

Using iPipeline's iGO e-Application with Foresters Financial – How to Sign the e-App



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How to Sign the e-App

iPipeline's iGO e-App Process

Signature Methods

– Two choices:

1. Print documents for wet signature: when all signers do not want to sign electronically

2. Electronically sign documents: can be selected if using a laptop, desktop or Apple iPad[®]

The screenshot shows a web application interface for selecting a signature method. On the left is a vertical navigation menu with a lock icon next to each item: Pre-Qualifying, Pre-Qualifying, Cont, License and Appointm..., Proposed Insured, Proposed Insured, Cont, Lifestyle Questions, Coverage Information, Owner, Illustration Certificat..., Non-Residence Sale D..., Beneficiary, and Other Insurance. The main content area is titled "Signature Method" and contains the instruction "Please choose a signature method:". Below this are two radio button options, both highlighted in yellow: "Print documents for wet signature" and "Electronically sign documents". A "Back" button is located below the options.

Foresters supports using Microsoft Edge (laptop/desktop) or Safari (Apple iPad[®] only) when data entering a Foresters insurance application online (excluding PlanRight). However, for signing electronically by email, text or on an iPad using a finger or stylus, Microsoft Edge, Chrome or Safari can be used

iPipeline's iGO e-App Process

■ Print and Wet Sign

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

NOTE: there is a different Print and Wet Sign screen for BrightFuture and Prepared

Print and Wet Sign

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

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

To complete the Wet Sign process, please:

1. Click the "Review Documents" button to print the documents
2. Print two (2) copies of the Replacement Forms, if applicable

3. Provide the applicable documents to each signer for review

4. Complete the Consent for Electronic Delivery of Insurance Contract and Related Documents form, the Producer Certification section and obtain all signatures on all documents

5. Complete the Acknowledgement form and leave the applicable point of sale forms with the appropriate recipient

6. Send the signed paper application package to Foresters Financial as you normally would send in a paper application

[Review Documents](#)

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

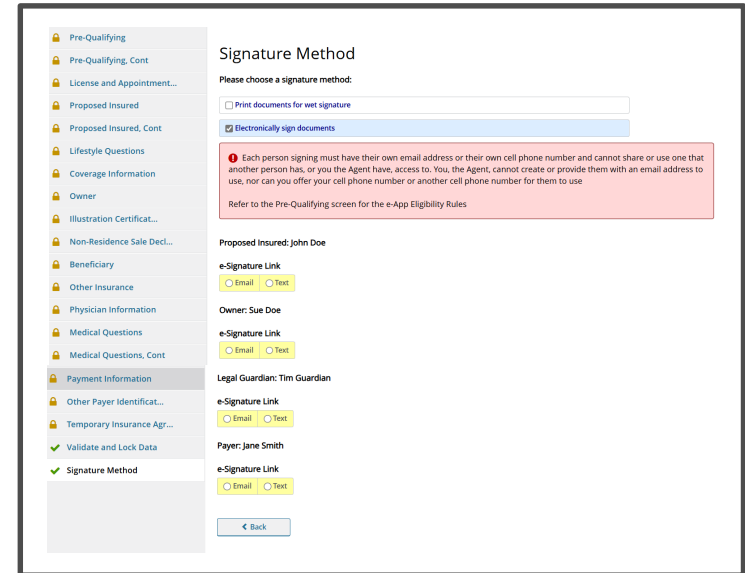
Thank you for using Foresters Electronic Application!

iPipeline's iGO e-App Process

▪ Electronically Sign Documents

- If using a laptop/desktop, select which signer wants to receive the *e-Signature* link via *Email* or *Text*
 - If *Email*, those signers, including you will sign using the ClickWrap signature method (refer to slides 21 – 58)
 - If *Text*, those signers will sign using the Text to Sign signature method (refer to slides 7 - 20) but you will sign using ClickWrap (refer to slides 42 - 51)

Each person signing must have their own email address or cell phone number and cannot share or use one that another person has, or you the Agent have, access to. You, the Agent cannot create or provide them with an email address to use, nor can you offer your cell phone number or another cell phone number for them to use



The screenshot displays the 'Signature Method' selection screen within the iGO e-App. On the left is a vertical navigation menu with various steps, including 'Pre-Qualifying', 'License and Appointment...', 'Proposed Insured', 'Lifestyle Questions', 'Coverage Information', 'Owner', 'Illustration Certificat...', 'Non-Residence Sale Decl...', 'Beneficiary', 'Other Insurance', 'Physician Information', 'Medical Questions', 'Medical Questions, Cont', 'Payment Information', 'Other Payer Identificat...', 'Temporary Insurance Agr...', 'Validate and Lock Data', and 'Signature Method'. The 'Signature Method' step is currently selected and highlighted in grey. The main content area is titled 'Signature Method' and contains the following elements:

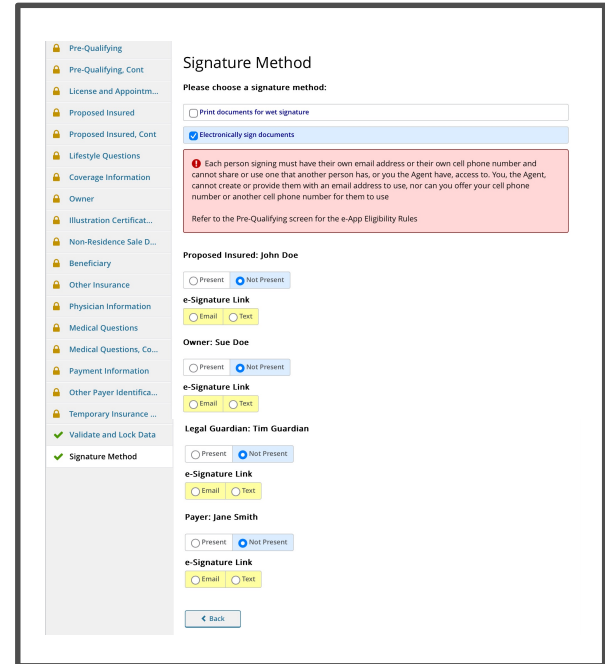
- A heading 'Signature Method'.
- A sub-heading 'Please choose a signature method:'.
- Two radio button options: 'Print documents for wet signature' (unselected) and 'Electronically sign documents' (selected).
- A red warning box with a red exclamation mark icon. The text inside reads: 'Each person signing must have their own email address or their own cell phone number and cannot share or use one that another person has, or you the Agent have, access to. You, the Agent, cannot create or provide them with an email address to use, nor can you offer your cell phone number or another cell phone number for them to use. Refer to the Pre-Qualifying screen for the e-App Eligibility Rules'.
- A section for 'Proposed Insured: John Doe' with an 'e-Signature Link' and radio buttons for 'Email' and 'Text'.
- A section for 'Owner: Sue Doe' with an 'e-Signature Link' and radio buttons for 'Email' and 'Text'.
- A section for 'Legal Guardian: Tim Guardian' with an 'e-Signature Link' and radio buttons for 'Email' and 'Text'.
- A section for 'Payer: Jane Smith' with an 'e-Signature Link' and radio buttons for 'Email' and 'Text'.
- A blue 'Back' button at the bottom.

iPipeline's iGO e-App Process

▪ Electronically Sign Documents

- If using an Apple iPad, select which signer is *Present* or *Not Present*
 - If *Present* is selected, those signers will sign using the Touch to Sign signature method (refer to slides 59 - 80)
 - If *Not Present* is selected, ask each signer how they would like to receive the *e-Signature* link - either by *Email* or *Text*
- If *Email*, those signers, including you will sign using the ClickWrap signature method (refer to slides 21 - 58)
- If *Text*, those signers will sign using the Text to Sign signature method (refer to slides 7 - 20) but you will sign using ClickWrap (refer to slides 42 - 51)

NOTE: if using an Apple iPad and you are with the signer, but they would like to have the e-Signature link sent by *Email* or *Text*, you must select *Not Present*



The screenshot shows the 'Signature Method' screen in the iPipeline e-App. On the left is a navigation menu with items like 'Pre-Qualifying', 'License and Appointment...', 'Proposed Insured', 'Lifestyle Questions', 'Coverage Information', 'Owner', 'Illustration Certificat...', 'Non-Residence Sale D...', 'Beneficiary', 'Other Insurance', 'Physician Information', 'Medical Questions', 'Medical Questions, Co...', 'Payment Information', 'Other Payer Identifica...', 'Temporary Insurance...', 'Validate and Lock Data', and 'Signature Method'. The 'Signature Method' item is selected and highlighted in green.

The main content area is titled 'Signature Method' and contains the following elements:

- A heading: 'Please choose a signature method:'
- Two radio button options:
 - Print documents for wet signature
 - Electronically sign documents
- A red warning box with a red exclamation mark icon:

Each person signing must have their own email address or their own cell phone number and cannot share or use one that another person has, or you the Agent have, access to. You, the Agent, cannot create or provide them with an email address to use, nor can you offer your cell phone number or another cell phone number for them to use

Refer to the Pre-Qualifying screen for the e-App Eligibility Rules
- Fields for 'Proposed Insured: John Doe', 'Owner: Sue Doe', and 'Legal Guardian: Tim Guardian'. Each field has radio buttons for 'Present' and 'Not Present', with 'Not Present' selected for all.
- Below each 'Not Present' selection is an 'e-Signature Link' section with radio buttons for 'Email' and 'Text'.
- At the bottom, there is a 'Payer: Jane Smith' field with 'Not Present' selected and an 'e-Signature Link' section with 'Email' and 'Text' options.
- A blue 'Back' button is located at the bottom left.

iPipeline's iGO e-App Process

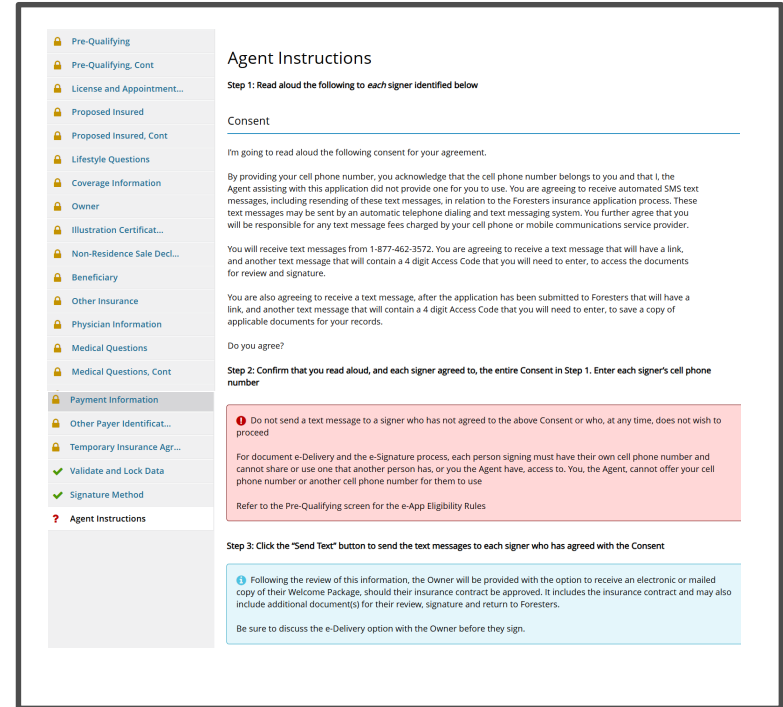
▪ Electronically Sign Documents (Text to Sign - slides 7 - 20)

– Agent Instructions

- Completing this screen is as easy as 1, 2, 3!
 - Step 1: Read aloud the Consent in Step 1 to *each* signer
 - Step 2: Confirm that you read aloud, and each signer agreed to, the entire Consent in Step 1. Enter each signer's cell phone number
 - Step 3: Click *Send Text* to send the text messages to each signer who has agreed with the Consent

Do not send a text message to a signer who has not agreed to the above Consent or who, at any time, does not wish to proceed

Remember to discuss e-Delivery of the Welcome Package with the Owner before they sign the application



The screenshot shows a mobile application interface with a table of contents on the left and a main content area on the right. The table of contents includes items like 'Pre-Qualifying', 'License and Appointment...', 'Proposed Insured', 'Lifestyle Questions', 'Coverage Information', 'Owner', 'Illustration Certificat...', 'Non-Residence Sale Decl.', 'Beneficiary', 'Other Insurance', 'Physician Information', 'Medical Questions', 'Medical Questions, Cont', 'Payment Information', 'Other Payer Identificat...', 'Temporary Insurance Agr...', 'Validate and Lock Data', 'Signature Method', and 'Agent Instructions'. The 'Agent Instructions' screen is active, displaying the following content:

Agent Instructions

Step 1: Read aloud the following to each signer identified below

Consent

I'm going to read aloud the following consent for your agreement.

By providing your cell phone number, you acknowledge that the cell phone number belongs to you and that I, the Agent assisting with this application did not provide one for you to use. You are agreeing to receive automated SMS text messages, including resending of these text messages, in relation to the Foresters insurance application process. These text messages may be sent by an automatic telephone dialing and text messaging system. You further agree that you will be responsible for any text message fees charged by your cell phone or mobile communications service provider.

You will receive text messages from 1-877-462-3572. You are agreeing to receive a text message that will have a link, and another text message that will contain a 4 digit Access Code that you will need to enter, to access the documents for review and signature.

You are also agreeing to receive a text message, after the application has been submitted to Foresters that will have a link, and another text message that will contain a 4 digit Access Code that you will need to enter, to save a copy of applicable documents for your records.

Do you agree?

Step 2: Confirm that you read aloud, and each signer agreed to, the entire Consent in Step 1. Enter each signer's cell phone number

Warning: Do not send a text message to a signer who has not agreed to the above Consent or who, at any time, does not wish to proceed

For document e-Delivery and the e-Signature process, each person signing must have their own cell phone number and cannot share or use one that another person has, or you the Agent have, access to. You, the Agent, cannot offer your cell phone number or another cell phone number for them to use

Refer to the Pre-Qualifying screen for the e-App Eligibility Rules

Step 3: Click the "Send Text" button to send the text messages to each signer who has agreed with the Consent

Information: Following the review of this information, the Owner will be provided with the option to receive an electronic or mailed copy of their Welcome Package, should their insurance contract be approved. It includes the insurance contract and may also include additional document(s) for their review, signature and return to Foresters.

Be sure to discuss the e-Delivery option with the Owner before they sign.

iPipeline's iGO e-App Process

Agent Instructions

- Enter the last 4 digits of your SSN as well as your email address (you will receive the *e-Signature* link in an email)
- Answer: As the Agent, are you also the Proposed Insured, Owner or Payer?
- For each signer,
 - Click the *checkbox* to:
 - Confirm you have read aloud the entire Consent in Step 1 to *each* signer, and that they have agreed to that Consent
 - Confirm you understand and agree that you will not resend the text message to the signer if they have either withdrawn their consent to receive a text message or do not wish to proceed
 - The Proposed Insured/Owner/Payer SSN is defaulted to what was entered on their respective screens, but you will have to enter the last 4 digits of the SSN for the Legal Guardian

Agent

Agent's SSN (Last 4 Digits)

Agent's Email Address

As the Agent, are you also the Proposed Insured, Owner or Payer? (Select one only)

Yes No

Proposed Insured
 Owner
 Payer

Proposed Insured: John Doe

I, Forrest Gump, confirm that I have read aloud the entire Consent in Step 1 to John Doe, Proposed Insured, and they have agreed to that Consent. I understand and agree that I will not resend the text message to this person if they have either withdrawn their consent to receive a text message or do not wish to proceed.

Last 4 digits of e-Signer's Social Security Number

Proposed Insured's Cell Phone Number

Owner: Sue Doe

I, Forrest Gump, confirm that I have read aloud the entire Consent in Step 1 to Sue Doe, Owner, and they have agreed to that Consent. I understand and agree that I will not resend the text message to this person if they have either withdrawn their consent to receive a text message or do not wish to proceed.

Last 4 digits of e-Signer's Social Security Number

Owner's Cell Phone Number

Legal Guardian: Tim Guardian

I, Forrest Gump, confirm that I have read aloud the entire Consent in Step 1 to Tim Guardian, Legal Guardian, and they have agreed to that Consent. I understand and agree that I will not resend the text message to this person if they have either withdrawn their consent to receive a text message or do not wish to proceed.

Last 4 digits of e-Signer's Social Security Number

Legal Guardian's Cell Phone Number

Payer: Jane Smith

I, Forrest Gump, confirm that I have read aloud the entire Consent in Step 1 to Jane Smith, Payer, and they have agreed to that Consent. I understand and agree that I will not resend the text message to this person if they have either withdrawn their consent to receive a text message or do not wish to proceed.

Last 4 digits of e-Signer's Social Security Number

Payer's Cell Phone Number

iPipeline's iGO e-App Process

- Agent Instructions

For document e-Delivery and the e-Signature process, each person signing must have their own cell phone number and cannot share or use one that another person has, or you the Agent have, access to. You, the Agent, cannot offer your cell phone number or another cell phone number for them to use (Refer to the Pre-Qualifying screen for the e-App Eligibility Rules)

- For each signer, enter their cell phone number

If you enter a cell phone number that is the cell phone number for any other person signing, you will be asked to enter a different cell phone. As the Agent, you cannot offer your cell phone number or a different cell phone number for them to use

Agent

Agent's SSN (Last 4 Digits)

Agent's Email Address

As the Agent, are you also the Proposed Insured, Owner or Payer? (Select one only)

Yes
 No

Proposed Insured
 Owner
 Payer

Proposed Insured: John Doe

I, Forrest Gump, confirm that I have read aloud the entire Consent in Step 1 to John Doe, Proposed Insured, and they have agreed to that Consent. I understand and agree that I will not resend the text message to this person if they have either withdrawn their consent to receive a text message or do not wish to proceed.

Last 4 digits of e-Signer's Social Security Number

Proposed Insured's Cell Phone Number

Owner: Sue Doe

I, Forrest Gump, confirm that I have read aloud the entire Consent in Step 1 to Sue Doe, Owner, and they have agreed to that Consent. I understand and agree that I will not resend the text message to this person if they have either withdrawn their consent to receive a text message or do not wish to proceed.

Last 4 digits of e-Signer's Social Security Number

Owner's Cell Phone Number

Enter a cell phone number that is not the same cell phone number for any other person signing. Remember, each person signing must have their own cell phone number and cannot share or use one that another person has, or you the Agent have, access to. You, the Agent, cannot offer your cell phone number or another cell phone number for them to use.

iPipeline's iGO e-App Process

Agent Instructions

- Click *Send Text* to send two text messages to *each* signer

TIP: to ensure the text messages are sent, wait for the screen to refresh

- Beside each signer's cell phone number is *Resend Text*. After the text messages have been sent but before the signer signs, you can click *Resend Text* to:

- Send the text messages again if:
 - The signer deleted the text messages
 - After you resent the e-Signature link to the signer, they attempt to access the e-*Signature* link from the original text message
- Reset the **Login** screen if the signer enters the last 4 digits of their SSN and/or *Access Code* incorrectly 3 times

The screenshot displays a mobile application interface for an agent to manage signers. It includes sections for 'Agent' information, 'Proposed Insured: John Doe', 'Owner: Sue Doe', and 'Payer: Jane Smith'. Each section contains a consent checkbox, a confirmation message, and input fields for the last 4 digits of the Social Security Number and the Cell Phone Number. At the bottom of the page, a 'Send Text' button is highlighted with a red circle.

iPipeline's iGO e-App Process

■ Agent Instructions

- If you enter a different cell phone number for that signer and click *Resend Text*, the text messages will be sent to that new number (not the old number)

TIP: to ensure the text messages are sent to the right cell phone number, wait for the screen to refresh

- After the signer signs, *Resend Text* is no longer available on this screen. Instead, go to the **My Cases** dashboard, find the e-App, click *Case Details* and look for *Resend* or click *Resend e-Signature Link* (refer to slide 19)

Do not resend a text message if the signer has withdrawn their consent to receive a text message or has indicated they do not wish to proceed

The screenshot displays a multi-step form for an Agent. Each section includes a consent checkbox and a 'Resend Text' button. The 'Resend Text' button for the Proposed Insured is circled in red. A warning message at the bottom states: 'Do not resend a text message if the person named above has withdrawn their consent to receive a text message or has indicated they do not wish to proceed'.

Agent

Agent's SSN (Last 4 Digits)
1111

Agent's Email Address
test@test.com

As the Agent, are you also the Proposed Insured, Owner or Payer? (Select one only)
 Yes No

Proposed Insured
Owner
Payer

Proposed Insured: John Doe

I, Forrest Gump, confirm that I have read about the entire Consent in Step 1 to John Doe, Proposed Insured, and they have agreed to that Consent. I understand and agree that I will not resend the text message to this person if they have either withdrawn their consent to receive a text message or do not wish to proceed.

Last 4 digits of e-Signer's Social Security Number
1111

Proposed Insured's Cell Phone Number
(416) 778-0000 **Resend Text**

Owner: Sue Doe

I, Forrest Gump, confirm that I have read about the entire Consent in Step 1 to Sue Doe, Owner, and they have agreed to that Consent. I understand and agree that I will not resend the text message to this person if they have either withdrawn their consent to receive a text message or do not wish to proceed.

Last 4 digits of e-Signer's Social Security Number
1111

Owner's Cell Phone Number
(437) 344-7758 **Resend Text**

Owner's Email Address
ofgump@foresters.com

← Back

Legal Guardian: Tim Guardian

I, Forrest Gump, confirm that I have read about the entire Consent in Step 1 to Tim Guardian, Legal Guardian, and they have agreed to that Consent. I understand and agree that I will not resend the text message to this person if they have either withdrawn their consent to receive a text message or do not wish to proceed.

Last 4 digits of e-Signer's Social Security Number
1111

Legal Guardian's Cell Phone Number
(416) 478-0122 **Resend Text**

Payer: Jane Smith

I, Forrest Gump, confirm that I have read about the entire Consent in Step 1 to Jane Smith, Payer, and they have agreed to that Consent. I understand and agree that I will not resend the text message to this person if they have either withdrawn their consent to receive a text message or do not wish to proceed.

Last 4 digits of e-Signer's Social Security Number
1111

Payer's Cell Phone Number
(437) 344-7756 **Resend Text**

! Do not resend a text message if the person named above has withdrawn their consent to receive a text message or has indicated they do not wish to proceed

← Back **Next >**

iPipeline's iGO e-App Process

- e-Signature Confirmation
 - Congratulations! You've sent the e-Signature link to each signer
 - The name of the signer, the cell phone number the *e-Signature link* was sent to as well as the date the link was sent, is shown on this screen
 - You will be notified by email if:
 - e-Signer makes 3 failed attempts to login using their assigned password
 - e-Signer has successfully e-Signed
 - e-Signer declines to e-Sign
 - After each signer has signed, the next step is for you to sign the e-App

e-Signature Confirmation

✔ All required links to e-Sign have been sent!

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

Signing Party Name	e-Signature Link Sent To	MM/DD/YYYY
John Doe	(416) 275-0656	02/03/2025
Sue Doe	(437) 344-7768	02/03/2025
Tim Guardian	(416) 409-0122	02/03/2025
Jane Smith	(437) 344-7756	02/03/2025

You will be notified of the following via email:

1. e-Signer makes three failed attempts to login using their assigned password.
2. e-Signer successfully e-Signs the documents.
3. e-Signer declines to e-Sign the documents.

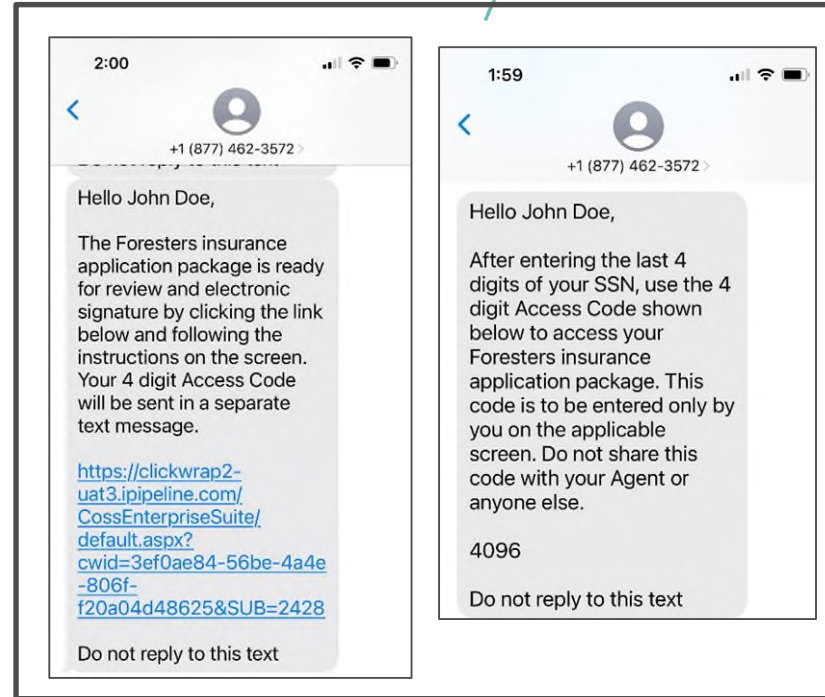
Your electronic signature will be required after all other e-Signatures have been captured. After e-Signing you will be able to electronically submit the completed documents to Foresters Financial for review.

To start a new case, click "My Cases" at the top of this page and select "Start New Case". To logout, click the "Sign Out" link in the upper right-hand margin.

✔ Thank you for using Foresters Electronic Application. Once all parties have e-Signed their documents you will also need to e-Sign before you can submit!

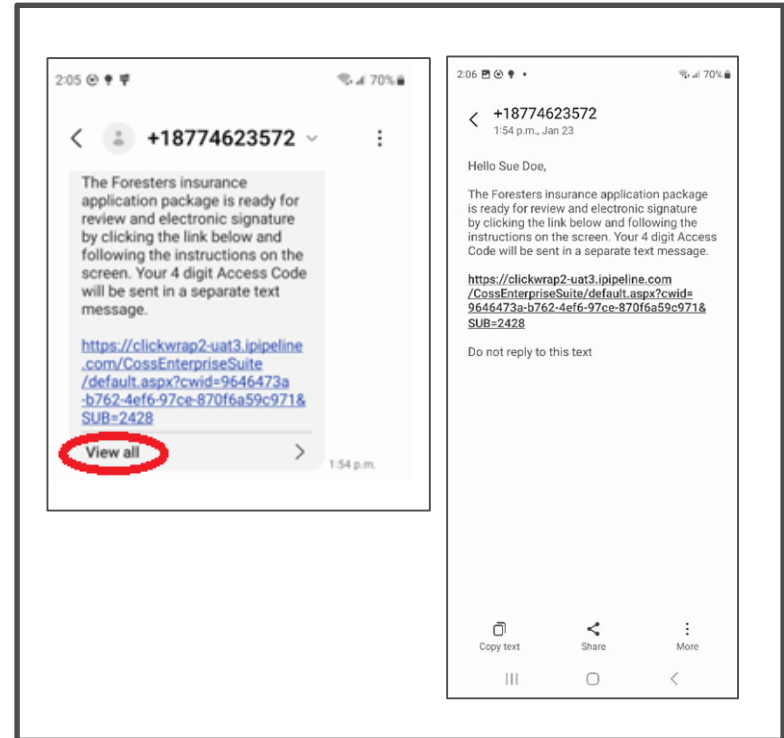
iPipeline's iGO e-App Process

- Text Messages
 - Each signer must have their own cell phone number that can receive text messages and a cell phone (Apple iPhone[®] or Android) that can launch a browser
 - Each signer will be sent two text messages from 1-877-462-3572
 1. First text message with the *e-Signature* link (valid for **10** calendar days)
 2. Second text message with the 4 Digit *Access Code*



iPipeline's iGO e-App Process

- Text Message Tips
 - On some Android phones only a portion of the text message is visible. Click *View All*, to see the entire text message
 - If a text message is resent, the e-Signature link in the original text message becomes inactive. In the **Messages** app, the most recent text messages with the active e-*Signature* link and *Access Code* will be at the bottom of the screen

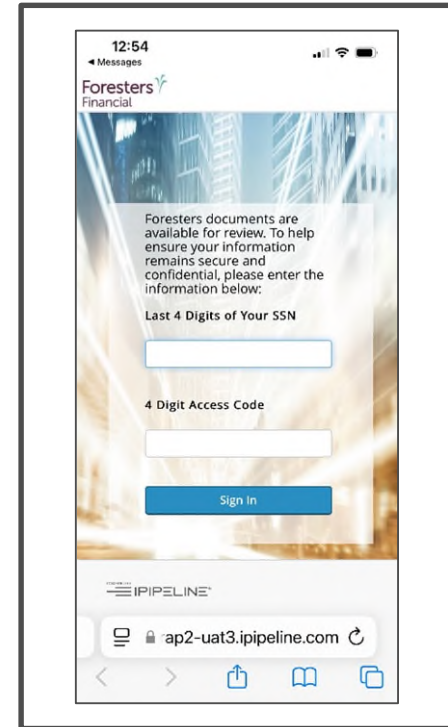


iPipeline's iGO e-App Process

Text Messages

- Once both text messages have been received, each signer can:
 - Click the *e-Signature* link in the first text message, which will take them to the **Login** screen
 - On the **Login** screen, if using Text-to-Sign, each signer will enter the last 4 digits of their SSN as well as the 4 digit *Access Code*, found in the second text message, to login to the website, which is where they will access the documents for review and electronic signature

TIP: it's important to remember the *Access Code*. Once the **Login** screen opens, the signer can no longer see the text message that contains the *Access Code*. To avoid accessing the text message again, if they can't remember the *Access Code*, suggest they write it down before clicking the *e-Signature* link



iPipeline's iGO e-App Process

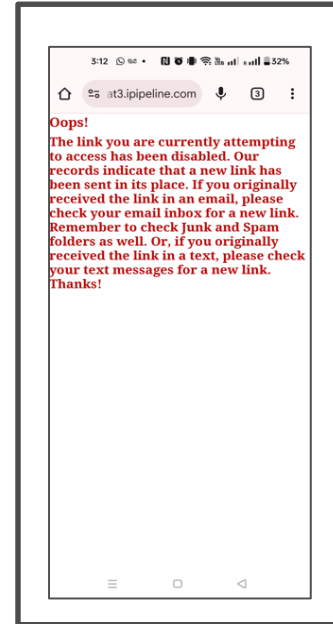
■ Login

- If the signer enters the last 4 digits of their SSN and/or *Access Code* incorrectly, they are instructed to try again
- If the signer enters the last 4 digits of their SSN and/or *Access Code* incorrectly **3** times, the signer will not be able to login
 - The screen will refresh and they will see a message letting them know they've reached the maximum number of attempts
 - You will receive an email letting you know this has happened and you will need to resend the *e-Signature* link to them (refer to slide 19)



iPipeline's iGO e-App Process

- Login
 - If the Agent has resent the signer a text message with the *e-Signature* link and the signer attempts to access the link from the first text message sent, the screen will refresh and they will see a message letting them know link has been disabled
 - You will receive an email letting you know this has happened and you will need to resend the *e-Signature* link to them (refer to slide 19)



iPipeline's iGO e-App Process

- Login
 - The **Login** screen will remain active for **10** calendar days from the date the signer was sent the text message with the *e-Signature* link
 - If 10 calendar days have passed and the signer clicks the *e-Signature* link, the screen will refresh and they will see a message letting them know the link has expired
 - You will receive an email letting you know this has happened and you will need go back into iGO, unlock the e-App and without making any updates to the e-App, lock it again to restart the signature process

Uh-oh!

The link you are currently attempting to access has expired. Please contact the agent who assisted with this application for assistance. Thanks!

NOTE: at any point if the e-App is unlocked, any e-Signatures already collected will be cleared and those signers will need to sign again

iPipeline's iGO e-App Process

- Resend
 - To activate the **Login** screen, the *e-Signature* or *Leave Behind* links go to the **My Cases** dashboard, find the e-App, click *Case Details* and look for *Resend* or click *Resend e-Signature Link*

The screenshot displays the iPipeline iGO e-App interface. At the top, an 'Alerts' section shows a case for 'Doe, John' with a status of 'Awaiting Consumer e-Signature'. A red circle highlights the 'Resend e-Signature Link' link in the 'Case Actions' column. Below this, the 'Case Details' section is visible, showing a table of signers with their roles and e-signature statuses. A red circle highlights the 'Resend' button for John Doe. At the bottom, the 'Resend e-Signature Link' dialog box is open, showing a table of recipients with checkboxes and 'Resend' buttons for each.

Consumer	Role	PIB/TIN/SSN	e-Signature Status	Action
Sue Doe	Owner		Pending Awaiting Signature	Resend
John Doe	Proposed Insured		Pending Awaiting Signature	Resend
Jane Smith	Payer		Pending Awaiting Signature	Resend
Tim Guardian	Legal Guardian		Pending Awaiting Signature	Resend

Recipient	Email/Cell Phone	Role	e-Signature Status	Expiration Date
<input checked="" type="checkbox"/>				
<input checked="" type="checkbox"/>	Cheryl Owner (437) 344-7768	Owner	Pending Awaiting Signature	8/11/2025
<input checked="" type="checkbox"/>	John Doe (416) 275-0656	Proposed Insured	Pending Awaiting Signature	8/11/2025
<input checked="" type="checkbox"/>	Jane Smith (437) 344-7756	Payer	Pending Awaiting Signature	8/11/2025
<input checked="" type="checkbox"/>	Tim Guardian (416) 409-0122	Legal Guardian	Pending Awaiting Signature	8/11/2025

iPipeline's iGO e-App Process

- Welcome Consent
 - To electronically sign the documents, *each* signer will complete the signature process using ClickWrap (refer to slides 29 – 58)
 - You will also sign using ClickWrap (refer to slides 42 – 51)

Welcome - Consent

Welcome John Doe,

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

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LIMITATION OF LIABILITY
While the Company and its Representatives or suppliers use reasonable efforts to include accurate and up-to-date information on this Web site, errors or omissions may occur. Under no circumstances

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

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

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

iPipeline's iGO e-App Process

▪ Electronically Sign Documents (ClickWrap - slides 21 - 58)

– e-Signature Instructions - Agent

- First screen for this signature method
- Discuss e-Delivery of the Welcome Package with the Owner before they sign the application
- Enter the last 4 digits of your SSN as well as your email address
- Answer: As the Agent, are you also the Proposed Insured, Owner or Payer?

TIP: if Yes, look at the top of the screen. Look for the signing party next to your name and then select that party in answer to this question

e-Signature Instructions

e-Signature emails will be sent to the signing parties below:

Proposed Insured	John Doe
Owner	Sue Doe
Legal Guardian	Tim Guardian
Payer	Jane Smith

The e-Signature process requires each e-Signer to agree to the Terms of Use, e-Signature and e-Delivery Consent and then to review the documents online.

Following the review of this information, the Owner will be provided with the option to receive an electronic or mailed copy of their Welcome Package, should their insurance contract be approved. It includes the insurance contract and may also include additional document(s) for their review, signature and return to Foresters.

Be sure to discuss the e-Delivery option with the Owner before they sign.

Each signer will be instructed to click an "I Agree" statement, insert the city, where he/she is located when signing and apply his/her electronic signature.

This process will serve as his/her electronic signature. A secure process has been put in place to ensure his/her review of personal information and e-Signing is confidential and secure.

Agent e-Signature Instructions

Forrest Gump, please enter the last 4 digits of your SSN that you, as the agent, will use to sign in to your agent Signature process once all other parties have e-Signed.

Agent's SSN (Last 4 Digits)

Please also enter and confirm your email address where e-Signature notifications will be sent.

Agent's Email Address

Confirm Agent's Email Address

As the Agent, are you also the Proposed Insured, Owner or Payer? (Select one only)

Yes No

Proposed Insured _____

Owner _____

Payer _____

Each person signing must have their own email address and cannot share or use one that another person has, or you the Agent have, access to. You, the Agent, cannot create or provide them with an email address to use

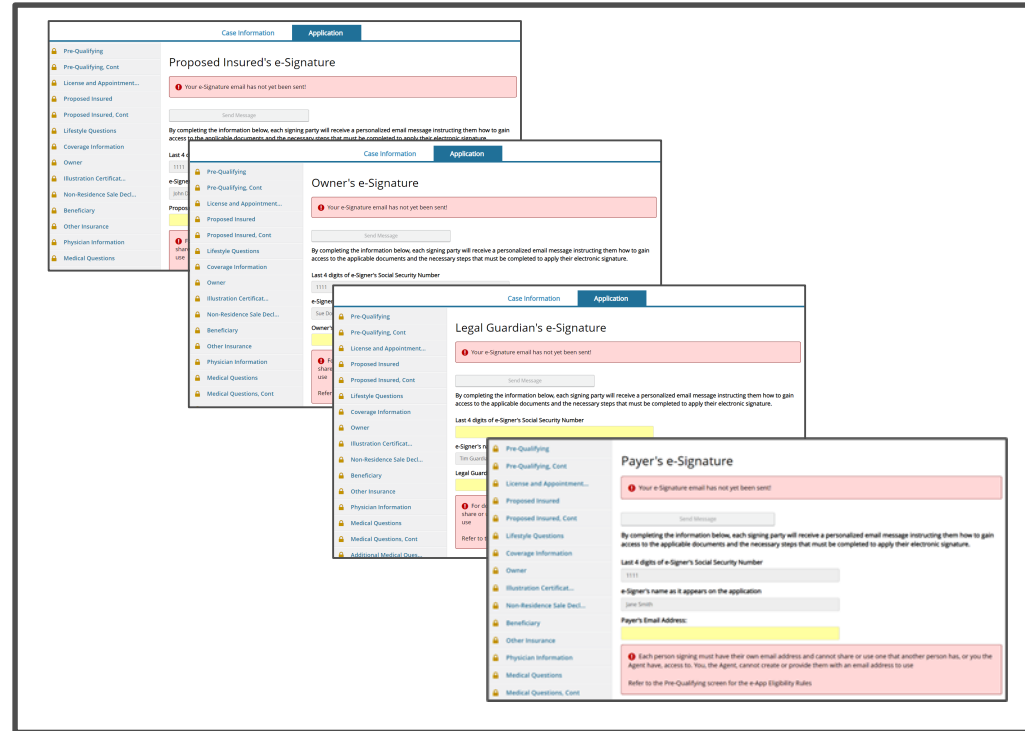
Refer to the Pre-Qualifying screen for the e-App Eligibility Rules

iPipeline's iGO e-App Process

- Proposed Insured/Owner/*Legal Guardian/Payer e-Signature

For document e-Delivery and the e-Signature process, each person signing must have their own email address and cannot share or use one that another person has, or you the Agent have, access to (Refer to the Pre-Qualifying screen for the e-App Eligibility Rules)

If you enter an email address that is the same email address for any other person signing, you will be asked to enter a different email address. As the Agent, you cannot create or provide them with an email address to use



The image displays four overlapping screenshots of the iPipeline e-App process, each showing a different user's e-signature screen. The screens are titled 'Proposed Insured's e-Signature', 'Owner's e-Signature', 'Legal Guardian's e-Signature', and 'Payer's e-Signature'. Each screen features a navigation menu on the left with options like 'Pre-Qualifying', 'License and Appointment...', 'Proposed Insured', 'Lifestyle Questions', 'Coverage Information', 'Owner', 'Illustration Certific...', 'Non-Residence Sale Decl...', 'Beneficiary', 'Other Insurance', 'Physical Information', and 'Medical Questions'. The main content area of each screen includes a 'Send Message' button and a red error message: 'Your e-Signature email has not yet been sent!'. Below the error message, there is a note: 'By completing the information below, each signing party will receive a personalized email message instructing them how to gain access to the applicable documents and the necessary steps that must be completed to apply their electronic signature.' The 'Payer's e-Signature' screen also includes a field for 'Payer's Email Address' and a red error message: 'Each person signing must have their own email address and cannot share or use one that another person has, or you the Agent have, access to. You, the Agent, cannot create or provide them with an email address to use. Refer to the Pre-Qualifying screen for the e-App Eligibility Rules.'

* The word "Legal Guardian" appears throughout this presentation. The parent of the child will be the Legal Guardian in most situations. If there is no parent, then the person signing would have to have the proper documentation reflecting they have legal guardianship of the child

iPipeline's iGO e-App Process

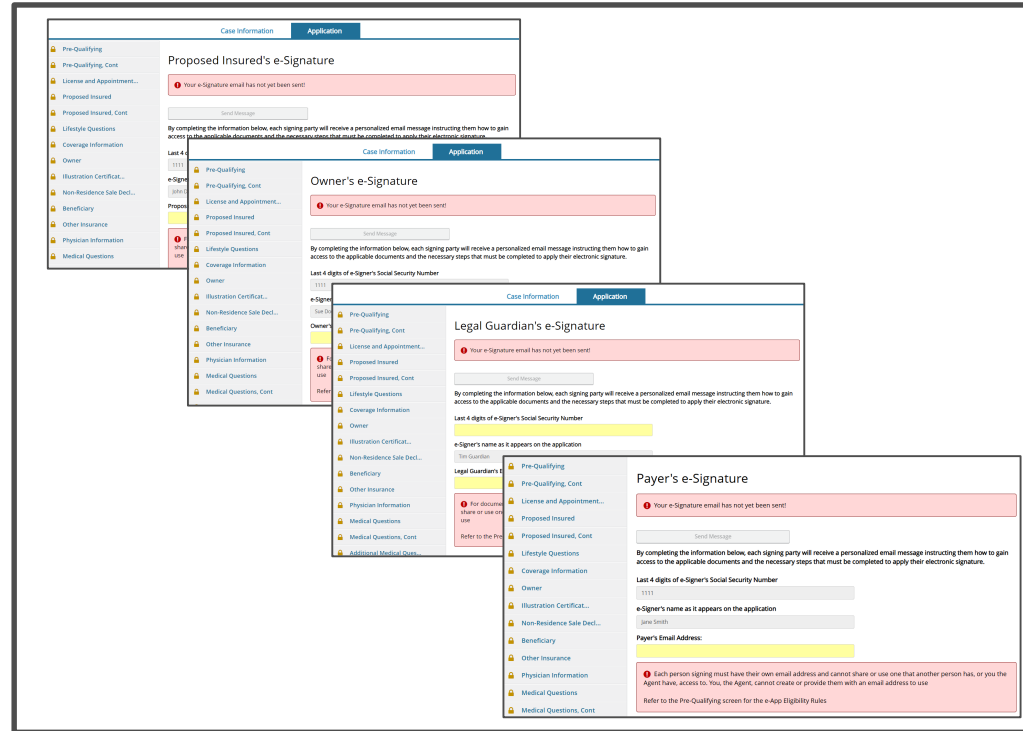
- Proposed Insured/Owner/Legal Guardian/Payer e-Signature

- Required information that has already been data entered is carried over to this screen

NOTE: you will need to enter the last 4 digits of the SSN for the Legal Guardian

- Enter the email address for each signer. This is the email address where the e-Signature emails will be sent to electronically sign, and receive, the applicable documents. **Each signer must have their own email address**

NOTE: for BrightFuture, only the Owner is required to e-Sign



The image displays four overlapping screenshots of the iPipeline iGO e-App process, showing the e-signature screens for Proposed Insured, Owner, Legal Guardian, and Payer. Each screen displays a list of navigation items on the left and a central area with a red error message: "Your e-Signature email has not yet been sent." Below the error message is a "Send Message" button and a paragraph of instructions. The Proposed Insured and Owner screens also include a field for "Last 4 digits of e-Signer's Social Security Number". The Legal Guardian and Payer screens include a field for "e-Signer's name as it appears on the application" and a field for "Payer's Email Address".

iPipeline's iGO e-App Process

■ e-Signature Confirmation

- Congratulations! You've completed the data collection process and sent the e-Signature link to each signer
- The name of the signer, the email address the *e-Signature* link was sent to as well as the date the link was sent, is shown on this screen
- Next step is for you to sign the e-App
- You will be notified by email if:
 - e-Signer makes 3 failed attempts to login using their assigned password
 - e-Signer has successfully e-Signed
 - e-Signer declines to e-Sign

e-Signature Confirmation

All required links to e-Sign have been sent!

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

Signing Party Name	e-Signature Link Sent To	MM/DD/YYYY
John Doe	test@test.com	02/04/2025
Sue Doe	test@test.net	02/04/2025
Tim Guardian	test@gmail.com	02/04/2025
Jane Smith	test@hotmail.com	02/04/2025

You will be notified of the following via email:

1. e-Signer makes three failed attempts to login using their assigned password.
2. e-Signer successfully e-Signs the documents.
3. e-Signer declines to e-Sign the documents.

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

To start a new case, click "My Cases" at the top of this page and select "Start New Case". To logout, click the "Sign Out" link in the upper right-hand margin.

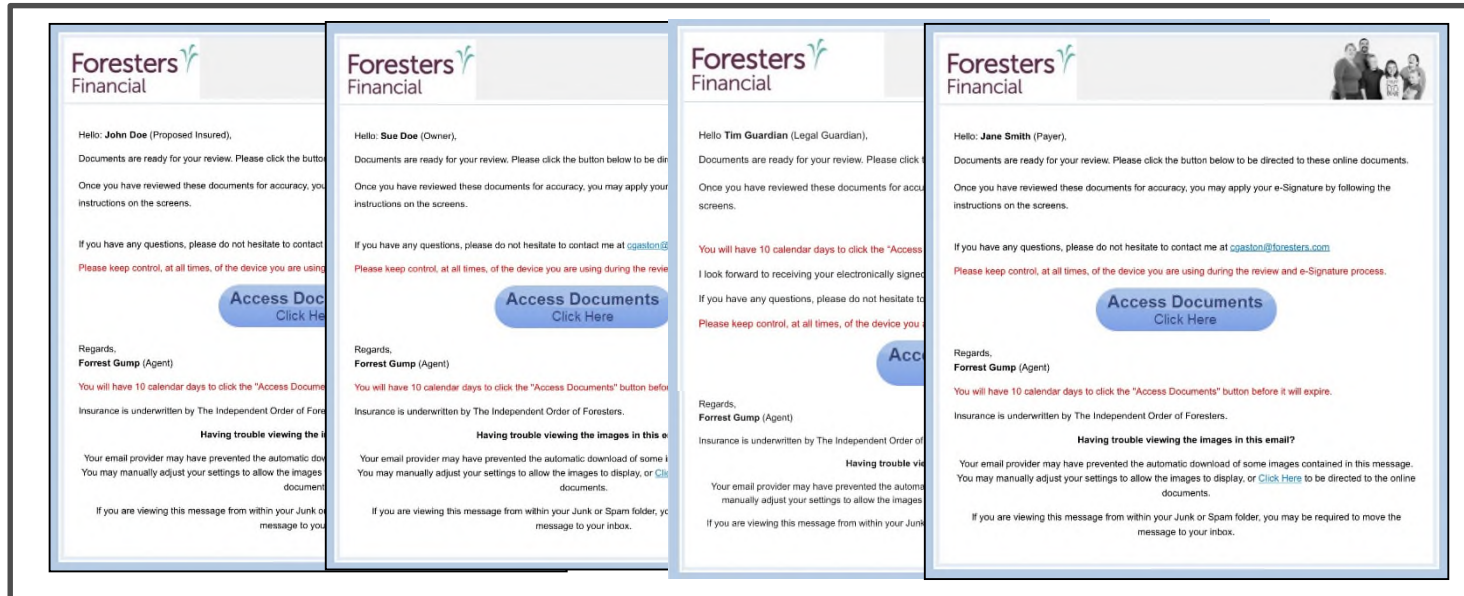
Thank you for using Foresters Electronic Application. Once all parties have e-Signed their documents you will also need to e-Sign before you can submit!

iPipeline's iGO e-App Process

- Proposed Insured/Owner/Legal Guardian and/or Payer Email

- Each signer will receive an email from Foresters Financial letting them know their documents are ready for review. To review the documents, they need to click *Access Documents*

NOTE: for BrightFuture, only the Owner will receive an email



iPipeline's iGO e-App Process

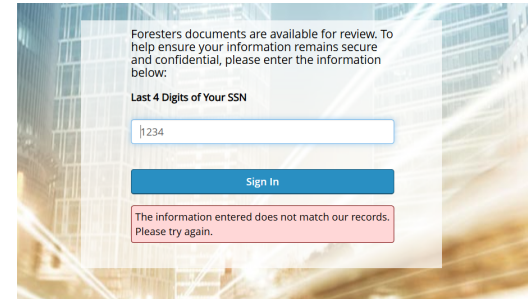
■ Login

– On the **Login** screen, if using ClickWrap, each signer will enter the last 4 digits of their SSN to login to the website, which is where they will access the documents for review and electronic signature

- If the signer enters the last 4 digits of their SSN incorrectly, they are instructed to try again
- If the signer enters the last 4 digits of their SSN incorrectly **3** times, the signer will not be able to login. The screen will refresh and they will see a message letting them know they've reached the maximum number of attempts

- You will receive an email letting you know this has happened and you will need to resend the *e-Signature* link to them

- To activate the **Login** screen or the *e-Signature* link go to the **My Cases** dashboard, find the e-App, click *Case Details* and look for *Resend* (refer to slide 19)



Foresters documents are available for review. To help ensure your information remains secure and confidential, please enter the information below:

Last 4 Digits of Your SSN

Sign In

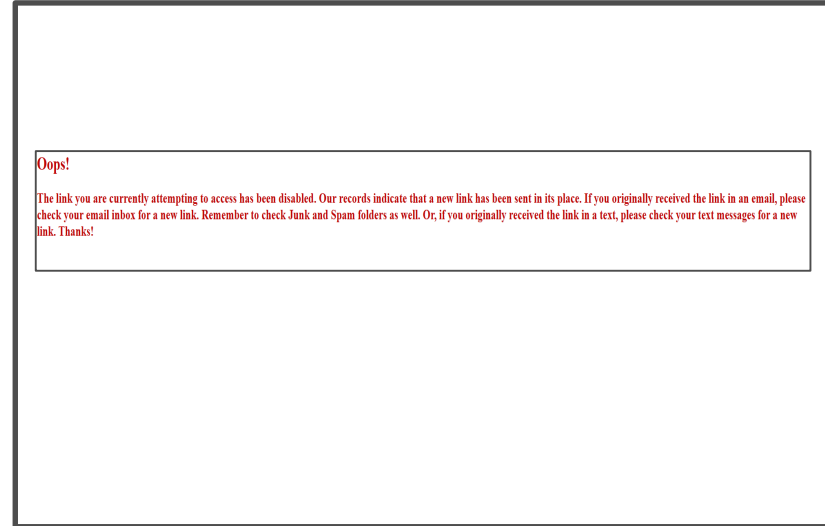
The information entered does not match our records. Please try again.

We're Sorry!

The maximum number of log in attempts has been reached. Please contact the agent who assisted with this application for assistance. Thanks!

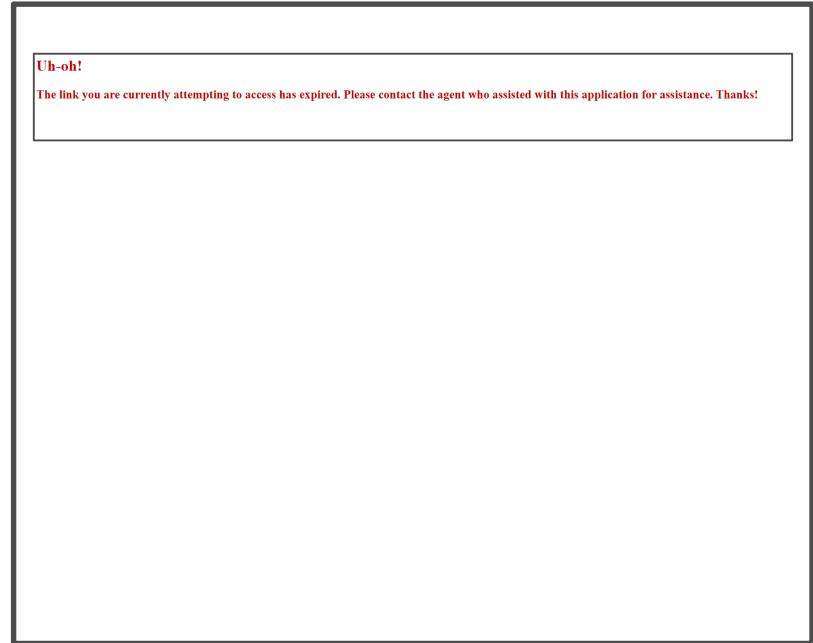
iPipeline's iGO e-App Process

- Login
 - If the Agent has resent the signer an email with the *e-Signature* link and the signer attempts to access the link from the first email sent, the screen will refresh and they will see a message letting them know link has been disabled
 - You will receive an email letting you know this has happened and you will need to resend the *e-Signature* link to them
 - To activate the **Login** screen or the *e-Signature* link go to the **My Cases** dashboard, find the e-App and click *Resend e-Signature Link* (refer to slide 19)



iPipeline's iGO e-App Process

- Login
 - The **Login** screen will remain active for **10** calendar days from the date the signer was sent the email
 - If 10 calendar days have passed and the signer clicks the *e-Signature* link, the screen will refresh and they will see a message letting them know the link has expired
 - You will receive an email letting you know this has happened and you will need go back into iGO, unlock the e-App and without making any updates to the e-App, lock it again to restart the signature process



NOTE: at any point if the e-App is unlocked, any e-Signatures already collected will be cleared and those signers will need to sign again

iPipeline's iGO e-App Process

- Welcome - Consent
 - Each signer must review and agree to the **Terms of Use, e-Signature and e-Delivery Consent** before proceeding with the e-Signature process
- NOTE: for BrightFuture, only the Owner is required to review and consent to the Terms of Use

Welcome - Consent

Welcome John Doe,

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

TERMS OF USE

CONDITIONS OF USE
By using this Web site in relation to an application for insurance with The Independent Order of Foresters, hereinafter referred to as "the Company", you agree with the following Terms of Use ("Terms") without limitation or qualification. Please read these Terms carefully before using this Web site. If you do not agree with these Terms, you are not granted permission to use this Web site and must exit immediately.

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

[Print](#)

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

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

Review Documents

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

I Agree I Decline

iPipeline's iGO e-App Process

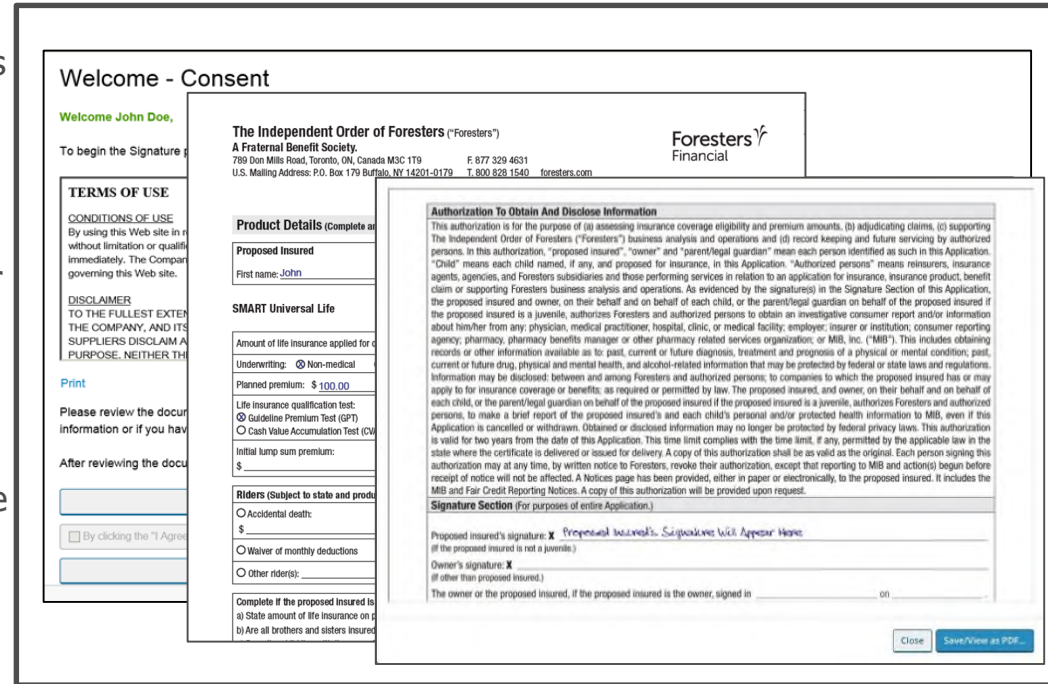
■ Review Documents

- Each signer must review the documents by clicking *Review Documents* before they can sign

NOTE: for BrightFuture, only the Owner is required to review the documents

TIP: once the documents load, wait for the screen to refresh before scrolling through them

- When the document opens, on every line where each signer is required to sign, they will see where their signature is required; shown as “Proposed Insured’s/Owner’s/Legal Guardian’s and/or Payer’s Signature Will Appear Here”. Once they have applied their signature, the **Appear Here** message will be replaced with their electronic signature



Welcome - Consent

Welcome John Doe,

To begin the Signature process, please review the documents below.

TERMS OF USE

CONDITIONS OF USE
By using this Web site in any manner, you agree to the terms and conditions of use without limitation or qualification. The Company reserves the right to modify these terms and conditions at any time. The Company is not responsible for any loss or damage to your computer or other equipment resulting from the use of this Web site.

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Product Details (complete as of 11/11/2014)

Proposed Insured
First name: John

SMART Universal Life

Amount of life insurance applied for: \$100,000.00
Underwriting: Non-medical
Planned premium: \$100.00
Life insurance qualification test:
 Guideline Premium Test (GPT)
 Cash Value Accumulation Test (CVAT)
Initial lump sum premium: \$

Riders (Subject to state and provincial laws)

Accidental death:
\$
 Waiver of monthly deductions
 Other riders:

Authorization To Obtain And Disclose Information
This authorization is for the purpose of (a) assessing insurance coverage eligibility and premium amounts, (b) adjudicating claims, (c) supporting the Independent Order of Foresters ("Foresters") business analysis and operations and (d) record keeping and future servicing by authorized persons. In this authorization, "proposed insured", "owner" and "parent/legal guardian" mean each person identified as such in this Application. "Child" means each child named, if any, and proposed for insurance, in this Application. "Authorized persons" means reinsurers, insurance agents, agencies, and Foresters subsidiaries and those performing services in relation to an application for insurance, insurance product, benefit claim or supporting Foresters business analysis and operations. As evidenced by the signature(s) in the Signature Section of this Application, the proposed insured and owner, on their behalf and on behalf of each child, or the parent/legal guardian on behalf of the proposed insured if the proposed insured is a juvenile, authorizes Foresters and authorized persons to obtain an investigative consumer report and/or information about him/her from any: physician, medical practitioner, hospital, clinic, or medical facility; employer; insurer or institution; consumer reporting agency; pharmacy; pharmacy benefits manager or other pharmacy related services organization; or MIB, Inc. ("MIB"). This includes obtaining records or other information available as to: past, current or future diagnosis, treatment and prognosis of a physical or mental condition; past, current or future drug, physical and mental health, and alcohol-related information that may be protected by federal or state laws and regulations. Information may be disclosed: between and among Foresters and authorized persons; to companies to which the proposed insured has or may apply to for insurance coverage or benefits; as required or permitted by law. The proposed insured, and owner, on their behalf and on behalf of each child, or the parent/legal guardian on behalf of the proposed insured if the proposed insured is a juvenile, authorizes Foresters and authorized persons, to make a brief report of the proposed insured's and each child's personal and/or protected health information to MIB, even if this Application is cancelled or withdrawn. Obtained or disclosed information may no longer be protected by federal privacy laws. This authorization is valid for two years from the date of this Application. This time limit complies with the time limit, if any, permitted by the applicable law in the state where the certificate is delivered or issued for delivery. A copy of this authorization shall be valid as the original. Each person signing this authorization may at any time, by written notice to Foresters, revoke their authorization, except that reporting to MIB and action(s) begun before receipt of notice will not be affected. A Notices page has been provided, either in paper or electronically, to the proposed insured. It includes the MIB and Fair Credit Reporting Notices. A copy of this authorization will be provided upon request.

Signature Section (For purposes of entire Application.)
Proposed insured's signature: Proposed Insured's Signature Will Appear Here
(if the proposed insured is not a juvenile)
Owner's signature:
(if other than proposed insured.)
The owner or the proposed insured, if the proposed insured is the owner, signed in _____ on _____

Close Save/View as PDF

iPipeline's iGO e-App Process

■ Review Documents

TIP: if signing on the Apple iPhone® to close the documents, click the icon that has the 2 squares on top of each other. In the **All Tabs** window, click the screen you were on before clicking *Review Documents*

- If a signer declines to sign you will be notified by email

The screenshot shows a mobile application interface for Foresters Financial. At the top, the time is 7:30 and the status bar shows signal strength, Wi-Fi, and battery. The page title is "The Independent Order of Foresters (Foresters)" and "Foresters Financial". The main content is a form titled "The Independent Order of Foresters (Foresters)" and "Product Details (Complete and submit only if applying for SMART Universal Life Insurance)".

The form includes sections for:

- Proposed Insured:** Fields for First name, Middle name, and Last name.
- SMART Universal Life:** A section with a note "Each field in this section must be completed". It includes fields for "Amount of the insurance applied for on the proposed insured" (\$ 100,000), "Underwriting" (Non-medical, Medical), "Planned premium" (\$ 100.00), "Life insurance qualification test" (Qualifies Premium Test (QPT), Cash Value Accumulation Test (CVAT)), "Initial long-term premium?" (Yes, No), "100% exchange funds" and "Non-100% exchange funds", "Charity Beneficiary Designation" (Charitable Organization Name, City, State, Zip), "Bibury (subject to state and product availability)" (Accidental death, Other death, Waiver of monthly deductions), and "Examples if the proposed insured is a charity" (Is this amount of the insurance an primary caregiver, Is this the 2002 law with the parent? "No", provide reason in the Remarks section below).
- Remarks:** A text area for additional information.

At the bottom, the browser address bar shows "ap2-uat3.ipipeline.com" and a red circle highlights a "Close" icon (two overlapping squares) in the bottom right corner of the browser interface.

iPipeline's iGO e-App Process

■ Review Documents

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

NOTE: There is no Overflow form for BrightFuture or Prepared

If "Yes", to either question 27 or 28, complete the chart below. Include existing life insurance or annuities that will be, or are in the process of being, lapsed or surrendered, and those lapsed or surrendered within the past 13 months.					
Name of Insurer	Annuity/Life insurance \$	Accidental death \$	Critical illness \$	Disability income (per month) \$	Issue year or indicate if pending
29. Have you ever had an application for life, health, disability or critical illness insurance declined, rated or modified? If "Yes", provide date and reason:					<input type="radio"/> Yes <input checked="" type="radio"/> No
30. Will coverage be discontinued or reduced, or premium payments stopped, on existing life insurance coverage or an annuity, if the insurance applied for in this Application is issued (includes military group life insurance)?					<input type="radio"/> Yes <input checked="" type="radio"/> No
Additional Information (Explain all "Yes" answers where applicable.)					
Include Question #, diagnosis, date first diagnosed, treatment, medications, medical facilities and physicians' name, addresses, phone #s.					
See Overflow Form					

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

Foresters[®]

Overflow Form

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

Proposed Insured: John Doe

Date of birth: Sep 09, 1985 (First name, middle initial and last name)
(mm/dd/yyyy)

Overflow Information

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

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

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

iPipeline's iGO e-App Process

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

Welcome - Consent

Welcome John Doe,

To begin the Signature

Foresters
Financial

Decline e-Signature

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

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

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

[Print](#)

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

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

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

iPipeline's iGO e-App Process

- e-Delivery Consent – Email
 - The Owner is given the opportunity to consent to the e-Delivery of their Welcome package, which includes any additional document(s) for their review, signature and return to Foresters
 - If an insurance contract is approved and *Electronic copy* is selected, the email address provided during the signature process will be the email address used to email the Welcome package and applicable documents
 - If *Mailed copy* is selected, the insurance contract will be mailed directly to the Owner or delivered to the Owner by the agent who assisted with the application

Consent for Electronic Delivery of Insurance Contract and Related Documents

If your application for insurance is approved, Foresters Financial provides you with the opportunity to receive an electronic or mailed copy of your Welcome Package. It includes your insurance contract and may also include additional document(s) for your review, signature and return to Foresters (collectively "Applicable Documents").

For your convenience, we pre-checked "Electronic copy" below which means your Welcome Package will be electronically sent to you. If, however you want to receive your Welcome Package by mail, instead of electronically, please select "Mailed copy" below.

When your Welcome Package is electronically received, you can save or print the Applicable Documents. The number of pages to print can be as much as or more than 50 pages.

A request for a duplicate copy, in paper, may require payment of an administrative fee (currently \$25, subject to change) and it will be mailed to you within a reasonable period of receipt of payment by Foresters. Payment can be made by check payable to Foresters Financial or by online banking.

Electronic copy

If the box for "Electronic copy" is checked, this means you are providing your consent to receive your Welcome Package by secure email, instead of by mail, at the email address below. You are also confirming this is your own valid email address.

Email Address

eappon@foresters.com

In addition, you are consenting to your Welcome Package being sent, either electronically and/or in paper, to the agent who assisted with this application and you have reviewed, understand and agree with the information above about the number of pages and that a fee may apply if a mailed copy is requested, in the future, for some or all of the Applicable Documents.

Mailed copy

By checking "Mailed copy," you are providing your consent to receive your Welcome Package in paper, sent to the address listed on the application or delivered to you by the agent who assisted with this application.

In addition, you are consenting to your Welcome Package being sent, either electronically and/or in paper, to the agent who assisted with this application and you have reviewed, understand and agree with the information above about the number of pages and that a fee may apply if a duplicate copy in paper is requested, in the future, for some or all of the Applicable Documents.

iPipeline's iGO e-App Process

e-Delivery Consent – Text Messages

– The Owner is given the opportunity to consent to the e-Delivery of their Welcome package, which includes any additional document(s) for their review, signature and return to Foresters

- If an insurance contract is approved and *Electronic copy* is selected, the Owner will data enter their own email address which will be the email address used to email the Welcome package and applicable documents to the Owner

NOTE: if the Owner enters an email address that is the same as another signer, including yours they will see the following error message. You will need go back into iGO, unlock the e-App and without making any updates to the e-App, lock it again to restart the signature process

The email address entered is the same email address entered for another signer. Each signer must have their own email address and cannot share or use one that another person has, or the Agent created or has access to. Re-enter your own email address or contact the Agent who assisted with this application for assistance

- If *Mailed copy* is selected, the insurance contract will be mailed directly to the Owner or delivered to the Owner by the agent who assisted with the application

Consent for Electronic Delivery of Insurance Contract and Related Documents

If your application for insurance is approved, Foresters provides you with the opportunity to receive an electronic or mailed copy of your Welcome Package. It includes your insurance contract and may also include additional document(s) for your review, signature and return to Foresters (collectively "Applicable Documents").

For your convenience, we pre-checked "Electronic copy" below which means your Welcome Package will be electronically sent to you. If, however you want to receive your Welcome Package by mail, instead of electronically, please select "Mailed copy" below.

When your Welcome Package is electronically received, you can save or print the Applicable Documents. The number of pages to print can be as much as or more than 50 pages.

A request for a duplicate copy, in paper, may require payment of an administrative fee (currently \$25, subject to change) and it will be mailed to you within a reasonable period of receipt of payment by Foresters. Payment can be made by check payable to Foresters or by online banking.

Electronic copy

If the box for "Electronic copy" is checked, this means you are providing your consent to receive your Welcome Package by secure email, instead of by mail, at the email address below. You are also confirming this is your own valid email address.

Email Address

In addition, you are consenting to your Welcome Package being sent, either electronically and/or in paper, to the agent who assisted with this application and you have reviewed, understand and agree with the information above about the number of pages and that a fee may apply if a mailed copy is requested, in the future, for some or all of the Applicable Documents.

Mailed copy

By checking "Mailed copy," you are providing your consent to receive your Welcome Package in paper, sent to the address listed on the application or delivered to you by the agent who assisted with this application.

In addition, you are consenting to your Welcome Package being sent, either electronically and/or in paper, to the agent who assisted with this application and you have reviewed, understand and agree with the information above about the number of pages and that a fee may apply if a duplicate copy in paper is requested, in the future, for some or all of the Applicable Documents.

Electronic copy

If the box for "Electronic copy" is checked, this means you are providing your consent to receive your Welcome Package by secure email, instead of by mail, at the email address below. You are also confirming this is your own valid email address.

Email Address

The email address entered is the same email address entered for another signer. Each signer must have their own email address and cannot share or use one that another person has, or the Agent created or has access to. Re-enter your own email address or contact the Agent who assisted with this application for assistance

In addition, you are consenting to your Welcome Package being sent, either electronically and/or in paper, to the agent who assisted with this application and you have reviewed, understand and agree with the information above about the number of pages and that a fee may apply if a mailed copy is requested, in the future, for some or all of the Applicable Documents.

iPipeline's iGO e-App Process

■ e-Delivery Consent

TIP: if signing using Text to Sign, on some Apple iPhones and Android phones the *Consent for Electronic Delivery* screen loads in the middle of the page. If this happens, suggest to the signer they scroll to the top of the page

- Once the e-App has been submitted, to check the e-Delivery method selected by the Owner, click the PDF of the application package on the **My Cases** dashboard

The screenshot displays the Foresters Financial iGO e-App interface. The top section, titled 'Alerts', shows a table of pending cases. The bottom section, titled 'Cases', shows a table of submitted cases. A red circle highlights the PDF icon in the 'Cases' table for the first entry.

Name	Status	Carrier	Product	Date Modified	View Forms	Case Actions
JIRA fifty five Feb seventeen, Karen	Awaiting Consumer e-Signature	Foresters Financial	Advantage Plus	2/17/2016	[PDF Icon]	Case Actions
TDtwo Feb eleven, Karen	Awaiting Consumer e-Signature	Foresters Financial	Advantage Plus	2/11/2016	[PDF Icon]	Case Actions
CTR Test Three, Karen	Awaiting Agent e-Signature	Foresters Financial	SMART UL	1/12/2017	[PDF Icon]	Case Actions

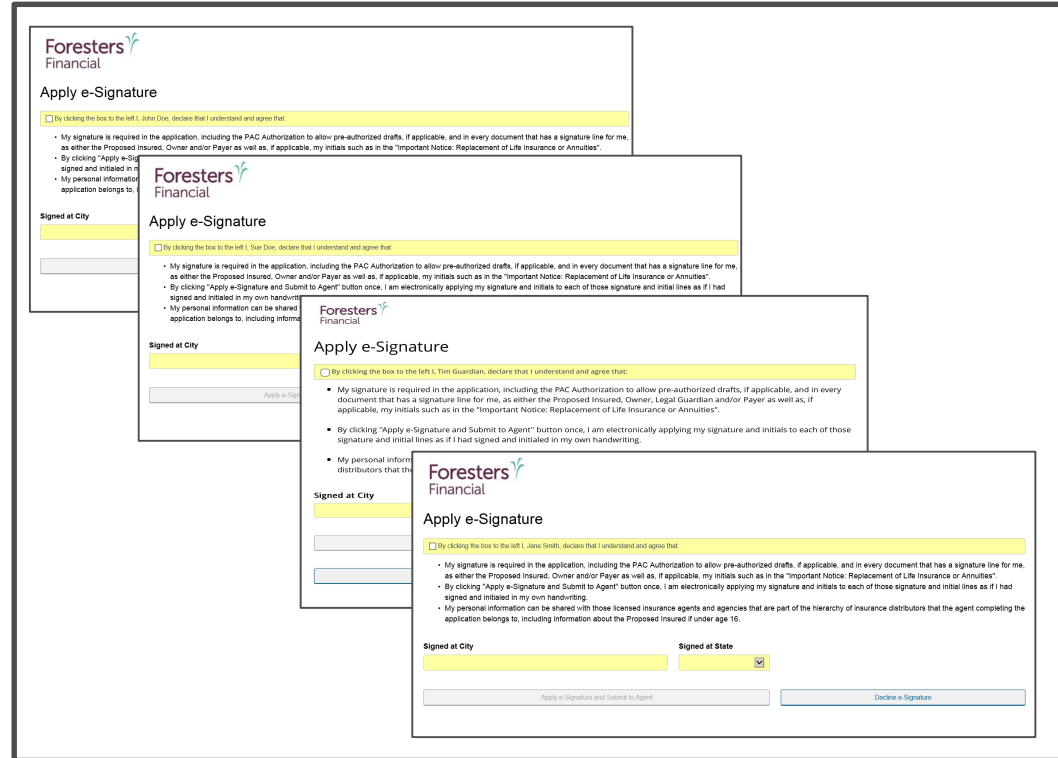
Name	Status	Carrier	Product	Date Modified	View Forms	Case Actions
Test Elisha Zero Six, Cheryl	Application e-Submitted	Foresters Financial	Advantage Plus	1/26/2017	[PDF Icon]	Case Actions
Test Face Amount Again, Cheryl	Started	Foresters Financial	Advantage Plus	1/26/2017	[PDF Icon]	Case Actions
TDTwo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

iPipeline's iGO e-App Process

Apply e-Signature

- Each signer needs to review and agree to the statements listed
- If they agree, the signer will need to enter the **Signed at City** and **Signed State** they are signing the application and click *Apply e-Signature and Submit to Agent*
- The **Signed at State** defaulted for the Owner is the state selected on the Case Information screen and cannot be changed

TIP: if signing using Text to Sign, on some Apple iPhones and Android phones the *Apply e-Signature* screen loads in the middle of the page. If this happens, suggest to the signer they scroll to the top of the page

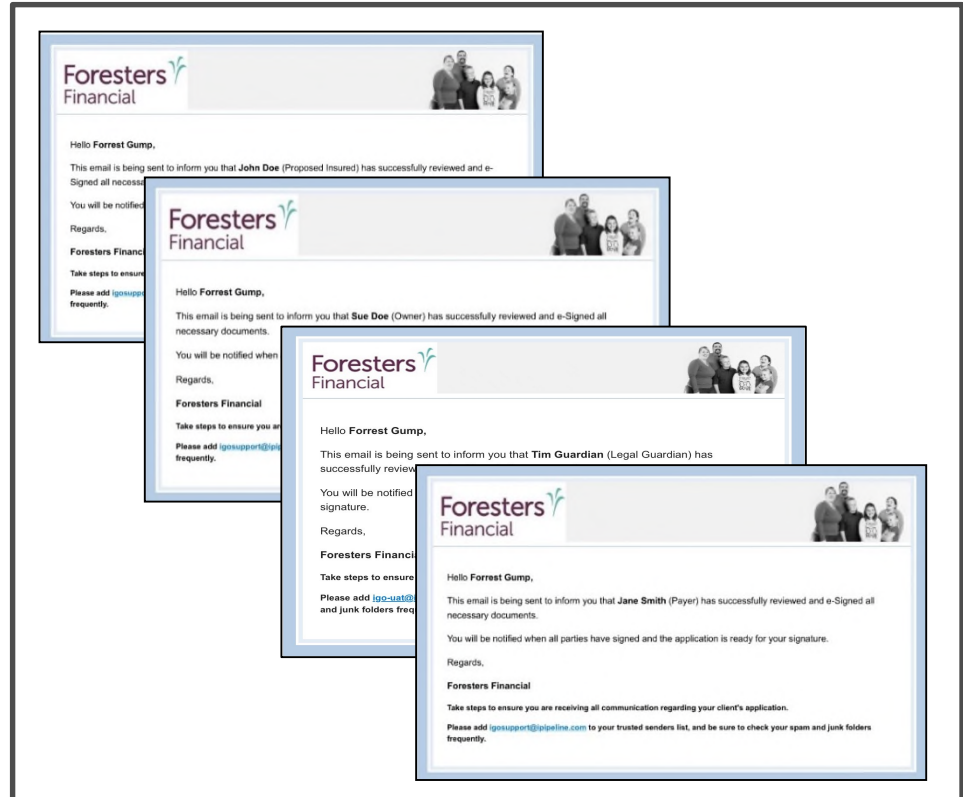


The image displays four overlapping screenshots of the Foresters Financial 'Apply e-Signature' screen, illustrating the process for different users:

- John Doe:** Shows the initial agreement screen with a checkbox and terms and conditions.
- Stan Doe:** Shows the 'Signed at City' field filled with 'New York' and the 'Signed at State' field with a dropdown menu.
- Tim Guardian:** Shows the 'Signed at City' field filled with 'New York' and the 'Signed at State' field with a dropdown menu.
- Jana Smith:** Shows the 'Signed at City' field filled with 'New York' and the 'Signed at State' field with a dropdown menu set to 'New York'. The 'Apply e-Signature and Submit to Agent' button is highlighted.

iPipeline's iGO e-App Process

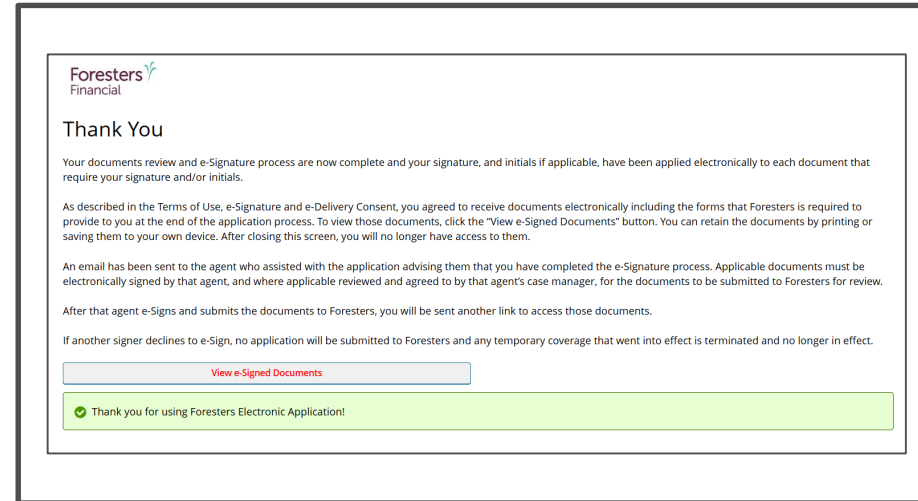
- Apply e-Signature
 - After each signer has signed, you will be sent an email letting you know they have completed the e-Signature process
 - If the signer declines to sign, you will receive an email letting you know they have declined



iPipeline's iGO e-App Process

- Thank You
 - The signer can view the documents by clicking *View e-Signed Documents*
 - The documents which contain the application, supplemental forms and applicable POS disclosure forms will open
 - The signer can see that their electronic signature has been applied on all signature lines (as well as any other signer who may have signed before them) where they are required to sign. Their electronic signature will show as "e-Signed by: First Name Last Name" in scripted font
 - Each signer is encouraged to retain these documents for their records by printing or saving them to their own device

NOTE: you have not signed the documents so the signers will not see your signature



iPipeline's iGO e-App Process

- Thank You

TIP: if signing on the Apple iPhone® to close the documents, click the icon that has the 2 squares on top of each other. In the **All Tabs** window, click the screen you were on before clicking *Review Documents*



7:30
Messages

The Independent Order of Foresters (Foresters)
A Fraternal Benefit Society
700 Don Mills Road, Toronto, ON, Canada M3C 1T9 | F 877 228 4621
U.S. Mailing Address: P.O. Box 179, Buffalo, NY 14201-0179 | T 800 828 1246 | foresters.com

Foresters⁺ Financial

The Independent Order of Foresters (Foresters)
Product Details (complete and submit only if applying for SMART Universal Life Insurance.)

Proposed Insured
First name: johan Middle name: Last name: Dina

SMART Universal Life
Amount of life insurance applied for on the proposed insured: \$ 100,000

Underwriting: Non-medical Medical

Planned premium: \$ 150.00 Monthly Quarterly Semi-annually Annually

Life insurance qualification test: Qualifier Premium Test (QPT) Last None/any

Cash Value Accumulation Test (CVAT) None/any

Initial long term premium? Yes No

If "No", indicate the anticipated amount of 100% exchange funds, if any, and the amount and source of any non-100% exchange funds.
100% exchange funds: \$ Non-100% exchange funds: \$ Source of non-100% exchange funds:

Charity Benefits Designation
This life insurance product applied for will, if issued, include a Charity Benefit. The owner can designate an eligible beneficiary for that benefit now or at any time prior to the insured's death. If an eligible beneficiary is not designated prior to the insured's death, no Charity Benefit will be paid. Eligible beneficiaries require a charitable organization accredited as an exempt under section 501(c)(3) of the Internal Revenue Code and eligible to receive a charitable contribution as defined in section 170(e) of that code, or any successor provisions thereto.

Charitable Organization Name: Street address: City: State: Zip:

States (subject to state and product availability):
 Accidental death Owner's term Supplement purchase option
 Waiver of monthly deductions Other rider

Example: If the proposed insured is a parent:
a) State amount of life insurance at primary completion: \$
b) Is life of insured and child's covered for the same amount? If "No", state amount and reason in the Remarks section below. Yes No
c) Does the child live with the owner? If "No", provide reason in the Remarks section below. Yes No

Remarks:

There may be additional Disclosure forms required before the certificate can be issued. Check the State requirements.

This form is part of the Application for Individual Life Insurance.

Notes: (1) This form only is a part of the Application for Individual Life Insurance.
ICC16 776224 US 04/16 00475124-850-4443-wf05-00000076/06

The Independent Order of Foresters (Foresters)
A Fraternal Benefit Society
700 Don Mills Road, Toronto, ON, Canada M3C 1T9 | F 877 228 4621
U.S. Mailing Address: P.O. Box 179, Buffalo, NY 14201-0179 | T 800 828 1246 | foresters.com

Foresters⁺ Financial

Application for Individual Life Insurance

Proposed Insured
First name: Last name: Middle name: None Reverse
Street address: City: State: Zip: None Reverse

ap2-uat3.ipipeline.com

iPipeline's iGO e-App Process

■ Signer Status

- To see which signers have signed the application, go to the **My Cases** dashboard, find the e-App, click *Case Details* and look for *e-Signer Status*
- If signing using Text to Sign you can also open the e-App and go to the *Agent Instructions* screen

The screenshot displays the iPipeline iGO e-App interface. At the top, there is an orange header with 'Alerts 67'. Below it, a table lists cases with columns for Name, Status, Carrier, Product, Date Modified, View Forms, and Case Actions. The first case is for 'Doe, John' with a status of 'Awaiting Consumer e-Signature' and a face amount of '\$100,000'. A red circle highlights the 'Case Details' link. Below the table, the 'e-Signer Status' section contains a table with columns for Consumer, Role, PIN/TIN/SSN, e-Signature Status, and Action. The table shows two signers: Tim Guardian (Legal Guardian) with a 'Pending Awaiting Signature' status and a 'Resend' button, and John Doe (Proposed Insured) with a 'Completed Accepted Signature' status. Below this, the 'Proposed Insured: John Doe' section includes a consent checkbox, a field for the last 4 digits of the Social Security Number (1111), and a field for the Proposed Insured's Cell Phone Number ((416) 275-0656). A red message at the bottom states 'Proposed Insured has signed this application'.

Consumer	Role	PIN/TIN/SSN	e-Signature Status	Action
Tim Guardian	Legal Guardian		Pending Awaiting Signature	Resend
John Doe	Proposed Insured		Completed Accepted Signature	

Proposed Insured: John Doe

I, Forrest Gump, confirm that I have read aloud the entire Consent in Step 1 to John Doe, Proposed Insured, and they have agreed to that Consent. I understand and agree that I will not resend the text message to this person if they have either withdrawn their consent to receive a text message or do not wish to proceed.

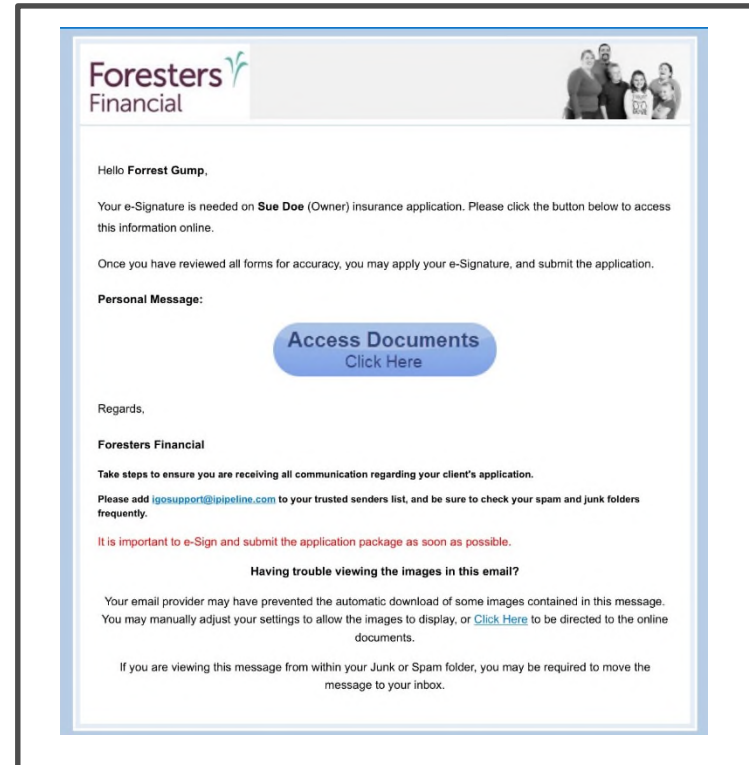
Last 4 digits of e-Signer's Social Security Number
1111

Proposed Insured's Cell Phone Number
(416) 275-0656

Proposed Insured has signed this application

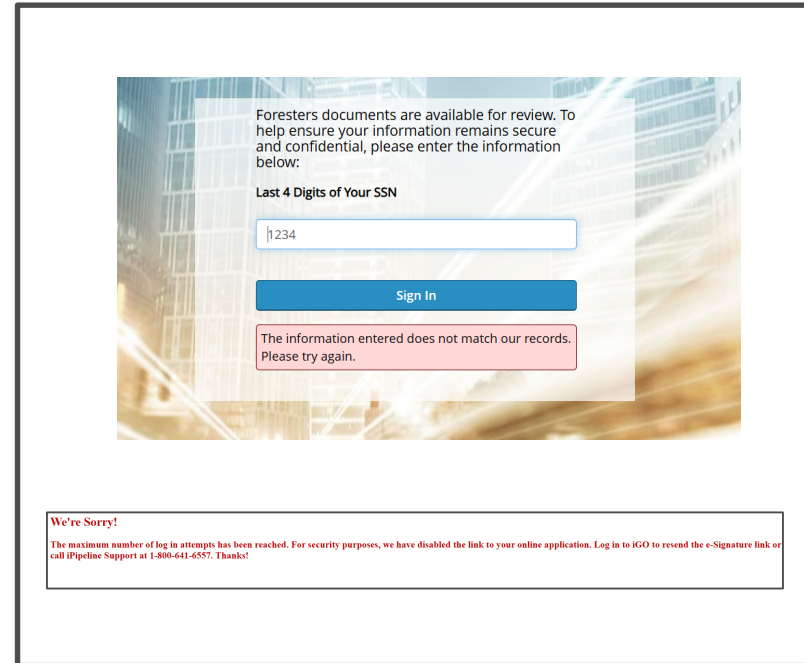
iPipeline's iGO e-App Process

- Agent Email
 - After all signers have signed, it's your turn
 - You will receive an email with the e-Signature link. Click *Access Documents* to start the signature process
 - It's very important to sign and submit the application shortly after you receive this email



iPipeline's iGO e-App Process

- Login
 - On the **Login** screen, you will enter the last 4 digits of your SSN to login to the website, which is where you will access the documents for electronic signature
 - If you enter the last 4 digits of your SSN incorrectly, you are instructed to try again
 - If you enter the last 4 digits of your SSN incorrectly **3** times, you will not be able to login. The screen will refresh, you will see a message letting you know you've reached the maximum number of attempts and you will need to resend the *e-Signature* link to yourself
 - To activate the **Login** screen or the *e-Signature* link go to the **My Cases** dashboard, find the e-App, click *Case Details* and look for *Resend* (refer to slide 19)



iPipeline's iGO e-App Process

- Login
 - If you have resent an email to yourself with the *e-Signature* link and you attempt to access the link from the first email, the screen will refresh and they will see a message letting them know link has been disabled
 - To activate the **Login** screen or the *e-Signature* link go to the **My Cases** dashboard, find the e-App and click *Resend e-Signature Link* (refer to slide 19)

Oops!

The link you are currently attempting to access has been disabled. Our records indicate that a new link has been sent in its place. If you originally received the link in an email, please check your email inbox for a new link. Remember to check Junk and Spam folders as well. Or, if you originally received the link in a text, please check your text messages for a new link. Thanks!

iPipeline's iGO e-App Process

- Login
 - The **Login** screen will remain active for **10** calendar days from the date you were sent the email
 - If 10 calendar days have passed and you click the *e-Signature* link, the screen will refresh and you will see a message letting you know the link has expired
 - You will need go back into iGO, unlock the e-App and without making any updates to the e-App, lock it again to restart the signature process

Uh-oh!

The link you are currently attempting to access has expired. Please contact the agent who assisted with this application for assistance. Thanks!

NOTE: at any point if the e-App is unlocked, any e-Signatures already collected will be cleared and those signers will need to sign again

iPipeline's iGO e-App Process

■ Welcome - Consent

- You are required to review and agree to the **Terms of Use, e-Signature and e-Delivery Consent** before proceeding with the e-Signature process
- However, you are not required to review the documents a second time
 - Click *Review Documents* if you want to see the contract delivery method selected by the Owner
 - If the Owner selected the wrong delivery option is selected, click *I Decline*. Go back into the e-App, unlock it, then relock it to restart the signature process and ask the Owner to select a different contract delivery method
- Click the *checkbox* that you agree to the Terms of Use, e-Signature and e-Delivery Consent, then click *I Agree*

Welcome - Consent

Welcome Forrest Gump,

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

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

LIMITATION OF LIABILITY
While the Company and its Representatives or suppliers use reasonable efforts to include accurate and up-to-date information on this Web site, errors or omissions may occur. Under no circumstances

[Print](#)

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

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

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

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

iPipeline's iGO e-App Process

- Producer Report
 - For Term, SMART UL & ADV+II
 - Before you can sign the documents, you must complete the Producer Report
 - For medical products only, enter the **Age & Amount Requirements, Vendor** and **Date** the requirements were ordered

The screenshot displays the 'Foresters Financial Producer Report' form. It includes a dropdown menu for 'Indicate the anticipated rating class', a text box for 'Should the certificate's issue date be adjusted', and radio buttons for 'Yes' and 'No'. Below this is a section for 'Will the certificate applied for be a replacement?' with 'Yes' and 'No' radio buttons. The 'Are you related to the Proposed Insured?' section contains several questions with 'Yes' and 'No' radio buttons, such as 'Are you related to the Proposed Insured?', 'Is the proposed insured you, your spouse/partner or your child/stepchild?', 'Did you personally meet with the proposed insured and owner and review the document(s) used to verify identity and birth date of each person?', 'In the Application, are you the owner, payer or beneficiary?', and 'Have you submitted an additional application to Foresters on a family member of the proposed insured or owner (if other than the proposed insured)?'. The 'Age & Amount requirements ordered?' section has a radio button for 'Yes' (which is selected) and a radio button for 'No'. Below this, there are three checkboxes for 'Age & Amount Requirements': 'Vitals', 'Paramed', and 'Medical (with or without lab tests)'. The 'Vendor' and 'Date ordered' fields are at the bottom, with a date input field showing 'MM / DD / YYYY'.

iPipeline's iGO e-App Process

- Acknowledgement of First Total Premium(s) and Producer Certification
 - BrightFuture only
 - Before you can sign the documents, you must complete the **Acknowledgement of First Total Premium(s) and Producer Certification**

Foresters
Financial

Acknowledgement of First Total Premium(s) and Producer Certification

Acknowledgement of First Total Premium(s)

It is acknowledged that a total amount of:

\$

was provided or authorized to be collected, to be applied as the first premium payment for the certificate(s) issued, if any, in response to the Application for Individual Whole Life insurance (the "Application") on the life or lives of the proposed insured(s) listed in the Application.

Producer Certification

Will a certificate applied for be a replacement for or a change to existing life insurance or an annuity?

Yes No

Was a copy of the Buyer's Guide provided to the Owner at the time of sale?

Yes No

Did you personally meet with the Owner and review the document used to verify identity?

Yes No

Did you review and leave the Acknowledgement of First Premium with the Owner?

Yes No

Next

iPipeline's iGO e-App Process

- Acknowledgement of First Premium and Producer Certification
 - Prepared only
 - Before you can sign the documents, you must complete the **Acknowledgement of First Total Premium and Producer Certification**

Acknowledgement of First Premium and Producer Certification

Acknowledgement of First Premium

It is acknowledged that an amount of:

\$

was provided or authorized to be collected, to be applied as the first premium payment for the certificate issued, if any, in response to the Application for Accidental Death Term Insurance (the "Application")

Producer Certification

Did you personally meet with the proposed insured and owner and review the document(s) used to verify identity?

Yes No

Did you review and leave the Acknowledgement of First Premium with the Owner?

Yes No

iPipeline's iGO e-App Process

- Apply e-Signature
 - You need to review and agree to the statements listed
 - Enter the **Signed at City** and **Signed at State** where you are signing the application and click *Apply e-Signature*

The screenshot displays the 'Apply e-Signature' interface. At the top left is the Foresters Financial logo. The main heading is 'Apply e-Signature'. Below this is a yellow highlighted box containing a checkbox and the text: 'By clicking the box to the left I, Forrest Gump, declare that I understand and agree that:'. This is followed by three bullet points: 1. 'By clicking the "Apply e-Signature" button once, I am electronically applying my signature to the application and in each document that has a signature line for the agent, as if I had signed in my own handwriting.' 2. 'The Producer Certification completed by me will be submitted with the application.' 3. 'I confirm that the Proposed Insured/Owner/Legal Guardian/Payer was in control of the device used during his/her review of the Terms of Use, e-Signature and e-Delivery Consent and the documents for that signer while applying his/her electronic signature.' 4. 'I agree that my personal information, that may include my Social Security Number, can be provided to each agency within my contracted agency hierarchy in relation to this application.' Below the text are two dropdown menus: 'Signed at City' and 'Signed at State'. Underneath these is the text 'Step 1 of 2'. At the bottom are two buttons: 'Apply e-Signature' (highlighted in yellow) and 'Decline e-Signature'.

iPipeline's iGO e-App Process

■ Apply e-Signature

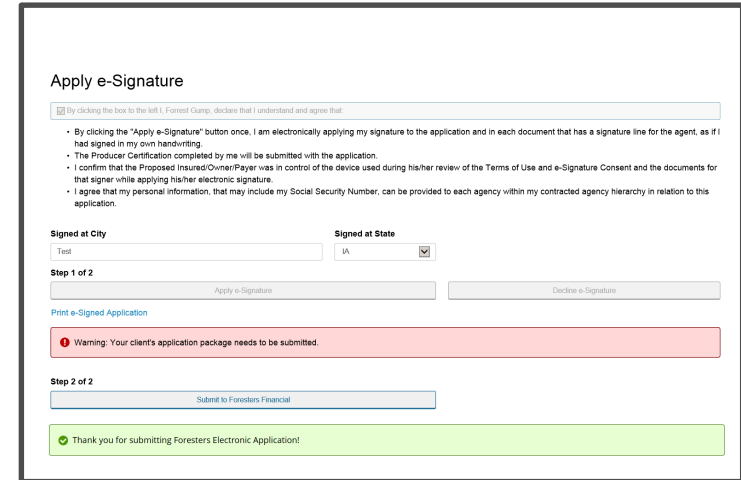
- To check the contract delivery method selected by the Owner, click the *Print e-Signed Application* link

NOTE: if the wrong delivery option is selected, go back into the e-App, unlock it, then relock it to restart the signature process and ask the Owner to select a different delivery method

- Click *Submit to Foresters Financial* to send the documents to Foresters

TIP: wait until you see “Thank you for submitting Foresters Electronic Application!” before closing the browser

- In **less than 10 minutes**, you will receive a POS decision email for all non-medical products (does not apply to medical products). Decision will either be:
 - Medically Eligible
 - Refer
 - Decline



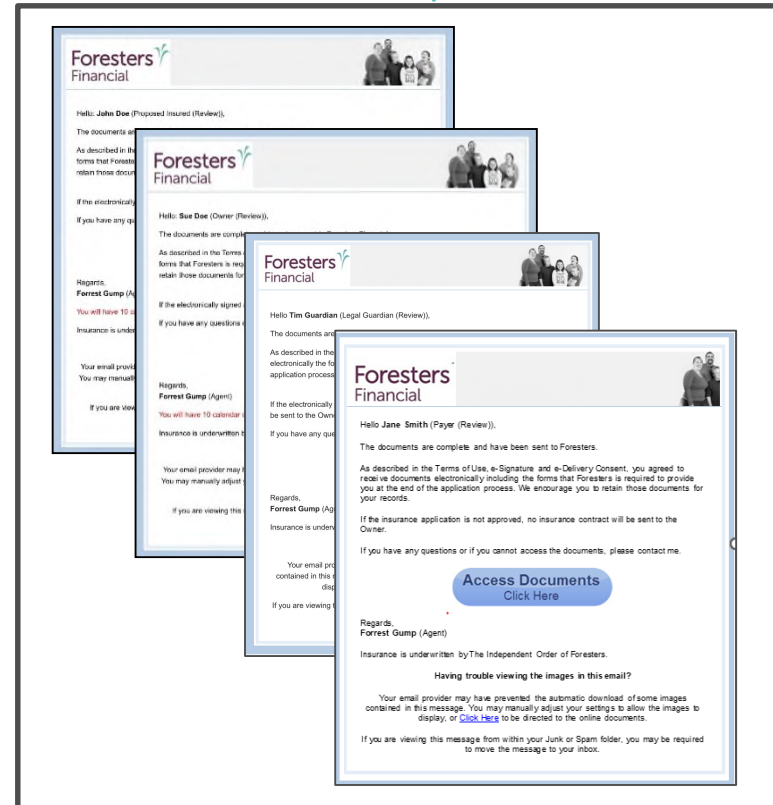
The screenshot shows a web form titled "Apply e-Signature". At the top, there is a checkbox and text: "By clicking the box to the left I, Forrest Camp, declare that I understand and agree that:". Below this are three bullet points: "By clicking the 'Apply e-Signature' button once, I am electronically applying my signature to the application and in each document that has a signature line for the agent, as if I had signed in my own handwriting.", "The Producer Certification completed by me will be submitted with the application.", and "I confirm that the Proposed Insured/Owner/Payer was in control of the device used during his/her review of the Terms of Use and e-Signature Consent and the documents for that signer while applying his/her electronic signature." A fourth bullet point states: "I agree that my personal information, that may include my Social Security Number, can be provided to each agency within my contracted agency hierarchy in relation to this application." Below the text are two fields: "Signed at City" with a text input containing "Test" and "Signed at State" with a dropdown menu showing "IA". Underneath is "Step 1 of 2" with two buttons: "Apply e-Signature" and "Decline e-Signature". Below these is a link for "Print e-Signed Application". A red warning box contains the text: "Warning: Your client's application package needs to be submitted." Below that is "Step 2 of 2" with a "Submit to Foresters Financial" button. At the bottom, a green success message box says: "Thank you for submitting Foresters Electronic Application!"

iPipeline's iGO e-App Process

- Leave Behind Link - Email
 - If signing using ClickWrap, once you click *Submit to Foresters Financial* each signer will receive the *Leave Behind* link in an email to let them know the documents are complete and have been sent to Foresters

NOTE: for BrightFuture, only the Owner will receive this email
 - From the email they can click *Access Documents*, to login to the website to see the documents electronically signed by each signer, along with the applicable Point-of-Sale (POS) disclosure forms that you would have been required to leave behind with that signer if writing a paper application

NOTE: this is why you and each signer **must** have a separate email address. The applicable POS forms must be left with them and if you use your email address as theirs, those forms will be sent to you and your regulatory obligations will not have been met

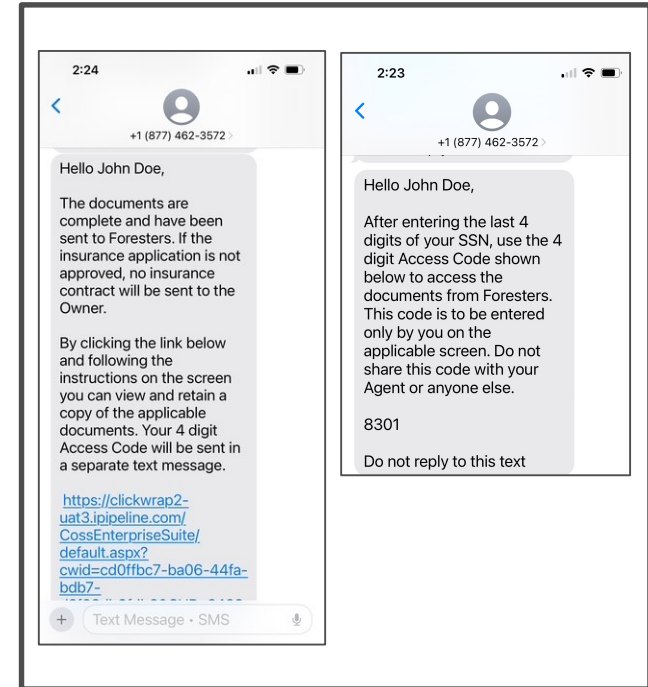


iPipeline's iGO e-App Process

- Leave Behind Link – Text Messages
 - If signing using Text-to-Sign, once you click *Submit to Foresters Financial* each signer will receive the *Leave Behind* link from 1-877-462-3572 in a text message to let them know the documents are complete and have been sent to Foresters

NOTE: for BrightFuture, only the Owner will receive this text
 - Once the text messages have been received, to see the documents electronically signed by each signer, along with the applicable Point-of-Sale (POS) disclosure forms that you would have been required to leave behind with that signer if writing a paper application, each signer can:
 - Click the *Leave Behind* link in the text message
 - On the **Login** screen, enter the last 4 digits of their SSN as well as the 4 digit *Access Code*, found in the second text message

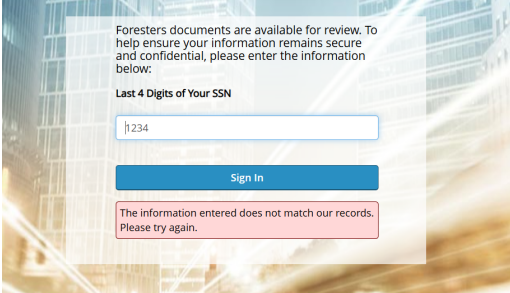
NOTE: this is why you and each signer **must** have their own cell phone number. The applicable POS forms must be left with them and if you use your cell phone, those forms will be sent to you and your regulatory obligations will not have been met



iPipeline's iGO e-App Process

■ Login – Email

- On the **Login** screen, if signing using ClickWrap, each signer will enter the last 4 digits of their SSN to login to the website, which is where they will access the documents for review
- If the signer enters the last 4 digits of their SSN incorrectly, they are instructed to try again
 - If the signer enters the last 4 digits of their SSN incorrectly **3** times, the signer will not be able to login. The screen will refresh and they will see a message letting them know they've reached the maximum number of attempts
 - You will receive an email letting you know this has happened and you will need to resend the *Leave Behind* link to them
 - To activate the **Login** screen or the *Leave Behind* link go to the **My Cases** dashboard, find the e-App, click *Case Details* and look for *Resend* (refer to slide 19)



Foresters documents are available for review. To help ensure your information remains secure and confidential, please enter the information below:

Last 4 Digits of Your SSN

Sign In

The information entered does not match our records. Please try again.

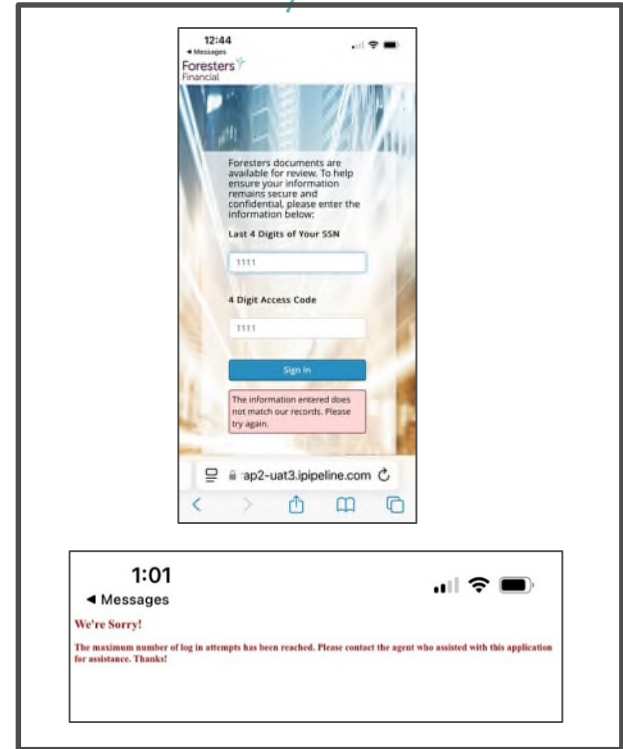
We're Sorry!

The maximum number of log in attempts has been reached. Please contact the agent who assisted with this application for assistance. Thanks!

iPipeline's iGO e-App Process

■ Login – Text Messages

- On the **Login** screen, if signing using Text-to-Sign, each signer will enter the last 4 digits of their SSN as well as the 4 digit *Access Code*, found in the second text message to login to the website, which is where they will access the documents for review
- If the signer enters the last 4 digits of their SSN and/or 4 digit *Access Code* incorrectly, they are instructed to try again
 - If the signer enters the last 4 digits of their SSN and/or 4 digit *Access Code* incorrectly **3** times, the signer will not be able to login. The screen will refresh and they will see a message letting them know they've reached the maximum number of attempts
 - You will receive an email letting you know this has happened and you will need to resend the *Leave Behind* link to them
 - To activate the **Login** screen or the *Leave Behind* link go to the **My Cases** dashboard, find the e-App, click *Case Details* and look for *Resend* (refer to slide 19)



iPipeline's iGO e-App Process

- Login – Email or Text Message
 - If the Agent has resent the signer an email or text message with the *Leave Behind* link and the signer attempts to access the link from the first email or text message sent, the screen will refresh and they will see a message letting them know link has been disabled
 - You will receive an email letting you know this has happened and you will need to resend the *Leave Behind* link to them
 - To activate the **Login** screen or the e-*Signature* link go to the **My Cases** dashboard, find the e-App and click *Resend e-Signature Link* (refer to slide 19)

Oops!

The link you are currently attempting to access has been disabled. Our records indicate that a new link has been sent in its place. If you originally received the link in an email, please check your email inbox for a new link. Remember to check Junk and Spam folders as well. Or, if you originally received the link in a text, please check your text messages for a new link. Thanks!

iPipeline's iGO e-App Process

- Login – Email or Text Message
 - The **Login** screen will remain active for **10** calendar days from the date you were sent the email
 - If 10 calendar days have passed and the signer clicks the *Leave Behind* link, the screen will refresh and the signer will see a message letting you know the link has expired

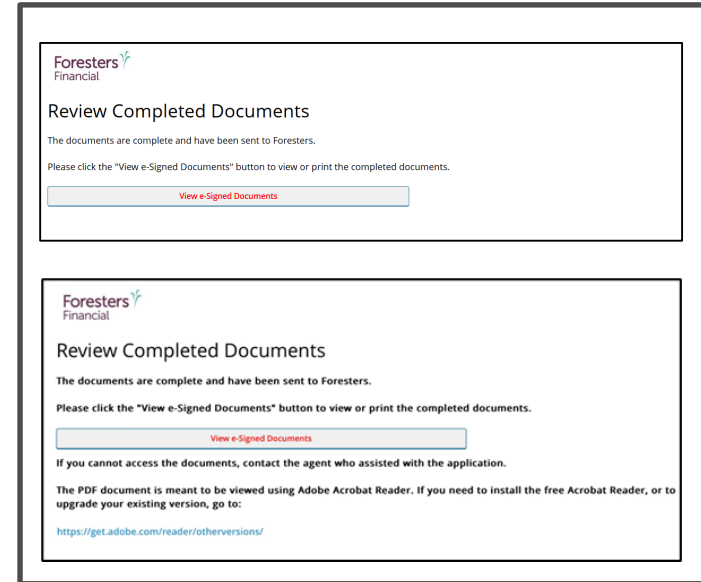
Uh-oh!

The link you are currently attempting to access has expired. Please contact the agent who assisted with this application for assistance. Thanks!

iPipeline's iGO e-App Process

- Review Completed Documents
 - To view the documents electronically signed by all the signers, along with the applicable POS disclosure forms, each signer can click *View e-Signed Documents*

NOTE: there are two different screens depending on the device used to complete the e-App. The top screen the e-App was done on a laptop/desktop and the bottom screen the e-App was done on an Apple iPad



Foresters
Financial

Review Completed Documents

The documents are complete and have been sent to Foresters.

Please click the "View e-Signed Documents" button to view or print the completed documents.

[View e-Signed Documents](#)

Foresters
Financial

Review Completed Documents

The documents are complete and have been sent to Foresters.

Please click the "View e-Signed Documents" button to view or print the completed documents.

[View e-Signed Documents](#)

If you cannot access the documents, contact the agent who assisted with the application.

The PDF document is meant to be viewed using Adobe Acrobat Reader. If you need to install the free Acrobat Reader, or to upgrade your existing version, go to:

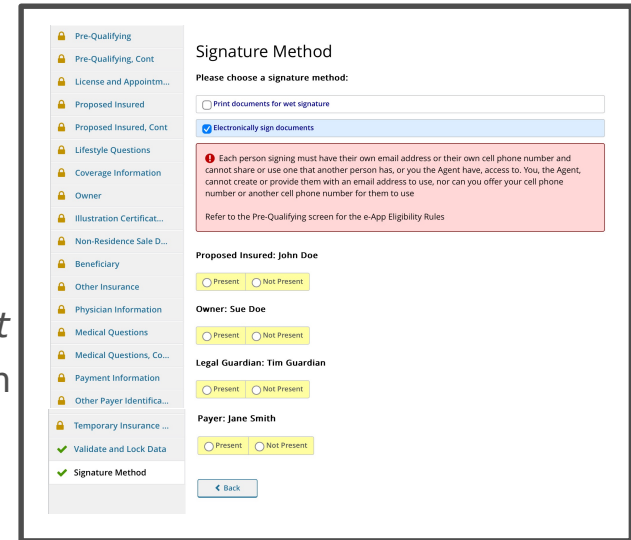
<https://get.adobe.com/reader/otherversions/>

iPipeline's iGO e-App Process

▪ Electronically Sign Documents (Touch to Sign - slides 59 - 80)

– Signature Method

- Only available if using an Apple iPad with Safari as the browser. If using a laptop or desktop this option is not available
- You will need to select which signer is *Present* or *Not Present*
 - If *Present* is selected, all signers will sign using the Touch to Sign signature method
 - If *Not Present* is selected, ask each signer how they would like to receive the *e-Signature* link - either by *Email* or *Text*
 - If *Email*, those signers, including you will sign using ClickWrap signature method (refer to slides 21 - 58)
 - If *Text*, those signers will sign using the Text to Sign signature method (refer to slides 7 - 20) but you will sign using ClickWrap (refer to slides 42 - 51)



The screenshot shows the 'Signature Method' selection screen in the iPipeline app. On the left is a vertical menu with various steps: Pre-Qualifying, License and Appointment..., Proposed Insured, Lifestyle Questions, Coverage Information, Owner, Illustration Certificat..., Non-Residence Sale D..., Beneficiary, Other Insurance, Physician Information, Medical Questions, Medical Questions, Co..., Payment Information, Other Payer Identifica..., Temporary Insurance..., Validate and Lock Data, and Signature Method (which is currently selected and highlighted in green). The main content area is titled 'Signature Method' and asks the user to 'Please choose a signature method:'. There are two radio button options: 'Print documents for wet signature' (unselected) and 'Electronically sign documents' (selected). Below these options is a red warning box with a circular icon containing a red dot, stating: 'Each person signing must have their own email address or their own cell phone number and cannot share or use one that another person has, or you the Agent have, access to. You, the Agent, cannot create or provide them with an email address to use, nor can you offer your cell phone number or another cell phone number for them to use. Refer to the Pre-Qualifying screen for the e-App Eligibility Rules'. Below the warning box, there are three sections for signers: 'Proposed Insured: John Doe' with 'Present' selected; 'Owner: Sue Doe' with 'Present' selected; and 'Legal Guardian: Tim Guardian' with 'Present' selected. At the bottom, there is a 'Payer: Jane Smith' section with 'Present' selected, and a blue 'Back' button.

NOTE: if using an Apple iPad and you are with the signer, but they would like to have the e-Signature link sent by *Email* or *Text*, you must select *Not Present*

iPipeline's iGO e-App Process

■ Signature Disclosures

- Read aloud the instructions to the Proposed Insured/Owner/Legal Guardian/Payer (whomever is present)

NOTE: for BrightFuture, only the Owner is required to e-Sign

- Discuss e-Delivery of the Welcome Package with the Owner before they sign the application
- Proof of identification is defaulted to what was entered on the Proposed Insured Cont and Owner screens (Legal Guardian and Payer are not required to provide proof of identification)

Signature Disclosures

Agent Instructions: Please read aloud to client.
During this process...

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

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

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

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

Following the review of this information, the Owner will be provided with the option to receive an electronic or mailed copy of their Welcome Package, should their insurance contract be approved. It includes the insurance contract and may also include additional document(s) for their review, signature and return to Foresters.

Be sure to discuss the e-Delivery option with the Owner before they sign.

Proposed Insured

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

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

Passport

Passport No:

1234

Owner

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

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

Passport

Passport No:

1234

Legal Guardian

Tim Guardian, Legal Guardian, acknowledge that I have agreed to steps 1 - 4 read aloud by the Agent who assisted with the application.

Payer

Jane Smith, Payer, acknowledge that I have agreed to steps 1 - 4 read aloud by the Agent who assisted with the application.

Agent

As the Agent, are you also the Proposed Insured, Owner or Payer? (Select one only)

Yes No

Proposed Insured Owner Payer

[← Back](#)

iPipeline's iGO e-App Process

- Signature Disclosures
 - For BrightFuture and Prepared, if:
 - Driver's License was provided, **State Issued** and **Driver's License No** will not be shown on the screen
 - Passport is provided, **Passport No** will not be shown on the screen
 - For BrightFuture only, if Government ID was provided, **Government ID Type** and **Government ID No** will not be shown and for Prepared only, if Other Government ID was provided, **Government ID No** will not be shown
 - Answer: As the Agent, are you also the Proposed Insured, Owner or Payer?

Signature Disclosures

Agent Instructions: Please read aloud to client.

During this process....

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

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

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

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

Following the review of this information, the Owner will be provided with the option to receive an electronic or mailed copy of their Welcome Package, should their insurance contract be approved. It includes the insurance contract and may also include additional documents) for their review, signature and return to Foresters.

Be sure to discuss the e-Delivery option with the Owner before they sign.

Proposed Insured

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

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

Passport

Passport No:

1234

Owner

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

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

Passport

Passport No:

1234

Legal Guardian

I, **Tim Guardian**, Legal Guardian, acknowledge that I have agreed to steps 1 - 4 read aloud by the Agent who assisted with the application.

Payer

I, **Jane Smith**, Payer, acknowledge that I have agreed to steps 1 - 4 read aloud by the Agent who assisted with the application.

Agent

As the Agent, are you also the Proposed Insured, Owner or Payer? (Select one only)

Yes No

Proposed Insured Owner Payer

[← Back](#)

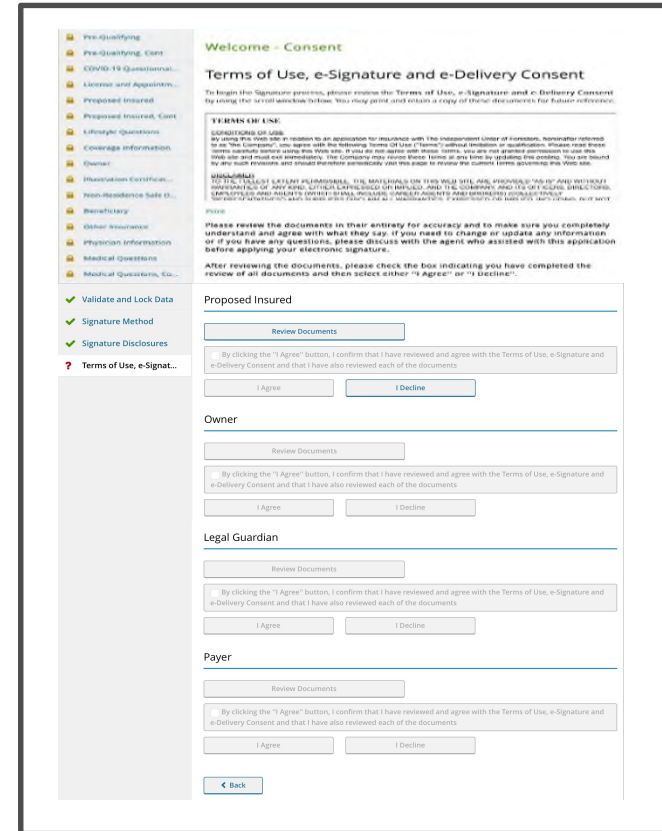
iPipeline's iGO e-App Process

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

- Each signer must review and agree to the **Terms of Use, e-Signature and e-Delivery Consent** before proceeding with the e-Signature process

NOTE: for BrightFuture, only the Owner is required review and consent to the Terms of Use

- If the signer does not agree and wants to decline, click *I Decline* and you will be taken back to the **Validate and Lock Data** screen where you can unlock the screen by clicking *Unlock Documents and Cancel Signature Process*. The locks will turn back to green check marks. If the decline was because they want to make a change, go to the screen where the change needs to be made, make the change then proceed to **Validate and Lock Data** screen, lock the e-App and start the signature process again



Welcome - Consent

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

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

TERMS OF USE:

By using this Web site in connection to an application for insurance with The Independent Liner of Foresters, hereinafter referred to as "The Company", you agree with the following Terms Of Use ("Terms") without limitation or qualification. Please read these terms carefully before using this Web site. If you do not agree with these terms, you are not deemed permitted to use this Web site and must not proceed. The Company may revise these Terms of Use from time to time by updating this posting. You are bound by any such revision and should review periodically visit this page to review the current Terms of Use on this Web site.

VALIDATE:

IF YOU CLICK THE "VALIDATE" BUTTON, THE MAILINGS ON THIS WEB SITE ARE PROTECTED BY A PASSWORD AND WITHOUT REVEALING ANY OF YOUR INFO, UTILITIES, LABELS OR PHOTOS, AND THE COMPANY AND ITS AFFILIATED SUBSIDIARIES, EMPLOYEES AND AGENTS WILL REVIEW YOUR INFORMATION AND DETERMINE YOUR ELIGIBILITY FOR THE POLICY.

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

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

Proposed Insured

Review Documents

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

Owner

Review Documents

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

Legal Guardian

Review Documents

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

Payer

Review Documents

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

iPipeline's iGO e-App Process

Review Documents

- Each signer must review the documents by clicking *Review Documents*

NOTE: for BrightFuture, only the Owner is required to review the documents

TIP: once the documents load, wait for the screen to refresh before scrolling through them

- When the document opens, on every line where each signer is required to sign, they will see where their signature is required; shown as "Proposed Insured's/Owner's/Legal Guardian's and/or Payer's Signature Will Appear Here". Once they have applied their signature, the **Appear Here** message will be replaced with their signature

The Independent Order of Foresters ("Foresters")
A Fraternal Benefit Society
789 Don Mills Road, Toronto, ON, Canada M3C 1T9 F. 877 329 4631
U.S. Mailing Address: P.O. Box 179 Buffalo, NY 14201-0179 T. 800 628 1540 foresters.com

Foresters
Financial

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

Proposed Insured
First name: John Middle name: Last name: Doe

SMART Universal Life

Amount of life insurance applied for on the proposed insured: \$ 100,000

Underwriting: Non-medical Medical

Planned premium: \$ 100.00 Monthly Quarterly Semi-annually Annually

Life insurance qualification test:
 Guideline Premium Test (GPT)
 Cash Value Accumulation Test (CVAT)

Death benefit option:
 Level
 Increasing

Initial lump sum premium: \$ _____ Source of lump sum premium: _____

Riders (Subject to state and product availability)

Accidental death: \$ _____ children's term: \$ _____ Disability income (accident only): \$ _____

Waiver of monthly deductions guaranteed purchase option

Other rider(s): _____

Complete if the proposed insured is a juvenile.
a) State amount of life insurance on primary caregiver. \$ _____
b) Are all brothers and sisters insured for the same amount? If "No", state amount and reason in the Remarks section below. Yes No

I Agree I Decline

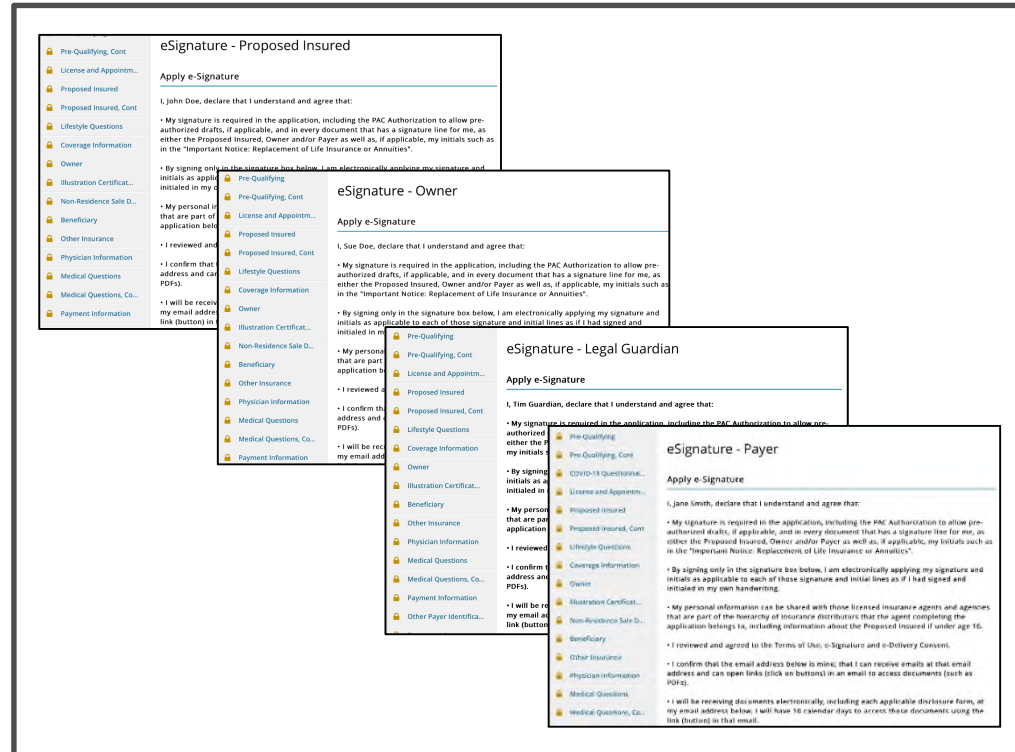
< Back

iPipeline's iGO e-App Process

- e-Signature: Proposed Insured/Owner/Legal Guardian/Payer

- Each signer must review and agree to the statements listed

NOTE: for BrightFuture, only the Owner is required to e-Sign



The collage displays five overlapping screenshots of the eSignature process for different roles:

- eSignature - Proposed Insured:** Shows a table of contents with items like Pre-Qualifying, License and Appointment, and Proposed Insured. The main text states: "I, John Doe, declare that I understand and agree that: My signature is required in the application, including the PAC Authorization to allow pre-authorized drafts, if applicable, and in every document that has a signature line for me, as either the Proposed Insured, Owner and/or Payer as well as, if applicable, my initials such as in the 'Important Notice: Replacement of Life Insurance or Annuities'."
- eSignature - Owner:** Shows a similar table of contents. The main text states: "I, Sue Doe, declare that I understand and agree that: My signature is required in the application, including the PAC Authorization to allow pre-authorized drafts, if applicable, and in every document that has a signature line for me, as either the Proposed Insured, Owner and/or Payer as well as, if applicable, my initials such as in the 'Important Notice: Replacement of Life Insurance or Annuities'."
- eSignature - Legal Guardian:** Shows a table of contents. The main text states: "I, Tim Guardian, declare that I understand and agree that: My signature is required in the application, including the PAC Authorization to allow pre-authorized drafts, if applicable, and in every document that has a signature line for me, as either the Proposed Insured, Owner and/or Payer as well as, if applicable, my initials such as in the 'Important Notice: Replacement of Life Insurance or Annuities'."
- eSignature - Payer:** Shows a table of contents. The main text states: "I, Jane Smith, declare that I understand and agree that: My signature is required in the application, including the PAC Authorization to allow pre-authorized drafts, if applicable, and in every document that has a signature line for me, as either the Proposed Insured, Owner and/or Payer as well as, if applicable, my initials such as in the 'Important Notice: Replacement of Life Insurance or Annuities'."

iPipeline's iGO e-App Process

■ e-Signature: Proposed Insured/Owner/Legal Guardian/Payer

- Next, each signer enters their email address (must be their own email address)

NOTE: for BrightFuture, only the Owner is required to have their own email address

For document e-Delivery and the e-Signature process, each person signing must have their own email address and cannot share or use one that another person has, or you the Agent have, access to. You, the Agent, cannot create or provide them with an email address to use

If you enter an email address that is the same email address for any other person signing, you will be asked to enter a different email address. As the Agent, you cannot create or provide them with an email address to use

- The Proposed Insured/Owner/Payer SSN is defaulted to what was entered on their respective screens, but the Legal Guardian will also have to enter the last 4 digits of their SSN

The screenshot shows the iPipeline e-App process. On the left is a vertical list of steps: Other Insurance, Physician Information, Medical Questions, Medical Questions, Co..., Payment Information, Other Payer Identifica..., Temporary Insurance..., Validate and Lock Data, Signature Method, Signature Disclosures, Terms of Use, e-Signat..., and Signature - Proposed L... The right side shows the signature screen for a person named above. It includes fields for 'Their Email Address' and 'Last 4 Digits of their SSN'. A red warning box states: 'For document e-Delivery and the e-Signature process, each person signing must have their own email address and cannot share or use one that another person has, or you the Agent have, access to. You, the Agent, cannot create or provide them with an email address to use. Refer to the Pre-Qualifying screen for the e-App Eligibility Rules'. Below this are fields for 'Signed at City:' and 'Signed at State:'. A large yellow box is provided for the signature, with 'Sign' and 'Clear' buttons below it. At the bottom, there is a 'Back' button and a note: 'By clicking "Capture" you are applying your e-Signature and are agreeing with the terms described in the Apply e-Signature section above.'

iPipeline's iGO e-App Process

- e-Signature: Proposed Insured/Owner/Legal Guardian/Payer
 - Next, each signer enters the **Signed at City** and **Signed at State** where the application is being signed
- NOTE: for BrightFuture, only the Owner is required to enter the **Signed at City** and **Signed at State**
- Then they click *Sign* under the yellow box

The screenshot displays a web interface for the e-Signature process. On the left is a vertical navigation menu with items: Other Insurance, Physician Information, Medical Questions, Medical Questions, Co..., Payment Information, Other Payer Identifica..., Temporary Insurance..., Validate and Lock Data, Signature Method, Signature Disclosures, Terms of Use, e-Signat..., and Signature - Proposed L... The main content area contains several sections:

- Consent and Confirmation:** A series of bullet points where the user confirms they have reviewed and agreed to the Terms of Use, e-Signature and e-Delivery Consent, confirm the email address, and agree to receive documents electronically.
- For the person named above:** Fields for "Their Email Address" and "Last 4 Digits of their SSN".
- Warning Box:** A red box with a warning icon stating: "For document e-Delivery and the e-Signature process, each person signing must have their own email address and cannot share or use one that another person has, or you the Agent have, access to. You, the Agent, cannot create or provide them with an email address to use. Refer to the Pre-Qualifying screen for the e-App Eligibility Rules".
- Location Selection:** Fields for "Signed at City:" and "Signed at State:" with dropdown menus.
- Signature Box:** A large yellow rectangular box for the user to sign.
- Buttons:** "Sign" and "Clear" buttons below the signature box.
- Final Instruction:** Text stating: "By clicking 'Capture' you are applying your e-Signature and are agreeing with the terms described in the Apply e-Signature section above." (Note: the "Capture" button is not visible in the screenshot).
- Navigation:** A "Back" button at the bottom left.

iPipeline's iGO e-App Process

- e-Delivery Consent
 - The Owner is given the opportunity to consent to the e-Delivery of their Welcome package, which includes any additional document(s) for their review, signature and return to Foresters
 - Discuss the e-Delivery option with the Owner before they sign
 - If an insurance contract is approved and *Electronic copy* is selected, the email address provided during the e-Signature process will be the email address used to email the Welcome package and applicable documents
 - If *Mailed copy* is selected, the insurance contract will be mailed directly to the Owner or delivered to the Owner by the agent who assisted with the application

Consent for Electronic Delivery of Insurance Contract and Related Documents

If your application for insurance is approved, Foresters Financial provides you with the opportunity to receive an electronic or mailed copy of your Welcome Package. It includes your insurance contract and may also include additional document(s) for your review, signature and return to Foresters (collectively "Applicable Documents").

For your convenience, we pre-checked "Electronic copy" below which means your Welcome Package will be electronically sent to you. If, however you want to receive your Welcome Package by mail, instead of electronically, please select "Mailed copy" below.

When your Welcome Package is electronically received, you can save or print the Applicable Documents. The number of pages to print can be as much as or more than 50 pages.

A request for a duplicate copy, in paper, may require payment of an administrative fee (currently \$25, subject to change) and it will be mailed to you within a reasonable period of receipt of payment by Foresters. Payment can be made by check payable to Foresters Financial or by online banking.

Electronic copy

If the box for "Electronic copy" is checked, this means you are providing your consent to receive your Welcome Package by secure email, instead of by mail, at the email address below. You are also confirming this is your own valid email address.

Email Address

In addition, you are consenting to your Welcome Package being sent, either electronically and/or in paper, to the agent who assisted with this application and you have reviewed, understand and agree with the information above about the number of pages and that a fee may apply if a mailed copy is requested, in the future, for some or all of the Applicable Documents.

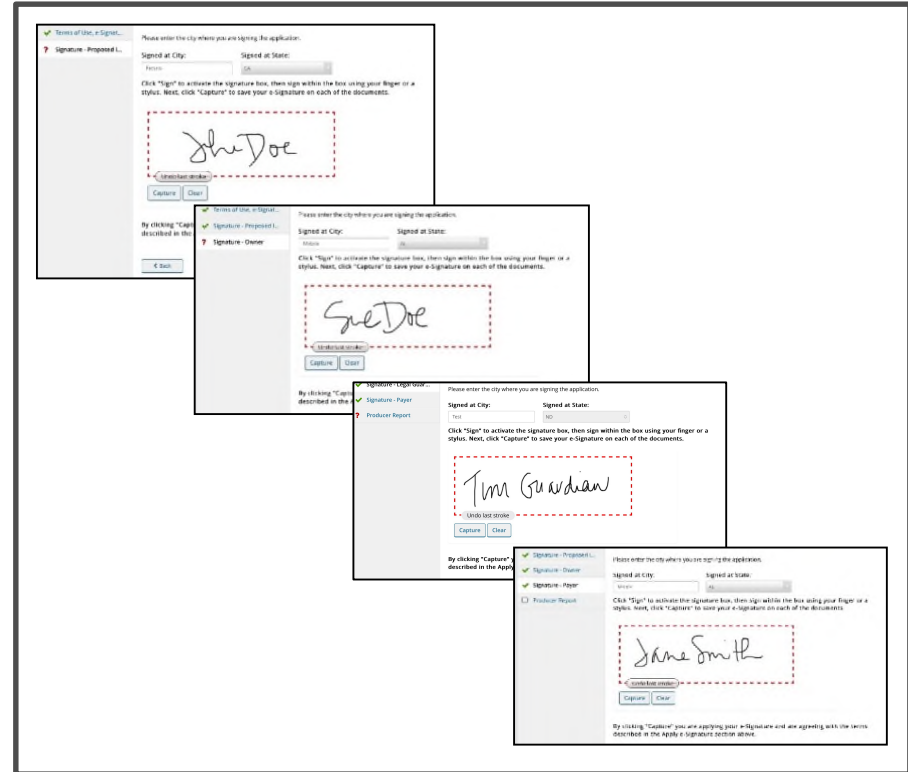
Mailed copy

By checking "Mailed copy," you are providing your consent to receive your Welcome Package in paper, sent to the address listed on the application or delivered to you by the agent who assisted with this application.

In addition, you are consenting to your Welcome Package being sent, either electronically and/or in paper, to the agent who assisted with this application and you have reviewed, understand and agree with the information above about the number of pages and that a fee may apply if a duplicate copy in paper is requested, in the future, for some or all of the Applicable Documents.

iPipeline's iGO e-App Process

- e-Signature: Proposed Insured/Owner/Legal Guardian/Payer
 - Once the Proposed Insured/Owner/Legal Guardian/Payer clicks *Sign*, the yellow box will turn to a dotted red box
 - NOTE: for BrightFuture, only the Owner is required to e-Sign
 - Using their finger or a stylus, each signer that selected *Present* can sign their signature within the dotted red box (anything outside of the red box will not appear on the signature pages). Then they click *Capture*
 - TIP:** wait for screen to refresh before proceeding
 - If the signature shown is unsatisfactory, the signer can click *Clear* and re-sign
 - Repeat until everyone who selected *Present* has signed



iPipeline's iGO e-App Process

- Producer Report (for Term, SMART UL & ADV+II)
 - Before you can sign the documents, you must complete the Producer Report
 - For medical products only, enter the **Age & Amount Requirements, Vendor** and **Date** the requirements were ordered

The screenshot displays the 'Foresters Financial Producer Report' form. It includes a dropdown menu for 'Indicate the anticipated rating class:' and a series of yes/no questions. The questions are: 'Are you related to the Proposed insured?', 'Is the proposed insured you, your spouse/partner or your child/stepchild?', 'Did you personally meet with the proposed insured and owner and review the document(s) used to verify identity and birth date of each person?', 'In the Application, are you the owner, payer or beneficiary?', 'Have you submitted an additional application to Foresters on a family member of the proposed insured or owner (if other than the proposed insured)?', and 'Was a copy of the Buyer's Guide provided to the Owner at the time of sale?'. Below these are sections for 'Age & Amount requirements ordered?' (with 'Yes' selected), 'Age & Amount Requirements' (with checkboxes for 'Vitals', 'Paramed', and 'Medical (with or without lab tests)'), and 'Vendor' and 'Date ordered' (with a date field).

iPipeline's iGO e-App Process

- Acknowledgement of First Total Premium(s) and Producer Certification
 - BrightFuture only
 - Before you can sign the documents, you must complete the **Acknowledgement of First Total Premium(s) and Producer Certification**

Foresters
Financial

Acknowledgement of First Total Premium(s) and Producer Certification

Acknowledgement of First Total Premium(s)

It is acknowledged that a total amount of \$

was provided or authorized to be collected, to be applied as the first premium payment for the certificate(s) issued, if any, in response to the Application for Individual Whole Life insurance (the "Application") on the life or lives of the proposed insured(s) listed in the Application.

Producer Certification

Will a certificate applied for be a replacement for or a change to existing life insurance or an annuity?

Yes No

Was a copy of the Buyer's Guide provided to the Owner at the time of sale?

Yes No

Did you personally meet with the Owner and review the document used to verify identity?

Yes No

Did you review and leave the Acknowledgement of First Premium with the Owner?

Yes No

Next

iPipeline's iGO e-App Process

- Acknowledgement of First Premium and Producer Certification
 - Prepared only
 - Before you can sign the documents, you must complete the **Acknowledgement of First Total Premium(s) and Producer Certification**

Acknowledgement of First Premium and Producer Certification

Acknowledgement of First Premium

It is acknowledged that an amount of:

\$

was provided or authorized to be collected, to be applied as the first premium payment for the certificate issued, if any, in response to the Application for Accidental Death Term Insurance (the "Application")

Producer Certification

Did you personally meet with the proposed insured and owner and review the document(s) used to verify identity?

Yes No

Did you review and leave the Acknowledgement of First Premium with the Owner?

Yes No

iPipeline's iGO e-App Process

- e-Signature - Agent
 - You need to review and agree to the statements listed
 - Then enter the **Signed at City** and **Signed at State** where you are signing the application
 - Then click *Sign*

The screenshot displays the 'Signature - Agent' section of the iPipeline e-App process. On the left is a vertical navigation menu with various steps, including 'Pre-Qualifying', 'License and Appointm...', 'Proposed Insured', 'Lifestyle Questions', 'Coverage Information', 'Owner', 'Illustration Certificat...', 'Non-Residence Sale D...', 'Beneficiary', 'Other Insurance', 'Physician Information', 'Medical Questions', 'Medical Questions, Co...', 'Payment Information', 'Other Payer Identifica...', 'Temporary Insurance ...', 'Validate and Lock Data', 'Signature Method', 'Signature Disclosures', 'Terms of Use, e-Signat...', 'Signature - Proposed I...', 'Signature - Owner', 'Signature - Payer', 'Producer Report', and 'Signature - Agent' (highlighted with a red question mark icon).

The main content area is titled 'Signature - Agent' and 'Apply e-Signature'. It contains the following text:

I, Forrest Gump, declare that I understand and agree that:

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

Below the text are two input fields: 'Signed at City:' with a yellow text box, and 'Signed at State:' with a dropdown menu.

Below the input fields is a large yellow rectangular signature box. Below the signature box are two buttons: 'Sign' and 'Clear'.

At the bottom of the section, there is a note: 'By clicking "Capture" you are applying your e-Signature and are agreeing with the terms described in the Apply e-Signature section above.'

iPipeline's iGO e-App Process

- e-Signature - Agent
 - When you click *Sign*, the yellow box will turn to a dotted red box
 - Using your finger or a stylus, sign your signature within the dotted red box (anything outside of the red box will not appear on the signature pages). Click *Capture*
 - If the signature shown is unsatisfactory, click *Clear* and re-sign

TIP: wait for screen to refresh before clicking *Submit to Foresters Financial*



The screenshot shows a mobile application interface for e-signing. On the left is a vertical menu with items like 'Owner', 'Illustration Certificat...', 'Non-Residence Sale D...', 'Beneficiary', 'Other Insurance', 'Physician Information', 'Medical Questions', 'Medical Questions, Co...', 'Payment Information', 'Other Payer Identifica...', 'Temporary Insurance ...', 'Validate and Lock Data', 'Signature Method', 'Signature Disclosures', 'Terms of Use, e-Signat...', 'Signature - Proposed L...', and 'Signature - Owner'. The main area contains a list of terms and conditions, a 'Signed at City:' field with 'Mobile' selected, and a 'Signed at State:' dropdown menu with 'AL' selected. Below this is a red dashed signature box containing the handwritten signature 'F. Gump'. An 'Undo last stroke' button is positioned above the signature. At the bottom of the signature area are 'Capture' and 'Clear' buttons. A final instruction at the bottom states: 'By clicking "Capture" you are applying your e-Signature and are agreeing with the terms described in the Apply e-Signature section above.'

iPipeline's iGO e-App Process



■ e-Signature - Agent

- To check all signatures have mapped correctly and everything is in Good Order, you can click the *Print e-Signed Application* link
- Last step is to click *Submit to Foresters Financial* to send the documents to Foresters

TIP: wait until you see “Thank you for submitting Foresters Electronic Application!” before closing the browser

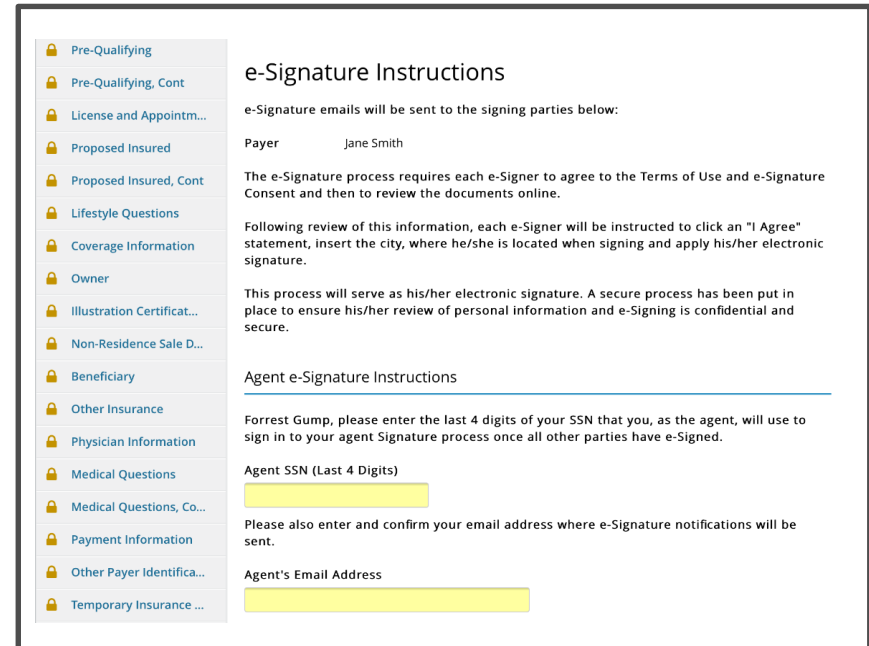
- Within **less than 10 minutes**, you should receive a POS decision email for all non-medical products (does not apply to medical products). Decision will either be:
 - Medically Eligible
 - Refer
 - Decline

A screenshot of the iGO e-App process. On the left is a vertical list of sections: Owner, Illustration Certificat..., Non-Residence Sale D..., Beneficiary, Other Insurance, Physician Information, Medical Questions, Medical Questions, Co..., Payment Information, Other Payer Identifica..., Temporary Insurance ..., Validate and Lock Data, Signature Method, Signature Disclosures, Terms of Use, e-Signat..., Signature - Proposed L..., Signature - Owner, and Signature - Payer. The right side shows a signature screen with three paragraphs of text, a "Signed at City:" field with "Mobile" and a "Signed at State:" dropdown menu with "AL" selected, a handwritten signature "F Grump", "Sign" and "Clear" buttons, a "Print Signed Application" link, a red warning box that says "Warning: Your client's application package needs to be submitted", and a "Submit to Foresters Financial" button.

iPipeline's iGO e-App Process

■ e-Signature Instructions

- Once each signer who selected *Present* has signed, those who selected *Not Present* will complete the signature process using Text-to-Sign (refer to slides 7 – 20) or ClickWrap (refer to slides (21 - 58)
- You will sign using ClickWrap (refer to slides 42 – 51)



The screenshot displays a sidebar menu on the left with 16 items, each preceded by a lock icon. The main content area is titled "e-Signature Instructions" and contains the following text:

e-Signature Instructions

e-Signature emails will be sent to the signing parties below:

Payer Jane Smith

The e-Signature process requires each e-Signer to agree to the Terms of Use and e-Signature Consent and then to review the documents online.

Following review of this information, each e-Signer will be instructed to click an "I Agree" statement, insert the city, where he/she is located when signing and apply his/her electronic signature.

This process will serve as his/her electronic signature. A secure process has been put in place to ensure his/her review of personal information and e-Signing is confidential and secure.

Agent e-Signature Instructions

Forrest Gump, please enter the last 4 digits of your SSN that you, as the agent, will use to sign in to your agent Signature process once all other parties have e-Signed.

Agent SSN (Last 4 Digits)

Please also enter and confirm your email address where e-Signature notifications will be sent.

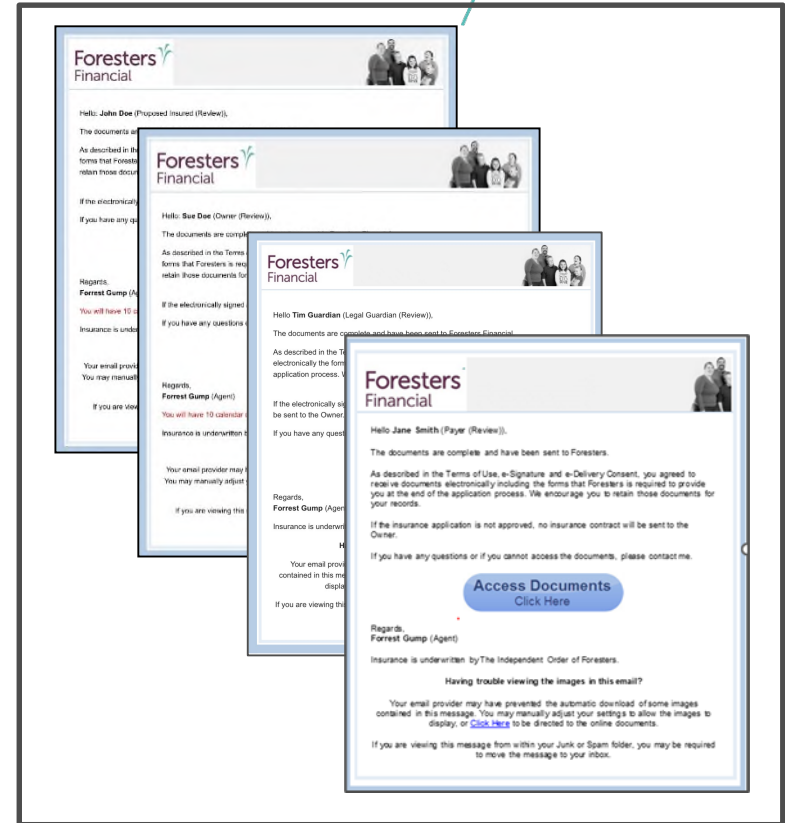
Agent's Email Address

iPipeline's iGO e-App Process

- Leave Behind Link - Email
 - If using Touch-to-Sign, each signer once you click *Submit to Foresters Financial* will receive the *Leave Behind* link in an email to let them know the documents are complete and have been sent to Foresters

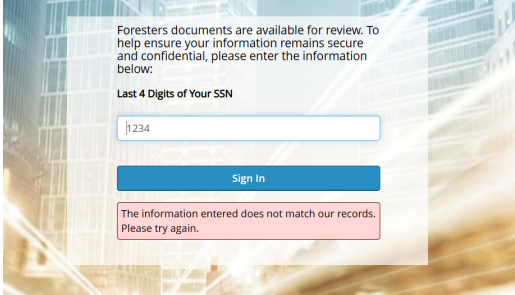
NOTE: for BrightFuture, only the Owner will receive this email
 - From the email they can click *Access Documents*, to login to the website to see the documents electronically signed by all signer, along with the applicable Point-of-Sale (POS) disclosure forms that you would have been required to leave behind with that signer if writing a paper application

NOTE: this is why you and each signer party **must** have a separate email address. The applicable POS forms must be left with them and if you use your email address as theirs, those forms will be sent to you and your regulatory obligations will not have been met



iPipeline's iGO e-App Process

- Login – Email
 - On the **Login** screen, if signing using Touch-to-Sign, each signer will enter the last 4 digits of their SSN to login to the website, which is where they will access the documents for review
 - If the signer enters the last 4 digits of their SSN incorrectly, they are instructed to try again
 - If the signer enters the last 4 digits of their SSN incorrectly **3** times, the signer will not be able to login. The screen will refresh and they will see a message letting them know they've reached the maximum number of attempts
 - You will receive an email letting you know this has happened and you will need to resend the *Leave Behind* link to them
 - To activate the **Login** screen or the *Leave Behind* link go to the **My Cases** dashboard, find the e-App, click *Case Details* and look for *Resend* (refer to slide 19)



Foresters documents are available for review. To help ensure your information remains secure and confidential, please enter the information below:

Last 4 Digits of Your SSN

Sign In

The information entered does not match our records. Please try again.

We're Sorry!

The maximum number of log in attempts has been reached. Please contact the agent who assisted with this application for assistance. Thanks!

iPipeline's iGO e-App Process

- Login – Email
 - If the Agent has resent the signer an email with the *Leave Behind* link and the signer attempts to access the link from the first email sent, the screen will refresh and they will see a message letting them know link has been disabled
 - You will receive an email letting you know this has happened and you will need to resend the *e-Signature* link to them
 - To activate the **Login** screen or the *Leave Behind* link go to the **My Cases** dashboard, find the e-App and click *Resend e-Signature Link* (refer to slide 19)

Oops!

The link you are currently attempting to access has been disabled. Our records indicate that a new link has been sent in its place. If you originally received the link in an email, please check your email inbox for a new link. Remember to check Junk and Spam folders as well. Or, if you originally received the link in a text, please check your text messages for a new link. Thanks!

iPipeline's iGO e-App Process

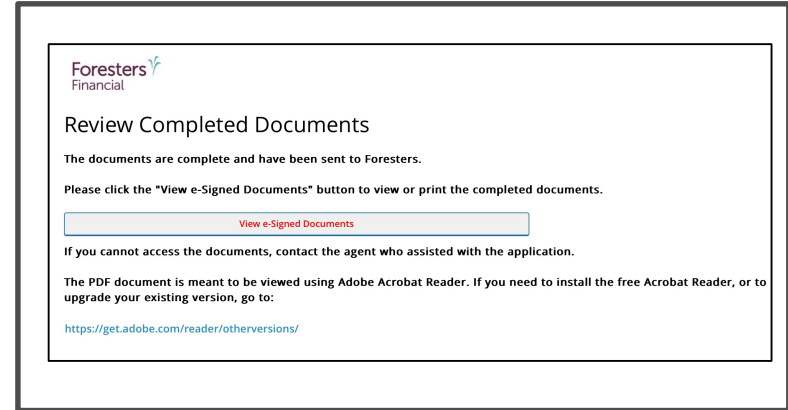
- Login – Email
 - The **Login** screen will remain active for **10** calendar days from the date the signer was sent the email
 - If 10 calendar days have passed and the signer clicks the *Leave Behind* link, the screen will refresh and the signer will see a message letting you know the link has expired

Uh-oh!

The link you are currently attempting to access has expired. Please contact the agent who assisted with this application for assistance. Thanks!

iPipeline's iGO e-App Process

- Review Completed Documents
 - To view the documents electronically signed by all signers, along with the applicable POS disclosure forms each signer can click *View e-Signed Documents*



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