

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

Foresters 
Financial

Helping is who we are.™

Visit foresters.com to see how we can help you.



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

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

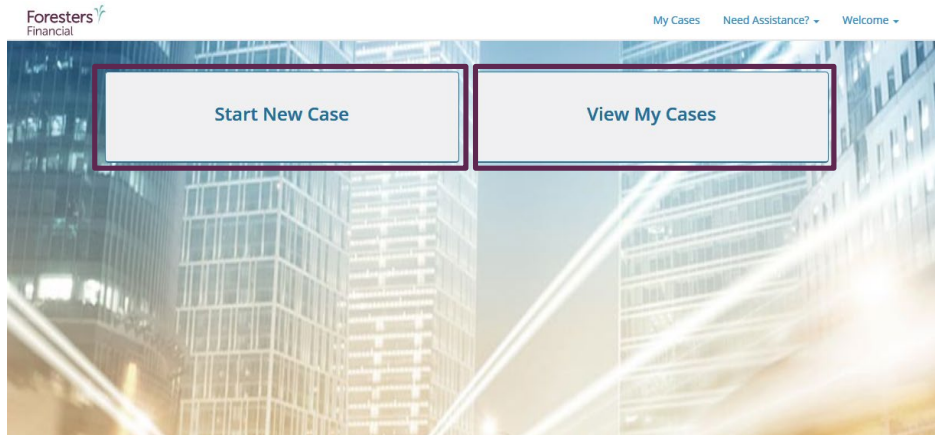
- For each screen, if all required information is provided you will see a green checkmark. If required information is missing you will see a red question mark

✓	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:

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	View Forms	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	View Forms	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	View Forms	Case Actions

Page 1 of 1 | Go to page:

Cases Section:

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	View Forms	Case Actions
Test Face Amount Again, Cheryl Face Amount: \$30,000 Case Details	Started	Foresters Financial	Advantage Plus	1/26/2017	View Forms	Case Actions
TDTwo One, Sucheta Face Amount: \$125,000 Case Details	Application e-Submitted	Foresters Financial	Advantage Plus	9/8/2016	View Forms	Case Actions
Feb eighteen, Karen Case Details	Started	Foresters Financial	Advantage Plus	2/18/2016	View Forms	Case Actions
Smith, John 70000 Face Amount: \$25,000 Case Details	Application e-Submitted	Foresters Financial	Advantage Plus	2/3/2016	View Forms	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

Case Information		
Status	Date Modified	
Started	10/19/2018	
Proposed Insured		
First Name	Last Name	
John	Doe	
Date of Birth	Age	Gender
MM / DD / YYYY		Please select...
Case Description		
(Examples: \$500,000.00, Kid's Policy, Business Policy, etc)		
Carrier and Product		
Application Signed State:	Product Type	Find Available Products
Alabama	Universal Life	
Product		
Carrier	Product	IGO e-App
Foresters Financial	SMART UL - Medical	Select
		e-Sign
Foresters Financial	SMART UL - Non-medical	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

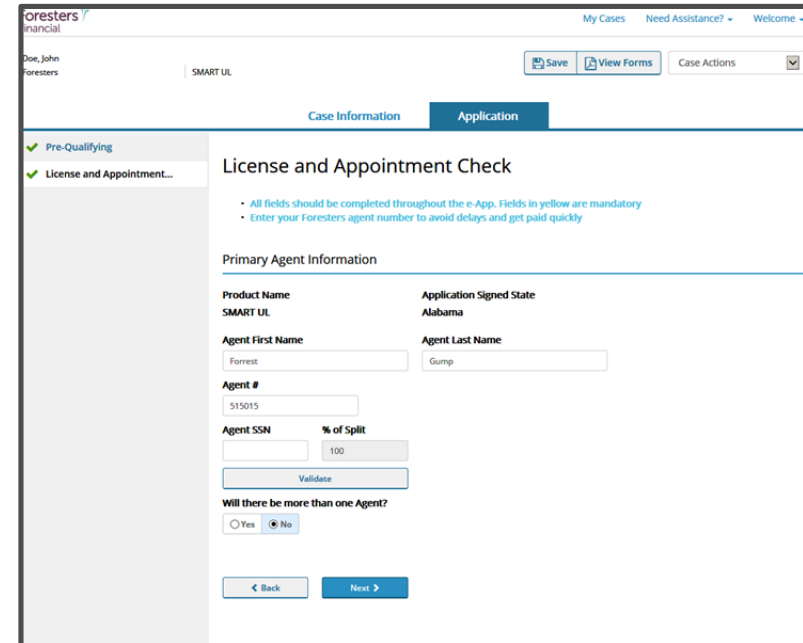
■ *Pre-Qualifying Cont

- 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 'Pre-Qualifying, Cont' screen within the Foresters Financial iGO e-App. The interface includes a top navigation bar with 'My Cases', 'Need Assistance?', and a welcome message for 'Foremo Fifteen'. Below this, the user 'Doe, John Foresters' is logged in, and the case is identified as 'SMART UL - Non-medical'. The main content area is divided into two tabs: 'Case Information' and 'Application'. The 'Application' tab is active, showing a 'Pre-Qualifying, Cont' section. This section contains a question: 'If a 1035 exchange is intended, is a spousal or an irrevocable beneficiary signature required?'. Below the question are two radio buttons: 'Yes' (selected) and 'No'. A 'Next' button is visible at the bottom right. A red warning box at the bottom of the screen 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.'

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 shows the 'License and Appointment Check' screen in the Foresters Financial iGO e-App. The interface includes a top navigation bar with 'My Cases', 'Need Assistance?', and 'Welcome'. Below this, a sidebar on the left shows 'Pre-Qualifying' and 'License and Appointment...' with green checkmarks. The main content area is titled 'License and Appointment Check' and contains instructions: 'All fields should be completed throughout the e-App. Fields in yellow are mandatory' and 'Enter your Foresters agent number to avoid delays and get paid quickly'. The 'Primary Agent Information' section includes fields for 'Product Name' (SMART UL), 'Application Signed State' (Alabama), 'Agent First Name' (Forrest), 'Agent Last Name' (Gump), 'Agent #' (515015), and 'Agent SSN'. A '% of Split' field is set to 100. A 'Validate' button is present. At the bottom, there is a question 'Will there be more than one Agent?' with radio buttons for 'Yes' and 'No' (selected). 'Back' and 'Next' buttons are at the bottom right.

iPipeline's iGO e-App Process

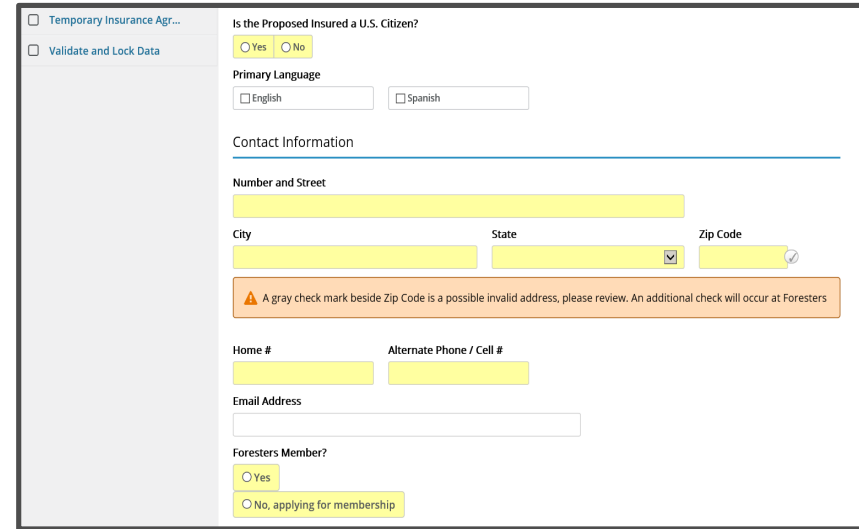
- Proposed Insured
 - Collect personal details about the Proposed Insured in this section
 - Enter a valid SSN. SSN must be 9 characters long
 - Enter Country of Birth. If **"USA"** is selected, enter **"State"**

The screenshot displays the 'iPipeline's iGO e-App' interface. At the top, there are two tabs: 'Case Information' and 'Application'. The 'Application' tab is active. On the left side, there is a vertical menu with several items, each preceded by a green checkmark or a red question mark. The items are: 'Pre-Qualifying', 'Pre-Qualifying, Cont', 'COVID-19 Questionnaire', 'License and Appointment...', 'Proposed Insured' (marked 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 'Proposed Insured' section is currently selected. The main content area is titled 'Proposed Insured' and contains two bullet points: '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' and '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, there is a section titled 'Personal Details' with several input fields: 'First Name' (with 'John' entered), 'M.I.' (empty), 'Last Name' (with 'Doe' entered), and 'Suffix' (with a dropdown arrow). Below these are 'Date of Birth' (with '09 / 09 / 1985' entered), 'Age Nearest' (with '35' entered), and 'Gender' (with 'Male' selected and 'Female' as an option). A blue banner with a question mark icon and text reads: 'Return to the Pre-Qualifying, Cont screen to change the Date of Birth, if required'. Below this, there are two more input fields: 'Social Security No.' (with a yellow highlight) and 'Country of Birth' (with a dropdown arrow and a yellow highlight).

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 the iPipeline iGO e-App process. On the left is a sidebar with two options: "Temporary Insurance Agr..." and "Validate and Lock Data", both with checkboxes. 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** with a text input field.
- City**, **State** (dropdown), and **Zip Code** (text input with a grey checkmark icon).
- An orange warning box with a triangle icon: "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 #** with text input fields.
- Email Address** with a text input 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 'iPipeline's iGO e-App Process' interface. On the left is a sidebar menu with a list of steps: Pre-Qualifying, Pre-Qualifying, Cont, COVID-19 Questionnaire, 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..., and Validate and Lock Data. The 'Proposed Insured, Cont' step is currently selected and highlighted. The main content area is titled 'Proposed Insured Cont' and contains the following sections: 'Photo I.D. Information' with a prompt to 'Indicate the type of Photo I.D. used to verify identity:' and a 'Type:' dropdown menu; 'Employment Information' with a prompt 'What is the Proposed Insured's current employment status?' and a list of options (Employed, Retired, Student, Home Maker, Unemployed, Child, Disabled) with 'Yes' and 'No' radio buttons; a prompt 'I elect to designate a secondary addressee (only if designating another person to receive notification regarding a possible lapse in coverage.)' with 'Yes' and 'No' radio buttons; and a prompt 'Will the Owner be different from the Proposed Insured?' with '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

A screenshot of the Foresters Financial iGO e-App interface. The top navigation bar includes the Foresters Financial logo, user information (Doe, John; Foresters), a case identifier (SMART UL - Non-medical), and buttons for 'Save', 'View Forms', and 'Case Actions'. Below the navigation bar, there are two tabs: 'Case Information' and 'Application'. The 'Application' tab is active, and the main heading is 'Secondary Addressee Designation'. On the left side, there is a vertical list of steps in the application process, with 'Secondary Addressee Des...' highlighted. The main content area contains a form for 'Addressee Information'. It includes fields for 'First Name', 'M.I.', 'Last Name', and 'Gender' (with radio buttons for 'Male' and 'Female'). Below these are fields for 'Number and Street' (with a placeholder 'Enter a location'), 'City', 'State' (a dropdown menu), and 'Zip Code'. At the bottom of the form are 'Back' and 'Next' buttons.

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 logged in as 'Doe, John' with the role 'Foresters'. The interface includes a 'SMART UL' section and buttons for 'Save', 'View Forms', and 'Case Actions'. The main content area is divided into two tabs: 'Case Information' and 'Application'. The 'Application' tab is active, showing a list of steps on the left: 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 is expanded, displaying a series of questions with radio button options for 'Yes' and 'No'. The questions are: '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), '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), and 'Within the past 5 years, have you had your driver's license suspended or revoked or been convicted of or pled guilty to'. A red 'Details' button is visible below the first question.

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 iPipeline's iGO e-App interface. At the top, there are two tabs: "Case Information" and "Application". The "Application" tab is selected. On the left side, there is a vertical menu with a list of steps. The "Coverage Information" step is highlighted with a red question mark icon. The main content area is titled "Coverage Information". It includes the following sections:

- Product Name:** SMART UL - Medical
- Face Amount:** \$ [Yellow input field]
- 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:** [Yellow input field]
- Non-1035 Exchange Funds:** [Yellow input field]
- Optional Benefits:**
 - ☐ Accidental Death Rider
 - ☐ Children's Term Rider (CTR)
 - ☐ Waiver of Monthly Deductions
 - ☐ Guaranteed Purchase Option

A blue information box is present below the "Initial Lump Sum Premium?" section, stating: "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 iPipeline's 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 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 is titled 'Face Amount: \$' with a value of 100,000. Below this is the 'Life Insurance Qualification Test' section with two radio buttons: 'Guideline Premium Test (GPT)' (selected) and 'Cash Value Accumulation Test (CVAT)'. The 'Death Benefit Option' section has two radio buttons: 'Level' (unchecked) and 'Increasing' (checked). The 'Initial Lump Sum Premium?' section has two radio buttons: 'Yes' (unchecked) and 'No' (checked). The 'Optional Benefits' section includes four checkboxes: 'Accidental Death Rider' (unchecked), 'Children's Term Rider (CTR)' (unchecked), 'Waiver of Monthly Deductions' (unchecked), and 'Guaranteed Purchase Option' (unchecked). The 'Illustration' section contains the question 'Was an illustration conforming to the insurance product as applied for in the application shown to the prospective owner?' with 'Yes' (selected) and 'No' (unchecked) radio buttons. Below this is a red warning box stating: 'Click the "Attach Illustration" button to attach the illustration. The attachment must be in PDF format'. At the bottom are two buttons: 'Attach Illustration' and 'Attach Numeric Summary'. The footer has two buttons: '< Back' and 'Next >'. The Foresters Financial logo is in the top right corner.

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's iGO e-App interface. On the left, a sidebar lists various sections: Proposed Insured, Proposed Insured, Cont, Lifestyle Questions, Coverage Information (selected), 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 the 'Illustration' tab selected. It includes fields for Face Amount (\$100,000), Life Insurance Qualification Test (Guideline Premium Test (GPT) selected, Cash Value Accumulation Test (CVAT) unselected), Death Benefit Option (Level selected, Increasing unselected), and Initial Lump Sum Premium? (Yes selected, No unselected). 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 the' question (Yes selected, No unselected). A red banner indicates 'Click the "Attach illustration" button'. At the bottom are 'Attach Illustration', 'Attach Numeric Summary', 'Back', and 'Next' buttons. A modal window titled 'Attachments' is open, showing 'Attach New File' with fields for Display Name, Description, and File Location, and 'Attach' and 'Close' buttons. Below the modal, a table lists attachments with columns for File Name, Display Name, File Size, and Actions.

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 iPipeline's iGO e-App interface. On the left, a sidebar 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? (Yes 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). A red banner at the bottom of the main content area reads 'Click the "Attach Numeric Summary" button'. An 'Attachments' modal is open on the right, showing a form to attach a new file with fields for Display Name, Description, and File Location, and buttons for Attach and Close. Below the modal, a table lists attachments:

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

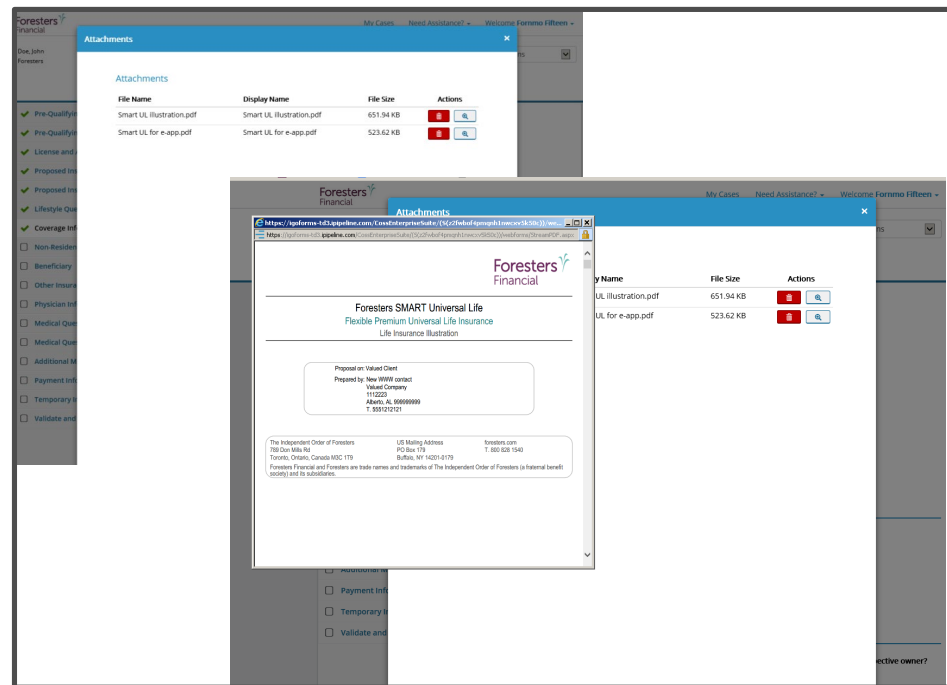
iPipeline's iGO e-App Process

- 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 logged in as 'Doe, John' with the role 'Foresters'. The application is titled 'SMART UL - Medical'. The interface includes a 'Case Information' tab and an 'Application' tab. A 'Case Actions' dropdown menu is visible, containing options: 'Start New Case', 'Attachments', 'Duplicate Case', 'Import Case', and 'Export Case'. The 'Coverage Information' section is active, showing the 'Product Name' as 'SMART UL - Medical' and the 'Face Amount' as '\$ 100,000'. Under 'Life Insurance Qualification Test', the 'Guideline Premium Test (GPT)' is selected. The 'Death Benefit Option' is set to 'Increasing'. The 'Initial Lump Sum Premium?' question is answered 'No'. The 'Optional Benefits' section includes checkboxes for 'Accidental Death Rider', 'Children's Term Rider (CTR)', 'Waiver of Monthly Deductions', and 'Guaranteed Purchase Option'. The 'Illustration' section at the bottom asks 'Was an illustration conforming to the insurance product as applied for in the application shown to the prospective owner?' with 'Yes' selected.

iPipeline's iGO e-App Process

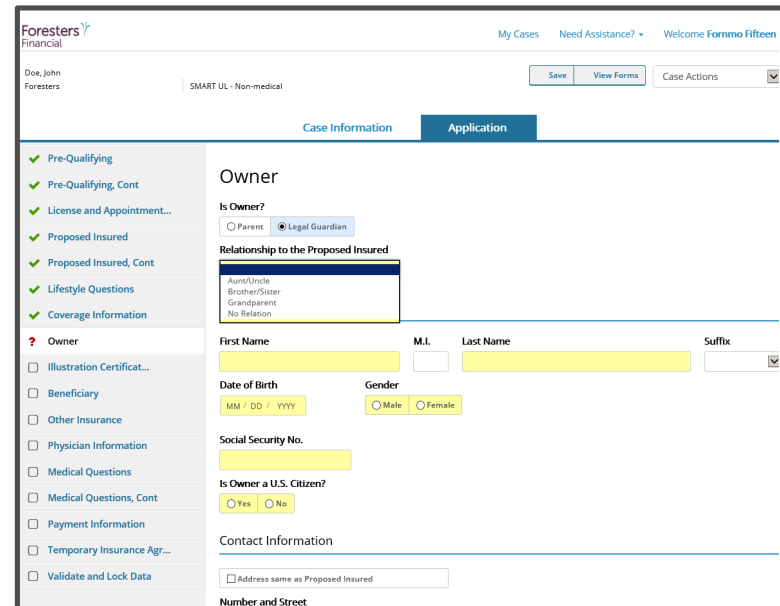
- Coverage Information
 - Illustration
 - Click the **red garbage can** icon to delete or the **magnifying glass** icon to view the attached



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 shows 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 options for "Is Owner?" (Parent or Legal Guardian) and a drop-down list for "Relationship to the Proposed Insured" with options: Aunt/Uncle, Brother/Sister, Grandparent, and No Relation. Below this, there are fields for First Name, M.I., Last Name, and Suffix. The "Date of Birth" field is set to MM / DD / YYYY, and the "Gender" field has radio buttons for Male and Female. The "Social Security No." field is also present. The "Is Owner a U.S. Citizen?" field has radio buttons for Yes and No. The "Contact Information" section includes a checkbox for "Address same as Proposed Insured" and a field for "Number and Street".

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 displays the 'Owner' section of the iPipeline's iGO e-App process. On the left is a vertical navigation menu with a list of steps: 'Pre-Qualifying, Cont', 'License and Appointment...', 'Proposed Insured', 'Proposed Insured, Cont', 'Lifestyle Questions', 'Coverage Information', 'Owner' (highlighted with a red question mark), 'Illustration Certificat...', 'Beneficiary', 'Other Insurance', 'Physician Information', 'Medical Questions', 'Medical Questions, Cont', 'Payment Information', 'Temporary Insurance Agr...', and 'Validate and Lock Data'. The main content 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; 'Suffix' dropdown; 'MM / DD / YYYY' date field; 'Male' and 'Female' radio buttons; 'Social Security No.' input field; 'Is Owner a U.S. Citizen?' with 'Yes' and 'No' radio buttons; 'Contact Information' section with a checkbox for 'Address same as Proposed Insured'; and 'Number and Street' input field.

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 displays 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, a header section shows the user 'Doe, John' and the product 'SMART UL', with buttons for 'Save', 'View Forms', and 'Case Actions'. The main content area is divided into two tabs: 'Case Information' and 'Application'. The 'Application' tab is active, showing the 'Illustration Certification' form. On the left, a sidebar lists various steps in the process, with 'Illustration Certification' highlighted. The form itself contains several sections: a warning about signed illustrations, three checkboxes for different illustration scenarios (all unchecked), a section for computer screen illustration details (checked), and input fields for 'Plan Applied For', 'Face Amount', 'Premium Amount', 'Premium Mode', 'Sex', 'Issue Age', and 'Insurance Class'. At the bottom, there is a text area for 'Rider(s) (name and benefit amount)' and a final warning about the computer screen illustration. Navigation buttons for 'Back' and 'Next' are at the bottom right.

Foresters Financial

My Cases Need Assistance? Welcome

Doe, John
Foresters

SMART UL

Save View Forms Case Actions

Case Information Application

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: Face Amount: \$

Premium Amount: \$ Premium Mode:

Sex: ☐ Male ☐ Female Issue Age: Insurance Class: ☐ Tobacco ☐ Non-Tobacco

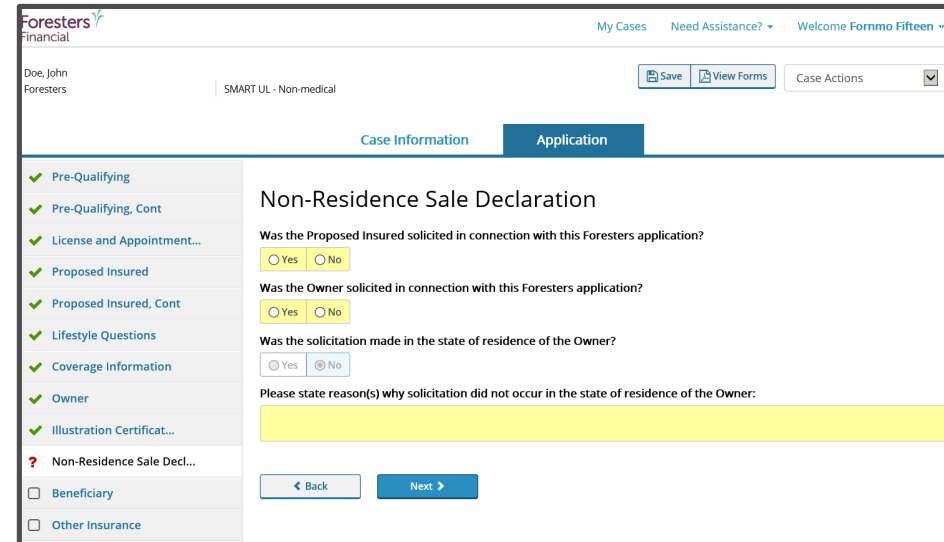
Rider(s) (name and benefit amount):

☐ 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.

Back 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 logged in as "Doe, John" with the role "Foresters". The application is identified as "SMART UL - Non-medical". Navigation links include "My Cases", "Need Assistance?", and "Welcome Formno Fifteen". Action buttons for "Save", "View Forms", and "Case Actions" are present. The main navigation bar shows "Case Information" and "Application". The left sidebar lists the application steps: 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, and Other Insurance. The "Non-Residence Sale Declaration" section is active, displaying three questions with radio button options for "Yes" and "No":

- Was the Proposed Insured solicited in connection with this Foresters application?
- Was the Owner solicited in connection with this Foresters application?
- Was the solicitation made in the state of residence of the Owner?

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

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 iGO e-App. The form is titled 'Primary Beneficiary' and includes a 'Relationship to Proposed Insured' dropdown menu. The dropdown is open, showing a list of relationship options: 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 the dropdown, there are fields for 'City', 'State', and 'Zip Code'. The 'Beneficiary Type' section has two radio buttons: 'Irrevocable' and 'Revocable', with 'Revocable' selected. At the bottom right, there are 'Save', 'Delete', and 'Close' buttons. On the left side of the screen, there is a sidebar with a list of menu items: 'Pre-C', 'Licen', 'Prop', 'Prop', 'Lifes', 'Cove', 'Illust', 'Non-', 'Bene', 'Othe', 'Phys', 'Medi', 'Medi', 'Paym', 'Temp', and 'Valid'. On the right side, there is a 'Case Actions' dropdown menu and a 'Beneficiary Type' section with a yellow bar and a blue bar.

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. At the top, the user is logged in as 'Doe, John' with the role 'Foresters'. The interface includes a 'SMART UL' section and buttons for 'Save', 'View Forms', and 'Case Actions'. The main navigation bar shows 'Case Information' and 'Application' tabs. The left sidebar lists various steps in the process, with 'Other Insurance' currently selected and marked with a question mark. The main content area is titled 'Other Insurance' and contains three questions, each with 'Yes' and 'No' radio button options:

- Question 1: "Is there another annuity or life insurance application pending, on the life of the proposed insured, with Foresters or another insurer?" (Options: Yes, No)
- Question 2: "Do you currently have an annuity or life, accidental death, critical illness or disability income insurance pending or in force?" (Options: Yes, No)
- Question 3: "Have you ever had an application for life, health, disability or critical illness insurance declined, rated or modified?" (Options: Yes, No)

Below the questions, there is a note about coverage discontinuation and a final question: "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)?" (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. At the top, the user is logged in as 'Joe, John' with the role 'Foresters'. The interface includes a 'SMART UI' label and buttons for 'Save', 'View Forms', and 'Case Actions'. The main navigation bar shows 'Case Information' and 'Application' tabs. The left sidebar lists various steps in the application process, with 'Important Notice: Repla...' highlighted. The main content area is titled 'Important Notice: Replacement form' and contains a blue information box with a question mark icon and text: '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, there is a section titled '"Important Notice: Replacement form"' with a question: 'Was the Important Notice: Replacement form read aloud?'. This is followed by two questions, each with 'Yes' and 'No' radio button options: '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, there 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. At the top, the user is logged in as 'Doe, John' with the role 'Foresters'. The interface includes a 'SMART UI' label and buttons for 'Save', 'View Forms', and 'Case Actions'. The main navigation bar shows 'Case Information' and 'Application' tabs. A left sidebar lists various steps in the application process, with 'Physician Information' currently selected and marked with a red question mark. The 'Physician Information' section 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:** (MM / DD / YYYY)
- 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?**

At the bottom of the form, there are 'Back' and 'Next' buttons.

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 displays the 'Medical Questions' section of the Foresters Financial iGO e-App. The interface includes a top navigation bar with the company logo, user information ('Doe, John Foresters'), and links for 'My Cases', 'Need Assistance?', and 'Welcome'. Below this is a sidebar menu with various application steps, where 'Medical Questions' is currently selected and highlighted. The main content area is titled 'Medical Questions' and contains several questions with input fields and radio button options. The questions are: 1. 'What is your height and weight?' with fields for Height (ft) (a dropdown menu showing 1 to 10), Height (in) (a dropdown menu showing 1 to 10), and Weight (lbs) (a text input field). 2. 'Are you currently taking prescription medication or under treatment?' with 'Yes' and 'No' radio buttons. 3. 'Have you ever been diagnosed with Acquired Immune Deficiency Syndrome (AIDS), AIDS Related Complex (ARC), or tested positive for Immunodeficiency Virus (HIV)?' with 'Yes' and 'No' radio buttons. 4. 'Within the past 2 years, have you:' followed by two sub-questions: 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?' and 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?'. Both sub-questions have 'Yes' and 'No' radio buttons. 5. 'Do you currently:' followed by two sub-questions: 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?' and b) 'Require the use of a wheelchair due to a chronic illness or disease?'. Both sub-questions have 'Yes' and 'No' radio buttons. The bottom of the screen shows a 'Validate and Lock Data' button.

Foresters Financial

My Cases Need Assistance? Welcome

Save View Forms Case Actions

Case Information Application

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?

Yes No

Have you ever 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

Validate and Lock Data

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 Cont' screen in the iGO e-App. On the left, a sidebar lists various medical conditions with checkboxes. The 'Medical Questions Cont' item is highlighted with a red question mark icon. On the right, a pop-up window titled 'popMedicalDetails_Q10' is open, showing the 'Medical Details on Proposed Insured' form. The form includes a section for 'Within the past 10 years, have you been diagnosed with, or received treatment or medication, tested positive or been given medical advice for:'. Below this, there are checkboxes for 'Diabetes', 'A disease or disorder of the blood or lymphatic system', 'Coronary artery disease', 'Cancer (excluding a disease or disorder of the brain or nervous system)', 'Asthma, emphysema or other respiratory disease', '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?', 'Anxiety, depression, manic depression, bi-polar disorder, schizophrenia or a mental health disorder?', and '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)?'. Each condition has a 'Details' button next to it. The 'Diabetes' condition is selected, and its 'Details' box is highlighted in yellow. The form also includes a 'Save' button and a 'Close' button.

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 logged in as 'Doe, John' with the role 'Foresters'. The case is identified as 'SMART UL - Medical'. Navigation links include 'My Cases', 'Need Assistance?', and a welcome message 'Welcome Formio Fifteen'. Action buttons for 'Save', 'View Forms', and 'Case Actions' are present. The main navigation bar shows 'Case Information' and 'Application'. A sidebar on the left lists various steps in the process, with 'Additional Medical Questions' currently selected and highlighted with a red question mark icon. The main content area is titled 'Additional Medical Questions' and contains several questions with radio button responses:

- 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

At the bottom of the form, 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 logged in as 'Doe, John Foresters' with a 'SMART UI' label. Navigation links include 'My Cases', 'Need Assistance?', and 'Welcome'. Action buttons for 'Save', 'View Forms', and 'Case Actions' are present. The main navigation bar shows 'Case Information' and 'Application'. A sidebar on the left lists various questionnaires, with 'Diabetes Questionnaire' highlighted. 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 next question is 'When was this condition first diagnosed?' with a date picker showing 'MM / DD / YYYY'. The following question is 'Do you test your own blood sugar at home?' with radio buttons for 'Yes' and 'No'. The next question is 'Have you had a glycosylated haemoglobin test (HbA1c)?' with radio buttons for 'Yes' and 'No'. The next question is '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)?' with radio buttons for 'Yes' and 'No'. The final question is 'Have you ever been admitted to a hospital or required emergency care in relation to this condition?' with radio buttons for 'Yes' and 'No'. At the bottom right, there are 'Back' and 'Next' buttons.

iPipeline's iGO e-App Process

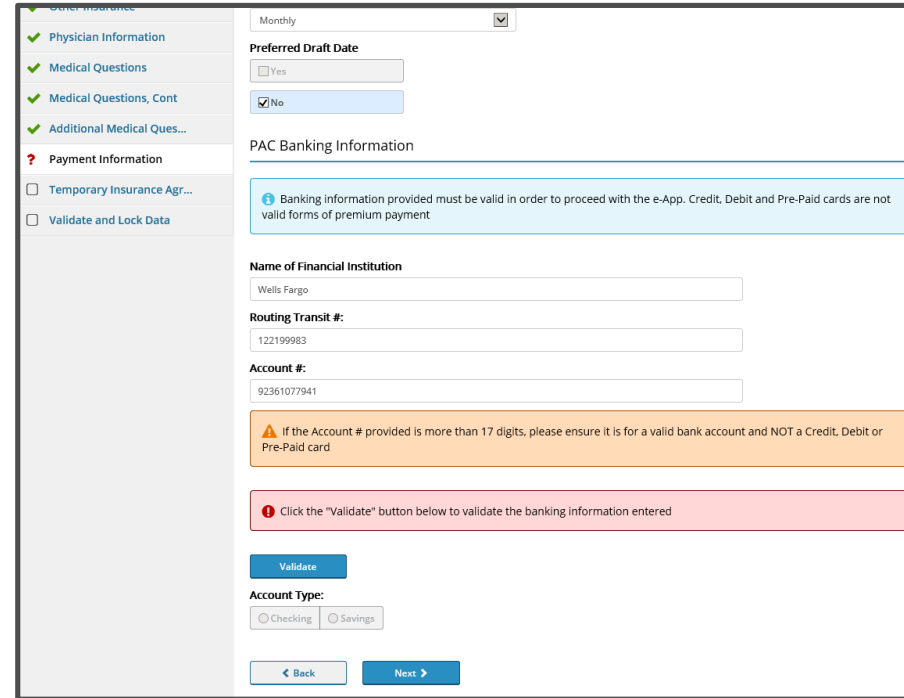
■ Payment Information

- 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 Financial iGO e-App interface. The top navigation bar includes 'My Cases', 'Need Assistance?', and 'Welcome Formo Fifteen'. The user is logged in as 'Doe, John' with the role 'Foresters'. The case is identified as 'SMART UL - Non-medical'. The interface is divided into two main sections: 'Case Information' and 'Application'. The 'Application' section is active, showing the 'Payment Information' screen. On the left, a sidebar lists various steps in the process, with 'Payment Information' highlighted. The main content area for 'Payment Information' includes fields for 'Payer is:' (with a dropdown menu showing 'Proposed Insured', 'Owner (if other than proposed insured)', and 'Other'), 'First premium payment to be made by:' (with a dropdown menu showing 'Draft via Pre-Authorized Check (PAC)'), 'Planned Premium: \$' (with a text input field), 'Payment mode:' (with a dropdown menu showing 'Draft via Pre-Authorized Check (PAC)'), 'Preferred Draft Date' (with checkboxes for 'Yes' and 'No'), and 'PAC Banking Information' (with a checkbox for 'Banking information valid forms of premium'). A bottom 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.'

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!)

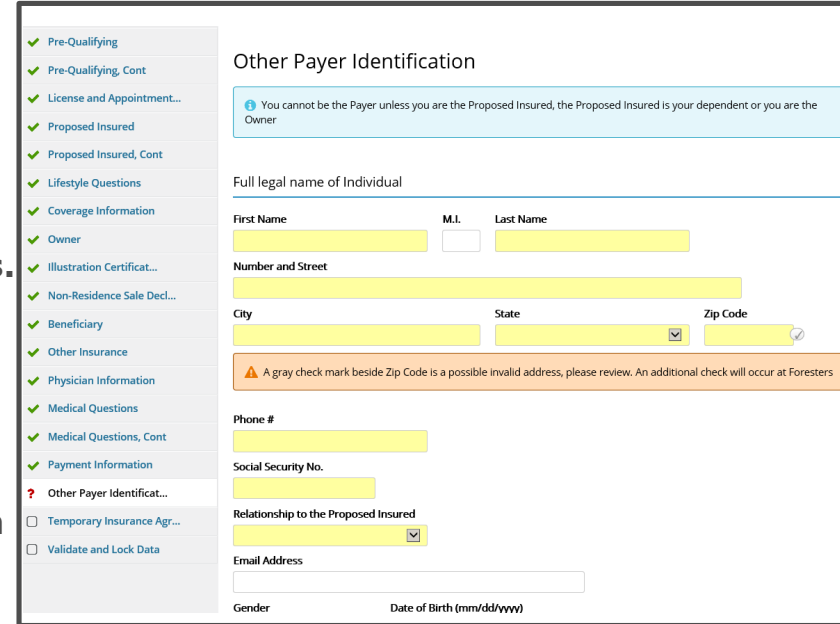


The screenshot displays the 'Payment Information' section of the iPipeline's iGO e-App. On the left, a sidebar lists navigation options: 'Other Insurance', 'Physician Information', 'Medical Questions', 'Medical Questions, Cont', 'Additional Medical Ques...', 'Payment Information' (highlighted with a red question mark), 'Temporary Insurance Agr...', and 'Validate and Lock Data'. The main content area includes a 'Monthly' dropdown menu, a 'Preferred Draft Date' section with 'Yes' and 'No' radio buttons (where 'No' is selected), and a 'PAC Banking Information' section. This section contains a blue informational box stating that banking information must be valid to proceed and that credit, debit, and pre-paid cards are not valid for premium payment. Below this, there are input fields for 'Name of Financial Institution' (filled with 'Wells Fargo'), 'Routing Transit #' (filled with '122199983'), and 'Account #' (filled with '92361077941'). An orange warning box notes that if the account number is more than 17 digits, it should be a valid bank account, not a credit or pre-paid card. A pink instruction box asks the user to click the 'Validate' button. At the bottom, there is a 'Validate' button, an 'Account Type' section with 'Checking' and 'Savings' radio buttons, and '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 sidebar with a list of steps, each preceded by a green checkmark, indicating progress. The steps are: 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, and Other Payer Identificat... (which is currently selected and marked with a question mark). Below the sidebar, the form fields are as follows: A blue informational box states, 'You cannot be the Payer unless you are the Proposed Insured, the Proposed Insured is your dependent or you are the Owner'. Below this is the 'Full legal name of Individual' section with fields for First Name, M.I., and Last Name. The 'Number and Street' field is a single line. The 'City', 'State' (a dropdown menu), and 'Zip Code' (with a small grey checkmark icon) fields are on the same line. An orange warning box below the address fields states: 'A gray check mark beside Zip Code is a possible invalid address, please review. An additional check will occur at Foresters'. Below the warning are fields for Phone #, Social Security No., Relationship to the Proposed Insured (a dropdown menu with a small green checkmark icon), Email Address, Gender, and Date of Birth (mm/dd/yyyy).

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?

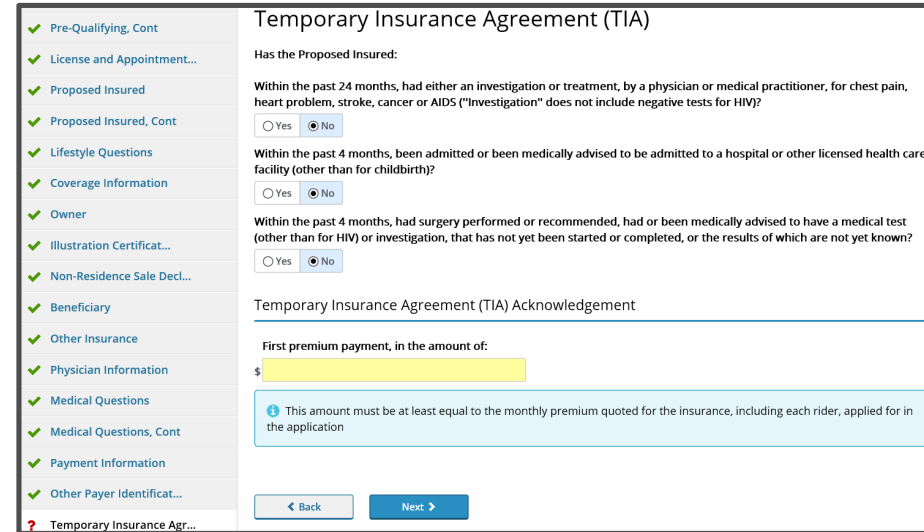
☐ Yes ☒ No

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



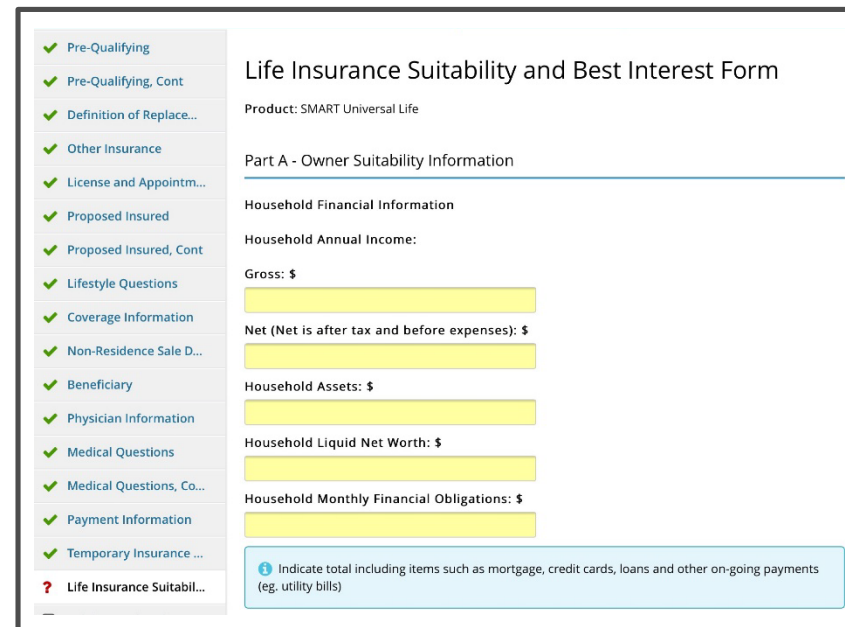
The screenshot displays the 'Temporary Insurance Agreement (TIA)' section of the iGO e-App. On the left is a vertical navigation menu with 14 items, each preceded by a green checkmark: 'Pre-Qualifying, Cont', 'License and Appointment...', 'Proposed Insured', 'Proposed Insured, Cont', 'Lifestyle Questions', 'Coverage Information', 'Owner', 'Illustration Certificat...', 'Non-Residence Sale Decl...', 'Beneficiary', 'Other Insurance', 'Physician Information', 'Medical Questions', 'Medical Questions, Cont', 'Payment Information', and 'Other Payer Identificat...'. The 'Temporary Insurance Agr...' item at the bottom is highlighted with a red question mark icon.

The main content area is titled 'Temporary Insurance Agreement (TIA)' and contains the following sections:

- Has the Proposed Insured:**
 - Question: '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' (selected).
 - Question: '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' (selected).
 - Question: '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' (selected).
- Temporary Insurance Agreement (TIA) Acknowledgement**
 - Text: 'First premium payment, in the amount of:' followed by a yellow input field.
 - Information box: 'This amount must be at least equal to the monthly premium quoted for the insurance, including each rider, applied for in the application'.
 - Navigation buttons: '< Back' and 'Next >'.

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 is a vertical navigation menu with 14 items, each preceded by a green checkmark, except for the last one which has a red question mark. The items are: Pre-Qualifying, Pre-Qualifying, Cont, Definition of Replace..., Other Insurance, License and Appointm..., Proposed Insured, Proposed Insured, Cont, Lifestyle Questions, Coverage Information, Non-Residence Sale D..., Beneficiary, Physician Information, Medical Questions, Medical Questions, Co..., Payment Information, and Temporary Insurance ... The last item, 'Life Insurance Suitabil...', is highlighted in grey. The main content area on the right is titled 'Life Insurance Suitability and Best Interest Form' and shows 'Product: SMART Universal Life'. Below this is a section header 'Part A - Owner Suitability Information'. Underneath, there are several input fields for financial information: 'Household Financial Information', 'Household Annual Income:', 'Gross: \$', 'Net (Net is after tax and before expenses): \$', 'Household Assets: \$', 'Household Liquid Net Worth: \$', and 'Household Monthly Financial Obligations: \$'. Each of these labels is followed by a yellow rectangular input field. At the bottom right, a light blue box contains an information 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

The screenshot shows the iPipeline's iGO e-App interface. At the top, the user is identified as 'Doe, John' from 'Foresters', and the case is 'SMART UL - Non-medical'. There are buttons for 'Save' and 'View Forms', and a 'Case Actions' dropdown menu. The navigation tree on the left includes sections 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 main content area is titled 'Validate and Lock Data' and contains a red error message: 'The documents are incomplete and not in Good Order'. Below this, it states: 'You may choose one of the following options:'. Three options are listed: 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 two buttons: 'Return to Incomplete Sections of the Application' and '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 iPipeline's iGO e-App Process interface. At the top, the user is identified as 'Doe, John' from 'Foresters', with the case name 'SMART UL - Non-medical'. There are buttons for 'Save' and 'View Forms', and a 'Case Actions' dropdown menu. The interface is divided into two tabs: 'Case Information' and 'Application'. The 'Application' tab is active, showing a list of steps on the left, all marked with green checkmarks: 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, and Other Insurance. The main content area is titled 'Validate and Lock Data' and contains three messages: a green box stating 'Congratulations! The documents are complete and in Good Order', a light blue box stating 'The documents now qualify for the Signature process', and another light blue box stating 'Please click the "Lock Documents and Proceed to the Signature Process" button'. Below these messages are two buttons: 'Lock Documents and Proceed to the Signature Process' and '< Back'.

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 displays the 'Validate and Lock Data' screen within the iPipeline e-App. The interface features a left-hand navigation tree with sections like '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'. Each section is preceded by a lock icon, indicating that the data is locked. The main content area has a tabbed interface with 'Case Information' and 'Application'. The 'Application' tab is active, showing a green confirmation box with a checkmark and the text 'The documents have been locked!'. Below this, there is explanatory text about the locking process and a button labeled 'Unlock Documents and Cancel Signature Process'. At the bottom, there are 'Back' and 'Next' navigation buttons.

Disclaimer

This presentation cannot be used for the purpose of avoiding penalties that may be imposed on a taxpayer. Neither Foresters nor its Representatives engage in rendering legal, business, estate tax, accounting or tax advice. The information in this presentation is intended as a general overview. Please advise your clients to consult their individual tax or legal advisors regarding their specific situation. This report is not intended to provide advice regarding the sale or purchase of specific investments, financial or insurance products. Treasury Department Circular 230.

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. 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.

Thank you

Any questions?

- Our Foresters Financial Sales Support team is only a call away, 866-466-7166, option 1
- If you're looking for a deeper dive on a particular module please let us know at USLearning@foresters.com