

# Using iPipeline's iGO e-Application with Foresters Financial - BrightFuture

Foresters   
Financial

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

# Using iPipeline's iGO e-App

# Using iPipeline's iGO e-App<sup>1</sup>



- e-App is available through the iPipeline iGO e-App platform using Microsoft Edge (desktop/laptop) or Safari (Apple iPad<sup>®</sup> only). Foresters Financial<sup>™</sup> does not support using Chrome or Firefox
- PlanRight is not available on the iPipeline iGO platform. For more information on how to access the Apptical LiveApp for PlanRight, contact the Sales Desk at 866 466 7166, Option 1
- BrightFuture is available in all states except CA, NY & WA

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

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# Using iPipeline's iGO e-App

- Get a POS decision<sup>1</sup> email in **less than 10 minutes** for all electronically submitted Foresters non-medical products (does not apply to medical products). Decision will either be:
  - Medically Eligible
  - Refer
  - Issued
  - Declined
- Calling Apptical for a POS decision is for PlanRight only
- To lower the likelihood of a “Refer” decision, make sure that the information being entered on the e-App is accurate (such as SSN, address, DOB etc.)

1. POS decision for non-medical products will be unavailable Monday to Saturday from 2:00 a.m. to 6:00 a.m. and from Saturday 10:00 p.m. to Sunday 10:00 a.m. (ET). Some e-App features are not available in NY (refer to ezbiz for more details)

# Pre-Screening

# Pre-screening



To submit the application electronically you and each signing party must have a separate email address. You cannot create their email address or use your email address or use an email address you have access to. Each signing party must be able to receive emails at their own email address and open links in an email to access documents, such as PDFs (not available in NY)<sup>1</sup>

Payer or Owner cannot be a Trust or a corporation\*

For juvenile SMART UL and Advantage Plus II cases, the Owner must be the Parent or Legal Guardian\*

For BrightFuture, the Owner must be a Parent, Grandparent or Legal Guardian except in PA where the Owner can only be a Parent or Legal Guardian

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

# Pre-screening



Except for medical products, First Premium on PAC (FPOP) for the initial premium and Draft via Pre-Authorized Check (PAC) for subsequent premiums (no direct bill) are the only allowable payment options available for e-App\*

For BrightFuture only, the Owner must be the Payer

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

If banking information is provided, it must be valid in order to proceed with the e-App

Credit, Debit, Pre-Paid cards, money orders or cashier's checks are not valid forms of premium payments (for e-App or a paper application). For medical products only, if a personal check is to be used for payment, do not send the check to Foresters after submitting the e-App. The personal check will be collected upon certificate delivery

\* For cases that do not meet the criteria above, please proceed with writing the application on paper  
For additional information, refer to the e-App Overview on ezbiz, Foresters producer website



# Pre-screening



Except for BrightFuture, up to five (5) primary and three (3) contingent beneficiaries can be named\*

For BrightFuture, the Owner will be the primary beneficiary unless another is listed. A contingent beneficiary cannot be designated in the application but can be added after issue by submitting a signed Beneficiary Change form found on ezbiz, Foresters producer website

For BrightFuture e-Apps, replacements are not allowed\*

\* For cases that do not meet the criteria above, please proceed with writing the application on paper  
For additional information, refer to the e-App Overview on ezbiz, Foresters producer website

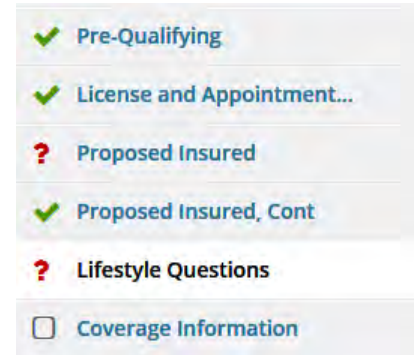
# iPipeline's iGO e-App Process

# iPipeline's iGO e-App Process



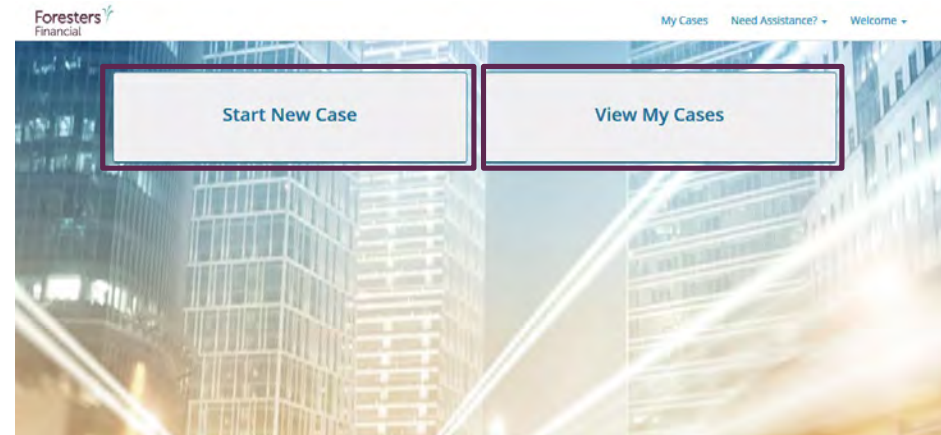
- Specific state variations not covered in this presentation
- State forms automatically triggered within e-App
- Follow the yellow brick road – a yellow box requires completion; whereas, a white box is not required but provides helpful information to accelerate the underwriting process

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



# iPipeline's iGO e-App Process

- e-App Launch
  1. Logon to your agency's website OR logon to ezbiz, Foresters portal ([www.foresters.com](http://www.foresters.com))
  2. Click the *e-App* button
  3. Either Select:
    - *Start New Case*: which allows you to begin a new e-App; or
    - *View My Cases*: which allows you to view recent cases



# iPipeline's iGO e-App Process

## View My Cases

- Dashboard
  - Lists all your cases
  - Case remains active for **120** days from last review
  - Search or sort feature helps identify cases
  - Status column helps manage cases

The screenshot displays the iGO e-App Process dashboard. It features a table of cases with the following columns: Name, Status, Carrier, Product, Date Modified, View Forms, and Case Actions. The table is divided into two sections: 'Alerts' (top) and 'Cases' (bottom). The 'Alerts' section shows three cases with status icons (warning triangles) and 'Assessing Consultant' or 'Assessing Agent' labels. The 'Cases' section shows five cases with status icons (squares) and 'Application Submitted' labels. Each case entry includes a 'Case Details' link and a 'Case Actions' dropdown menu.

Name	Status	Carrier	Product	Date Modified	View Forms	Case Actions
JGA Billy Ray Feb 16/2016 Face Amount: \$150,000	Assessing Consultant	Foresters Financial	Advantage Plus	2/17/2016	[Icon]	Case Actions
JGA 35 the trailer open Face Amount: \$150,000	Assessing Consultant	Foresters Financial	Advantage Plus	2/11/2016	[Icon]	Case Actions
CTB Tyra Three Karen Locked 3 Gene and 4 children Face Amount: \$150,000	Assessing Agent	Foresters Financial	SMART UL	1/12/2017	[Icon]	Case Actions
Doc, John	Started	Foresters Financial	BrightFuture - Non-medical	7/22/2020	[Icon]	Case Actions
SMART UL Non Med Regression Test, Cheryl Face Amount: \$100,000	Application Submitted	Foresters Financial	SMART UL - Non-medical	7/20/2020	[Icon]	Case Actions
Sprint Six - Seven, Kaitlin Face Amount: \$150,000	Application Submitted	Foresters Financial	Advantage Plus II - Medical	7/16/2020	[Icon]	Case Actions
Sprint Six-nine, Gale Face Amount: \$50,000	Application Submitted	Foresters Financial	SMART UL - Non-medical	7/16/2020	[Icon]	Case Actions
Juveniles, Gale Face Amount: \$19,000	Application Submitted	Foresters Financial	BrightFuture - Non-medical	7/16/2020	[Icon]	Case Actions

# iPipeline's iGO e-App Process

## Start New Case

### ■ Case Information

- Proposed Insured: Enter the first and last name of one of the Proposed Insureds. Tip - do not enter Date of Birth or Gender on this screen as the product rules are not built in
- Case Description (optional): Tip - list the names of all Proposed Insureds (short form) so you can easily locate the case in the future
- Carrier & Product:
  - Application Signed State: State where the Owner signs the e-App. You must be licensed in this state to proceed
  - Product Type: Select the Product Type, then click *Find Available Products*
  - Once the product is determined, click *Select* to launch e-App

The screenshot displays the 'Case Information' form in the iGO e-App. At the top, there is a 'Case Information' tab. Below it, the 'Status' is 'Closed' and the 'Date Modified' is '07/14/2020'. The 'Proposed Insured' section includes fields for 'First Name' (John), 'Last Name' (Doe), 'Date of Birth' (MM / DD / YYYY), 'Age', and 'Gender' (Please select...). The 'Case Description' field is empty, with examples provided below: '(Examples: \$500,000.00, Kid's Policy, Business Policy, etc)'. The 'Carrier and Product' section features 'Application Signed State' (Alabama) and 'Product Type' (Whole Life), both with dropdown menus. A blue button labeled 'Find Available Products' is positioned to the right. Below this, a table lists available products:

Carrier	Product	iGO e-App
Foresters Financial	Advantage Plus II - Medical	Select
Foresters Financial	Advantage Plus II - Non-medical	Select
Foresters Financial	BrightFuture - Non-medical	Select

# iPipeline's iGO e-App Process

## ■ Pre-Qualifying

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

The screenshot shows a web application interface with a top navigation bar containing 'Case Information' and 'Application'. The 'Pre-Qualifying' section is active, indicated by a green checkmark and the text 'Pre-Qualifying'. The main content area features a green heading 'Welcome to Foresters Electronic Application!' followed by the text 'As a reminder ...'. Below this, there are four bullet points: 1. 'The e-App is available through the iPipeline iGO e-App platform using only Microsoft Edge (desktop/laptop) or Safari (Apple iPad only). Foresters does not support using Chrome or Firefox'. 2. 'Autofill must be turned off'. 3. 'Ensure your state licensing and appointments are in place with Foresters'. 4. 'If writing business in a strict or Fraternal state (Connecticut, Massachusetts, New Mexico, Louisiana or Pennsylvania) you must be licensed and appointed before you can use iGO e-App'. A fifth bullet point is partially visible: 'Prepared II is filed and governed under health insurance regulations. You will require the applicable state health insurance license to sell Prepared II'. At the bottom of the screen, it says 'Also, does the Owner know that ...'.

The screenshot shows a web application interface with a heading 'Need Help? Want Training? Click on [Foresters Financial ezbiz](#)'. Below the heading is a statement: 'I have read and agree that the above conditions are met to satisfy the requirements to complete an e-App and I further confirm each statement below is accurate:'. There are two radio buttons labeled 'Yes' and 'No'. Below the radio buttons are two bullet points: 1. 'If Pre-Authorized Check (PAC) is requested, I have confirmed with the Payer that they are an account holder of the bank account to be identified in the application from which premium will be drafted'. 2. 'I understand that if the Owner and/or Payer is not me or a member of my immediate family, I cannot use my email address or set up an email address for the Owner and/or Payer and that the Owner and/or Payer must have their own email address for applying their e-Signature and to receive the required Point of Sale forms'.

# iPipeline's iGO e-App Process

- Pre-Qualifying Cont
  - Complete only for children who meet the eligibility requirements
  - Click “*Click here to add...*” for each eligible child. You can add up to six

The screenshot displays the Foresters Financial iGO e-App interface. At the top, the user is logged in as 'Doe, John' with the role 'Foresters' and is viewing a 'BrightFuture - Non-medical' case. The interface includes a navigation bar with 'Case Information' and 'Application' tabs. The main content area is titled 'Pre-Qualifying, Cont' and features a 'Medical Questions' section. A warning message states: 'Only children who meet the eligibility requirements can be included in this application.' Below this, a yellow box contains instructions: 'Consider each child proposed for insurance individually when reading these medical questions. Do not complete or submit this application on a child for whom the answer to a medical question would be "Yes", as that child would not be eligible for Foresters BrightFuture.' The medical questions include: 'Has the Proposed Insured ever been diagnosed with, received or been advised to receive treatment, medical care, or surgical care, or been prescribed medication, or investigated for: (i) A type of heart disease, birth defect, Down's Syndrome, autism, or a mental disorder or developmental problem? (ii) A form of cancer, leukemia, Cystic Fibrosis, chronic lung disease (including asthma), spinal atrophy, muscular dystrophy or diabetes? (iii) A terminal illness or end-stage disease? Within the past 5 years (60 months), has the Proposed Insured had a diagnostic test, been advised to get surgery, a medical procedure or a lab test (excluding tests related to Human Immunodeficiency Virus (HIV), or been referred to a doctor or medical specialist, any of which has not yet been started or completed or for which the results are not yet known?' Below the questions is a 'Proposed Insured' section with a table for adding eligible children. The table has columns for 'First Name', 'Last Name', and 'Date of Birth'. A message below the table states: 'Please enter the Proposed Insureds that are eligible to apply by clicking on the grid below. Up to 6 may be entered.' The table currently shows 'No matching records found' and a 'Click here to add...' button. A red error message at the bottom reads: 'Please select at least one Proposed Insured.'



# iPipeline's iGO e-App Process

- Proposed Insured Pop-Up
  - Complete all fields in the pop-up
  - Replacements are not allowed if using the e-App. If you answer “**Yes**” to either question the following red iMessage will appear “Unfortunately the requirements to complete an e-App have not been met. Please proceed with writing the application on paper”
  - Tip – once the replacement questions have been answered, be sure to scroll down in the pop-up to see the “**Personal Details**” section, to enter the name of the eligible child

The screenshot shows a web form titled "Proposed Insured" with a blue header. The main section is "Eligibility Requirements". It contains two identical questions: "Is the answer to any of the medical questions 'Yes' for this Proposed Insured?". Each question has radio buttons for "Yes" and "No", with "No" selected. Below the questions are input fields for "Date of Birth" (with a calendar icon) and "Age Last" (with a text input field containing "15"). There are two more questions: "Will insurance applied for in this application replace, reduce coverage or modify premiums paid for any existing life insurance or an annuity in force?" and "Will a certificate applied for be a replacement for or a change to existing life insurance or an annuity?". Both have "No" selected. A blue information bar states: "The Proposed Insured is eligible to apply for BrightFuture:". Below this is the "Personal Details" section, which includes a note about capitalization: "Use proper capitalization throughout the e-App. Capitalizing the first letter of the Proposed Insured's first and last name will ensure the issue paperwork and subsequent correspondence meet the Owner's expectations." The form has input fields for "First Name" (containing "Jane"), "M.I." (empty), "Last Name" (containing "Doe"), and "Suffix" (a dropdown menu). At the bottom right are "Save", "Delete", and "Close" buttons.

# iPipeline's iGO e-App Process

## ■ License and Appointment Check

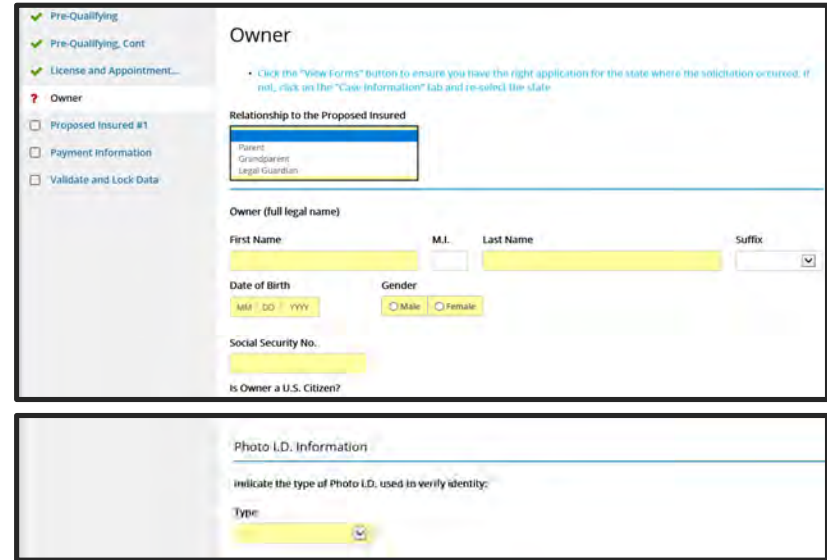
- Validate the product and application signed state. If either are incorrect, click *Back* to go back to the “**Case Information**” section to correct the state and/or product type
- Enter your first and last name
- Enter Agent # **OR** SSN number; only 1 required. Tip– entering Agent # helps to avoid delays and helps you get paid quicker
- Click *Validate* to proceed
  - If you validate, the screen opens and you can proceed. If you don't validate, contact Foresters
  - You can split comp with 1 additional agent (Note: the comp split must equal 100% to proceed to the next screen). Answer “**Yes**” to more than one agent and complete information

The screenshot shows the 'License and Appointment Check' screen. On the left is a sidebar with a progress indicator: 'Pre-Qualifying' (checked), 'Pre-Qualifying, Cont.' (checked), and 'License and Appointment...' (checked). Below these are checkboxes for 'Owner', 'Proposed Insured #1', 'Payment Information', and 'Validate and Lock Data'. The main content area is titled 'License and Appointment Check' and includes a note: 'All fields should be completed throughout the e-App, fields in yellow are mandatory. Enter your Foresters agent number to avoid delays and get paid quicker.' The 'Primary Agent Information' section contains the following fields: 'Product Name' (BrightFuture - Non-medical), 'Application Signed State' (Alabama), 'Agent First Name' (Peters), 'Agent Last Name' (Gump), 'Agent #' (8010048), 'Agent SSN' (190), and '% of Split' (100). A 'Validate' button is present below these fields. At the bottom, there is a question 'Will there be more than one Agent?' with radio buttons for 'Yes' and 'No'. Navigation buttons for '< Back' and 'Next >' are at the bottom of the screen.

# iPipeline's iGO e-App Process

## Owner

- Select the **“Relationship to the Proposed Insured.”** You can choose:
  - Parent
  - Grandparent
  - Legal Guardian
- Collect personal details about the Owner such as Name, DOB, Gender, Social Security Number, Citizenship, Address,
- Email Address (optional): This field is for **communications including about the benefits of Foresters membership**; NOT where you enter the email address in order to e-Sign the application
- Photo I.D. Information - indicate the type of Photo I.D. used to verify the identity of the Owner (3 choices):
  - Driver's License
  - Passport
  - Other Government ID



The screenshot shows the 'Owner' section of the iPipeline e-App process. It includes a progress bar on the left with steps: Pre-Qualifying, Pre-Qualifying Cont, License and Appointment, and Owner. The 'Owner' step is active. The main content area has a heading 'Owner' and a note: 'Click the "View Forms" button to ensure you have the right application for the state where the solicitation occurred. If not, click on the "Case Information" tab and re-select the state.' Below this is a dropdown menu for 'Relationship to the Proposed Insured' with options: Parent, Grandparent, and Legal Guardian. The 'Parent' option is selected. Below the dropdown is a form for 'Owner (full legal name)' with fields for First Name, M.I., Last Name, and Suffix. There are also fields for Date of Birth (MM/DD/YYYY) and Gender (Male/Female). Below these are fields for Social Security No. and a checkbox for 'Is Owner a U.S. Citizen?'. The bottom section of the screenshot is titled 'Photo I.D. Information' and contains a note: 'Indicate the type of Photo I.D. used to verify identity:' followed by a 'Type' dropdown menu.

# iPipeline's iGO e-App Process

- Owner
  - Enter a **Charity Benefit Beneficiary Designation** (optional but this benefit is not paid if no eligible beneficiary is designated)

Additional Information

I acknowledge that any Proposed Insured who is not a current Foresters member is applying for membership:

Yes

I elect to designate a secondary addressee (Optional. To designate another person to receive notification of a possible lapse in coverage)

Yes  No

Is a Charity Benefit Beneficiary Designation being made?

Yes  No

Charity Benefit Beneficiary Designation (applies to each certificate issued, if any, as a result of this application)

Charitable Organization Name:  Tax I.D. # (EIN):

Number and Street:

City:  State:  Zip:

# iPipeline's iGO e-App Process

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

The screenshot displays the 'Secondary Addressee Designation' form within the iPipeline iGO e-App. On the left, a progress sidebar shows the following steps: 'Pre-Qualifying' (checked), 'Pre-Qualifying, Cont' (checked), 'License and Appointment...' (checked), 'Owner' (checked), and 'Secondary Addressee Des...' (active, marked with a question mark). Below these are three unchecked options: 'Proposed Insured #1', 'Payment Information', and 'Validate and Lock Data'. The main form area is titled 'Secondary Addressee Designation' and contains the 'Addressee Information' section. This section includes input fields for 'First Name', 'M.I.', and 'Last Name', along with a 'Gender' section with radio buttons for 'Male' and 'Female'. Below these are fields for 'Number and Street', 'City', 'State' (a dropdown menu), and 'Zip Code'. A warning message in an orange box states: 'A gray check mark beside Zip Code is a possible invalid address, please review. An additional check will occur at Foresters'. At the bottom of the form, there are 'Back' and 'Next' buttons.

# iPipeline's iGO e-App Process

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

The screenshot displays the 'Application' tab of the iPipeline's iGO e-App process. The left sidebar shows a progress list with the following items: Pre-Qualifying (checked), Pre-Qualifying, Cont. (checked), License and Appointment... (checked), Owner (checked), Secondary Addressee Des... (checked), Non-Residence Sale Decl... (marked with a red question mark), Proposed Insured #1 (unchecked), Payment Information (unchecked), and Validate and Lock Data (unchecked). The main content area is titled 'Non-Residence Sale Declaration' and contains the following questions and input fields:

- Was the Owner solicited in connection with this Foresters application? (Buttons: Yes, No)
- Was the solicitation made in the state of residence of the Owner? (Buttons: Yes, No)
- Please state reason(s) why solicitation did not occur in the state of residence of the Owner: (A large yellow text input field)

At the bottom of the form, there are two buttons: '< Back' and 'Next >'. The 'Application' tab is highlighted in blue at the top right of the interface.

# iPipeline's iGO e-App Process

- Proposed Insured #1 - #6
  - Collect personal details about the Proposed Insured such as Name, DOB, Gender, Citizenship, Insurance Amount Applied For and Plan Type

The screenshot displays a web application interface for entering personal details for a proposed insured. On the left, a vertical sidebar shows a progress list with green checkmarks for completed steps: Pre-Qualifying, Pre-Qualifying, Cont, License and Appointment, Owner, Secondary Addressee Des, and Non-Residence Sale Decl. The current step, 'Proposed Insured #1', is marked with a red question mark. Below it are two unchecked options: 'Payment Information' and 'Validate and Lock Data'.

The main content area is titled 'Proposed Insured #1 - Jane Doe' and is divided into a 'Personal Details' section. It begins with a question: 'Is the answer to any of the medical questions "Yes" for this Proposed Insured?' with radio buttons for 'Yes' and 'No'. Below this are input fields for 'First Name' (containing 'Jane'), 'M.I.' (containing 'Doe'), 'Last Name' (containing 'Doe'), and 'Suffix' (with a dropdown arrow). The 'Date of Birth' is set to '09 / 09 / 2004' and 'Gender' is selected as 'Female'. Another question asks 'Is the Proposed Insured a U.S. Citizen?' with 'Yes' selected. The 'Insurance Amount Applied For: \$' field is highlighted in yellow. Finally, the 'Plan Type' is selected as '10 Pay'.

# iPipeline's iGO e-App Process

- Proposed Insured #1 - #6
  - Beneficiary Designation
    - By default the Owner is designated as the Primary Beneficiary unless otherwise stated
    - If Owner would like to designate a different Primary Beneficiary they can choose one that has already been named previously from the drop down or enter the details about a new Primary Beneficiary

**Beneficiary Designation**

The Owner will be the Primary Beneficiary, unless the beneficiary information is completed for the Proposed Insured

Does the Owner want to designate a different Primary Beneficiary for this Proposed Insured?

Yes  No

Ensure the beneficiary relationship meets Foresters fraternal and insurable interest guidelines. Depending on the relationship selected, proof of insurable interest may be requested once the e-App is at Foresters

Relationship to Proposed Insured

Personal Detail

First Name

The Owner will be the Primary Beneficiary, unless the beneficiary information is completed for the Proposed Insured

Does the Owner want to designate a different Primary Beneficiary for this Proposed Insured?

Yes  No

Ensure the beneficiary relationship meets Foresters fraternal and insurable interest guidelines. Depending on the relationship selected, proof of insurable interest may be requested once the e-App is at Foresters

Enter a previously named Beneficiary?

Yes  No

Beneficiaries previously entered:

William Doe



# iPipeline's iGO e-App Process

- Proposed Insured #1 - #6
  - Other Insurance
    - Answer “**Yes**” or “**No**” to the question “Does the Proposed Insured currently have any life insurance or an annuity in force?” If “**Yes**” enter the total amount and complete the “Important Notice: Replacement form” section
  - Important Notice: Replacement form
    - Click the *Important Notice: Replacement form* hyperlink first in order to activate the screen

The screenshot displays the 'Other Insurance' section of the iGO e-App. It features a question: 'Does the Proposed Insured currently have any life insurance or an annuity in force?' with radio buttons for 'Yes' (selected) and 'No'. Below this is a text input field for the total amount in force, preceded by a dollar sign. A section titled 'Important Notice: Replacement form' contains a blue information box with a question mark icon and text: 'Be sure to ask the Owner if they would like the Important Notice: Replacement form read aloud. Regardless of their answer, click the link below to open the "Important Notice: Replacement form" and activate the questions'. Below this is a link labeled '"Important Notice: Replacement form"'. Further down is another question: 'Was the Important Notice: Replacement form read aloud?' with two radio buttons. At the bottom, there is a question: 'Are you considering discontinuing making premium payments, surrendering, forfeiting, assigning to the insurer, or otherwise'.

# iPipeline's iGO e-App Process

- Payment Information
  - First Premium on PAC (FPOP) for the initial premium and Draft via Pre-Authorized Check (PAC) for subsequent premiums (no direct bill) are the only allowable payment options available for e-App
  - For medical products only, if a personal check is to be used for payment, do not send the check to Foresters after submitting the e-App. The personal check will be collected on delivery
  - A Preferred Draft Date can be selected (from 1 – 28)

The screenshot displays the 'Payment Information' section of the iGO e-App. On the left, a vertical navigation menu lists steps: Pre-Qualifying, Pre-Qualifying, Cont..., License and Appointment..., Owner, Secondary Address Decl..., Non-Residence Sale Decl..., Proposed Insured #1, Payment Information (highlighted with a red question mark), and Validate and Lock Data. The main form area is titled 'Payment Information' and includes the following sections:

- Payer is the Owner**
  - First premium payment to be made by: (dropdown menu)
  - Subsequent premium payments made by: (dropdown menu)
  - Payment mode: (dropdown menu)
  - Specific Draft Day? (checkbox 'Yes' and a text input field)
  - Checkbox:  No drafts first premium automatically upon Foresters application approval
- PAC Banking Information**
  - Warning box: Banking information provided must be valid in order to proceed with the e-App. Credit, Debit and Pre-Paid cards are not valid forms of premium payment.
  - Name of Financial Institution: (text input)
  - Routing Transit # (9 digits): (text input)
  - Account # (maximum 17 digits): (text input)
  - Warning box: If the Account # provided is more than 17 digits, please ensure it is for a valid bank account and NOT a Credit, Debit or Pre-Paid card.
  - Account type: (dropdown menu)
- Automatic Premium Loan**
  - Section title: Automatic Premium Loan Provision Elected?
  - Checkbox:  Yes, specify premium on each certificate issued will be paid through a loan against, and for as long as there is, available cash value, if any, on that applicable certificate.
  - Checkbox:  No, or if an election is not made, a contributor's beneficiary designation will automatically apply, if premium is overdue at the end of the Grace Period.

At the bottom of the form are two buttons: '< Back' and 'Next >'. The form fields are highlighted with yellow, and warning boxes are highlighted with orange.

# iPipeline's iGO e-App Process

- Payment Information
  - A **Specific Draft Day** can be selected
  - When banking information is provided it must be valid in order to proceed
  - Click *Validate* to validate banking information
  - Credit, Debit and Pre-Paid cards are not valid forms of premium payment (not for paper applications either!)
  - Automatic Premium Loan Provision Elected
    - Answer “**Yes**” or “**No**”

The screenshot shows the 'Payment Information' section of the iPipeline's iGO e-App. On the left is a navigation menu with steps: Pre-Qualifying, Pre-Qualifying, Cont..., License and Appointment..., Owner, Secondary Address/Decl..., Non-Residence Sale Decl..., Proposed Insured #1, Payment Information (highlighted with a red question mark), and Validate and Lock Data. The main form area is titled 'Payment Information' and includes the following sections:

- Payer is the Owner**
  - First premium payment to be made by: [dropdown menu]
  - Subsequent premium payments made by: [dropdown menu]
  - Payment mode: [dropdown menu]
  - Specific Draft Day?
    - Yes
    - No (drafts first premium automatically upon Foresters application approval)
- PAC Banking Information**
  - Banking information provided must be valid in order to proceed with the e-App. Credit, Debit and Pre-Paid cards are not valid forms of premium payment.
  - Name of Financial Institution: [text field]
  - Routing Transit # (9 digits): [text field]
  - Account # (maximum 17 digits): [text field]
  - Warning: If the Account # provided is more than 17 digits, please ensure it is for a valid bank account and NOT a Credit, Debit or Pre-Paid card.
  - Account Type: [dropdown menu]
- Automatic Premium Loan**
  - Automatic Premium Loan Provision Elected?
    - Yes, I specify premium on each certificate issued will be paid through a loan against, and for as long as there is, available cash value, if any, on that applicable certificate.
    - No, or if an election is not made, a certificate's loan/advance provision will automatically apply, if premium is overdue at the end of the Grace Period.

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

# iPipeline's iGO e-App Process

- Validate and Lock Data
  - One or more red question marks on the left navigation tree lets you know the documents are incomplete and it is "**Not in Good Order (NiGO)**"
  - Revisit and complete the required fields and proceed back to this screen
  - Click *Return to Incomplete Sections of the Application* to revisit and complete the required fields. Once you have, proceed back to this screen

**Validate and Lock Data**

**The documents are incomplete and not in Good Order**

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

1. To be considered in Good Order, click the screen(s) marked in the left-hand navigation tree and **Complete** the required fields highlighted in yellow.
2. To **Save** the documents for completion at a later time, click the "**Save**" button at the top of the screen.
3. To **Print** the documents, click "**View Forms**" at the top of the screen. Click "**Save/View as PDF**" then "**Open**." Click "**File**" and then "**Print**." Complete the remaining sections of the paper application, obtain any other supplemental forms not part of the printed application from Foresters producer portal, collect all signatures and send to Foresters Financial as you normally would send in a paper application.

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

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# iPipeline's iGO e-App Process

- Validate and Lock Data
  - All green check marks let you know the documents are complete and is "in Good Order (iGO)"
  - Click *Lock Documents and Proceed to the Signature Process* to begin the e-Sign process

Validate and Lock Data

✓ Pre-Qualifying  
✓ Pre-Qualifying Cont  
✓ License and Appointment...  
✓ Owner  
✓ Secondary Addressee Des...  
✓ Non-Residence Sale Decl...  
✓ Proposed Insured #1  
✓ Payment Information  
✓ Validate and Lock Data

✓ Congratulations! The documents are complete and in Good Order

! The documents now qualify for the Signature process

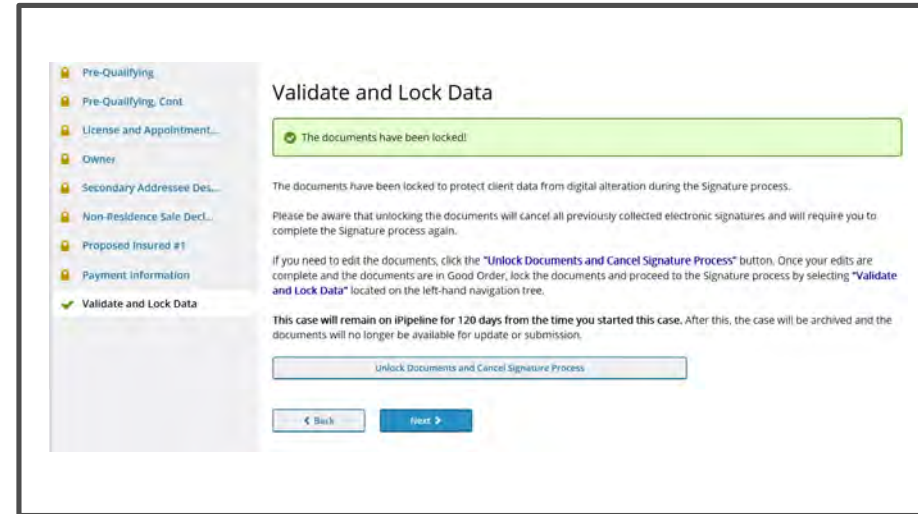
! Please click the "Lock Documents and Proceed to the Signature Process" button

Lock Documents and Proceed to the Signature Process

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# iPipeline's iGO e-App Process

- Validate and Lock Data
  - The e-App must be locked in order to sign the application
  - Notice the green check marks have now turned to locks. This means the information is locked down and cannot be changed
  - If you need to change any information once it has been locked, click *Unlock Documents and Cancel Signature Process* and the locks will turn back to green check marks. Go to the screen where the change needs to be made, make the change then proceed to "**Validate and Lock**" screen



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# Thank you

## Any questions?

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

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