available in NY)

iPipeline's iGO e-App Process

-  [Pre-Qualifying, Cont](#)
-  [License and Appointment...](#)
-  [Proposed Insured](#)
-  [Proposed Insured, Cont](#)
-  [Lifestyle Questions](#)
-  [Coverage Information](#)
-  [Owner](#)
-  [Illustration Certificat...](#)
-  [Non-Residence Sale Decl...](#)
-  [Beneficiary](#)
-  [Other Insurance](#)
-  [Physician Information](#)
-  [Medical Questions](#)
-  [Medical Questions, Cont](#)
-  [Payment Information](#)
-  [Other Payer Identificat...](#)

Print and Wet Sign

To use the e-Signature process and submit the application package electronically, click the "Back" button.

If you proceed with the Print and Wet Sign option, electronic submission will no longer be available.

To complete the Wet Sign process, please:

1. Click the "Review Documents" button to print the documents
2. Print two (2) copies of the Replacement Forms, if applicable
3. Provide the applicable documents to each signer for review
4. Complete the Producer Certification section and obtain all signatures
5. Complete the Producer Report and leave the applicable point of sale forms with the appropriate recipient
6. Send the signed paper application package to Foresters Financial as you normally would send in a paper application

[Review Documents](#)

 This completes the process. To start a new case, click "My Cases" at the top of this page and select "Start New Case". To logout, click the "Welcome" link in the upper right hand corner and select "Sign Out?"

 Thank you for using Foresters Electronic Application!

Signing using Print and Wet Sign Signature Method

- You will need to print the application package in its entirety, you and your client will need to sign in pen and the application package needs to be sent to Foresters Financial the way you would normally send in a paper application

iPipeline's iGO e-App Process

The screenshot shows the iPipeline's iGO e-App interface. At the top left is the Foresters Financial logo. The top right contains navigation links: 'My Cases', 'Need Assistance?' (with a dropdown arrow), and 'Welcome Formno Fifteen' (with a dropdown arrow). Below the navigation is a user profile section for 'Doe, John Foresters' and a case identifier 'SMART UL - Non-medical'. There are buttons for 'Save' and 'View Forms', and a 'Case Actions' dropdown menu. The main content area has two tabs: 'Case Information' and 'Application' (which is active). On the left is a vertical sidebar menu with items like 'Pre-Qualifying', 'License and Appointment...', 'Proposed Insured', etc. The main content area is titled 'Signature Method' and contains the instruction 'Please choose a signature method:'. There are two radio button options: 'Print documents for wet signature' (unchecked) and 'Electronically sign documents' (checked). Below these is an orange warning box with a triangle icon and the text 'Each signing party must have their own email address'. At the bottom are 'Back' and 'Next' navigation buttons.

Electronically sign documents Signature Method

- Not available in NY
- Available if using a laptop or computer with Internet Explorer as the browser or an iPad with Safari as the browser

iPipeline's iGO e-App Process

Case Information	Application
Pre-Qualifying	<h3>e-Signature Instructions</h3> <p>e-Signature emails will be sent to the signing parties below:</p> <p>Proposed Insured John Doe</p> <p>Owner Sue Doe</p> <p>Payer Jane Smith</p> <p>The e-Signature process requires each e-Signer to agree to the Terms of Use and e-Signature Consent and then to review the documents online.</p> <p>Following review of this information, each e-Signer will be instructed to click an "I Agree" statement, insert the city, where he/she is located when signing and apply his/her electronic signature.</p> <p>This process will serve as his/her electronic signature. A secure process has been put in place to ensure his/her review of personal information and e-Signing is confidential and secure.</p> <h3>Agent e-Signature Instructions</h3> <hr/> <p>Forrest Gump, please enter the last 4 digits of your SSN that you, as the agent, will use to sign in to your agent Signature process once all other parties have e-Signed.</p> <p>Agent SSN (Last 4 Digits)</p> <div style="background-color: yellow; width: 100px; height: 15px;"></div>
Pre-Qualifying, Cont	
License and Appointment...	
Proposed Insured	
Proposed Insured, Cont	
Lifestyle Questions	
Coverage Information	
Owner	
Illustration Certificat...	
Non-Residence Sale Decl...	
Beneficiary	
Other Insurance	
Physician Information	
Medical Questions	
Medical Questions, Cont	

Electronically sign documents (ClickWrap - slides 50 – 69)

- Not available in NY

e-Signature Instructions Screen

- First screen for this signature method
- Enter the last 4 digits of your SSN as well as your email address

iPipeline's iGO e-App Process

The image displays three sequential screenshots of the iPipeline's iGO e-App interface, illustrating the e-Signature process for different parties.

Top Screenshot: Proposed Insured's e-Signature
 - Tab: Application
 - Status: You have 3 of 3 e-Signature emails to send
 - Error: Your e-Signature email has not yet been sent

Middle Screenshot: Owner's e-Signature
 - Tab: Application
 - Status: You have 2 of 3 e-Signature emails to send
 - Error: Your e-Signature email has not yet been sent

Bottom Screenshot: Payer's e-Signature
 - Tab: Application
 - Status: You have 1 of 3 e-Signature emails to send
 - Error: Your e-Signature email has not yet been sent
 - Action: Send Message
 - Instruction: By completing the information below, each signing party will receive a personalized email message instructing them how to gain access to the applicable documents and the necessary steps that must be completed to apply their electronic signature.
 - Fields: Last 4 digits of e-Signer's Social Security Number (1111), e-Signer's name as it appears on the application (Jane Smith), Payer's Email Address (input field)
 - Warning: Each signing party must have their own email address

Proposed Insured/Owner and/or Payer e-Signature Screen

- Required information that has already been data entered is carried over to this screen
- Enter the email address for the Proposed Insured/Owner and/or Payer. This is the email address where the e-Signature emails will be sent in order to electronically sign, and receive, the applicable documents. **They must have their own email address**

iPipeline's iGO e-App Process

The screenshot displays the iPipeline's iGO e-App interface. On the left is a navigation menu with items such as 'Pre-Qualifying', 'License and Appointment...', 'Proposed Insured', 'Lifestyle Questions', 'Coverage Information', 'Owner', 'Illustration Certificat...', 'Non-Residence Sale Decl...', 'Beneficiary', 'Other Insurance', 'Physician Information', 'Medical Questions', 'Medical Questions, Cont', and 'Payment Information'. The main content area shows a 'Send Message' button. Two warning pop-ups are overlaid on the screen:

Pop-up 1: Remember, you cannot use your email address or create an email address or use an email address you have access to, for the Proposed Insured, unless the Proposed Insured is you or an immediate family member. Please confirm the email address entered for the Proposed Insured is correct. [OK]

Pop-up 2: Remember, all signing parties must have their own email address. You cannot use your email address or create an email address or use an email address you have access to for them. Please confirm the email addresses entered for each signing party is correct. [OK]

Below the 'Send Message' button, the following text is visible: "By completing the information below, each signing party will receive a personalized email message instructing them how to gain access to the applicable documents and the necessary steps that must be completed to apply their electronic signature."

Form fields include:

- Last 4 digits of e-Signer's Social Security Number: 1111
- e-Signer's name as it appears on the application: Tim Jones
- Owner's Email Address: cgaston@foresters.com

A warning icon and text at the bottom state: "Each signing party must have their own email address".

Proposed Insured/Owner and/or Payer e-Signature Screen

- If your email address matches the Proposed Insured/Owner and/or Payer, you will be asked to confirm the email address is correct. Click **"OK"**
- If the email addresses for the Proposed Insured/Owner and/or Payer match, you will be asked to confirm the email address is correct. Click **"OK"**
- If necessary, re-type the Proposed Insured/Owner and/or Payer's email address
- Click **"Send Message"**
- If for some reason the Proposed Insured/Owner and/or Payer did not receive the e-Signature email, you can go back to this screen and click **"Resend."** You can also resend the e-Signature email from your Dashboard. Click on **"Case Details"** under the name of your client. Once the screen opens, click **"Resend"**

iPipeline's iGO e-App Process

- 🔒 Pre-Qualifying, Cont
- 🔒 License and Appointment...
- 🔒 Proposed Insured
- 🔒 Proposed Insured, Cont
- 🔒 Lifestyle Questions
- 🔒 Coverage Information
- 🔒 Owner
- 🔒 Illustration Certificat...
- 🔒 Non-Residence Sale Decl...
- 🔒 Beneficiary
- 🔒 Other Insurance
- 🔒 Physician Information
- 🔒 Medical Questions
- 🔒 Medical Questions, Cont
- 🔒 Payment Information
- 🔒 Other Payer Identificat...
- 🔒 Temporary Insurance Agr...

e-Signature Process Email(s) Sent

✔ All required signature emails have been sent!

You have successfully sent email(s) to the following individual(s), instructing them how to gain access to the applicable documents and the necessary steps that must be completed to collect their electronic signature(s).

Signing Party Name	Email Address	MM/DD/YYYY
John Doe	johndoe@test.com	07/25/2019
Sue Doe	suedoe@foresters.com	07/25/2019
Jane Smith	janesmith@test.com	07/25/2019

You will be notified of the following via email:

1. e-Signer makes three failed attempts to login using their assigned password (last 4 digits of the e-Signer's Social Security Number).
2. e-Signer successfully e-Signs the documents.
3. e-Signer declines to e-Sign the documents.

Your electronic signature will be required after all other e-Signatures have been captured. After e-Signing you will be able to electronically submit the completed documents to Foresters Financial for review.

e-Signature Process Email(s) Sent Screen

- Congratulations! You've completed the data collection process and sent the e-Signature email to each e-Signer
- Next step is to sign the e-App
- You will be notified by email if:
 - e-Signer makes 3 failed attempts to sign in to the secure website
 - e-Signer has successfully e-Signed
 - e-Signer declines to e-Sign

iPipeline's iGO e-App

Process

Proposed Insured/Owner and/or Payer Email

- Proposed Insured/Owner and/or Payer will receive an email from Foresters Financial, letting them know their documents are ready for review. To review the application package, they will need to click **“Access Documents”**

Foresters Financial

Hello: **John Doe** ()

Documents are re

Once you have re

If you have any q

Regards,
Forrest Gump (A

Please keep contr

Insurance is unde

Your email provid

Foresters Financial

Hello: **Sue Doe** (Owner),

Documents are ready fo

Once you have reviewe

If you have any questio

Regards,
Forrest Gump (Agent)

Please keep control, at

Insurance is underwritte

Your email provider may

Foresters Financial

Hello: **Jane Smith** (Payer),

Documents are ready for your review. Please click the button below to be directed to these online documents.

Once you have reviewed these documents for accuracy, you may apply your e-Signature by following the instructions on the screens.

If you have any questions, please do not hesitate to contact me at cgaston@foresters.com

Access Documents
Click Here

Regards,
Forrest Gump (Agent)

Please keep control, at all times, of the device you are using during the review and e-Signature process. You will have 10 calendar days to click the "Access Documents" button before it will expire.

Insurance is underwritten by The Independent Order of Foresters.

Having trouble viewing the images in this email?

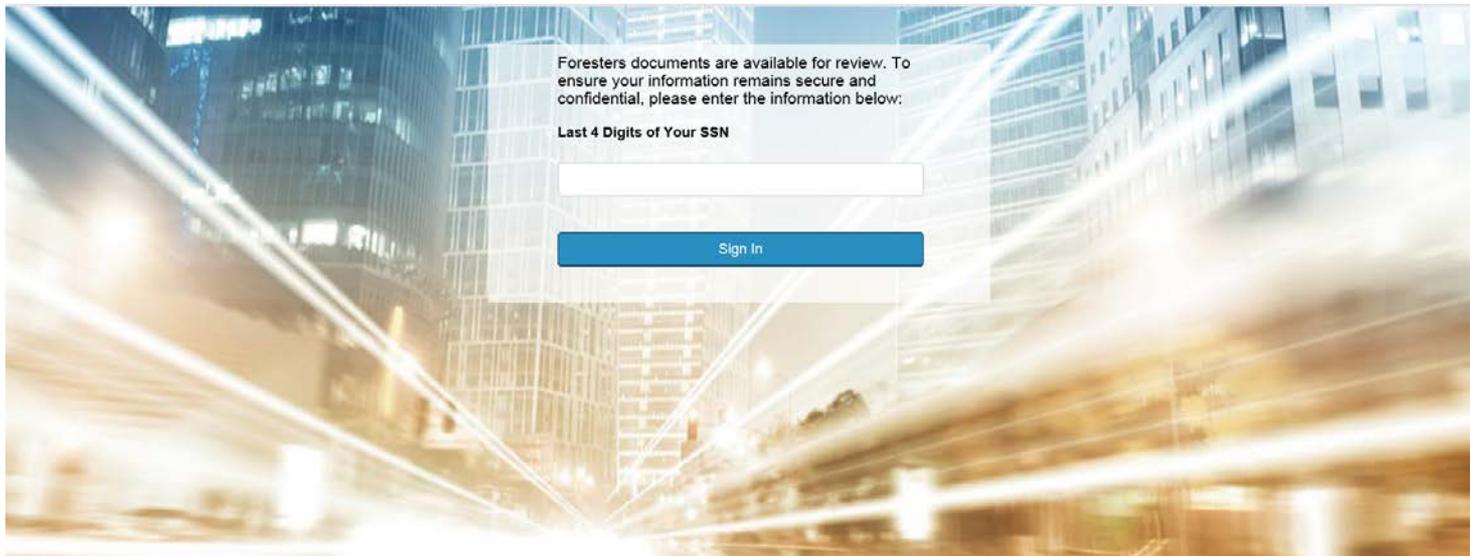
Your email provider may have prevented the automatic download of some images contained in this message. You may manually adjust your settings to allow the images to display, or [Click Here](#) to be directed to the online documents.

If you are viewing this message from within your Junk or Spam folder, you may be required to move the message to your inbox.

iPipeline's iGO e-App Process

Secure Website

- The Proposed Insured/Owner and/or Payer needs to enter the last 4 digits of their SSN in order to access a secure website
- This site will remain active for **10** calendar days from the date they receive the email. If 10 calendar days have passed the Proposed Insured/Owner and/or Payer will not be able to access the website. You will receive an email letting you know this has happened. To reactive the website you will need to resend the e-Signature email



iPipeline's iGO e-App Process

Welcome - Consent

Welcome John Doe,

To begin the Signature process, please review the **Terms of Use and e-Signature Consent** by using the scroll window below.

TERMS OF USE

CONDITIONS OF USE

By using this Web site in relation to an application for insurance with The Independent Order of Foresters, hereinafter referred to as "the Company", you agree with the following Terms Of Use ("Terms") without limitation or qualification. Please read these Terms carefully before using this Web site. If you do not agree with these Terms, you are not granted permission to use this Web site and must exit immediately. The Company may revise these Terms at any time by updating this posting. You are bound by any such revisions and should therefore periodically visit this page to review the current Terms governing this Web site.

DISCLAIMER

TO THE FULLEST EXTENT PERMISSIBLE, THE MATERIALS ON THIS WEB SITE ARE PROVIDED "AS IS" AND WITHOUT WARRANTIES OF ANY KIND, EITHER EXPRESSED OR IMPLIED, AND THE COMPANY, AND ITS OFFICERS, DIRECTORS, EMPLOYEES AND AGENTS (WHICH SHALL INCLUDE CAREER AGENTS AND BROKERS) (COLLECTIVELY "REPRESENTATIVES") AND SUPPLIERS DISCLAIM ALL WARRANTIES, EXPRESSED OR IMPLIED, INCLUDING, BUT NOT LIMITED TO, IMPLIED WARRANTIES OF MERCHANTABILITY AND FITNESS FOR A PARTICULAR PURPOSE, NEITHER THE COMPANY, NOR ITS REPRESENTATIVES OR SUPPLIERS, WARRANT THAT THE FUNCTIONS CONTAINED IN THE MATERIALS WILL BE UNINTERRUPTED OR

[Print](#)

Please review the documents in their entirety for accuracy and to make sure you completely understand and agree with what they say. If you need to change or update any information or if you have any questions, please discuss with the agent who assisted with this application before applying your electronic signature.

After reviewing the documents, please check the box indicating you have completed the review of all documents and then select either "I Agree" or "I Decline".

[Review Documents](#)

By clicking the "I Agree" button, I confirm that I have reviewed and agree with the Terms of Use and e-Signature Consent and that I have also reviewed each of the documents

I Decline

I Agree

Welcome – Consent Screen

- Proposed Insured/Owner and/or Payer is required to review and agree to the **“Terms of Use and e-Signature Consent”** before proceeding with the e-Signature process

iPipeline's iGO e-App Process

Welcome - Consent

Welcome John Doe,

To begin the Signature process, please re

TERMS OF USE

CONDITIONS OF USE

By using this Web site in relation to an applica without limitation or qualification. Please read immediately. The Company may revise these governing this Web site.

DISCLAIMER

TO THE FULLEST EXTENT PERMISSIBLE, THE COMPANY, AND ITS OFFICERS, DIRECT SUPPLIERS DISCLAIM ALL WARRANTIES, PURPOSE. NEITHER THE COMPANY, NOR

Print

Please review the documents in their ent information or if you have any questions,

After reviewing the documents, please ch

Review

By clicking the "I Agree" button, I confirm th

I Decline

I Agree

The Independent Order of Foresters ("Foresters") A Fraternal Benefit Society.

789 Don Mills Road, Toronto, ON, Canada M3C 1T9 F. 877 329 4631
U.S. Mailing Address: P.O. Box 179 Buffalo, NY 14201-0179 T. 800 828 1540 foresters.com



Product Details (Complete and submit only if applying for SMART Universal Life Insurance.)

Proposed Insured

First name: John Middle name: _____ Last name: Doe

SMART Universal Life

Amount of life insurance applied for on the proposed insured: \$ <u>100,000</u>	
Underwriting: <input checked="" type="radio"/> Non-medical <input type="radio"/> Medical	
Planned premium: \$ <u>100.00</u> <input type="radio"/> Monthly <input checked="" type="radio"/> Quarterly <input type="radio"/> Semi-annually <input type="radio"/> Annually	
Life insurance qualification test: <input checked="" type="radio"/> Guideline Premium Test (GPT) <input type="radio"/> Cash Value Accumulation Test (CVAT)	Death benefit option: <input checked="" type="radio"/> Level <input type="radio"/> Increasing
Initial lump sum premium: \$ _____	Source of lump sum premium: _____

Riders (Subject to state and product availability.)

<input type="radio"/> Accidental death: \$ _____	<input type="radio"/> Children's term: \$ _____	<input type="radio"/> Disability Income (accident only): \$ _____
<input type="radio"/> Waiver of monthly deductions		<input type="radio"/> Guaranteed purchase option
<input type="radio"/> Other rider(s): _____		

Complete if the proposed insured is a juvenile.

a) State amount of life insurance on primary caregiver. \$ _____

b) Are all brothers and sisters insured for the same amount? If "No", state amount and reason in the Remarks section below. Yes No

("Terms")
must exit
rent Terms

LIED, AND
AND
RTICULAR
ED OR

te any

Review e-Application

- Each e-Signer must review the documents by clicking on the "Review Documents" button before they can e-Sign
- If an e-Signer declines to e-Sign you will be notified by email

iPipeline's iGO e-App Process

If "Yes", to either question 27 or 28, complete the chart below. Include existing life insurance or annuities that will be, or are in the process of being, lapsed or surrendered, and those lapsed or surrendered within the past 13 months.

Name of Insurer	Annuity/Life insurance \$	Accidental death \$	Critical illness \$	Disability income (per month) \$	Issue year or indicate if pending

29. Have you ever had an application for life, health, disability or critical illness insurance declined, rated or modified? If "Yes", provide date and reason: Yes No

30. Will coverage be discontinued or reduced, or premium payments stopped, on existing life insurance coverage or an annuity, if the insurance applied for in this Application is issued (includes military group life insurance)? Yes No

Additional Information (Explain all "Yes" answers where applicable.)
 Include Question #, diagnosis, date first diagnosed, treatment, medications, medical facilities and physicians' name, addresses, phone #s.
 See Overflow Form

The Independent Order of Foresters ("Foresters") - A Fraternal Benefit Society
 789 Don Mills Road, Toronto, Canada M3C 1T9
 U.S. Mailing Address: P.O. Box 179, Buffalo, NY 14201-0179 T. 800 828 1540 foresters.com

Foresters

Overflow Form

Overflow for the most recent: application for individual life insurance application for reinstatement application for change

Proposed Insured: John Doe
 (First name, middle initial and last name)

Date of birth: Sep 09, 1985
 (mm/dd/yyyy)

Overflow Information

----LIFESTYLE QUESTIONS SECTION----
 Within the past 5 years, have you:
 Used marijuana (more than once a week), heroin, cocaine, a narcotic, a barbiturate, a hallucinogen or another controlled substance except as prescribed by a licensed physician or medical practitioner?
 Details: See Drug and Substance Usage Questionnaire

----SIGNATURE SECTION----
 "Application" means the application identified in this Overflow Form ("Form"), relating to the proposed insured identified in this Form, including each additional form that is a part of that application. "I" means individually each person identified in the Application as either the proposed insured and/or owner and the parent/legal guardian signing this Form.

I, by signing this Form: 1) Declare that I have provided the statements, answers and representations shown in this Form and they are full, complete and true, to the best of my knowledge and belief. 2) Understand and agree that: (a) those statements, answers and representations relate to the corresponding Application section or question identified in this Form; (b) those statements, answers and representations will be relied upon as evidence of insurability that will influence the assessment and acceptance of the Application by Foresters; and (c) this Form is part of and subject to the Application.

Review e-Application

- Some details for Lifestyle and Medical related questions will be mapped to an Overflow form as there may not be enough space on the applicable application page to capture the details
- It is similar to attaching an additional sheet of paper when writing a paper application
- On the application you may see **"See Overflow Form"** letting you and the Proposed Insured/Owner know to review this form in order to see the response that was data entered
- Some but not all cases will have an Overflow form

iPipeline's iGO e-App Process

Welcome

Welcome John Doe

To begin the Signatu



Decline e-Signature

If you decide to decline and cancel the e-Signature process, the following will happen:

- Any electronic signatures applied will be removed from the documents and the e-Sign process restarted if you want to continue
- Your agent will be notified via email that you declined and cancelled the e-Signature process
- You will not be able to access these documents on this secure Website until the agent who assisted with this application contacts you

Do you wish to continue with declining and cancelling the e-Signature process?

No - Resume e-Signature Process

Yes - Cancel e-Signature Process

TERMS OF USE

CONDITIONS OF USE
By using this Web site without limitation or qu immediately. The Com governing this Web sit

DISCLAIMER
TO THE FULLEST EXTENT PERMISSIBLE, THE MATERIALS ON THIS WEB SITE ARE PROVIDED "AS IS" AND WITHOUT WARRANTIES OF ANY KIND, EITHER EXPRESSED OR IMPLIED, AND THE COMPANY, AND ITS OFFICERS, DIRECTORS, EMPLOYEES AND AGENTS (WHICH SHALL INCLUDE CAREER AGENTS AND BROKERS) (COLLECTIVELY "REPRESENTATIVES") AND SUPPLIERS DISCLAIM ALL WARRANTIES, EXPRESSED OR IMPLIED, INCLUDING, BUT NOT LIMITED TO, IMPLIED WARRANTIES OF MERCHANTABILITY AND FITNESS FOR A PARTICULAR PURPOSE. NEITHER THE COMPANY, NOR ITS REPRESENTATIVES OR SUPPLIERS, WARRANT THAT THE FUNCTIONS CONTAINED IN THE MATERIALS WILL BE UNINTERRUPTED OR

[Print](#)

Please review the documents in their entirety for accuracy and to make sure you completely understand and agree with what they say. If you need to change or update any information or if you have any questions, please discuss with the agent who assisted with this application before applying your electronic signature.

After reviewing the documents, please check the box indicating you have completed the review of all documents and then select either "I Agree" or "I Decline".

Review Documents

By clicking the "I Agree" button, I confirm that I have reviewed and agree with the Terms of Use and e-Signature Consent and that I have also reviewed each of the documents

I Decline

I Agree

Agree/Decline

- After review, if there is something that needs to be changed, the e-Signer -should click on the "**I Decline**" button. If this happens, you will receive an email letting you know they have declined
- You will need to go back into the e-App, unlock it, make the required changes, lock it and restart the e-Signature process
- If the e-Signer accepts the Terms of Use and e-Signature Consent and is ready to proceed with what is shown in the documents—they can click the checkbox, then click the "**I Agree**" button

iPipeline's iGO e-App Process



Apply e-Signature

By clicking the box to the left I, John Doe, declare that I understand and agree that:

- My signature is required in the application, including the PAC Authorization to allow pre-authorized drafts, if applicable, and in every document that has a signature line for me, as either the Proposed Insured, Owner and/or Payer as well as, if applicable, my initials such as in the "Important Notice: Replacement of Life Insurance or Annuities".
- By clicking "Apply e-Signature and Submit to Agent" button once, I am electronically applying my signature and initials to each of those signature and initial lines as if I had signed and initialed in my own handwriting.
- My personal information can be shared with those licensed insurance agents and agencies that are part of the hierarchy of insurance distributors that the agent completing the application belongs to, including information about the Proposed Insured if under age 16.

Foresters Financial

Signed at City **Apply e-Signature**

By clicking the box to the left I, Sue Doe, declare that I understand and agree that:

- My signature is required in the application, including the PAC Authorization to allow pre-authorized drafts, if applicable, and in every document that has a signature line for me, as either the Proposed Insured, Owner and/or Payer as well as, if applicable, my initials such as in the "Important Notice: Replacement of Life Insurance or Annuities".
- By clicking "Apply e-Signature and Submit to Agent" button once, I am electronically applying my signature and initials to each of those signature and initial lines as if I had signed and initialed in my own handwriting.
- My personal information can be shared with those licensed insurance agents and agencies that are part of the hierarchy of insurance distributors that the agent completing the application belongs to, including information about the Proposed Insured if under age 16.

Foresters Financial

Signed at City **Apply e-Signature**

By clicking the box to the left I, Jane Smith, declare that I understand and agree that:

- My signature is required in the application, including the PAC Authorization to allow pre-authorized drafts, if applicable, and in every document that has a signature line for me, as either the Proposed Insured, Owner and/or Payer as well as, if applicable, my initials such as in the "Important Notice: Replacement of Life Insurance or Annuities".
- By clicking "Apply e-Signature and Submit to Agent" button once, I am electronically applying my signature and initials to each of those signature and initial lines as if I had signed and initialed in my own handwriting.
- My personal information can be shared with those licensed insurance agents and agencies that are part of the hierarchy of insurance distributors that the agent completing the application belongs to, including information about the Proposed Insured if under age 16.

Signed at City Signed at State

Apply e-Signature

- The e-Signer needs to review the statements and indicate whether or not they agree
- If they do, the e-Signer will need to enter the **“Signed at City”** and **“Signed State”** they are signing the application and click **“Apply e-Signature and Submit to Agent”** button. The **“Signed at State”** defaulted to be for the Owner is the state selected on the Case Information screen and cannot be changed

iPipeline's iGO e-App Process

Foresters
Financial



Hello **Forrest Gump**,

This email is being sent to inform you that **John Doe** (Proposed Insured) has successfully reviewed and eSigned all necessary forms.

You will be notified when all parties have signed and the application is ready for your signature.

Regards,

Foresters Financial

Take steps to ensure you are receiving all communication regarding your client's application.

Please add igosupport@ipipeline.com to your trusted senders list, and be sure to check your spam and junk folders frequently.

Apply e- Signature

- When the e-Signer has signed, you will be sent an email letting you know they have completed the signature process. When the last party has signed, it will be your turn to e-Sign
- If the e-Signer does not agree to the statements, you will receive an email letting you know they have declined

iPipeline's iGO e-App Process



Thank You

Your documents review and e-Signature process are now complete and your signature, and initials if applicable, have been applied electronically to each document that require your signature and/or initials.

To view your e-signed documents, click the "View e-Signed Documents" button.

An email has been sent to the agent who assisted with this application advising them that you have completed the e-Signature process. The documents must be electronically signed by that agent, and where applicable reviewed and agreed to by that agent's case manager, for the documents to be submitted to Foresters Financial for review. If approved by Foresters, an insurance contract will be couriered directly to the Owner or delivered to the Owner by that agent.

After that agent e-Signs and submits the documents, you will be sent another email with a link to access your e-Signed documents.

If another signer declines to e-Sign, no application will be submitted to Foresters and any temporary coverage that went into effect is terminated and no longer in effect.

[View e-Signed Documents](#)

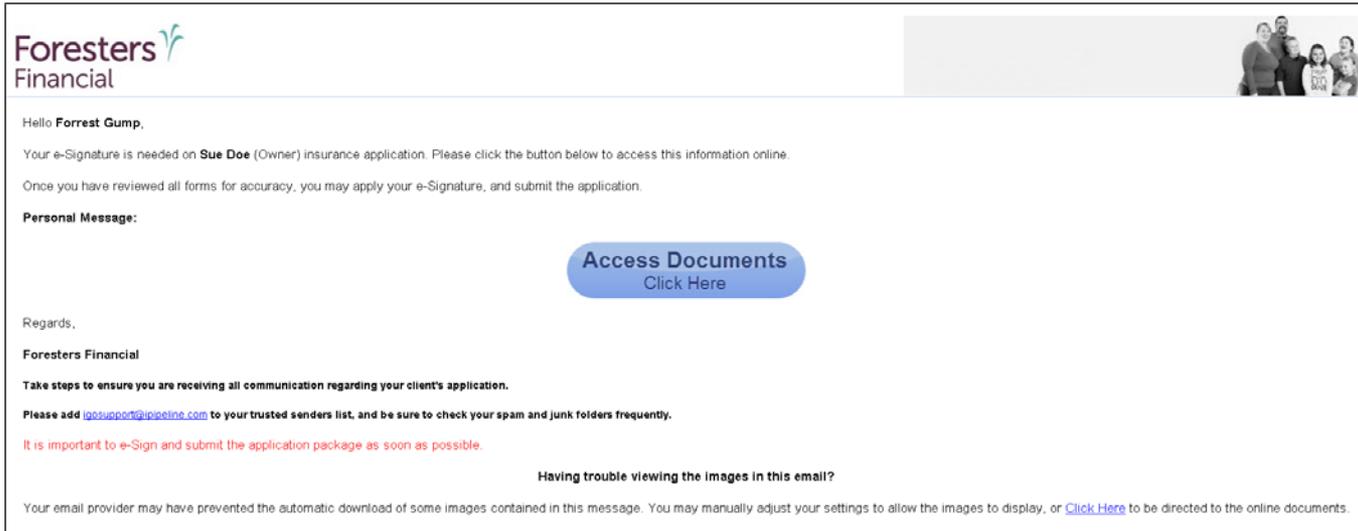
✔ Thank you for using Foresters Electronic Application!

After closing this screen, you will not be able to access this site again to view your application.

Thank You Screen

- The e-Signer can view the documents by clicking the **"View e-Signed Documents"** button
- When they do, the documents will open and the signer can see that their e-Signature has been applied on all signature lines throughout the documents where they are required to sign. Their e-Signature will be "e-Signed by: First Name Last Name in scripted font"
- Note: you have not e-Signed the documents so the Proposed Insured/Owner/Payer will not see your e-Signature

iPipeline's iGO e-App Process



Foresters
Financial

Hello **Forrest Gump**,

Your e-Signature is needed on **Sue Doe** (Owner) insurance application. Please click the button below to access this information online.

Once you have reviewed all forms for accuracy, you may apply your e-Signature, and submit the application.

Personal Message:

[Access Documents
Click Here](#)

Regards,

Foresters Financial

Take steps to ensure you are receiving all communication regarding your client's application.

Please add igosupport@pipeline.com to your trusted senders list, and be sure to check your spam and junk folders frequently.

It is important to e-Sign and submit the application package as soon as possible.

Having trouble viewing the images in this email?

Your email provider may have prevented the automatic download of some images contained in this message. You may manually adjust your settings to allow the images to display, or [Click Here](#) to be directed to the online documents.

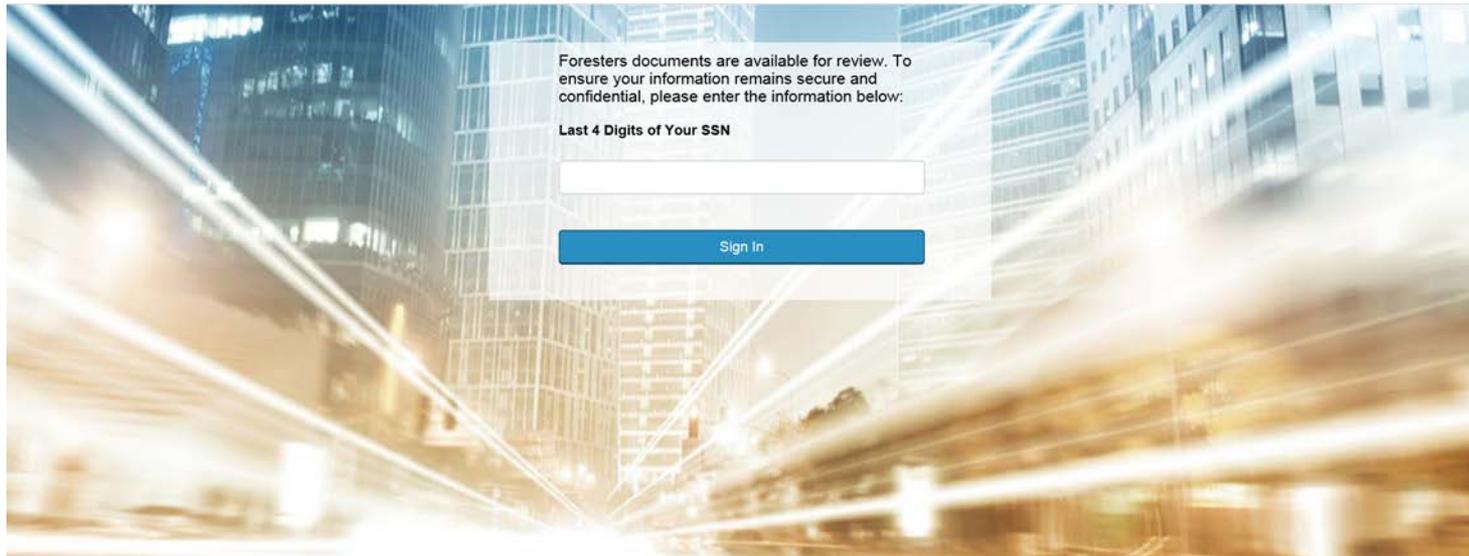
Agent Email Message

- After all signers have e-Signed, it's your turn
- Click the "**Access Documents**" button to start the e-Signature process
- It's very important to e-Sign and submit the application shortly after you receive this email

iPipeline's iGO e-App Process

Secure Website

- You need to enter the last 4 digits of your SSN in order to access a secure website
- This site will remain active for **10** calendar days from the date they receive the email. If 10 calendar days have passed you will not be able to access the website. To reactive the website you will need to resend the e-Signature email



iPipeline's iGO e-App Process

Welcome - Consent

Welcome Forrest Gump,

To begin the Signature process, please review the **Terms of Use and e-Signature Consent** by using the scroll window below.

CONDITIONS OF USE

By using this Web site in relation to an application for insurance with The Independent Order of Foresters, hereinafter referred to as "the Company", you agree with the following Terms Of Use ("Terms") without limitation or qualification. Please read these Terms carefully before using this Web site. If you do not agree with these Terms, you are not granted permission to use this Web site and must exit immediately. The Company may revise these Terms at any time by updating this posting. You are bound by any such revisions and should therefore periodically visit this page to review the current Terms governing this Web site.

DISCLAIMER

TO THE FULLEST EXTENT PERMISSIBLE, THE MATERIALS ON THIS WEB SITE ARE PROVIDED "AS IS" AND WITHOUT WARRANTIES OF ANY KIND, EITHER EXPRESSED OR IMPLIED, AND THE COMPANY, AND ITS OFFICERS, DIRECTORS, EMPLOYEES AND AGENTS (WHICH SHALL INCLUDE CAREER AGENTS AND BROKERS) (COLLECTIVELY "REPRESENTATIVES") AND SUPPLIERS DISCLAIM ALL WARRANTIES, EXPRESSED OR IMPLIED, INCLUDING, BUT NOT LIMITED TO, IMPLIED WARRANTIES OF MERCHANTABILITY AND FITNESS FOR A PARTICULAR PURPOSE. NEITHER THE COMPANY, NOR ITS REPRESENTATIVES OR SUPPLIERS, WARRANT THAT THE FUNCTIONS CONTAINED IN THE MATERIALS WILL BE UNINTERRUPTED OR ERROR-FREE, THAT DEFECTS WILL BE CORRECTED, OR THAT THIS WEB SITE, OR THE SERVER THAT MAKES IT AVAILABLE, ARE FREE OF VIRUSES OR OTHER HARMFUL COMPONENTS. NEITHER THE COMPANY, NOR ITS REPRESENTATIVES OR SUPPLIERS, WARRANT OR MAKE ANY REPRESENTATIONS REGARDING THE USE OR THE RESULTS OF THE

[Print](#)

If you would like to review the documents again before continuing the e-Signature process please click the "Review Documents" button.

Information gathered during the Application process will be kept by The Independent Order of Foresters according to applicable record retention requirements.

When you are ready to proceed, please check the box indicating you have completed the review of all documents and then select either "I Agree" or "I Decline".

Review Documents

By clicking the "I Agree" button, I confirm that I have reviewed and agree with the Terms of Use and e-Signature Consent and that I have also reviewed each of the documents

I Decline

I Agree

Welcome – Consent Screen

- You are required to review and agree to the **“Terms of Use and e-Signature Consent”** before proceeding with the e-Signature process
- However, you are not required to review the documents a second time
- Click the checkbox that you agree to the Terms of Use and e-Signature Consent, then click the **“I Agree”** button

iPipeline's iGO e-App Process

The screenshot displays the 'Producer Report' screen within the iPipeline e-App. The interface is organized into several sections:

- Navigation:** A sidebar on the left lists various application steps, with 'Pre-Qualifying' and 'License and Appointment' highlighted.
- Header:** Displays the user's name 'Doe, John' and the company 'Foresters'. It also includes navigation links for 'My Cases', 'Need Assistance?', and 'Welcome'.
- Case Information:** A section with tabs for 'Case Information' and 'Application'. Below this, there are buttons for 'Save', 'View Forms', and 'Case Actions'.
- Producer Report Form:**
 - Indicate the anticipated rating class:** A dropdown menu.
 - Underwriting Approval:** A text block explaining that if approval is for a different rating class, the certificate will be issued to maintain the face amount.
 - Issue Date Adjustment:** A question about adjusting the issue date to save insurance age, with 'Yes' and 'No' radio buttons.
 - Relationship Questions:** A series of questions about the user's relationship to the proposed insured, each with 'Yes' and 'No' radio buttons.
 - Medical Review:** A question about personally meeting with the insured and owner to review documents, with 'Yes' and 'No' radio buttons.
 - Application Ownership:** A question about being the owner, payer, or beneficiary, with 'Yes' and 'No' radio buttons.
 - Additional Applications:** A question about submitting additional applications for family members, with 'Yes' and 'No' radio buttons.
 - Buyer's Guide:** A question about providing a copy of the Buyer's Guide to the owner, with 'Yes' and 'No' radio buttons.
 - Age & Amount Requirements:** A question about ordering these requirements, with 'Yes' (selected) and 'No' radio buttons.
 - Requirements List:** A list of requirements to be ordered, including 'Vitals', 'Paramed', and 'Medical (with or without lab tests)', each with a checkbox.
 - Vendor Information:** Fields for 'Vendor' and 'Date ordered' (MM / DD / YYYY).

Producer Report Screen

- Before you sign the documents, you must complete the Producer Report
- For medical products only, enter the **“Age & Amount Requirements”, “Vendor”** and **“Date”** the requirements were ordered

iPipeline's iGO e-App Process



Apply e-Signature

By clicking the box to the left I, Forrest Gump, declare that I understand and agree that:

- By clicking the "Apply e-Signature" button once, I am electronically applying my signature to the application and in each document that has a signature line for the agent, as if I had signed in my own handwriting.
- The Producer Certification completed by me will be submitted with the application.
- I confirm that the Proposed Insured/Owner/Payer was in control of the device used during his/her review of the Terms of Use and e-Signature Consent and the documents for that signer while applying his/her electronic signature.
- I agree that my personal information, that may include my Social Security Number, can be provided to each agency within my contracted agency hierarchy in relation to this application.

Signed at City

Signed at State

Step 1 of 2

Apply e-Signature

- You need to review the statements and indicate whether or not you agree
- If you do, enter the **"Signed at City"** and **"Signed at State"** where you are signing the application and click **"Apply e-Signature"** button

iPipeline's iGO e-App Process

Apply e-Signature

By clicking the box to the left I, Forrest Gump, declare that I understand and agree that:

- By clicking the "Apply e-Signature" button once, I am electronically applying my signature to the application and in each document that has a signature line for the agent, as if I had signed in my own handwriting.
- The Producer Certification completed by me will be submitted with the application.
- I confirm that the Proposed Insured/Owner/Payer was in control of the device used during his/her review of the Terms of Use and e-Signature Consent and the documents for that signer while applying his/her electronic signature.
- I agree that my personal information, that may include my Social Security Number, can be provided to each agency within my contracted agency hierarchy in relation to this application.

Signed at City

Test

Signed at State

IA

Step 1 of 2

Apply e-Signature

Decline e-Signature

[Print e-Signed Application](#)

Warning: Your client's application package needs to be submitted.

Step 2 of 2

Submit to Foresters Financial

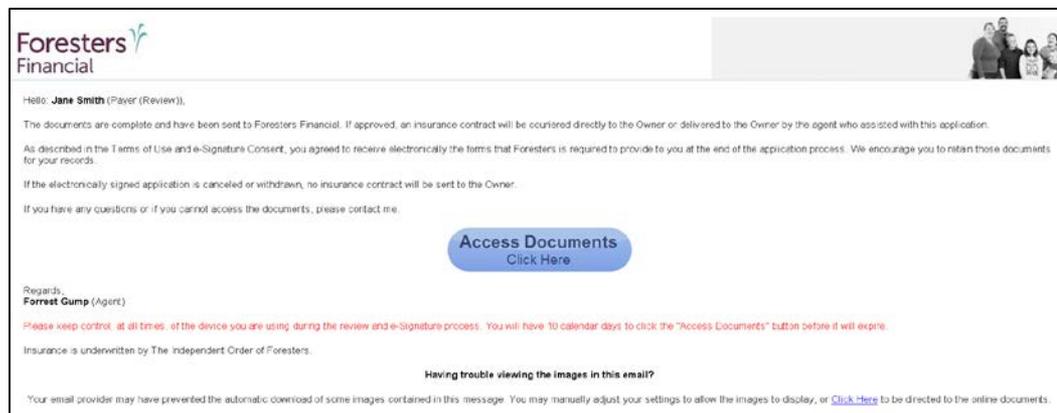
Apply e-Signature

- The last step is to click "**Submit to Foresters Financial**" button. When you do, the documents will be sent electronically to Foresters
- Within **less than 10 minutes**, you should receive a POS decision email for all electronically submitted Foresters non-medical products (does not apply to medical products). Decision will either be:
 - Medically Eligible
 - Refer
 - Issued
 - Declined

iPipeline's iGO e-App Process

Point-of-Sale (POS) Leave Behind Email

- Once you click the "**Submit to Foresters**" button a second email will be sent to the Proposed Insured/Owner/Payer letting them know the documents are complete and sent to Foresters
- Once received, they can logon to a secure website to see all documents that make up the signer's package, along with the applicable POS and any disclosure forms that you would be required to leave behind with that e-Signer if writing a paper application
- This is why you and each signing party **must** have a separate email address. The applicable POS forms are to be left with them and if you use your email address as theirs, those forms will be sent to you and your regulatory obligation will not have been met



iPipeline's iGO e-App Process

Case Information
Application

- 🔒 Pre-Qualifying
- 🔒 Pre-Qualifying, Cont
- 🔒 License and Appointm...
- 🔒 Proposed Insured
- 🔒 Proposed Insured, Cont
- 🔒 Lifestyle Questions
- 🔒 Coverage Information
- 🔒 Owner
- 🔒 Illustration Certificat...
- 🔒 Non-Residence Sale D...
- 🔒 Beneficiary
- 🔒 Other Insurance
- 🔒 Physician Information
- 🔒 Medical Questions
- 🔒 Medical Questions, Co...
- 🔒 Payment Information

Signature Method

Please choose a signature method:

Print documents for wet signature

Electronically sign documents

⚠️ Each signing party must have their own email address

Proposed Insured : John Doe

Present
 Not Present

Owner : Sue Doe

Present
 Not Present

Payer : Jane Smith

Present
 Not Present

← Back

Electronically sign documents (Touch to Sign - slides 70 – 78)

- Not available in NY
- Only available if using an iPad with Safari as the browser. If using a laptop or desktop this option is not available
- You will need to select which of the signing parties is present or not present. If present, all signing parties will sign using their finger or stylus to e-Sign. If not present, those signing parties, including you will sign using ClickWrap signature method

iPipeline's iGO e-App Process

Case Information
Application

- 🔒 Pre-Qualifying
- 🔒 Pre-Qualifying, Cont
- 🔒 License and Appointm...
- 🔒 Proposed Insured
- 🔒 Proposed Insured, Cont
- 🔒 Lifestyle Questions
- 🔒 Coverage Information
- 🔒 Owner
- 🔒 Illustration Certificat...
- 🔒 Non-Residence Sale D...
- 🔒 Other Insurance
- 🔒 Physician Information
- 🔒 Medical Questions
- 🔒 Medical Questions, Co...
- 🔒 Payment Information
- 🔒 Other Payer Identifica...
- 🔒 Temporary Insurance ...
- ✔️ Validate and Lock Data
- ✔️ Signature Method
- ❓ **Signature Disclosures**

Signature Disclosures

Agent Instructions: Please read aloud to client.

During this process...

Step 1. You will agree to review the applicable documents and disclosures presented to you.

Step 2. You will agree to read the Terms and Conditions as well as the Electronic Signature and Electronic Delivery consent.

Step 3. If you are the Proposed Insured or the Owner, you will acknowledge that you are applying as a Proposed Insured under, or Owner for, an insurance contract.

Step 4. If you are the Proposed Insured or the Owner, you will agree to show proof of identification to me.

Proposed Insured

I, **John Doe**, Proposed Insured, acknowledge that I have agreed to steps 1 - 4 read aloud by my Agent.

The proof of identification I gave to my Agent, Forrest Gump, was:

Passport

Passport No:

1234

Owner

I, **Sue Doe**, Owner, acknowledge that I have agreed to steps 1 - 4 read aloud by my Agent.

The proof of identification I gave to my Agent, Forrest Gump, was:

Driver's License

State Issued: **Driver's License No:**

KS

12345

← Back

Signature Disclosures Screen

- Read aloud the instructions in blue to the Proposed Insured/Owner/Payer – whomever is present
- Check the box beside their name, then click **“Next”**
- Proof of identification is defaulted to what was entered on the Proposed Insured Cont and Owner screens during the data collection process

iPipeline's iGO e-App Process

-  Pre-Qualifying
-  Pre-Qualifying, Cont
-  License and Appointm...
-  Proposed Insured
-  Proposed Insured, Cont
-  Lifestyle Questions
-  Coverage Information
-  Owner
-  Illustration Certificat...
-  Non-Residence Sale D...
-  Beneficiary
-  Other Insurance
-  Physician Information
-  Medical Questions
-  Medical Questions, Co...
-  Payment Information
-  Other Payer Identifica...
-  Temporary Insurance ...

Terms of Use, e-Signature and e-Delivery Consent

To begin the Signature process, please review the **Terms of Use, e-Signature and e-Delivery Consent** by using the scroll window below. You may print and retain a copy of these documents for future reference.

TERMS OF USE

CONDITIONS OF USE
By using this Web site in relation to an application for insurance with The Independent Order of Foresters, hereinafter referred to as "the Company", you agree with the following Terms Of Use ("Terms") without limitation or qualification. Please read these Terms carefully before using this Web site. If you do not agree with these Terms, you are not granted permission to use this Web site and must exit immediately. The Company may revise these Terms at any time by updating this posting. You are bound by any such revisions and should therefore periodically visit this page to review the current Terms governing this Web site.

DISCLAIMER
TO THE FULLEST EXTENT PERMISSIBLE, THE MATERIALS ON THIS WEB SITE ARE PROVIDED "AS IS" AND WITHOUT WARRANTIES OF ANY KIND, EITHER EXPRESSED OR IMPLIED, AND THE COMPANY, AND ITS OFFICERS, DIRECTORS, EMPLOYEES AND AGENTS (WHICH SHALL INCLUDE CAREER AGENTS AND BROKERS) (COLLECTIVELY "REPRESENTATIVES") AND SUPPLIERS DISCLAIM ALL WARRANTIES, EXPRESSED OR IMPLIED, INCLUDING, BUT NOT LIMITED TO, IMPLIED WARRANTIES OF MERCHANTABILITY AND FITNESS FOR A PARTICULAR PURPOSE. NEITHER THE COMPANY, NOR ITS REPRESENTATIVES OR SUPPLIERS, WARRANT THAT THE FUNCTIONS CONTAINED IN THE MATERIALS WILL BE UNINTERRUPTED OR ERROR-FREE, THAT DEFECTS WILL BE CORRECTED, OR THAT THIS WEB SITE, OR THE SERVER THAT MAKES IT AVAILABLE, ARE FREE OF VIRUSES OR OTHER HARMFUL COMPONENTS. NEITHER THE COMPANY, NOR ITS REPRESENTATIVES OR SUPPLIERS, WARRANT OR MAKE ANY REPRESENTATIONS REGARDING THE USE OR THE RESULTS OF THE USE OF THE MATERIALS ON THIS WEB SITE IN TERMS OF THEIR CORRECTNESS, ACCURACY, RELIABILITY, OR OTHERWISE. YOU (AND NEITHER THE COMPANY, NOR ITS REPRESENTATIVES OR SUPPLIERS) ASSUME THE ENTIRE COST OF ALL NECESSARY SERVICING, REPAIR, OR CORRECTION. THE INFORMATION AND DESCRIPTIONS CONTAINED HEREIN ARE NOT NECESSARILY INTENDED TO BE COMPLETE DESCRIPTIONS OF ALL TERMS, EXCLUSIONS AND CONDITIONS APPLICABLE TO THE PRODUCTS AND SERVICES, BUT ARE PROVIDED SOLELY FOR GENERAL INFORMATIONAL PURPOSES; PLEASE REFER TO THE ACTUAL POLICY OR THE RELEVANT PRODUCT OR SERVICE AGREEMENT. THIS WEB SITE MAY BE LINKED TO OTHER WEB SITES WHICH ARE NOT MAINTAINED BY THE COMPANY, NEITHER THE COMPANY, NOR ITS REPRESENTATIVES OR SUPPLIERS, ARE RESPONSIBLE FOR THE CONTENT OF THOSE WEB SITES. THE INCLUSION OF ANY LINK TO SUCH WEB SITES DOES NOT IMPLY APPROVAL OF, OR ENDORSEMENT BY, THE COMPANY, OR ANY OF ITS REPRESENTATIVES OR SUPPLIERS, OF THE WEB SITES OR THE CONTENT THEREOF.

[Print](#)

Please review the documents in their entirety for accuracy and to make sure you completely understand and agree with what they say. If you need to change or update any information or if you have any questions, please discuss with the agent who assisted with this application before applying your electronic signature.

After reviewing the documents, please check the box indicating you have completed the review of all documents and then select either "I Agree" or "I Decline".

Proposed Insured

[Review Documents](#)

By clicking the "I Agree" button, I confirm that I have reviewed and agree with the Terms of Use, e-Signature and e-Delivery Consent and that I have also reviewed each of the documents

Owner

[Review Documents](#)

By clicking the "I Agree" button, I confirm that I have reviewed and agree with the Terms of Use, e-Signature and e-Delivery Consent and that I have also reviewed each of the documents

[← Back](#)

Terms of Use, e-Signature and e-Delivery Consent Screen

- The Proposed Insured/Owner/Payer – whomever are present, are required to review and agree to the **"Terms of Use, e-Signature and e-Delivery Consent"** before proceeding with the e-Signature process
- If they do not agree and wish to decline, click **"I Decline"** and you will be taken back to the **"Validate and Lock Data"** screen where you can unlock the screen by clicking on the **"Unlock Documents and Cancel Signature Process"** button. The locks will turn back to green check marks. If the decline was because they want to make a change, go to the screen where the change needs to be made, make the change then proceed to "Validate and Lock" screen to start the signature process again

iPipeline's iGO e-App Process

- Pre-Qualifying
- Pre-Qualifying, Cont
- License and Appointm...
- Proposed Insured
- Proposed Insured, Cont
- Lifestyle Questions
- Coverage Information
- Owner
- Illustration Certificat...
- Non-Residence Sale D...
- Beneficiary
- Other Insurance
- Physician Information
- Medical Questions
- Medical Questions, Co...
- Payment Information
- Other Payer Identifica...
- Temporary Insurance ...

Terms

To begin the
by using the

TERMS O

CONDITIONS
By using this V
to as "the Con
Terms careful
Web site and
by any such r

DISCLAIMER
TO THE FULL
WARRANTIES
EMPLOYEES
"REPRESENT
LIMITED TO,
THE COMPAN
MATERIALS V
SITE, OR THE
NEITHER THE
REPRESENTA
TERMS OF T
NOR ITS REP
OR CORREC
TO BE COMP
AND SERVICE
ACTUAL POL
OTHER WEB
REPRESENT
OF ANY LINK
OF ITS REPR

Print

Please rev
understan
or if you h
before app

After review
review of

Proposed

The Independent Order of Foresters ("Foresters")
A Fraternal Benefit Society.
789 Don Mills Road, Toronto, ON, Canada M3C 1T9 F. 877 329 4631
U.S. Mailing Address: P.O. Box 179 Buffalo, NY 14201-0179 T. 800 828 1540 foresters.com



Product Details (Complete and submit only if applying for SMART Universal Life Insurance.)

Proposed Insured

First name: John Middle name: _____ Last name: Doe

SMART Universal Life

Amount of life insurance applied for on the proposed insured: \$ <u>100,000</u>	
Underwriting: <input checked="" type="radio"/> Non-medical <input type="radio"/> Medical	
Planned premium: \$ <u>100.00</u> <input type="radio"/> Monthly <input checked="" type="radio"/> Quarterly <input type="radio"/> Semi-annually <input type="radio"/> Annually	
Life insurance qualification test: <input checked="" type="radio"/> Guideline Premium Test (GPT) <input type="radio"/> Cash Value Accumulation Test (CVAT)	Death benefit option: <input checked="" type="radio"/> Level <input type="radio"/> Increasing
Initial lump sum premium: \$ _____	Source of lump sum premium: _____

Riders (Subject to state and product availability.)

<input type="radio"/> Accidental death: \$ _____	<input type="radio"/> Children's term: \$ _____	<input type="radio"/> Disability Income (accident only): \$ _____
<input type="radio"/> Waiver of monthly deductions		<input type="radio"/> Guaranteed purchase option
<input type="radio"/> Other rider(s): _____		

Complete if the proposed insured is a juvenile.

a) State amount of life insurance on primary caregiver. \$ _____

b) Are all brothers and sisters insured for the same amount? If "No", state amount and reason in the Remarks section below. Yes No

By clicking the "I Agree" button, I confirm that I have reviewed and agree with the Terms of Use, e-Signature and e-Delivery Consent and that I have also reviewed each of the documents

I Agree

I Decline

Owner

Review Documents

By clicking the "I Agree" button, I confirm that I have reviewed and agree with the Terms of Use, e-Signature and e-Delivery Consent and that I have also reviewed each of the documents

I Agree

I Decline

[← Back](#)

Review Application Package

- The Proposed Insured/Owner/Payer whomever is present, must review the documents by clicking on the **"Review Documents"** button
- **Tip:** Once the documents load, wait for the screen to refresh before scrolling through it

iPipeline's iGO e-App Process

The image displays two screenshots of the iPipeline e-App interface, showing the 'eSignature' process for both the Proposed Insured and the Owner.

Top Screenshot: eSignature - Proposed Insured

- Navigation Menu (Left):** Pre-Qualifying, Pre-Qualifying, Cont, License and Appointm..., Proposed Insured, Proposed Insured, Cont, Lifestyle Questions, Coverage Information, Owner, Illustration Certificat..., Non-Residence Sale D..., Beneficiary, Other Insurance, Physician Information, Medical Questions, Medical Questions, Co..., Payment Information.
- Header:** Case Information | Application
- Title:** eSignature - Proposed Insured
- Section:** Apply e-Signature
- Text:** I, John Doe, declare that I understand and agree that:
 - My signature is required in the application, including the PAC Authorization to allow pre-authorized drafts, if applicable, and in every document that has a signature line for me, as either the Proposed Insured, Owner and/or Payer as well as, if applicable, my initials such as in the "Important Notice: Replacement of Life Insurance or Annuities".
 - By signing only in the signature box below, I am electronically applying my signature and initials as applicable to each of those signature and initial lines as if I had signed and initialed in my own handwriting.
 - My personal information can be shared with those licensed insurance agents and agencies that are part of the hierarchy of insurance distributors that the agent completing the application belongs to, including information about the Proposed Insured if under age 16.
 - I reviewed and agreed to the Terms of Use, e-Signature and e-Delivery Consent.
 - I confirm that the email address below is mine; that I can receive emails at that email address and can open links (click on buttons) in an email to access documents (such as PDFs).
 - I will be receiving documents electronically, including each applicable disclosure form, at my email address below. I will have 10 calendar days to access those documents using the [link].

Bottom Screenshot: eSignature - Owner

- Navigation Menu (Left):** Pre-Qualifying, Pre-Qualifying, Cont, License and Appointm..., Proposed Insured, Proposed Insured, Cont, Lifestyle Questions, Coverage Information, Owner, Illustration Certificat..., Non-Residence Sale D..., Beneficiary, Other Insurance, Physician Information, Medical Questions, Medical Questions, Co..., Payment Information.
- Header:** Case Information | Application
- Title:** eSignature - Owner
- Section:** Apply e-Signature
- Text:** I, Sue Doe, declare that I understand and agree that:
 - My signature is required in the application, including the PAC Authorization to allow pre-authorized drafts, if applicable, and in every document that has a signature line for me, as either the Proposed Insured, Owner and/or Payer as well as, if applicable, my initials such as in the "Important Notice: Replacement of Life Insurance or Annuities".
 - By signing only in the signature box below, I am electronically applying my signature and initials as applicable to each of those signature and initial lines as if I had signed and initialed in my own handwriting.
 - My personal information can be shared with those licensed insurance agents and agencies that are part of the hierarchy of insurance distributors that the agent completing the application belongs to, including information about the Proposed Insured if under age 16.
 - I reviewed and agreed to the Terms of Use, e-Signature and e-Delivery Consent.
 - I confirm that the email address below is mine; that I can receive emails at that email address and can open links (click on buttons) in an email to access documents (such as PDFs).
 - I will be receiving documents electronically, including each applicable disclosure form, at my email address below. I will have 10 calendar days to access those documents using the [link].

e-Signature – Proposed Insured/Owner/Payer Screen

- The Proposed Insured/Owner/Payer – whomever is present needs to review the statements outlined on this screen before they can e-Sign

iPipeline's iGO e-App Process

✓ Validate and Lock Data

✓ Signature Method

✓ Signature Disclosures

✓ Terms of Use, e-Signat...

? Signature - Proposed I...

For the person named above:

Their Email Address

Last 4 Digits of their SSN

⚠ The person named above must have their own email address

Please enter the city where you are signing the application.

Signed at City:

Signed at State:

Click "Sign" to activate the signature box, then sign within the box using your finger or a stylus. Next, click "Capture" to save your e-Signature on each of the documents.

By clicking "Capture" you are applying your e-Signature and are agreeing with the terms described in the Apply e-Signature section above.

e-Signature – Proposed Insured/Owner/Payer Screen

- Next, the Proposed Insured/Owner/Payer enters their email address (which **must be their own separate email address**)

iPipeline's iGO e-App Process

The screenshot displays the 'Application' tab of the iPipeline's iGO e-App. The left sidebar lists various sections: Pre-Qualifying, License and Appointment, Proposed Insured, Lifestyle Questions, Coverage Information, Owner, Illustration Certificate, Non-Residence Sale Document, Beneficiary, Other Insurance, Physician Information, and Medical Questions. The main content area shows a 'Send Message' button and a text box for the e-Signer's name, which contains 'Jane Smith'. Two pop-up windows are overlaid on the interface:

- Pop-up 1:** "Please confirm the email address entered belongs to the Proposed Insured as a copy of the e-Signed documents will be sent to the Proposed Insured at that email address. The email address cannot belong to an agent or have been created by an agent for the Proposed Insured." with an 'OK' button.
- Pop-up 2:** "Remember, all signing parties must have their own email address. You cannot use your email address or create an email address or use an email address you have access to for them. Please confirm the email addresses entered for each signing party is correct." with an 'OK' button.

e-Signature – Proposed Insured/Owner/Payer Screen

- Once an email address is entered for the Proposed Insured/Owner/Payer – whomever is present, confirm the email address is correct. Click "OK"
- If necessary, re-type the email address

iPipeline's iGO e-App Process

- ✓ Validate and Lock Data
- ✓ Signature Method
- ✓ Signature Disclosures
- ✓ Terms of Use, e-Signat...
- ? Signature - Proposed I...

For the person named above:

Their Email Address Last 4 Digits of their SSN

⚠ The person named above must have their own email address

Please enter the city where you are signing the application.

Signed at City: Signed at State:

Click "Sign" to activate the signature box, then sign within the box using your finger or a stylus. Next, click "Capture" to save your e-Signature on each of the documents.

By clicking "Capture" you are applying your e-Signature and are agreeing with the terms described in the Apply e-Signature section above.

e-Signature – Proposed Insured/Owner/Payer Screen

- Next, the Proposed Insured/Owner/Payer – whomever is present enter the **“Signed at City”** and **“Signed at State”** where the application is being signed
- Then they click **“Sign”** under the yellow box

iPipeline's iGO e-App Process

Signature Method
 Signature Disclosures
 Terms of Use, e-Signat...
 Signature - Proposed I...

Their Email Address: test@test.com
 Last 4 Digits of their SSN: 1111



Please enter the city where you are signing the application.

Signed at City: Little Rock
Signed at State: AK

Click "Sign" to activate the signature box. then sign within the box using your finger or a stylus. Next, click "Capt

Signature Method
 Signature Disclosures
 Terms of Use, e-Signat...
 Signature - Proposed I...
 Signature - Owner
 e-Signature Instructio...



Undo last stroke
 Capture Clear

By clicking "Capture" you are applying your e-Signature and are agreeing with the terms described in the Apply e-Signature section above.

Their Email Address: test@test.com
 Last 4 Digits of their SSN: 1111



Please enter the city where you are signing the application.

Signed at City: Mobile
Signed at State: AL

Click "Sign" to activate the signature box, then sign within the box using your finger or a stylus. Next, click "Capture" to save your e-Signature on each of the documents.



Undo last stroke
 Capture Clear

By clicking "Capture" you are applying your e-Signature and are agreeing with the terms described in the Apply e-Signature section above.

e-Signature – Proposed Insured/Owner/Payer Screen

- Once the Proposed Insured/Owner/Payer clicks **"Sign"** the yellow box will turn to a dotted red box
- Using their finger or a stylus, the Proposed Insured/Owner/Payer – whomever is present, can sign their signature within the dotted red box (anything outside of the red box will not appear on the signature pages)
- Then they click **"Capture."**
Tip: Wait for screen to refresh before proceeding
- If the signature shown is unsatisfactory, the e-Signer can click **"Clear"** and re-sign
- Repeat until everyone who is present has e-Signed
- If someone is not present, they will complete the Signature process using ClickWrap. You will also sign using ClickWrap

iPipeline's iGO e-App Process

Pre-Qualifying	<h2>e-Signature Instructions</h2> <p>e-Signature emails will be sent to the signing parties below:</p> <p>Payer Jane Smith</p> <p>The e-Signature process requires each e-Signer to agree to the Terms of Use and e-Signature Consent and then to review the documents online.</p> <p>Following review of this information, each e-Signer will be instructed to click an "I Agree" statement, insert the city, where he/she is located when signing and apply his/her electronic signature.</p> <p>This process will serve as his/her electronic signature. A secure process has been put in place to ensure his/her review of personal information and e-Signing is confidential and secure.</p> <hr/> <h3>Agent e-Signature Instructions</h3> <p>Forrest Gump, please enter the last 4 digits of your SSN that you, as the agent, will use to sign in to your agent Signature process once all other parties have e-Signed.</p> <p>Agent SSN (Last 4 Digits)</p> <input type="text"/> <p>Please also enter and confirm your email address where e-Signature notifications will be sent.</p> <p>Agent's Email Address</p> <input type="text"/>
Pre-Qualifying, Cont	
License and Appointm...	
Proposed Insured	
Proposed Insured, Cont	
Lifestyle Questions	
Coverage Information	
Owner	
Illustration Certificat...	
Non-Residence Sale D...	
Beneficiary	
Other Insurance	
Physician Information	
Medical Questions	
Medical Questions, Co...	
Payment Information	
Other Payer Identifica...	
Temporary Insurance ...	

e-Signature – Instructions Screen

- Once everyone who is present has signed, those who are not present will complete the Signature process using ClickWrap
- You will also sign using ClickWrap
- Refer to slides 50 – 69

iPipeline's iGO e-App Process

Alerts 4							
Name	Status	Carrier	Product	Date Modified	View Forms	Case Actions	
JIRA fifty five Feb seventeen, Karen Face Amount: \$150,000 Case Details	Awaiting Consumer e-Signature	Foresters Financial	Advantage Plus	2/17/2016		Case Actions -	
TDtwo Feb eleven, Karen JIRA 55 one browser open Face Amount: \$150,000 Case Details	Awaiting Consumer e-Signature	Foresters Financial	Advantage Plus	2/11/2016		Case Actions -	
CTR Test Three, Karen Locked.5 bene and 4 children Face Amount: \$150,000 Case Details	Awaiting Agent e-Signature	Foresters Financial	SMART UL	1/12/2017		Case Actions -	

Page 1 of 1 Go to page:

Cases 20							
Name	Status	Carrier	Product	Date Modified	View Forms	Case Actions	
Test Fifteen Zero Six, Cheryl Face Amount: \$100,000 Case Details	Application e-Submitted	Foresters Financial	Advantage Plus	1/26/2017		Case Actions -	
Test Face Amount Again, Cheryl Face Amount: \$30,000 Case Details	Started	Foresters Financial	Advantage Plus	1/26/2017		Case Actions -	
TDTwo One, Sucheta Face Amount: \$125,000 Case Details	Application e-Submitted	Foresters Financial	Advantage Plus	9/8/2016		Case Actions -	
Feb eighteen, Karen Case Details	Started	Foresters Financial	Advantage Plus	2/18/2016		Case Actions -	
Smith, John 70000 Face Amount: \$25,000 Case Details	Application e-Submitted	Foresters Financial	Advantage Plus	2/3/2016		Case Actions -	

View My Cases

Dashboard

- Lists all your cases
- Case remains active for **120 days** from last review
- Cases archived to iPipeline's server after 120 days
- Search or sort feature helps identify cases
- Status column helps manage cases

Tips for using iPipeline's iGO e-App

iPipeline's iGO e-App Tips for Success

- Each signing party **must have their own email address; separate from yours.** This is an email account they already have and that he/she considers private for their own personal use (e-Signature is not available in NY at this time)
- If an email account is to be set up specifically for e-App, it must be the signing party who sets up that email account and keeps their account password private. You cannot set up an email account for them (e-Signature is not available in NY at this time)
- You may get an error message if you have more than one browser window open. If this happens, close each browser window and r e-launch the e-App
- From time to time clear your browser cache to prevent unwanted data from being carried forward into the e-App. To clear the cache on a laptop or computer, open Internet Explorer, go to "**Tools**" then "**Internet Options**". Find browsing history and click "**Delete.**" For the Apple iPad, go to "**Settings,**" "**Safari**" and click on "**Clear History and Website Data**"

iPipeline's iGO e-App

Tips for Success

- Pop-up Blockers must be turned off to see the PDF of the application and forms. To turn off the Pop-up Blockers, open Internet Explorer, go to Tools, Internet Options, find Pop-up Blocker and make sure the **“Turn on Pop-up Blocker”** is grayed out for the time that you are reviewing the PDF
- Autofill must be turned off in order to prevent data integrity issues
- To prevent an incorrect date from mapping to the .pdf of the application set the **Language Preference to English (United States)**. To update the Language Preference on a laptop or computer, open Internet Explorer, go to **“Tools,” “Internet Options”** and click on the **“Languages”** button under **“Appearances.”** If English (United States) does not appear in the “Language” box, click **“Add”** to make the appropriate selection. For the Apple iPad, go to **“Settings,” “General”** and click on **“Language & Region.”** Make sure **“iPad Language”** is set to **“English (US)”**
- You can complete the e-App in any order. You can click the **“Next”** or **“Back”** buttons or you can click the screen name in the left hand Navigation Tree. Regardless of the order you choose, all screens need a green check mark before you can electronically submit the e-App

iPipeline's iGO e-App Tips for Success

- Most screens do not prevent you from entering a response that makes a previous response inaccurate; just like in paper. For example: year of birth entered is 1965 but on another screen you enter a year that is earlier or later than 1965; this date will be accepted. The only time you'll be alerted is if a date you've entered is in the future. Therefore, ensure the information entered is accurate
- At any time throughout the e-App process you can click "**View Forms**" to see what data has been captured on the documents. You can print the documents. However, if you decide to stop the e-App process and print the documents prior to electronically submitting it to Foresters, only the information entered up to that point will be captured. You will need to complete the remainder in pen, collect a wet signature from all necessary signing parties, leave all applicable Point of Sale forms with them and send the signed, paper application package to Foresters, as you usually do

For additional information, refer to iPipeline's e-App Success Tips and Troubleshooting Ideas document found on ezbiz, Foresters producer website in the Toolbox/e-App section

Support

iPipeline's iGO e-App Support

If you have any technical issues, click the **“Help”** link at the top of the e-App screen.

Once the "Help" link is opened, you can access a Live Chat session with an iPipeline representative. Live Chat is available from 8 am – 8 pm ET Monday to Friday.

If you try to chat during off hours, an email will be sent to the iPipeline Support Desk to be picked up the following day.

Disclaimer

All information is intended to be general in nature. All Foresters fraternal requirements need to be considered including the requirement that proceeds must benefit the Foresters member or the member's dependents.

The information contained in this presentation is for informational purposes only; it does not form part of the life insurance contract and is not intended to amend, alter or change any of the terms and conditions of the contract. There are other tools available to support your learning needs. You must ensure that you correctly represent, to a customer or prospect, the product features based on the actual wording of the applicable certificate and riders for your state.

The information contained in this presentation is meant to be a guide only and is intended to provide an overview of the iPipeline iGO e-App. The information in this presentation may not be regularly updated, and it may not include developments in Foresters practices and policies made after the presentation's publication.