

Using iPipeline's iGO e-Application with Foresters Financial - Term, SMART UL & ADV+II

Foresters 
Financial

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- 1. Using the iPipeline iGO e-App**
- 2. Pre-screen**
- 3. iPipeline's iGO e-App Process**

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 Financial[™] does not support using Chrome or Firefox

- Available in all states, for non-medical¹ and medical products
 - Term
 - SMART UL
 - Advantage Plus

- PlanRight is not available on the iPipeline iGO platform. For more information on how to access the Apptical LiveApp for PlanRight, contact the Sales Desk at 866 466 7166, Option 1

1. Insurability depends on answers to medical and other application questions and underwriting searches and reviews

[®] Apple and iPad are registered trademarks of Apple Inc.

Using iPipeline's iGO e-App

- Get a POS decision¹ 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.)

1. 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 for more details)

Pre-Screening

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

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*

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

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

Pre-screening



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

iPipeline's iGO e-App Process

iPipeline's iGO e-App Process



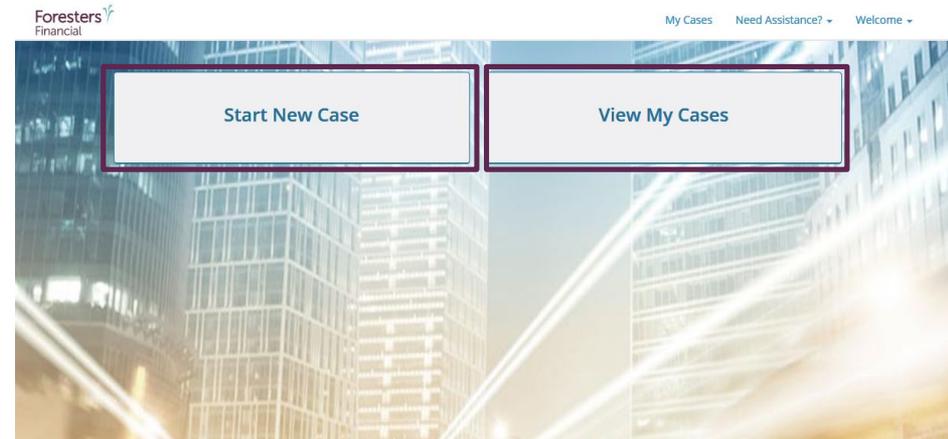
- Specific state variations not covered in this presentation
- State forms automatically triggered within e-App
- Follow the yellow brick road – a yellow box requires completion; whereas, a white box is not required but provides helpful information to accelerate the underwriting process

- 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 portal (www.foresters.com)
 2. Click the *e-App* button
 3. Either Select:
 - *Start New Case*: which allows you to begin a new e-App; or
 - *View My Cases*: which allows you to view recent cases



iPipeline's iGO e-App Process

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

The screenshot displays the iPipeline iGO e-App interface, divided into two main sections: Alerts and Cases.

Alerts Section: This section shows a table of active cases with the following columns: Name, Status, Carrier, Product, Date Modified, View Forms, and Case Actions. Three cases are listed:

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

Navigation controls at the bottom of the Alerts section include "Page 1 of 1" and a "Go to page:" input field.

Cases Section: This section shows a table of all cases with the same columns as the Alerts section. Six cases are listed:

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

iPipeline's iGO e-App Process

Start New Case

■ Case Information

- Proposed Insured: Enter the first and last name of your client. Tip - do not enter Date of Birth or Gender on this screen as the product rules are not built in
- Case Description (optional): Enter details about the 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 the Product Type, then click *Find Available Products*
 - Once the product is determined, click *Select* to launch e-App

The screenshot shows the 'Case Information' form in the iGO e-App. The form is divided into several sections:

- Status:** Started
- Date Modified:** 10/19/2018
- Proposed Insured:**
 - First Name:** John
 - Last Name:** Doe
 - Date of Birth:** MM / DD / YYYY
 - Age:** [Empty field]
 - Gender:** Please select...
- Case Description:** [Empty text area with examples: \$500,000.00, Kid's Policy, Business Policy, etc.]
- Carrier and Product:**
 - Application Signed State:** Alabama
 - Product Type:** Universal Life
 - Find Available Products:** [Button]
- Product:**
 - Carrier:** Foresters Financial
 - Product:** SMART UL - Medical
 - Buttons:** Select, e-Sign
- Product:**
 - Carrier:** Foresters Financial
 - Product:** SMART UL - Non-medical
 - Buttons:** Select, e-Sign

iPipeline's iGO e-App Process

■ Pre-Qualifying

- Ensure you read this screen as these rules help determine whether your client qualifies for using the e-App
 - If they qualify, answer **“Yes”** at the bottom of this screen and proceed to the next screen
 - If they don't qualify, answer **“No”** at the bottom of this screen and proceed with writing the application on paper

Foresters SMART UL - Non-medical

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
- 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 is not available on the iPipeline iGO platform. For

Need Help? Want Training? Click on [Foresters Financial ezbiz](#)

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

Yes No

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

iPipeline's iGO e-App Process

- *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

The screenshot displays the Foresters Financial iGO e-App interface. It shows a user named 'Doe, John Foresters' with a case titled 'SMART UL - Non-medical'. The 'Pre-Qualifying, Cont' step is active, asking: 'If a 1035 exchange is intended, is a spousal or an irrevocable beneficiary signature required?'. The user has selected 'No'. Below this, there is a section for 'SMART UL - Medical' with a similar question: '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?'. The user has selected 'Yes'. Another question asks: 'If a 1035 exchange is intended, is a spousal or an irrevocable beneficiary signature required?'. The user has selected 'No'. A third question asks: 'Are you planning to use an illustration conforming to the insurance product as applied for?'. The user has selected 'Yes'. A red warning box at the bottom 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 visible at the bottom right.

iPipeline's iGO e-App Process

- License and Appointment Check
 - 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, the 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

The screenshot displays the 'License and Appointment Check' screen within the Foresters Financial iGO e-App. The interface includes a top navigation bar with 'My Cases', 'Need Assistance?', and 'Welcome'. Below this, the user's name 'Doe, John' and the product 'SMART UL' are visible. The main content area is divided into two tabs: 'Case Information' and 'Application', with 'Application' currently selected. On the left, a sidebar shows a progress indicator with 'Pre-Qualifying' and 'License and Appointment...' marked as complete. The main form area contains the following fields and options:

- Primary Agent Information**
- Product Name:** SMART UL
- Application Signed State:** Alabama
- Agent First Name:** Forrest
- Agent Last Name:** Gump
- Agent #:** 515015
- Agent SSN:** (empty field)
- % of Split:** 100
- Validate** button
- Will there be more than one Agent?:** Radio buttons for Yes and No, with 'No' selected.
- Navigation:** Back and Next buttons.

iPipeline's iGO e-App Process

- Proposed Insured
 - 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"**

The screenshot displays the 'Proposed Insured' section of the iPipeline's iGO e-App. The interface is divided into two main tabs: 'Case Information' and 'Application', with 'Application' currently selected. On the left, a vertical navigation menu lists various steps: Pre-Qualifying, Pre-Qualifying, Cont, COVID-19 Questionnaire, License and Appointment..., Proposed Insured (highlighted with a red question mark), Proposed Insured, Cont, Lifestyle Questions, Coverage Information, Illustration Certificat..., Beneficiary, Other Insurance, Physician Information, Medical Questions, Medical Questions, Cont, Payment Information, and Temporary Insurance Agr... The main content area is titled 'Proposed Insured' and includes a helpful tip: '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 Owner's expectations. Click the "View Forms" button to ensure you have the right application for the state where the solicitation occurred. If not, click on the "Case Information" tab and re-select the state.' Below this, the 'Personal Details' section contains input fields for First Name (John), M.I., Last Name (Doe), and Suffix (a dropdown menu). The Date of Birth is shown as 09 / 09 / 1985, with an Age Nearest field set to 35. The Gender is selected as Male. A blue callout box with an information icon states: 'Return to the Pre-Qualifying, Cont screen to change the Date of Birth, if required'. At the bottom, there are fields for Social Security No. (a yellowed-out input field) and Country of Birth (a dropdown menu).

iPipeline's iGO e-App Process

■ Proposed Insured

- 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. 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): This field is for **communications including about the benefits of Foresters membership**; NOT where you enter the email address in order to e-Sign the application

The screenshot shows a web form for a Proposed Insured. On the left, there are two checkboxes: "Temporary Insurance Agr..." and "Validate and Lock Data". The main form area contains the following sections:

- Is the Proposed Insured a U.S. Citizen?** with radio buttons for "Yes" and "No".
- Primary Language** with checkboxes for "English" and "Spanish".
- Contact Information** section with a blue underline.
- Number and Street** field.
- City**, **State** (dropdown), and **Zip Code** (dropdown) fields. The Zip Code field has a grey checkmark.
- An orange warning box: "A gray check mark beside Zip Code is a possible invalid address, please review. An additional check will occur at Foresters".
- Home #** and **Alternate Phone / Cell #** fields.
- Email Address** field.
- Foresters Member?** with radio buttons for "Yes" and "No, applying for membership".

iPipeline's iGO e-App Process

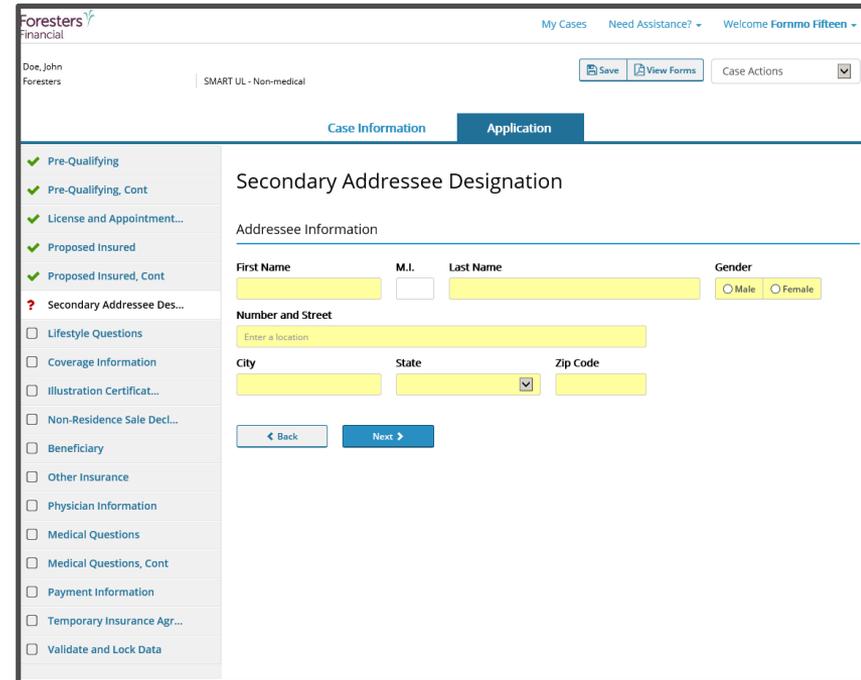
- Proposed Insured Cont
 - Verify the identity of the Proposed Insured
 - Photo I.D. Information (3 choices):
 - Driver's License
 - Passport
 - Other Government ID
 - Enter the Proposed Insured's employment status
 - Answer active duty military or reserves question
 - Can elect to select a secondary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

The screenshot displays the 'Proposed Insured Cont' section of the iPipeline's iGO e-App process. The interface is divided into two main areas: a left-hand navigation menu and a main content area. The navigation menu lists various steps, with 'Proposed Insured, Cont' currently selected and highlighted in red. The main content area is titled 'Proposed Insured Cont' and contains the following sections:

- Photo I.D. Information:** A section with a heading 'Photo I.D. Information' and a sub-heading 'Indicate the type of Photo I.D. used to verify identity:'. Below this is a 'Type:' label and a dropdown menu.
- Employment Information:** A section with a heading 'Employment Information' and a sub-heading 'What is the Proposed Insured's current employment status?'. Below this is a list of radio button options: 'Employed', 'Retired', 'Student', 'Home Maker', 'Unemployed', 'Child', and 'Disabled'. Below the list are 'Yes' and 'No' radio buttons.
- Secondary Addressee:** A section with a heading 'I elect to designate a secondary addressee (only if designating another person to receive notification regarding a possible lapse in coverage.)'. Below this are 'Yes' and 'No' radio buttons.
- Owner Difference:** A section with a heading 'Will the Owner be different from the Proposed Insured?'. Below this are 'Yes' and 'No' radio buttons.

iPipeline's iGO e-App Process

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



The screenshot displays the Foresters Financial iGO e-App interface. At the top, the user is logged in as "Doe, John" with the role "Foresters". The case is identified as "SMART UL - Non-medical". Navigation options include "Save", "View Forms", and "Case Actions". The main navigation bar shows "Case Information" and "Application". A sidebar on the left lists various steps in the process, with "Secondary Addressee Des..." currently selected and marked with a question mark. The main content area is titled "Secondary Addressee Designation" and contains the following fields:

- Addressee Information**
- First Name**: Text input field
- M.I.**: Text input field
- Last Name**: Text input field
- Gender**: Radio buttons for Male and Female
- Number and Street**: Text input field with placeholder "Enter a location"
- City**: Text input field
- State**: Dropdown menu
- Zip Code**: Text input field

Navigation buttons for "Back" and "Next" are located at the bottom of the form.

iPipeline's iGO e-App Process

- Lifestyle Questions
 - 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 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**

The screenshot displays the Foresters Financial iGO e-App interface. At the top, the user is identified as 'Doe, John Foresters' with a 'SMART UL' label. Navigation buttons for 'Save', 'View Forms', and 'Case Actions' are visible. The main content area is titled 'Lifestyle Questions' and includes a sidebar with a list of application steps: Pre-Qualifying, License and Appointment..., Proposed Insured, Proposed Insured, Cont, Lifestyle Questions (highlighted with a red question mark), Coverage Information, Illustration Certificat..., Non-Residence Sale Decl..., Beneficiary, Other Insurance, Physician Information, Medical Questions, Medical Questions, Cont, Payment Information, Temporary Insurance Agr..., and Validate and Lock Data. The 'Lifestyle Questions' section contains several questions with radio button options for 'Yes' and 'No'. A red 'Details' button is present next to the second question. The questions are: 1) 'Within the past 12 months, have you used tobacco, in any form, or another nicotine product?' (Yes/No). 2) '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) and '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). 3) '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). 4) '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) and '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). 5) 'Within the past 5 years, have you had your driver's license suspended or revoked or been convicted of or pled guilty to'.

iPipeline's iGO e-App Process

- Coverage Information
 - 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

The screenshot displays the 'Coverage Information' section of the iPipeline's iGO e-App. The interface is divided into two main panes: a left-hand navigation menu and a right-hand main content area. The navigation menu lists various steps, with 'Coverage Information' highlighted in red. The main content area is titled 'Coverage Information' and contains the following fields and options:

- Product Name:** SMART UL - Medical
- Face Amount:** \$ [Redacted]
- Life Insurance Qualification Test:** Guideline Premium Test (GPT) Cash Value Accumulation Test (CVAT)
- Death Benefit Option:** Level Increasing
- Initial Lump Sum Premium?** Yes No
- 1035 Exchange Funds:** [Redacted]
- Non-1035 Exchange Funds:** [Redacted]
- Optional Benefits:**
 - Accidental Death Rider
 - Children's Term Rider (CTR)
 - Waiver of Monthly Deductions
 - Guaranteed Purchase Option

A blue information box below the 'Initial Lump Sum Premium?' section states: "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".

iPipeline's iGO e-App Process

- Coverage Information
 - Illustration
 - 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 form 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 page

The screenshot displays the iGO e-App interface. On the left is a navigation menu with the following items: Proposed Insured (checked), Proposed Insured, Cont (checked), Lifestyle Questions (checked), Coverage Information (highlighted with a red question mark), Non-Residence Sale Decl... (unchecked), Beneficiary (unchecked), Other Insurance (unchecked), Physician Information (unchecked), Medical Questions (unchecked), Medical Questions, Cont (unchecked), Additional Medical Ques... (unchecked), Payment Information (unchecked), Temporary Insurance Agr... (unchecked), and Validate and Lock Data (unchecked). The main content area shows the 'Coverage Information' section. It includes a 'Face Amount: \$' field with '100,000' entered. Below that is the 'Life Insurance Qualification Test' section with radio buttons for 'Guideline Premium Test (GPT)' (selected) and 'Cash Value Accumulation Test (CVAT)'. The 'Death Benefit Option' section has radio buttons for 'Level' and 'Increasing' (selected). The 'Initial Lump Sum Premium?' section has radio buttons for 'Yes' and 'No' (selected). The 'Optional Benefits' section contains checkboxes for 'Accidental Death Rider', 'Children's Term Rider (CTR)', 'Waiver of Monthly Deductions', and 'Guaranteed Purchase Option'. The 'Illustration' section has radio buttons for 'Yes' (selected) and 'No'. A red warning box states: 'Click the "Attach Illustration" button to attach the illustration. The attachment must be in PDF format'. Below the warning are buttons for 'Attach Illustration', 'Attach Numeric Summary', 'Back', and 'Next'.

iPipeline's iGO e-App Process

- Coverage Information
 - Illustration
 - Click *Attach Illustration* 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*

The screenshot displays the iPipeline iGO e-App interface. On the left, a navigation menu lists various steps, with 'Coverage Information' expanded to show 'Illustration' as the current step. The main content area shows the 'Illustration' step with a red error message: 'Was an illustration conforming to the...'. Below this, there is a red circular icon with a white exclamation mark and the text 'Click the "Attach illustration" button'. A blue 'Attach Illustration' button is visible. A modal window titled 'Attachments' is open, showing a form with the following fields: 'Attach New File', 'Display Name', 'Description', and 'File Location'. There are 'Attach' and 'Close' buttons at the bottom of the modal. The background shows the 'Coverage Information' section with various options like 'Accidental Death Rider', 'Children's Term Rider (CTR)', and 'Waiver of Monthly Deductions'.

iPipeline's iGO e-App Process

- Coverage Information
 - Illustration
 - Click *Attach Numeric Summary* 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*

The screenshot displays the iGO e-App interface. On the left, a navigation menu lists various sections: Proposed Insured, Proposed Insured, Cont, Lifestyle Questions, Coverage Information (highlighted with a red question mark), Non-Residence Sale Decl..., Beneficiary, Other Insurance, Physician Information, Medical Questions, Medical Questions, Cont, Additional Medical Ques..., Payment Information, Temporary Insurance Agr..., and Validate and Lock Data. The main content area shows the 'Coverage Information' section with fields for 'Face Amount: \$' (100,000), 'Life Insurance Qualification Test' (Guideline Premium Test (GPT) selected), 'Death Benefit Option' (Level selected), and 'Initial Lump Sum Premium?' (No selected). Below these are 'Optional Benefits' (Accidental Death Rider, Children's Term Rider (CTR), Waiver of Monthly Deductions, Guaranteed Purchase Option) and an 'Illustration' section with a 'Was an illustration conforming to' question (Yes selected) and an 'Attach Illustration' button. A red banner at the bottom of the illustration section reads 'Click the *Attach Numeric Summary'.

An 'Attachments' dialog box is open in the foreground, titled 'Attach New File'. It has fields for 'Display Name' and 'Description', and a 'File Location' field with a 'Browse...' button. Below the fields are 'Attach' and 'Close' buttons. At the bottom, there is a table of attachments:

File Name	Display Name	File Size	Actions
Smart UI Illustration.pdf	Smart UI Illustration.pdf	651.94 KB	

iPipeline's iGO e-App Process

- Coverage Information
 - Illustration
 - 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

The screenshot displays the Foresters Financial iGO e-App interface. At the top, the user is identified as 'Doe, John' and the case is 'SMART UL - Medical'. The interface includes a 'Case Actions' dropdown menu with 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). Below this are sections for 'Death Benefit Option' (Level selected), 'Initial Lump Sum Premium?' (No selected), and 'Optional Benefits' (Accidental Death Rider, Children's Term Rider (CTR), Waiver of Monthly Deductions, 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).

iPipeline's iGO e-App Process

- Coverage Information
 - Illustration
 - Click the **red garbage can** icon to delete or the **magnifying glass** icon to view the attached

The screenshot displays the iPipeline iGO e-App interface. On the left, a sidebar lists various application steps, with 'Coverage Information' and 'Illustration' highlighted. The main content area shows an 'Attachments' window with a table of files:

File Name	Display Name	File Size	Actions
Smart UL Illustration.pdf	Smart UL Illustration.pdf	651.94 KB	[Red Garbage Can] [Magnifying Glass]
Smart UL for e-app.pdf	Smart UL for e-app.pdf	523.62 KB	[Red Garbage Can] [Magnifying Glass]

Below the table, a preview of the 'Smart UL Illustration.pdf' document is shown. The document header includes the Foresters Financial logo and the title 'Foresters SMART Universal Life Flexible Premium Universal Life Insurance Life Insurance Illustration'. The body of the document contains the following text:

Prepared on Valued Client
Prepared by: New #000 contact
Valued Company
111222
Alamo, AL 36609000
1.502.912.121

The Independent Order of Foresters US Mailing Address foresters.com
789 Cox Mills Rd PO Box 178 T. 800.628.1540
Foresters, Ontario, Canada M0C 1T9 Buffalo, NY 14201-0179

Foresters Financial and Foresters are trade names and trademarks of The Independent Order of Foresters (a national benefit society) and its subsidiaries.

iPipeline's iGO e-App Process



- Owner (juvenile)
 - For SMART UL and ADV+ II juvenile plans are available. If the Proposed Insured is a juvenile (attained age 0 – 15 years), 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): This field is for **communication preferences** only; NOT where you enter the email address in order to e-Sign

The screenshot displays the Foresters Financial iGO e-App interface. The user is logged in as 'Doe, John' and is viewing the 'Application' tab for a 'SMART UL - Non-medical' case. The 'Owner' section is active, showing the following fields and options:

- Is Owner?** Radio buttons for Parent and Legal Guardian.
- Relationship to the Proposed Insured** Drop-down menu with options: Aunt/Uncle, Brother/Sister, Grandparent, and No Relation.
- Personal Information:** First Name, M.I., Last Name, and Suffix (with a dropdown arrow).
- Date of Birth:** MM / DD / YYYY.
- Gender:** Radio buttons for Male and Female.
- Social Security No.:** A masked input field.
- Is Owner a U.S. Citizen?** Radio buttons for Yes and No.
- Contact Information:** A checkbox for 'Address same as Proposed Insured' and a field for 'Number and Street'.

A sidebar on the left contains a list of application steps, with 'Owner' highlighted in red. Other steps include Pre-Qualifying, License and Appointment, Proposed Insured, Lifestyle Questions, Coverage Information, Illustration Certificate, Beneficiary, Other Insurance, Physician Information, Medical Questions, Payment Information, and Temporary Insurance Agreement.

iPipeline's iGO e-App Process

- Owner (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): This field is for **communication preferences** only; NOT where you enter the email address in order to e-Sign the application

The screenshot shows the 'Owner' section of the iPipeline's iGO e-App process. On the left is a navigation menu with a list of steps, each with a green checkmark except for 'Owner' which has a red question mark. The 'Owner' step is selected. The main form area is titled 'Owner' and contains several sections: 'Relationship to the Proposed Insured' with a dropdown menu showing options like Child, Spouse, Domestic partner, Sibling, Grandchild, Grandparent, Parent, Fiancee, Stepchild, and Other; 'M.I.' and 'Last Name' input fields; 'Social Security No.' input field; 'Is Owner a U.S. Citizen?' with 'Yes' and 'No' radio buttons; 'Contact Information' with a checkbox for 'Address same as Proposed Insured'; and 'Number and Street' input field. The 'M.I.', 'Last Name', 'Social Security No.', and 'Number and Street' fields are highlighted in yellow.

iPipeline's iGO e-App Process

■ Illustration Certification

- 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

The screenshot shows the 'Illustration Certification' form within the Foresters Financial iGO e-App. The interface includes a top navigation bar with 'My Cases', 'Need Assistance?', and 'Welcome'. Below this, the user's name 'Doe, John' and the product 'SMART UL' are displayed. A sidebar on the left lists various steps in the process, with 'Illustration Certification...' highlighted. The main content area contains the following elements:

- Illustration Certification** header.
- A warning: "As a signed illustration cannot be submitted, you must check one of the boxes below."
- Three radio button options:
 - 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:
- Form fields for:
 - Plan Applied For: (dropdown menu)
 - Face Amount: \$ (text input)
 - Premium Amount: \$ (text input)
 - Premium Mode: (dropdown menu)
 - Sex: (radio buttons for Male and Female)
 - Issue Age: (text input)
 - Insurance Class: (radio buttons for Tobacco and Non-Tobacco)
- Rider(s) (name and benefit amount): (text input)
- A blue information 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."
- Navigation buttons: '< Back' and 'Next >'.

iPipeline's iGO e-App Process

- Non-Residence Sale Declaration
 - Required if the state of solicitation is different than the state in which the Owner resides

The screenshot displays the Foresters Financial iGO e-App interface. At the top, the user is identified as 'Doe, John' and 'Foresters'. The case is labeled 'SMART UL - Non-medical'. Navigation options include 'Save', 'View Forms', and 'Case Actions'. The main content area is titled 'Non-Residence Sale Declaration' and contains 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, there are 'Back' and 'Next' navigation buttons. A sidebar on the left lists the application steps, with 'Non-Residence Sale Decl...' highlighted with a question mark icon.

iPipeline's iGO e-App Process

- Beneficiary
 - 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?**”
 - After making either a “**Yes**” or “**No**” 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)

The screenshot shows the 'Primary Beneficiary' form in the iPipeline system. The form is titled 'Primary Beneficiary' and includes a sidebar with navigation options like 'Pre-C', 'Licen', 'Prop', 'Prop', 'Lifes', 'Cove', 'illust', 'Non-', 'Bene', 'Othe', 'Phys', 'Medi', 'Medi', 'Paym', 'Temp', and 'Valid'. The main form area has a 'Relationship to Proposed Insured' dropdown menu with a list of options including Aunt, Business Partner, Charitable Organization, Child, Corporation, Daughter-in-Law, Domestic Partner, Employer - Entity, Employer - Individual, Family-owned Business, Fiancee, Grandchild, Grandparent, Nephew, Niece, Parent, Sibling, Son-in-Law, Spouse-common law, Spouse-married, Step Child, Trust, Uncle, Other - Entity, and Other - Individual. Below this, there are fields for 'City', 'State', and 'Zip Code'. The 'Beneficiary Type' section has radio buttons for 'Irrevocable' and 'Revocable', with 'Revocable' selected. At the bottom right, there are 'Save', 'Delete', and 'Close' buttons. A 'Case Actions' dropdown is visible on the right side of the form.

iPipeline's iGO e-App Process

Other Insurance

- Proposed Insured answers “**Yes**” or “**No**” to the Other Insurance questions
 - If “**Yes**” to the replacing questions (not available in NY), the appropriate Replacement form screens will appear

The screenshot displays the Foresters Financial iGO e-App interface. The user is logged in as 'Doe, John' (Foresters). The interface shows a navigation menu on the left with the following items: Pre-Qualifying, License and Appointment..., Proposed Insured, Proposed Insured, Cont, Lifestyle Questions, Coverage Information, Illustration Certificat..., Non-Residence Sale Decl..., Beneficiary, Other Insurance (highlighted with a question mark), Physician Information, Medical Questions, Medical Questions, Cont, Payment Information, Temporary Insurance Agr..., and Validate and Lock Data. The main content area is titled 'Other Insurance' and contains three questions, each with 'Yes' and 'No' radio button options:

- Is there another annuity or life insurance application pending, on the life of the proposed insured, with Foresters or another insurer? Yes No
- Do you currently have an annuity or life, accidental death, critical illness or disability income insurance pending or in force? Yes No
- Have you ever had an application for life, health, disability or critical illness insurance declined, rated or modified? Yes No

Below the questions, there is a note: '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)?' with radio button options: Yes No. At the bottom of the form, there are 'Back' and 'Next' buttons.

iPipeline's iGO e-App Process

- Important Notice: Replacement form
 - Not available in NY
 - If applicable, this form is built into the e-App
 - Click the *Important Notice: Replacement form* hyperlink first in order to activate the screen

The screenshot displays the Foresters Financial iGO e-App interface. The top navigation bar includes 'My Cases', 'Need Assistance?', and 'Welcome'. The user is identified as 'Joe, John Foresters'. The main navigation tabs are 'Case Information' and 'Application'. The left sidebar lists various steps in the process, with 'Important Notice: Repla...' highlighted in red. The main content area shows the 'Important Notice: Replacement form' screen. A blue information box at the top states: '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'. Below this, the question 'Was the Important Notice: Replacement form read aloud?' is followed by 'Yes' and 'No' radio buttons. Two subsequent questions are also followed by 'Yes' and 'No' radio buttons: 'Are you considering discontinuing making premium payments, surrendering, forfeiting, assigning to the insurer, or otherwise terminating your existing policy or contract?' and 'Are you considering using funds from your existing policies or contracts to pay premiums due on the new policy or contract?'. At the bottom of the form are 'Back' and 'Next' buttons.

iPipeline's iGO e-App Process

- Physician Information
 - 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 *Foreign Address* checkbox and enter the City and Country

The screenshot displays the Foresters Financial iGO e-App interface. The user is logged in as 'Doe, John' (Foresters). The interface shows a navigation menu on the left with various sections, including 'Physician Information' which is currently selected. The main content area is titled 'Physician Information' and contains the following fields and options:

- Has the Proposed Insured ever consulted a physician?** (Radio buttons: Yes, No)
- Physician Name and Address** (Section header)
- Date you last consulted a physician:** (Text input field with MM / DD / YYYY format)
- Reason(s):** (Text input field)
- Were you advised that results of that consultation were outside normal ranges?** (Radio buttons: Yes, No)
- Name of Physician Last Consulted** (Text input field)
- Number and Street** (Text input field)
- City** (Text input field), **State** (Dropdown menu), **Zip Code** (Text input field)
- Phone #** (Text input field)
- Foreign Address?

Navigation buttons for 'Back' and 'Next' are visible at the bottom of the form.

iPipeline's iGO e-App Process

■ Medical Questions

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

The screenshot shows the 'Medical Questions' section of the iGO e-App. The interface includes a navigation menu on the left with options like 'Pre-Qualifying', 'License and Appointment...', 'Proposed Insured', '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...', and 'Validate and Lock Data'. The 'Medical Questions' section is currently selected. The main content area displays the following questions and input fields:

Medical Questions

What is your height and weight?

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

Are you currently taking prescription medication or under treatment?
 Yes No

Has the insured been diagnosed with Acquired Immune Deficiency Syndrome (AIDS), AIDS Related Complex (ARC), or tested positive for Immunodeficiency Virus (HIV)?
 Yes No

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

iPipeline's iGO e-App Process

■ Medical Questions Cont

- 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

The screenshot displays the 'Medical Questions' section of the iGO e-App. On the left, a sidebar lists various question categories, with 'Medical Questions, Cont' highlighted. The main area shows a list of medical conditions with 'Yes' and 'No' radio buttons. A red 'Details' button is visible next to the 'Diabetes' question. A pop-up window titled 'Medical Details on Proposed Insured' is open, showing a list of conditions with 'Details' buttons. The 'Diabetes' condition is selected, and its details are visible in a yellow box. The pop-up also includes a text area for additional information and 'Save', 'Delete', and 'Close' buttons.

Foresters Financial
Doe, John
Foresters
SMART UL

popMedicalDetails_Q10

Medical Details on Proposed Insured

Within the past 10 years, have you been diagnosed with, or received treatment or medication, tested positive or been given medical advice for:

Diabetes, high blood pressure, a disease or disorder of the blood or lymphatic system, coronary artery disease, heart murmur, chest pain, irregular heartbeat, aneurysm, stroke, transient ischemic attack, congestive heart failure (CHF), a disease or disorder of the arteries or valves, peripheral vascular or arterial disease (PVD or PAD), or had a heart attack, heart surgery, heart procedure or circulatory surgery?

Include diagnosis, date first diagnosed, treatment, medications, medical facilities and physicians' name, addresses, phone numbers

Diabetes

High blood pressure

A disease or disorder of the blood or lymphatic system

Details

Coronary artery disease

Details

Save Delete Close

Medical

Within the past medical advice
 Yes No

Within the past medical advice
a) Diabetes, high murmur, chest disease or disor heart surgery, h
 Yes No
Details

b) Cancer (excl a disease or dis
 Yes No

c) Asthma, emp the respiratory
 Yes No

d) Dementia, Alzheimer's disease, paralysis, multiple sclerosis, Parkinson's disease, Lou Gehrig's disease (ALS), muscular dystrophy, fibromyalgia, or a disease or disorder of the brain or nervous system?
 Yes No

e) Anxiety, depression, manic depression, bi-polar disorder, schizophrenia or a mental health disorder?
 Yes No

f) Blood in the urine, hepatitis, Crohn's disease, Systemic Lupus, cirrhosis, or a disease or disorder of the liver, prostate, bladder, kidney, genito-urinary organs, connective tissue or the digestive or immune system (other than HIV)?
 Yes No

iPipeline's iGO e-App Process

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

The screenshot displays the Foresters Financial iGO e-App interface. At the top, the user is identified as 'Doe, John' and the case is 'SMART UL - Medical'. The interface includes navigation options like 'My Cases', 'Need Assistance?', and 'Welcome Formio Fifteen'. A sidebar on the left lists various application steps, with 'Additional Medical Questions' highlighted in red. The main content area is titled 'Additional Medical Questions' and contains several questions with radio button options for 'Yes' and 'No'. The questions are: 'Do you currently drink alcohol?', '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?', '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?', 'Net Worth:' (with a text input field), 'Is your primary physician different from the last physician consulted?', and '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?'. At the bottom, there are 'Back' and 'Next' navigation buttons.

iPipeline's iGO e-App Process

■ Questionnaires

- There are **10** 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

The screenshot displays the Foresters Financial iGO e-App interface. At the top, the user is identified as 'Doe, John Foresters' with a 'SMART UL' label. Navigation options include 'My Cases', 'Need Assistance?', and 'Welcome'. Action buttons for 'Save', 'View Forms', and 'Case Actions' are visible. The main content area is titled 'Diabetes Questionnaire' and contains the following text: 'Please list medical and physical problems diagnosed, treated, tested positive for or for which you have been given medical advice by a member of the medical profession, in relation to this condition (e.g. Type I or Type II Diabetes Mellitus, Gestational Diabetes, Impaired Glucose Tolerance or Impaired Fasting Glucose etc.).' Below this is a yellow input field. The questionnaire includes several questions with radio button options: 'When was this condition first diagnosed?' (with a date input field 'MM / DD / YYYY'), 'Do you test your own blood sugar at home?' (Yes/No), 'Have you had a glycosylated haemoglobin test (HbA1c)?' (Yes/No), 'Do you take medication in relation to this condition (this includes related medication(s) such as those used to lower blood pressure and/or cholesterol)?' (Yes/No), and 'Have you ever been admitted to a hospital or required emergency care in relation to this condition?' (Yes/No). A sidebar on the left lists various questionnaire categories, with 'Diabetes Questionnaire' highlighted with a red question mark icon. At the bottom right, there are 'Back' and 'Next' navigation buttons.

iPipeline's iGO e-App Process

■ Payment Information

- Select **Payer** from drop-down list. If **“Other”** is selected, the **“Other Payer Identification”** screen is 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

The screenshot displays the Foresters iGO e-App interface. The top navigation bar includes 'Foresters Financial', 'My Cases', 'Need Assistance?', and 'Welcome Formo Fifteen'. The user is logged in as 'Doe, John' (Foresters). The case is identified as 'SMART UL - Non-medical'. The interface is divided into 'Case Information' and 'Application' tabs, with 'Application' currently selected. A left-hand navigation menu lists various application steps, with 'Payment Information' highlighted. The main content area is titled 'Payment Information' and contains the following fields and options:

- Payer IC:** A dropdown menu with options: 'Proposed Insured', 'Owner (if other than proposed insured)', and 'Other'. The 'Other' option is selected.
- First premium payment to be made by:** A dropdown menu with the option 'Draft via Pre-Authorized Check (PAC)' selected.
- Planned Premium:** A field showing '\$ Foresters Financial'.
- Payment mode:** A dropdown menu with 'Draft via Pre-Authorized Check (PAC)' selected.
- Preferred Draft Date:** Radio buttons for 'Yes' and 'No', with 'No' selected.
- PAC Banking Information:** A section with a blue information icon and the text: 'Banking information valid forms of premium'.

At the bottom of the screen, a blue information icon is followed by the text: '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'.

iPipeline's iGO e-App Process

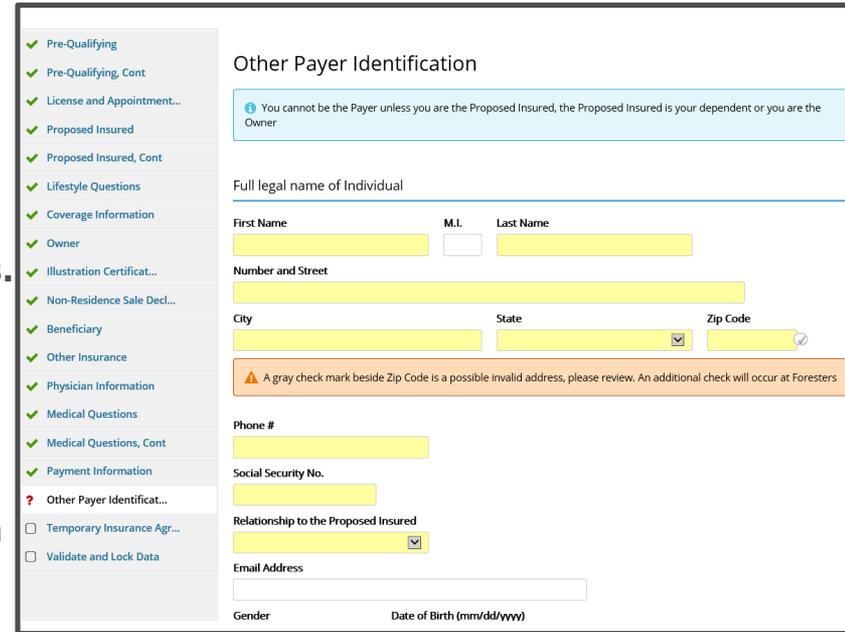
- Payment Information
 - When banking information is provided it must be valid in order to proceed
 - Click *Validate* to validate banking information
 - Credit, Debit and Pre-Paid cards are not valid forms of premium payment (not for paper applications either!)

The screenshot shows the 'Payment Information' step of the iGO e-App process. The left sidebar contains a progress indicator with the following items: Other Insurance, Physician Information, Medical Questions, Medical Questions, Cont, Additional Medical Ques..., and Payment Information (highlighted with a red question mark). The main content area includes a dropdown menu set to 'Monthly', a 'Preferred Draft Date' section with 'Yes' and 'No' radio buttons (where 'No' is selected), and a 'PAC Banking Information' section. A blue informational banner 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'. Below this are input fields for 'Name of Financial Institution' (Wells Fargo), 'Routing Transit #' (122199983), and 'Account #' (92361077941). An orange warning banner reads: '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'. A pink instruction banner says: 'Click the "Validate" button below to validate the banking information entered'. A blue 'Validate' button is present, along with 'Account Type' radio buttons for 'Checking' and 'Savings'. At the bottom are 'Back' and 'Next' navigation buttons.

iPipeline's iGO e-App Process

Other Payer Identification

- Triggered if Payer selected is **Other** and payment method is **Pre-Authorized Check (PAC)**
- 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 a valid SSN. SSN must be 9 characters long
- Select the relationship to the Proposed Insured from the drop down
- Email Address (optional): This field is for **communication preferences** only; NOT where you enter the email address in order to e-Sign the application



The screenshot shows the 'Other Payer Identification' section of the application. On the left is a navigation menu with a list of steps, most marked with a green checkmark. The 'Other Payer Identification' step is marked with a red question mark. The main form area contains the following fields and messages:

- Other Payer Identification** (Section Header)
- Warning:** 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: [Redacted]
 - M.I.: [Redacted]
 - Last Name: [Redacted]
- Number and Street:** [Redacted]
- City:** [Redacted]
- State:** [Redacted]
- Zip Code:** [Redacted] (marked with a grey checkmark)

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

- Phone #:** [Redacted]
- Social Security No.:** [Redacted]
- Relationship to the Proposed Insured:** [Redacted] (marked with a green checkmark)
- Email Address:** [Redacted]
- Gender:** [Redacted]
- Date of Birth (mm/dd/yyyy):** [Redacted]

iPipeline's iGO e-App Process

- Other Payer Identification
 - If Payer is not a U.S. citizen, select **"No"** then select **"Visa Type"** under immigration status
 - Additional Other Payer Information
 - Answer the all questions in this section, including if the full legal name of the Payer is what appears on the bank account for the records for the account provided

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?

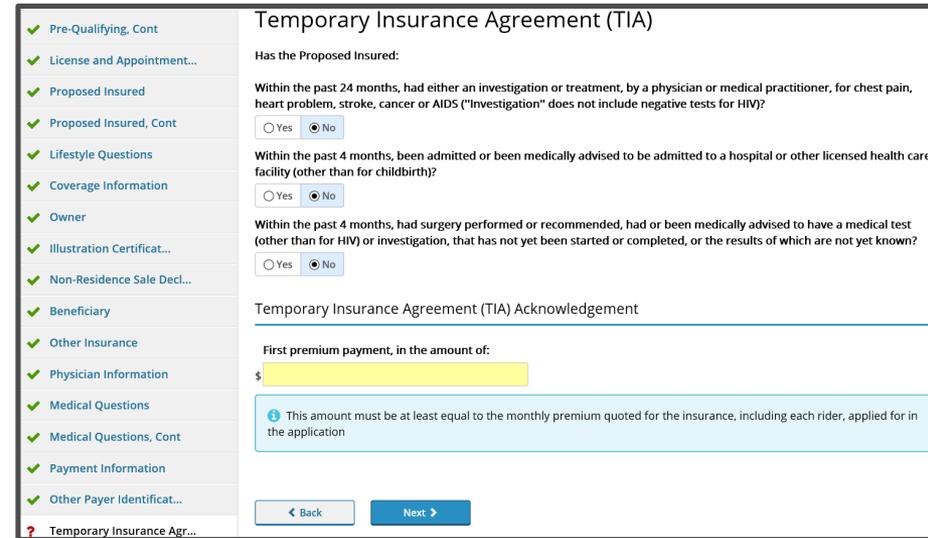
Yes No

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
<input type="text"/>	<input type="text"/>	<input type="text"/>

iPipeline's iGO e-App Process

- Temporary Insurance Agreement (TIA)
 - 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



The screenshot shows a mobile application interface for a Temporary Insurance Agreement (TIA). On the left is a vertical navigation menu with a list of steps, each preceded by a green checkmark. The steps are: 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...; and Temporary Insurance Agr... (with a red question mark icon). The main content area is titled "Temporary Insurance Agreement (TIA)" and contains three sections. The first section, "Has the Proposed Insured:", has two questions. The first question is "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)?" with radio buttons for "Yes" and "No", where "No" is selected. The second question is "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)?" with radio buttons for "Yes" and "No", where "No" is selected. The third question is "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?" with radio buttons for "Yes" and "No", where "No" is selected. The second section is "Temporary Insurance Agreement (TIA) Acknowledgement" and contains the text "First premium payment, in the amount of:" followed by a yellow input field with a "\$" symbol. Below this is a light blue information box with a question mark icon and the text: "This amount must be at least equal to the monthly premium quoted for the insurance, including each rider, applied for in the application". At the bottom of the form are two buttons: a grey "Back" button with a left arrow and a blue "Next" button with a right arrow.

iPipeline's iGO e-App Process

- Life Insurance Suitability and Best Interest Form
 - NY only
 - Reg 187:
 - Sets a requirement for you to collect suitability information that will form the basis of a recommendation to your clients regarding the purchase of a life insurance contract or certain types of post-issue commissionable transactions
 - Clarifies your duties and obligations when making recommendations to help ensure that a transaction is in the best interest of your clients

The screenshot displays the 'Life Insurance Suitability and Best Interest Form' interface. On the left, a vertical progress bar lists 15 steps, with the final step, 'Life Insurance Suitability and Best Interest Form', highlighted in red. The main content area shows the form title and product information: 'Product: SMART Universal Life'. Below this, the form is divided into sections: 'Part A - Owner Suitability Information', 'Household Financial Information', and 'Household Annual Income:'. The 'Household Annual Income' section includes fields for 'Gross: \$' and 'Net (Net is after tax and before expenses): \$', both of which are currently empty. Below these are fields for 'Household Assets: \$', 'Household Liquid Net Worth: \$', and 'Household Monthly Financial Obligations: \$', all of which are also empty. A blue information box at the bottom right of the form contains a question mark icon and the text: 'Indicate total including items such as mortgage, credit cards, loans and other on-going payments (eg. utility bills)'.

iPipeline's iGO e-App Process

- Validate and Lock Data
 - 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* to revisit and complete the required fields. Once you have, proceed back to this screen

Doe, John
Foresters

SMART UL - Non-medical

Save View Forms Case Actions

Case Information Application

Validate and Lock Data

The documents are incomplete and not in Good Order

You may **choose** one of the following options:

1. To be considered in **Good Order**, click the screen(s) marked **?** 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.

[Return to Incomplete Sections of the Application](#)

[Back](#)

iPipeline's iGO e-App Process

- Validate and Lock Data
 - 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* to begin the e-Sign process

The screenshot displays the 'Application' tab of the iPipeline interface. The user is identified as 'Doe, John' at 'Foresters'. The case is labeled 'SMART UL - Non-medical'. The interface includes 'Save' and 'View Forms' buttons, and a 'Case Actions' dropdown menu. A sidebar on the left lists various document categories, all marked with green checkmarks, indicating they are complete. The main content area is titled 'Validate and Lock Data' and features a green success message: 'Congratulations! The documents are complete and in Good Order'. Below this, two informational messages state: 'The documents now qualify for the Signature process' and 'Please click the "Lock Documents and Proceed to the Signature Process" button'. A prominent button labeled 'Lock Documents and Proceed to the Signature Process' is available, along with a 'Back' button.

iPipeline's iGO e-App Process

- Validate and Lock Data
 - 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* 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

The screenshot shows the 'Application' tab selected in the top navigation bar. The left-hand navigation tree lists various sections, each with a lock icon. The main content area is titled 'Validate and Lock Data' and features a green success message: 'The documents have been locked!'. Below the message, there is a paragraph explaining that documents are locked to protect client data during the signature process. A second paragraph warns that unlocking documents will cancel all previously collected electronic signatures and require a new signature process. A third paragraph provides instructions on how to edit documents by clicking the 'Unlock Documents and Cancel Signature Process' button. At the bottom of the main content area, there is a button labeled 'Unlock Documents and Cancel Signature Process' and two navigation buttons: 'Back' and 'Next'.

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Thank you

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