

# Accepting DocuSign signatures

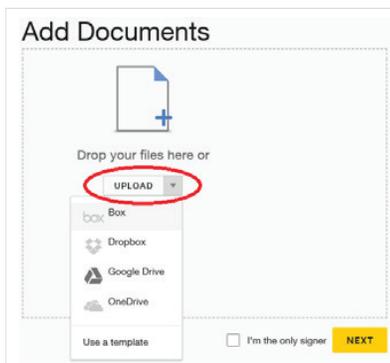
**DocuSign<sup>1</sup>, the only e-signature approved by Foresters Financial<sup>TM</sup> that can be used for outstanding new business forms or questionnaires, delivery requirements, and certain in-force forms.**

## How to use DocuSign with Foresters?

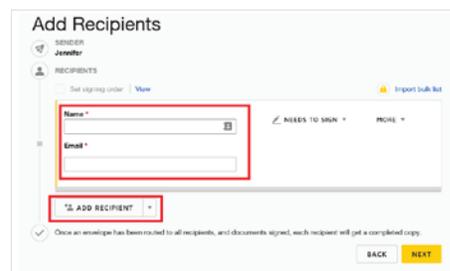
1. Obtain the Foresters documents requiring signatures:
  - a. **Trailing documents or questionnaires:** You will download any required New Business documents from ezbiz as you currently do today. *Note:* DocuSign cannot be used to obtain signatures on the initial application. For the initial application, e-signature for Term, Advantage Plus II, SMART UL, BrightFuture, and Prepared II<sup>2</sup> are only available through iPipeline's e-App<sup>3</sup> and for PlanRight through Aptical LiveApp<sup>4</sup> and their approved signature methods.
  - b. **Delivery requirements:** You will receive your client's delivery requirements via secured email if eligible or by mail if not eligible for e-delivery.
  - c. **In-force forms:** Submission of the following in-force forms are allowed by the producer of record; Loan, loan repayment, partial surrender, surrender, name change, conversion, AOR change, payment instruction form, and PAC form. You will download the allowed in-force forms from ezbiz as you currently do today. For orphan certificates, a signed producer of record form must be completed prior to utilizing DocuSign.<sup>5</sup>

2. Speak with your client to obtain the necessary information to complete the document and then scan or save the document to a PDF file. To ensure that your business is processed on a timely basis, please do not use the same device as your client for DocuSign e-signatures.

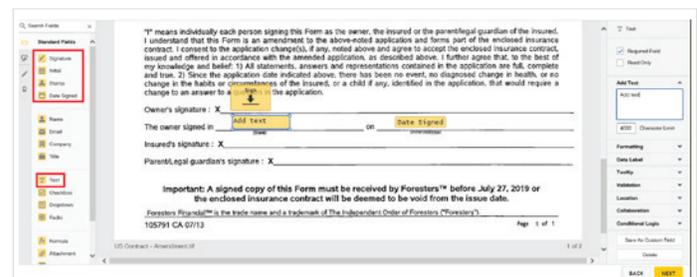
3. Upload the PDF file to DocuSign.



4. Indicate who needs to sign the document by adding the client's name and email address. If more than one individual requires to sign, simply add each party's name, email address, and identify the order in which they should sign the document. Each required signer must have their own email address and IP address belonging to them when signing the application or supporting documents. Additionally, as the producer, you cannot use your own email address or have access to or set up an email address for the signer. When e-signatures are used, a signer's e-mail address and IP address are your only lines of defense to protect yourself against E&O claims or a recall of commissions if the client claims they did not sign the application or supporting documents.



5. Place required signature fields into DocuSign, by dragging and dropping the DocuSign fields into the document, to indicate where the Owner, Insured or Payor should sign. Once all fields are created, send the document to the recipients within DocuSign. Once sent, producers can track the document status using the DocuSign dashboard.



6. Recipients will receive an email from DocuSign, which will include a link to access the document. Once the link is clicked, they will follow the DocuSign tabs and simple instructions to guide them through the signature process. After the document is signed, the recipient clicks "Finish" to complete the process. It's important to note that these electronic signatures are secure and legally binding.



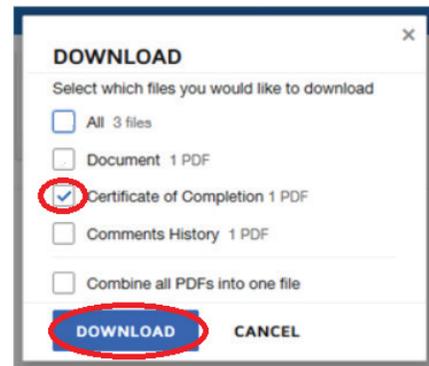
7. If your signature is required, follow the same steps to be able to complete your e-signature. For your email address, please consider using the email Foresters has on file for you. Once signatures are obtained from all required signing parties, you can download the completed document from DocuSign. Completed documents can be submitted to Foresters by uploading to SecureDocs, responding to Foresters secure email (for delivery requirements only), fax, or mail. A copy of the Certification of Completion, provided within DocuSign, must be submitted to Foresters along with the appropriate signed document. Without the Certification of Completion, the request will not be processed resulting in delays.

8. To access the required Certification of Completion from DocuSign for your desired client, select *Manage* from the top navigation toolbar, then either search, filter, or simply scan the list for your client's email:

- Once the email is located, open the email to show the detailed view and then select the download button.



- Select Certificate of Completion as the desired file, select the download button and save the PDF file to your personal folder.



- DocuSign is not available for use with any Foresters filed forms in New York. DocuSign is a third-party vendor that is not supported by Foresters. Questions regarding DocuSign should be referred directly to DocuSign Customer Support at (800) 379-9973.
- Foresters products and their riders may not be available or approved in all states and are subject to underwriting approval, limitations, contract terms and conditions, and state variations. Refer to the applicable Foresters Producer Guide and the insurance contract for your state for these terms and conditions. Underwritten by The Independent Order of Foresters.
- e-App is available through the iPipeline iGO e-App platform using Microsoft Edge (desktop/laptop) or Safari (Apple iPad only) for Foresters non-medical and medical products (excluding Foresters PlanRight). Touch to Sign is available on Apple iPad only. POS decision for non-medical products will be unavailable Monday to Saturday from 2:00 a.m. to 6:00 a.m. and from Saturday 10:00 p.m. to Sunday 10:00 a.m. (ET). Some e-App features are not available in NY (refer to <https://myezbiz.foresters.com/en/e-app> for more details).
- PlanRight Apptical LiveApp is not available in Massachusetts and New York.
- Foresters may contact signers to confirm information.

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