

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

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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 in all states (except NY), through the iPipeline iGO e-App platform using Microsoft Edge (desktop/laptop) or Safari (Apple iPad® only). Foresters Financial™ 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

<sup>1</sup> 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.)

<sup>1</sup> 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)

# Pre-Screening

# Pre-screening

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

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

For juvenile 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

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\*

# Pre-screening

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

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

\* 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



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

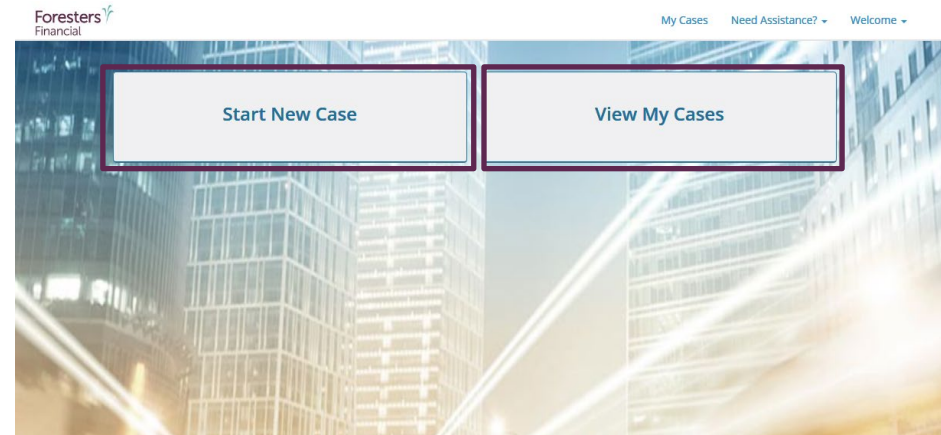
- Specific state variations not covered in this presentation
- State forms automatically triggered within e-App
- Follow the yellow brick road – a yellow box requires completion; whereas a white box is not required but provides helpful information to accelerate the underwriting process

- 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

✓	Pre-Qualifying
✓	License and Appointment...
?	Proposed Insured
✓	Proposed Insured, Cont
?	Lifestyle Questions
□	Coverage Information

# iPipeline's iGO e-App Process

- e-App Launch
  1. Logon to your agency's website OR logon to ezbiz, Foresters producer website (<https://ezbiz.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. The top section, titled 'Alerts', shows three cases with status 'Awaiting Consumer e-Signature' or 'Awaiting Agent e-Signature'. The bottom section, titled 'Cases', shows a list of cases with status 'Application e-Submitted'.

Name	Status	Carrier	Product	Date Modified	View Forms	Case Actions
J&A fifty five Feb seventeen, Karen	Awaiting Consumer e-Signature	Foresters Financial	Advantage Plus	2/17/2016		Case Actions
TDI ten Feb eleven, Karen	Awaiting Consumer e-Signature	Foresters Financial	Advantage Plus	2/11/2016		Case Actions
CTR Test Three, Karen	Awaiting Agent e-Signature	Foresters Financial	SMART UL	1/12/2017		Case Actions

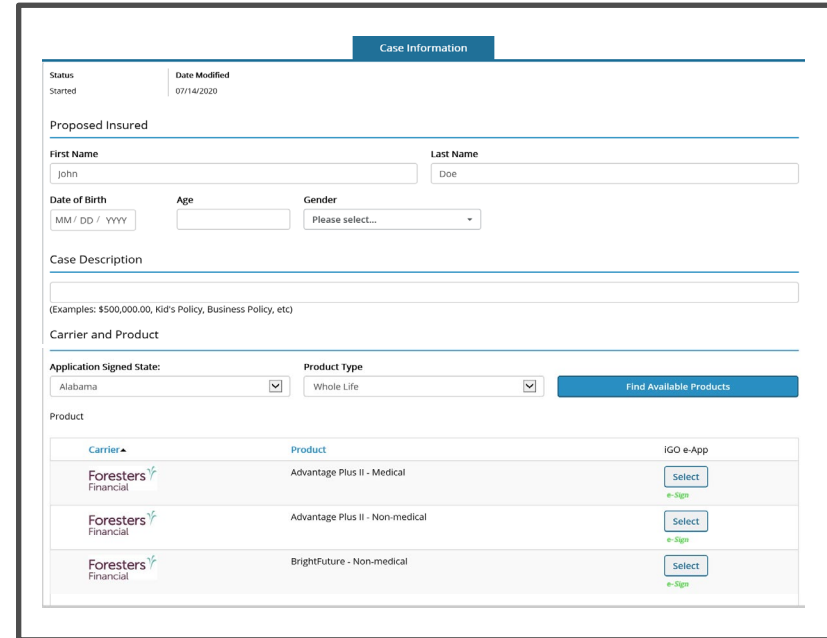
Name	Status	Carrier	Product	Date Modified	View Forms	Case Actions
Doe, John	Started	Foresters Financial	BrightFuture - Non-medical	7/22/2020		Case Actions
SMART UL Non Med Regression Test, Cheryl	Application e-Submitted	Foresters Financial	SMART UL - Non-medical	7/20/2020		Case Actions
Sprint Six - Seven, Karen	Application e-Submitted	Foresters Financial	Advantage Plus II - Medical	7/16/2020		Case Actions
Sprint Six-nine, Gale	Application e-Submitted	Foresters Financial	SMART UL - Non-medical	7/16/2020		Case Actions
Juveniles, Gale	Application e-Submitted	Foresters Financial	BrightFuture - Non-medical	7/16/2020		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 shows the 'Case Information' form in the iPipeline system. The form is divided into several sections: 'Status' (Started) and 'Date Modified' (07/14/2020) at the top. Below is the 'Proposed Insured' section with fields for 'First Name' (John), 'Last Name' (Doe), 'Date of Birth' (MM / DD / YYYY), 'Age', and 'Gender' (Please select...). The 'Case Description' section has a text area with examples: '\$500,000.00, Kid's Policy, Business Policy, etc'. The 'Carrier and Product' section includes 'Application Signed State' (Alabama) and 'Product Type' (Whole Life). A 'Find Available Products' button is present. Below this is a table of available products:

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

# iPipeline's iGO e-App Process

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

Case Information Application

✓ Pre-Qualifying

### Pre-Qualifying

Welcome to Foresters Electronic Application!

As a reminder ...

- The e-App is available through the iPipeline iGO e-App platform using only Microsoft Edge (desktop/laptop) or Safari (Apple iPad only). Foresters does not support using Chrome or Firefox
- Autofill must be turned off
- Ensure your state licensing and appointments are in place with Foresters
- If writing business in a strict or Fraternal state (Connecticut, Massachusetts, New Mexico, Louisiana or Pennsylvania) you must be licensed and appointed before you can use iGO e-App
- Prepared II is filed and governed under health insurance regulations. You will require the applicable state health insurance license to sell Prepared II

Also, does the Owner know that ...

Need Help? Want Training? Click on [Foresters Financial ezbiz](#)

I have read and agree that the above conditions are met to satisfy the requirements to complete an e-App and I further confirm each statement below is accurate:

☐ Yes ☐ No

- If Pre-Authorized Check (PAC) is requested, I have confirmed with the Payer that they are an account holder of the bank account to be identified in the application from which premium will be drafted
- I understand that if the Owner and/or Payer is not me or a member of my immediate family, I cannot use my email address or set up an email address for the Owner and/or Payer and that the Owner and/or Payer must have their own email address for applying their e-Signature and to receive the required Point of Sale forms

# iPipeline's iGO e-App Process

- Pre-Qualifying Cont
  - 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 iGO e-App interface for a user named John Doe. The page is titled "BrightFuture - Non-medical" and includes a "Save" button and a "Case Actions" dropdown menu. The main content area is divided into two tabs: "Case Information" and "Application". The "Application" tab is active, showing the "Pre-Qualifying, Cont" section. This section includes a "Medical Questions" heading and a warning box stating: "Only children who meet the eligibility requirements can be included in this application. 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." Below this, there is a question: "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:" followed by three sub-questions: a) A type of heart disease, birth defect, Down's Syndrome, autism, a mental disorder or developmental problems? b) A form of cancer, leukemia, Cystic Fibrosis, chronic lung disease (excluding asthma), spinal atrophy, muscular dystrophy or diabetes? c) A terminal illness or end-stage disease? Below these questions, there is a section for "Proposed Insured" with a table. The table has columns for "First Name", "Last Name", and "Date of Birth". The table is currently empty, with a message "No matching records found" and a "Click here to add..." button. A red error message at the bottom states: "Please list at least one Proposed insured".

Doe, John  
Foresters

BrightFuture - Non-medical

Save Case Actions

Case Information Application

Pre-Qualifying, Cont

Medical Questions

Only children who meet the eligibility requirements can be included in this application

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.

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:

a) A type of heart disease, birth defect, Down's Syndrome, autism, a mental disorder or developmental problems?

b) A form of cancer, leukemia, Cystic Fibrosis, chronic lung disease (excluding asthma), spinal atrophy, muscular dystrophy or diabetes?

c) 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?

Proposed Insured

Please enter the Proposed insured's that are eligible to apply by clicking on the grid below. Up to 6 may be entered.

First Name	Last Name	Date of Birth
No matching records found		
Click here to add...		

Please list 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

**Proposed Insured**

Proposed Insured

Eligibility Requirements

Is the answer to any of the medical questions “Yes” for this Proposed Insured?

☐ Yes ☒ No

Is the answer to any of the medical questions “Yes” for this Proposed Insured?

☐ Yes ☒ No

Date of Birth: 09 / 09 / 2004

Age Last: 15

Will insurance applied for in this application replace, reduce coverage or modify premiums paid for any existing life insurance or an annuity in force?

☐ Yes ☒ No

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

☐ Yes ☒ No

**The Proposed Insured is eligible to apply for BrightFuture.**

**Personal Details**

• 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

First Name: Jane M.I.: Last Name: Doe Suffix: [v]

Save Delete Close

# 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

**License and Appointment Check**

- 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 quickly

**Primary Agent Information**

Product Name: BrightFuture - Non-medical      Application Signed State: Alabama

Agent First Name: Forrest      Agent Last Name: Gump

Agent #: 8010049

Agent SSN:      % of Split: 100

Will there be more than one Agent?

☐ Yes    ☒ No

# 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 displays the 'Owner' section of the iPipeline's iGO e-App process. On the left is a vertical sidebar with a progress indicator showing four steps: 'Pre-Qualifying' (checked), 'Pre-Qualifying, Cont' (checked), 'License and Appointment...' (checked), and 'Owner' (active, marked with a question mark). Below these are three checkboxes: 'Proposed Insured #1', 'Payment information', and 'Validate and Lock Data'. The main content area is titled 'Owner' and includes a note about clicking 'View Forms' and 'Case Information' tabs. It features a dropdown menu for 'Relationship to the Proposed Insured' with options: Parent, Grandparent, and Legal Guardian. Below this is a section for 'Owner (full legal name)' with input fields for First Name, M.I., Last Name, and a dropdown for Suffix. It also includes fields for Date of Birth (MM / DD / YYYY), Gender (radio buttons for Male and Female), Social Security No., and a checkbox for 'Is Owner a U.S. Citizen?'. The bottom section is titled 'Photo I.D. Information' and contains a label 'Indicate the type of Photo I.D. used to verify identity:' followed by a dropdown menu labeled 'Type:'.

# 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):	
<input type="text"/>	<input type="text"/>	
Number and Street:		
<input type="text"/>		
City:	State:	Zip:
<input type="text"/>	<input type="text"/>	<input type="text"/>

# 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's iGO e-App. On the left, a vertical sidebar lists the application steps: 'Pre-Qualifying' (checked), 'Pre-Qualifying, Cont' (checked), 'License and Appointment...' (checked), 'Owner' (checked), 'Secondary Addressee Des...' (active, marked with a red question mark), 'Proposed Insured #1' (unchecked), 'Payment Information' (unchecked), and 'Validate and Lock Data' (unchecked). 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' selection (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 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. On the left, a vertical sidebar lists the application steps: Pre-Qualifying, Pre-Qualifying, Cont, License and Appointment..., Owner, Secondary Addressee Des..., Non-Residence Sale Decl... (highlighted with a red question mark), Proposed Insured #1, Payment Information, and Validate and Lock Data. The main content area is titled 'Non-Residence Sale Declaration'. It contains three questions with radio button options for 'Yes' and 'No': 'Was the Owner solicited in connection with this Foresters application?', 'Was the solicitation made in the state of residence of the Owner?', and 'Please state reason(s) why solicitation did not occur in the state of residence of the Owner:'. The third question has a yellow text input field below it. At the bottom, there are 'Back' and 'Next' buttons.

# 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 the 'Proposed Insured #1 - Jane Doe' form within the iPipeline's iGO e-App. On the left, a sidebar lists the application steps: Pre-Qualifying, Pre-Qualifying, Cont, License and Appointment..., Owner, Secondary Addressee Des..., Non-Residence Sale Decl..., Proposed Insured #1 (highlighted with a red question mark), Payment Information, and Validate and Lock Data. The main form area is titled 'Proposed Insured #1 - Jane Doe' and contains a 'Personal Details' section. This section includes a question about medical questions with 'Yes' and 'No' radio buttons. Below this are input fields for First Name (Jane), M.I., Last Name (Doe), and a dropdown for Suffix. The Date of Birth is 09 / 09 / 2004, and Gender is selected as Female. A question about U.S. citizenship has 'Yes' and 'No' radio buttons. The Insurance Amount Applied For is a yellow input field, and the Plan Type is selected as 10 Pay.

Proposed Insured #1 - Jane Doe

Personal Details

Is the answer to any of the medical questions "Yes" for this Proposed Insured?

☐ Yes ☒ No

First Name: Jane M.I.: Last Name: Doe Suffix:

Date of Birth: 09 / 09 / 2004 Gender: ☒ Male ☐ Female

Is the Proposed Insured a U.S. Citizen?

☐ Yes ☐ No

Insurance Amount Applied For: \$

Plan Type: ☒ 10 Pay ☐ Pay to 100

# 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**

*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:



# 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

### Other Insurance


Does the Proposed Insured currently have any life insurance or an annuity in force?

☒ Yes ☐ No

If there is life insurance or an annuity in force, indicate the total amount in force:

\$

### Important Notice: Replacement form

 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

[“Important Notice: Replacement form”](#)

Was the Important Notice: Replacement form read aloud?

☐ Yes ☐ No

Are you considering discontinuing making premium payments, surrendering, forfeiting, assigning to the insurer, or otherwise

# iPipeline's iGO e-App Process

- Payment Information
  - Payer is always the Owner
  - 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
  - A **Specific Draft Day** can be selected (from 1-28)

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

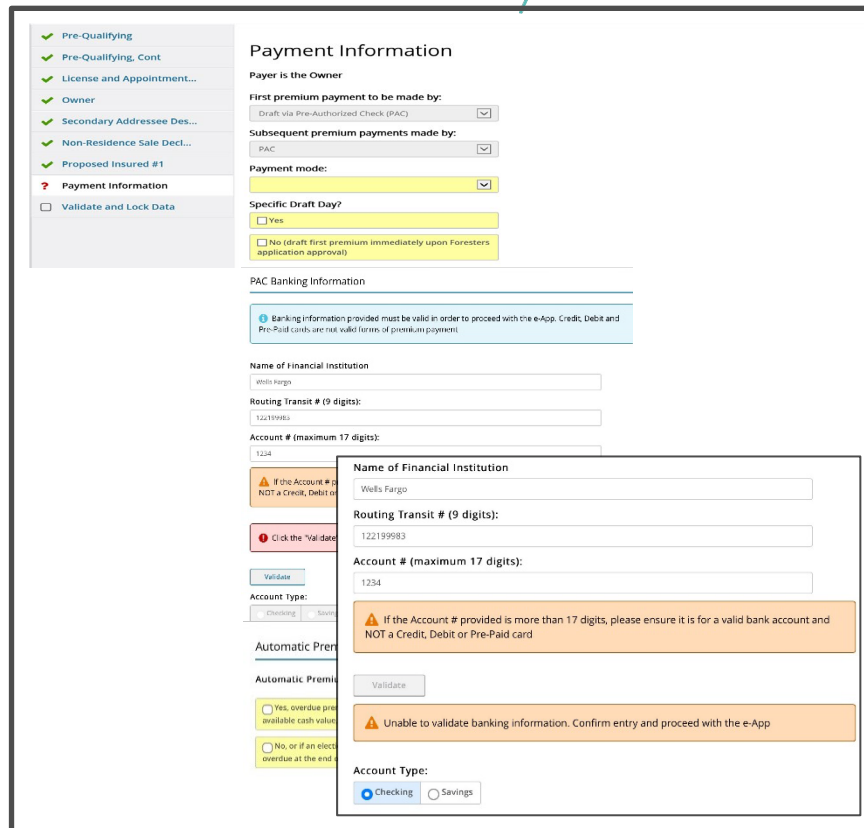
- Payer is the Owner**
  - First premium payment to be made by:** A dropdown menu with 'Draft via Pre-Authorized Check (PAC)' selected.
  - Subsequent premium payments made by:** A dropdown menu with 'PAC' selected.
  - Payment mode:** A dropdown menu with an arrow pointing down.
  - Specific Draft Day?** A yellow input field with 'Yes' entered.
  - A checkbox labeled 'No (draft first premium immediately upon Foresters application approval)' is unchecked.
- PAC Banking Information**
  - A blue informational box states: 'Banking information provided must be valid in order to proceed with the e-App. Credit, Debit and Pre-Paid cards are not valid forms of premium payment.'
  - Name of Financial Institution:** A yellow input field.
  - Routing Transit # (9 digits):** A yellow input field.
  - Account # (maximum 17 digits):** A yellow input field.
  - An orange warning box states: '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:** Two radio buttons, 'Checking' (selected) and 'Savings'.
- Automatic Premium Loan**
  - Automatic Premium Loan Provision Elected?**
    - A checkbox 'Yes, overdue 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.' is unchecked.
    - A checkbox 'No, or if an election is not made, a certificate's Nonforfeiture provisions will automatically apply, if premium is overdue at the end of the Grace Period.' is unchecked.

At the bottom are '< Back' and 'Next >' buttons.

# iPipeline's iGO e-App Process

## ■ Payment Information

- When banking information is provided it must be valid in order to proceed
- Click *Validate* to validate banking information
- Credit, Debit and Pre-Paid cards are not valid forms of premium payment (not for paper applications either!)
- NOTE: If the banking information cannot be validated, confirm entry and proceed with the e-App. The banking information will be validated by the bank once the case is issued

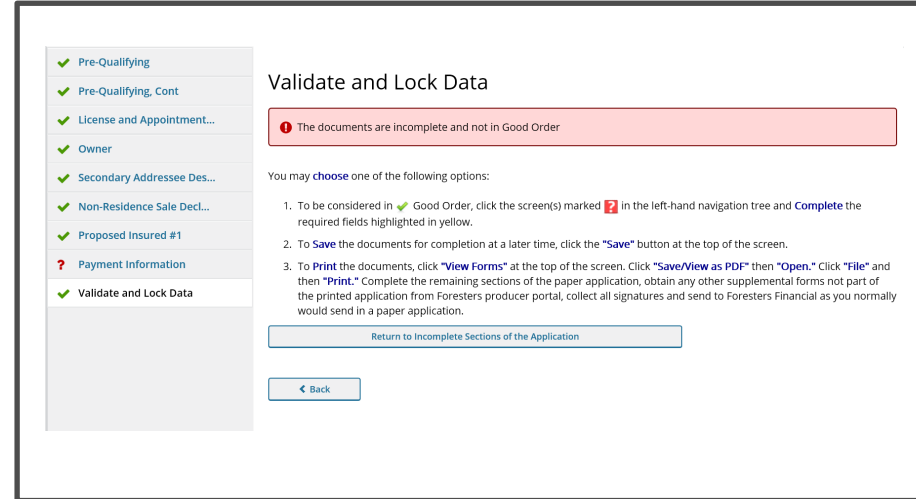


The screenshot displays the 'Payment Information' section of the iPipeline's iGO e-App. On the left is a vertical navigation menu with steps: Pre-Qualifying, Pre-Qualifying, Cont, License and Appointment..., Owner, Secondary Addressee Des..., Non-Residence Sale Decl..., Proposed Insured #1, Payment Information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

- Payer is the Owner**:
  - First premium payment to be made by:** A dropdown menu with 'Draft via Pre-Authorized Check (PAC)' selected.
  - Subsequent premium payments made by:** A dropdown menu with 'PAC' selected.
  - Payment mode:** A dropdown menu with a yellow background.
  - Specific Draft Day?**: Two radio buttons, 'Yes' (selected) and 'No (draft first premium immediately upon Foresters application approval)'.
- PAC Banking Information**:
  - A blue informational box states: 'Banking information provided must be valid in order to proceed with the e-App. Credit, Debit and Pre-Paid cards are not valid forms of premium payment.'
  - Name of financial institution**: A text field containing 'Wells Fargo'.
  - Routing Transit # (9 digits):** A text field containing '122199983'.
  - Account # (maximum 17 digits):** A text field containing '1234'.
- Validation and Error Handling**:
  - An orange warning box states: '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'.
  - A red button labeled 'Click the "Validate"' is present.
  - A 'Validate' button is located below the account number field.
  - Below the 'Validate' button are two radio buttons for 'Account Type': 'Checking' (selected) and 'Savings'.
  - At the bottom, another orange warning box states: 'Unable to validate banking information. Confirm entry and proceed with the e-App'.

# 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:

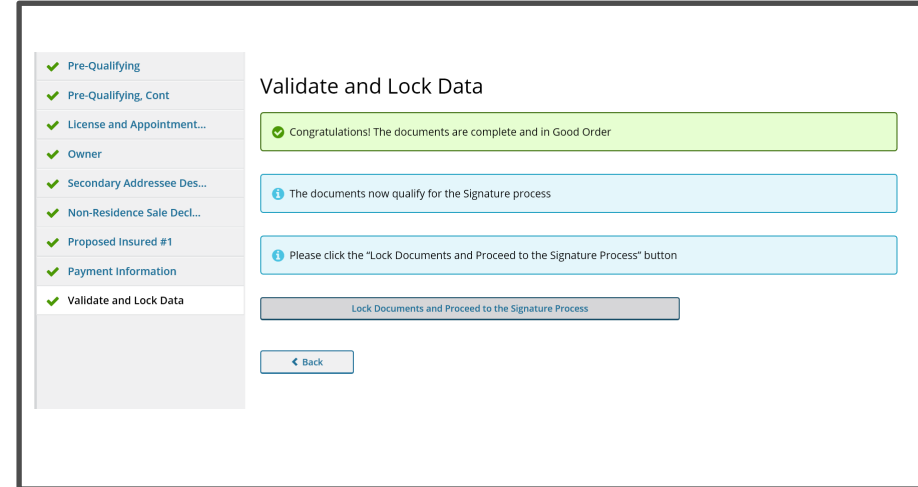
1. To be considered in **Good Order**, click the screen(s) marked **?** in the left-hand navigation tree and **Complete** the required fields highlighted in yellow.
2. To **Save** the documents for completion at a later time, click the **"Save"** button at the top of the screen.
3. To **Print** the documents, 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



The screenshot displays the 'Validate and Lock Data' step in the iPipeline's iGO e-App process. On the left, a vertical sidebar lists the steps of the process, each preceded by a green checkmark: Pre-Qualifying, Pre-Qualifying, Cont, License and Appointment..., Owner, Secondary Addressee Des..., Non-Residence Sale Decl..., Proposed Insured #1, Payment Information, and Validate and Lock Data. The 'Validate and Lock Data' step is currently selected. The main content area is titled 'Validate and Lock Data' and contains a green success message: 'Congratulations! The documents are complete and in Good Order'. Below this, there are two blue informational boxes: 'The documents now qualify for the Signature process' and 'Please click the "Lock Documents and Proceed to the Signature Process" button'. At the bottom of the main content area, there is a grey button labeled 'Lock Documents and Proceed to the Signature Process' and a blue button labeled '< Back'.

# iPipeline's iGO e-App Process

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

**Validate and Lock Data**

✓ The documents have been locked!

The documents have been locked to protect client data from digital alteration during the Signature process.

Please be aware that unlocking the documents will cancel all previously collected electronic signatures and will require you to complete the Signature process again.

If you need to edit the documents, click the "**Unlock Documents and Cancel Signature Process**" button. Once your edits are complete and the documents are in Good Order, lock the documents and proceed to the Signature process by selecting "**Validate and Lock Data**" located on the left-hand navigation tree.

This case **will remain on iPipeline for 120 days from the time you started this case**. After this, the case will be archived and the documents will no longer be available for update or submission.

[Unlock Documents and Cancel Signature Process](#)

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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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