

Foresters e-Delivery Guide



Foresters 
Financial

No more waiting by the mailbox.

Your clients can choose e-Delivery for their Welcome Package, which includes the insurance contract and details about the benefits of membership.

It's easy and secure transmission

This guide shows you how to help your clients go paperless.

What should you know about Foresters e-Delivery?

- e-Delivery of the Welcome Package is available to the Owner on all paper applications, iPipeline e-Apps¹, and PlanRight Apptical LiveApp (note: Owner/Insured must be the same for LiveApp).^{2,3} Be sure to discuss this option with the Owner before they electronically sign.
- Owners who select e-Delivery will receive their Welcome Package by secure email and will not be physically mailed to the Owner. 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 the owner within a reasonable period upon receipt of payment by Foresters.
- The Owner's email provided must be their own and cannot be the producer's email or one created by the producer on behalf of the Owner.

How does an Owner select for e-Delivery?

Paper applications:

- The Owner needs to complete the *Consent for Electronic Delivery of Insurance Contract and Related Documents* form. Be sure this form is included in your application bundle when printing it from ezbiz.
- If we later receive a request to send to a different email address other than that on the signed consent form, that consent is no longer valid, and the Welcome Package will be mailed.

e-App applications:

- The Owner needs to select "Electronic copy" on the *Consent for Electronic Delivery of Insurance Contract and Related Documents* screen during the e-Signature process.

How would you like Foresters to deliver your Welcome Package (which includes your insurance contract)?

Electronic copy

By selecting "Electronic copy," you are providing your consent to receive your Welcome Package by secure email, instead of receiving it in paper, at the following email address: . You are also confirming this is your own valid email address.

In addition, you are consenting your Welcome Package can also be provided, 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 paper copy is requested, in the future, for some or all of the Applicable Documents.

Paper copy

By selecting "Paper 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 your Welcome Package can also be provided, 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 paper copy is requested, in the future, for some or all of the Applicable Documents.

- The email address displayed under "Electronic copy" will automatically populate with the email address used for the Owner to e-Sign and cannot be changed.
- When you're e-Signing, view the Owner's selection either by clicking the *Review Documents* button, which contains the form and the Owners selection, or by clicking the blue *Print e-Signed Application* link before submitting the e-App. If a correction is needed, unlock the e-App, re-lock it, restart the signature process and ask the Owner to make a different selection. Changes to the form cannot be made once the e-App has been submitted to Foresters.
- If the e-App has been submitted to Foresters and the Owner would like the Welcome Package emailed to a different email address other than what is shown on the Confirmation of Electronic Delivery of Insurance Contract and Related Documents form, that consent is no longer valid and the Welcome Package will be mailed to them.

PlanRight LiveApp applications:

- During the Personal Health Interview (PHI), Apptical will ask the Owner "If issued, would you like your insurance contract delivered to you at the e-mail address you confirmed on this call, or would you like it mailed to you?" The Owner will answer either "email" or "mailed".
- If "email" is chosen, the email provided to e-Sign is used for the e-Delivery of the Welcome Package and cannot be changed. If the Owner requests a different email, the Owner will not be eligible and should answer "mailed" during the PHI.

What should the Owner expect if opted in for e-Delivery?

1. Once the certificate is issued, Foresters New Business will send a secure email to the Owner with their Welcome Package. This email will show in the Owners inbox as Foresters Contract and will be sent from contractdeliveries@foresters.com

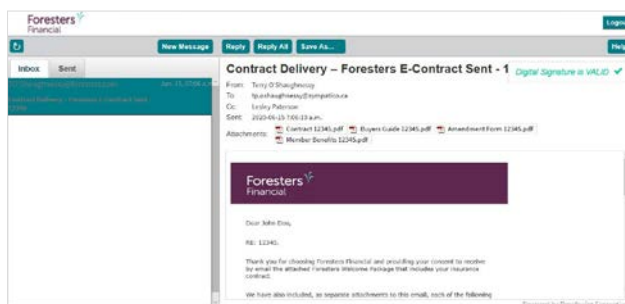


Disclaimer: This email and its content are confidential and intended solely for the use of the addressee. Please notify the sender if you have received this email in error or simply delete it.

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If this is the Owner's first secured email from Foresters, they will need to enter their first and last name and create a password. Then they need to enter the validation code provided in a separate email to complete the registration.

2. The secure email will include the insurance contract, Buyers Guide, Member Benefits guide, and any delivery requirements (if applicable). These documents are in PDF format which requires Adobe Reader to open. If the owner does not have Adobe, the free version can be downloaded from: <https://get.adobe.com/reader/otherversions/>. The owner can save or print these documents, which may include as much as or more than 50 pages. If there are delivery requirements, ensure that you contact the Owner to complete these forms.



What should you expect if the Owner opts in for e-Delivery?

When the Welcome Package is e-Delivered to the Owner:

- a. **With delivery requirements:** You will be copied on the secure email to the Owner. If this is your first secure email from Foresters, you will need to enter your first and last name and create a password. Then you need to enter the validation code provided in a separate email to complete the registration.
Important: For delivery requirements, you cannot respond on behalf of the Owner.
- b. **Without delivery requirements:** You will not be copied on the secure email to the Owner. Instead, Foresters will send a separate email advising you that the Owner was sent their Welcome Package via secure email. For details on their certificate, please refer to Certificate Details, found on ezbiz, Foresters producer website (<https://myezbiz.foresters.com>).

How should delivery requirements be handled with the Owner?

In addition to Foresters regular methods to return delivery requirements, which includes uploading certain documents directly into the Requirements section of Certificate Details, you can now leverage on a temporary basis one of the following:

- a. The Owner can print, sign, scan or take a photo of the delivery requirements and email them back to Foresters by responding directly to Foresters secure email.
- b. If you have your own DocuSign account/license, you can upload the document(s) that require a signature to DocuSign⁴. Within DocuSign, identify the applicable signing parties and each signature field within the form requiring that signor's signature. Then use DocuSign to have the applicable parties sign these forms. Once signatures have been completed by all parties, upload the completed forms to Foresters using SecureDocs. A copy of the Certification of Completion (Audit Trail) must also be submitted at this time. Refer to 505223-How DocuSign Works on ezbiz for additional details on the DocuSign process.

¹ e-App is available in all states 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 will be unavailable Monday to Saturday from 2:00 am to 6:00 a.m. and from Saturday 10:00 p.m. to Sunday 10:00 a.m. (EST). Some e-App features are not available in NY (refer to ezbiz for more details).

² Not available in Massachusetts and New York.

³ For PlanRight LiveApp, the consent and e-Delivery is not available at launch in Texas and Ohio.

⁴ 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.

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