

Using iPipeline's iGO e-Application with Foresters Financial - Term, SMART UL & ADV+II

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Financial

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Using iPipeline's iGO e-App

Using iPipeline's iGO e-App¹



- e-App is available 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
- Available in all states (except NY), for non-medical¹ and medical products
 - Strong Foundation - Non-medical only
 - Your Term
 - SMART UL
 - Advantage Plus
- PlanRight is not available on the iPipeline iGO platform. For more information on how to access LiveApp for PlanRight, contact the Sales Desk at 866 466 7166, Option 1

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 decision¹ 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

- 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)

Pre-Screening

Pre-screening

For document e-Delivery and the e-Signature process, 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. Examples of, but not limited to: between spouse; between juveniles age 16 or 17 who are required to sign the application and their parent

Except for your own signature, you, the Agent, cannot use your own email address or create an email address for another signer or allow any person signing to use your email address or an email address that you have created or have access to, nor can you offer your cell phone number or a different cell phone number for them to use

The email address used for the Proposed Insured and/or Owner cannot contain the name of another person signing. Also, the Owner's email address cannot contain the name of the primary or contingent beneficiary, except if the Owner is listed as a beneficiary, the Owner's email address may contain the Owner's name

Each person signing must be able to receive emails at their own email address or text messages at their own cell phone number and open links in an email to access documents, such as PDFs

Pre-screening

Payer or Owner cannot be a Trust or a corporation*

For SMART UL and Advantage Plus II, if the Proposed Insured's age is less than 16 and the Owner is not the Legal Guardian, the signature of both the Owner and the **Legal Guardian is required? This applies to an e-App as well as to a paper application

For Term, SMART UL and Advantage Plus II, if the Proposed Insured is age 16 or 17, the signature of the **Legal Guardian is required? This applies to an e-App as well as to a paper application

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*

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

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

** 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

Pre-screening

Credit, Debit, Pre-Paid cards, money orders or cashier's checks are not valid forms of premium payments (for e-App or paper). 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

iPipeline's iGO e-App Process

iPipeline's iGO e-App Process

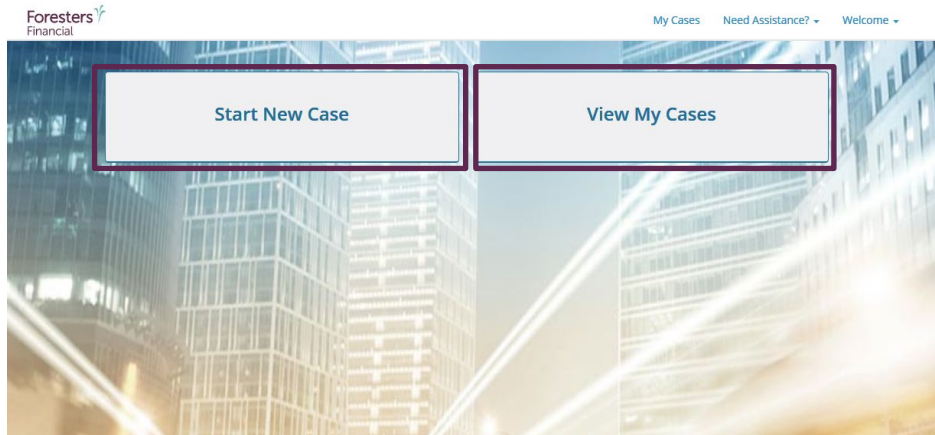
- Specific state variations not covered in this presentation
- State forms automatically triggered within e-App
- Follow the yellow brick road – a yellow box requires completion; whereas a white box is not required but provides helpful information to accelerate the underwriting process

- 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

Alerts

iPipeline's iGO e-App Process

Start New Case

■ Case Information

- Proposed Insured: Enter the first and last name of your client
TIP: do not enter Date of Birth or Gender on this screen as the product rules are not built in
- Case Description (optional): Enter details about the case (example: 20-year \$100k, etc.)
- 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: 'Case Information' (with Status and Date Modified), 'Proposed Insured' (with First Name, Last Name, Date of Birth, Age, and Gender), 'Case Description' (with a text area and examples), 'Carrier and Product' (with Application Signed State and Product Type), and a 'Product' table. The 'Product' table lists two options: 'SMART UL - Medical' and 'SMART UL - Non-medical', both with 'Select' buttons. The 'Find Available Products' button is also visible.

Case Information		
Status	Date Modified	
Started	10/19/2018	
Proposed Insured		
First Name	Last Name	
John	Doe	
Date of Birth	Age	Gender
MM / DD / YYYY		Please select...
Case Description		
(Examples: \$500,000.00, Kid's Policy, Business Policy, etc)		
Carrier and Product		
Application Signed State:	Product Type	Find Available Products
Alabama	Universal Life	
Product		
Carrier	Product	iGO e-App
Foresters Financial	SMART UL - Medical	Select
Foresters Financial	SMART UL - 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

✓ 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
- For document e-Delivery and the e-Signature process, 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
- Except for your own signature, you, the Agent, cannot use your own email address or create an email address for another signer or allow any person signing to use your email address or an email address that you have created or have access to, nor can you offer your cell phone number or a different cell phone number for them to use
- The email address used for the Proposed Insured and/or Owner cannot contain the name of another person signing. Also, the Owner's email address cannot contain the name of the primary or contingent beneficiary, except if the Owner is listed as a beneficiary, the Owner's email address may contain the Owner's name
- Each person signing must be able to receive emails at their own email address or text messages at their own cell phone number and open links in an email to access documents, such as PDFs
- Ensure your state licensing and appointments are in place with Foresters

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 Proposed Insured, Owner, Parent/Legal Guardian and/or Payer is not me, the Agent, I cannot use my own email address or create an email address for them or allow any of them to use my email address or an email address that I have created or have access to, nor can I offer my cell phone number or a different cell phone number for them to use. I also understand that for the document e-Delivery and the e-Signature process, each person signing must have their own email address or their own cell phone number, and not a shared email address or cell phone number that another person has, or I have, access to

iPipeline's iGO e-App Process

- *Pre-Qualifying Cont
 - If a 1035 Exchange is intended and a spousal or an irrevocable beneficiary signature is required, your client does not meet the requirement to complete an e-App and you will need to write the application on paper
 - For medical products, if attaching a **“conforming illustration”** you must be able to attach the **full unsigned PDF** version of that illustration along with the **unsigned PDF** version of the **“Numeric Summary/Signature page”**. Both must be saved using the **“ForeSight Illustration Software”** and attached to the e-App. Both will form part of the application package. A scanned copy of either is not allowed

The image displays two screenshots of the iPipeline's iGO e-App process. The top screenshot shows the 'Pre-Qualifying, Cont' screen for a 'SMART UL - Non-medical' case. It asks 'If a 1035 exchange is intended, is a spousal or an irrevocable beneficiary signature required?' with 'Yes' and 'No' radio buttons. The bottom screenshot shows the same screen for a 'SMART UL - Medical' case. It has the same first question, but the second question 'Are you planning to use an illustration conforming to the insurance product as applied for?' has 'Yes' selected. A red error message box states: 'You must be able to attach the full unsigned PDF version of that illustration along with the unsigned PDF version of the Numeric Summary/Signature page. Both must be saved using the ForeSight or Winflex Illustration Software and attached to the e-App. Both will form part of the application package. If not, please proceed with writing the application on paper. A scanned copy of either is not allowed.' Below the error message is a 'Proposed Insured Date of Birth (mm/dd/yyyy)' field with a 'MM / DD / YYYY' placeholder and a 'Next >' button.

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 up to 2 additional agents. Answer “**Yes**” to more than one agent and complete information

NOTE: the comp split must equal 100% to proceed to the next screen

The screenshot shows the 'License and Appointment Check' screen in the iPipeline's iGO e-App. The user is 'Doe, John' from 'Foresters'. The 'SMART UL' product is selected. The 'Application Signed State' is 'Alabama'. The 'Agent First Name' is 'Forrest' and the 'Agent Last Name' is 'Gump'. The 'Agent #' is '515015' and the 'Agent SSN' is empty. The '% of Split' is '100'. The 'Validate' button is highlighted. Below the form, there is a question 'Will there be more than one Agent?' with radio buttons for 'Yes' and 'No'. The 'No' button is selected. At the bottom, there are 'Back' and 'Next' buttons. The left sidebar shows a progress bar with 'Pre-Qualifying' and 'License and Appointment...' steps, both marked with green checkmarks.

iPipeline's iGO e-App Process

■ Proposed Insured

- Collect personal details about the Proposed Insured in this section
 - Enter DOB
 - Enter gender and a valid SSN. SSN must be 9 characters long
 - Enter Country of Birth. If **"USA"** is selected, enter **"State"**
 - If Proposed Insured is not a U.S. citizen, select **"No"** then select **"Visa Type"** under immigration status
 - Primary Language (optional)

The screenshot displays the 'Proposed Insured' section of the iPipeline's iGO e-App. The interface features a top navigation bar with 'Case Information' and 'Application' tabs. A left-hand sidebar contains a list of steps: 'Pre-Qualifying', 'Pre-Qualifying, Cont', 'License and Appointm...', 'Proposed Insured' (highlighted with a red question mark), 'Proposed Insured, Cont', 'Lifestyle Questions', 'Coverage Information', 'Beneficiary', 'Other Insurance', 'Physician Information', 'Medical Questions', 'Medical Questions, Co...', 'Payment Information', 'Temporary Insurance ...', and 'Validate and Lock Data'. The main content area is titled 'Proposed Insured' and includes two bullet points: 'Use proper capitalization throughout the e-App. Capitalizing the first letter of the Proposed Insured's first and last name as well as the street name will ensure the issue paperwork and subsequent correspondence meet the Owner's expectations' and '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, the 'Personal Details' section contains the following fields: 'First Name' (text input with 'John'), 'M.I.' (text input), 'Last Name' (text input with 'Doe'), 'Suffix' (dropdown menu), 'Date of Birth' (MM / DD / YYYY format), 'Age Nearest' (text input), 'Gender' (radio buttons for Male and Female), 'Social Security No.' (text input), 'Country of Birth' (dropdown menu), 'Is the Proposed Insured a U.S. Citizen?' (radio buttons for Yes and No), and 'Primary Language' (radio buttons for English and Spanish).

iPipeline's iGO e-App Process

- Proposed Insured
 - Enter address
 - Address Validation – green checkmark beside Zip Code means the address has been validated. A grey checkmark means **“Possible invalid address. Please review. An additional check will occur at Foresters”** – this is ok. You can still proceed. The message just lets you know the address will be validated again at Foresters
 - Email Address (optional): This field is for **communications, including the benefits of Foresters membership**; NOT where you enter the email address to e-Sign the application

Contact Information

Number and Street

City

State

Zip Code

⚠

A gray check mark beside Zip Code is a possible invalid address, please review. An additional check will occur at Foresters

Phone #

Email Address

ℹ

Suggest to the Proposed Insured they provide an email address to electronically receive information about member benefits (and as otherwise described in Declarations and Agreements section in the Application)

Foresters Member?

☐ Yes

☐ No, applying for membership

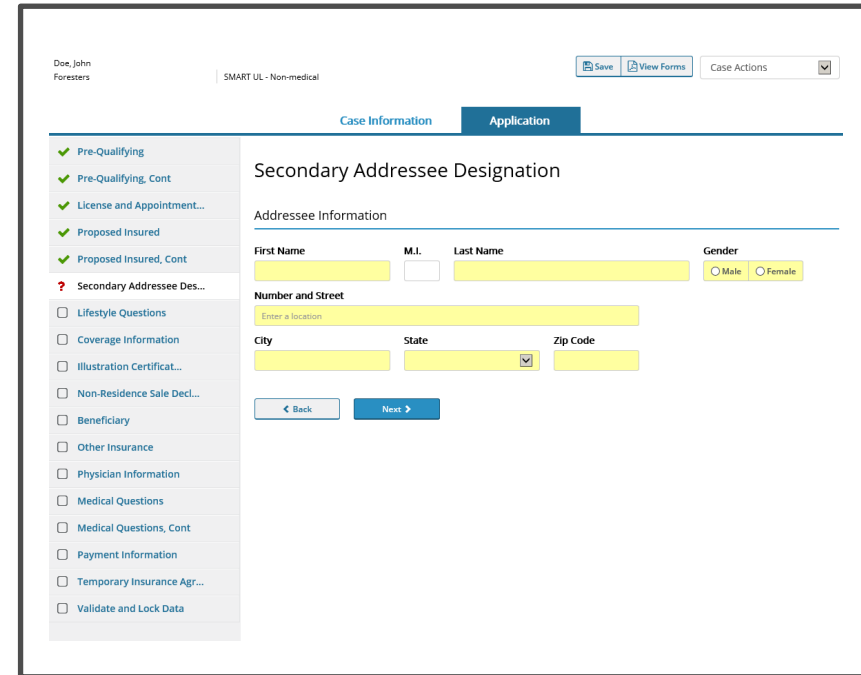
iPipeline's iGO e-App Process

- Proposed Insured Cont
 - Verify the identity of the Proposed Insured
 - Photo I.D. Information (3 choices):
 - Driver's License
 - Passport
 - Other Government ID
 - Enter the Proposed Insured's employment status. Provide details, if applicable
 - Answer active duty military or reserves question (unless Proposed Insured's age is < 17, answer is defaulted to "**No**")
 - Can elect to select a secondary addressee (optional)
 - Answer: Will the Owner be different from the Proposed Insured?
 - If "**No**," for Term, SMART UL and ADV+ II, if Proposed Insured is age 16 or 17 enter name of Legal Guardian

The screenshot displays the 'Proposed Insured Cont' section of the iPipeline's iGO e-App. On the left is a vertical navigation menu with the following items: 'Pre-Qualifying' (checked), 'Pre-Qualifying, Cont' (checked), 'License and Appointm...' (checked), 'Proposed Insured' (checked), 'Proposed Insured, Cont' (active, marked with a red question mark), 'Lifestyle Questions', 'Coverage Information', 'Non-Residence Sale D...', 'Beneficiary', 'Other Insurance', 'Physician Information', 'Medical Questions', 'Medical Questions, Co...', 'Payment Information', 'Temporary Insurance ...', and 'Validate and Lock Data'. The main content area is titled 'Proposed Insured Cont' and includes the following sections: 'Photo I.D. Information' with a sub-header 'Indicate the type of Photo I.D. used to verify identity:' and a 'Type:' dropdown menu; 'Employment Information' with a sub-header 'What is the Proposed Insured's current employment status?' and a dropdown menu showing 'Employed', 'Retired', 'Student', 'Home Maker', 'Unemployed', 'Child', and 'Disabled'; a question 'Will the Owner be different from the Proposed Insured?' with 'Yes' and 'No' radio buttons; 'Name of Legal Guardian (cannot be the Proposed Insured)' with fields for 'First Name', 'M.I.', 'Last Name', and 'Suffix'; and 'Back' and 'Next' buttons at the bottom.

iPipeline's iGO e-App Process

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



The screenshot displays the 'Secondary Addressee Designation' screen within the iPipeline's iGO e-App. The interface includes a top navigation bar with 'Case Information' and 'Application' tabs. A left sidebar lists various steps, with 'Secondary Addressee Des...' currently selected. The main content area contains the 'Addressee Information' section, which includes fields for 'First Name', 'M.I.', 'Last Name', 'Gender' (with radio buttons for Male and Female), 'Number and Street', 'City', 'State' (a dropdown menu), and 'Zip Code'. At the bottom of the form are 'Back' and 'Next' buttons. The top right corner features 'Save', 'View Forms', and 'Case Actions' buttons.

iPipeline's iGO e-App Process

- Lifestyle Questions
 - Where the Proposed Insured answers **"Yes"** or **"No"** to several Lifestyle & Medical questions
 - If **"Yes"** to any of the questions, additional information is required
 - Click the red *Details* box and enter additional information in the pop up. Click *Save*
 - Once you complete the information, the **"Details"** box will turn from red to **green**

The screenshot displays the iPipeline's iGO e-App interface. At the top, it shows the user 'Doe, John Foresters' and the policy 'SMART UL'. There are buttons for 'Save', 'View Forms', and 'Case Actions'. The main navigation bar has 'Case Information' and 'Application' tabs. A sidebar on the left lists various sections: Pre-Qualifying, License and Appointment..., Proposed Insured, Proposed Insured, Cont, Lifestyle Questions (highlighted with a red question mark), Coverage Information, Illustration Certificat..., Non-Residence Sale Decl..., Beneficiary, Other Insurance, Physician Information, Medical Questions, Medical Questions, Cont, Payment Information, Temporary Insurance Agr..., and Validate and Lock Data. The 'Lifestyle Questions' section is active, showing a list of questions with radio button answers. The first question is 'Within the past 12 months, have you used tobacco, in any form, or another nicotine product?' with 'Yes' and 'No' options. The second question is 'Within the past 5 years, have you: a) 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?' with 'Yes' and 'No' options. The third question is 'b) Received or been advised to receive treatment or counseling for, or to discontinue or reduce, the use of alcohol, or a non-prescribed or prescribed drug?' with 'Yes' and 'No' options. A red 'Details' button is visible below the third question. The fourth question is 'Do you expect, within the next 2 years, to change your country of residence or to travel outside of the United States, Canada, Caribbean Islands (excluding Haiti), Western Europe, Hong Kong, Australia or New Zealand?' with 'Yes' and 'No' options. The fifth question is 'Within the past 2 years, have you: a) Flown, or do you intend within the next 2 years to fly, in an aircraft as a student pilot or licensed pilot?' with 'Yes' and 'No' options. The sixth question is 'b) Engaged, or do you intend within the next 2 years to engage, in motor vehicle or boat racing, mountain or rock climbing, scuba diving, skydiving, ballooning, hang gliding or ultra light flying?' with 'Yes' and 'No' options.

Case Information Application

Lifestyle Questions

For purposes of the questions in the Lifestyle, Medical, Rider or the Other Insurance section, "you" and "your" mean the proposed insured, "diagnosed", "tested", "advised", "treated", "counseling" and "treatment" mean by a licensed physician or medical practitioner.

Within the past 12 months, have you used tobacco, in any form, or another nicotine product?

☐ Yes ☐ No

Within the past 5 years, have you:

a) 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?

☐ Yes ☒ No

b) Received or been advised to receive treatment or counseling for, or to discontinue or reduce, the use of alcohol, or a non-prescribed or prescribed drug?

☒ Yes ☐ No

Details

Do you expect, within the next 2 years, to change your country of residence or to travel outside of the United States, Canada, Caribbean Islands (excluding Haiti), Western Europe, Hong Kong, Australia or New Zealand?

☐ Yes ☐ No

Within the past 2 years, have you:

a) Flown, or do you intend within the next 2 years to fly, in an aircraft as a student pilot or licensed pilot?

☐ Yes ☐ No

b) Engaged, or do you intend within the next 2 years to engage, in motor vehicle or boat racing, mountain or rock climbing, scuba diving, skydiving, ballooning, hang gliding or ultra light flying?

☐ Yes ☐ No

iPipeline's iGO e-App Process

- Coverage Information
 - Enter the Product Details such as face amount, select riders etc.
 - Lump Sum payments as well as 1035 Exchanges are allowed for non-medical and medical products

The screenshot displays the 'iPipeline's iGO e-App' interface. At the top, there are two tabs: 'Case Information' and 'Application'. The 'Application' tab is selected. On the left side, there is a vertical menu with various steps, each preceded by a green checkmark except for 'Coverage Information' which has a red question mark. The steps are: Pre-Qualifying, Pre-Qualifying, Cont, License and Appointment..., Proposed Insured, Proposed Insured, Cont, Lifestyle Questions, Coverage Information, Non-Residence Sale Decl..., Beneficiary, Other Insurance, Physician Information, Medical Questions, Medical Questions, Cont, Additional Medical Ques..., Payment Information, Temporary Insurance Agr..., and Validate and Lock Data. The 'Coverage Information' section is expanded, showing a form with the following fields: Product Name (SMART UL - Medical), Face Amount (\$) (a yellow input field), Life Insurance Qualification Test (radio buttons for Guideline Premium Test (GPT) and Cash Value Accumulation Test (CVAT)), Death Benefit Option (radio buttons for Level and Increasing), Initial Lump Sum Premium? (radio buttons for Yes and No), a blue informational box about 1035 exchange funds, 1035 Exchange Funds (a yellow input field), Non-1035 Exchange Funds (a yellow input field), and Optional Benefits (checkboxes for Accidental Death Rider, Children's Term Rider (CTR), Waiver of Monthly Deductions, and Guaranteed Purchase Option).

Case Information Application

✓ Pre-Qualifying
✓ Pre-Qualifying, Cont
✓ License and Appointment...
✓ Proposed Insured
✓ Proposed Insured, Cont
✓ Lifestyle Questions
? Coverage Information
□ Non-Residence Sale Decl...
□ Beneficiary
□ Other Insurance
□ Physician Information
□ Medical Questions
□ Medical Questions, Cont
□ Additional Medical Ques...
□ Payment Information
□ Temporary Insurance Agr...
□ Validate and Lock Data

Coverage Information

Product Name SMART UL - Medical

Face Amount: \$

Life Insurance Qualification Test

☐ Guideline Premium Test (GPT) ☐ Cash Value Accumulation Test (CVAT)

Death Benefit Option

☐ Level ☐ Increasing

Initial Lump Sum Premium?

☒ Yes ☐ No

Indicate the anticipated amount of 1035 exchange funds (not available in NY, if any, and the amount and source of any non-1035 exchange funds)

1035 Exchange Funds

Non-1035 Exchange Funds

Optional Benefits

☐ Accidental Death Rider
☐ Children's Term Rider (CTR)
☐ Waiver of Monthly Deductions
☐ Guaranteed Purchase Option

iPipeline's iGO e-App Process

- Coverage Information
 - Illustration
 - SMART UL & ADV+II medical plans only
 - If the answer is “**No**” to “**Was an illustration conforming to the insurance product as applied for in the application shown to the prospective owner?**” the Illustration Certification form will trigger
 - If the answer is “**Yes**” to “**Was an illustration conforming to the insurance product as applied for in the application shown to the prospective owner?**” you will need to **attach** the full unsigned PDF version of that illustration along with the unsigned PDF version of the Numeric Summary page (saved using the ForeSight or Winflex Illustration Software)

The screenshot displays the 'Coverage Information' section of the iPipeline's iGO e-App. On the left is a sidebar with a list of steps: Proposed Insured, Proposed Insured, Cont, Lifestyle Questions, Coverage Information (highlighted with a red question mark), Non-Residence Sale D..., Beneficiary, Other Insurance, Physician Information, Medical Questions, Medical Questions, Co..., Additional Medical Qu..., Payment Information, Temporary Insurance..., and Validate and Lock Data. The main content area includes the following fields and options:

- Face Amount:** \$100,000
- Life Insurance Qualification Test:** ☒ Guideline Premium Test (GPT) ☐ Cash Value Accumulation Test (CVAT)
- Death Benefit Option:** ☒ Level ☐ Increasing
- Initial Lump Sum Premium?** ☐ Yes ☒ No
- Optional Benefits:**
 - ☐ Accidental Death Rider
 - ☐ Children's Term Rider (CTR)
 - ☐ Waiver of Monthly Deductions
 - ☐ Guaranteed Purchase Option
- Illustration:**

Was an illustration conforming to the insurance product as applied for in the application shown to the prospective owner?

☒ Yes ☐ No

Click the "Attach Illustration" button to attach the illustration (saved using the ForeSight or Winflex Illustration Software). The attachment must be in PDF format

iPipeline's iGO e-App Process

- Coverage Information
 - Illustration
 - SMART UL & ADV+II medical plans only
 - Click *Attach Illustration* to attach the Illustration. The attachment must be in PDF format
 - Click *Browse* to locate the “**full unsigned PDF version of the illustration**” on your device
 - Click *Attach*

The screenshot displays the iPipeline's iGO e-App interface. On the left, a sidebar lists various sections: Proposed Insured, Proposed Insured, Cont, Lifestyle Questions, Coverage Information (highlighted with a red question mark), Non-Residence Sale Decl..., Beneficiary, Other Insurance, Physician Information, Medical Questions, Medical Questions, Cont, Additional Medical Ques..., Payment Information, Temporary Insurance Agr..., and Validate and Lock Data. The main content area shows the 'Coverage Information' section with fields for Face Amount (\$100,000), Life Insurance Qualification Test (Guideline Premium Test (GPT) selected, Cash Value Accumulation Test (CVAT) unselected), Death Benefit Option (Level selected, Increasing unselected), Initial Lump Sum Premium? (Yes selected, No unselected), Optional Benefits (Accidental Death Rider, Children's Term Rider (CTR), Waiver of Monthly Deduction, Guaranteed Purchase Option), and Illustration (Was an illustration confirmed? Yes selected, No unselected). A red warning icon and text 'Click the "Attach Illustration"' are visible. Below this is a blue 'Attach Illustration' button and a grey 'Attach Numerical Summary' button. At the bottom are 'Back' and 'Next' buttons. An 'Attachments' modal is open in the foreground, showing fields for Display Name, Description, and File Location, with 'Attach' and 'Close' buttons. Below the modal is a table with columns: File Name, Display Name, File Size, and Actions.

iPipeline's iGO e-App Process

- Coverage Information
 - Illustration
 - SMART UL & ADV+II medical plans only
 - Click *Attach Numeric Summary* to attach the Signature page. The attachment must be in PDF format
 - Click *Browse* to locate the unsigned PDF version of the "**Numeric Summary**" on your device
 - Click *Attach*

The screenshot displays the iPipeline's iGO e-App interface. On the left, a sidebar lists various sections: Proposed Insured, Proposed Insured, Cont, Lifestyle Questions, Coverage Information (highlighted with a red question mark), Beneficiary, Other Insurance, Physician Information, Medical Questions, Medical Questions, Cont, Additional Medical Ques..., Payment Information, Temporary Insurance Agr..., and Validate and Lock Data. The main content area shows the 'Coverage Information' section with fields for 'Face Amount: \$' (100,000), 'Life Insurance Qualification Test' (Guideline Premium Test (GPT) selected, Cash Value Accumulation Test (CVAT) unselected), 'Death Benefit Option' (Level selected, Increasing unselected), and 'Initial Lump Sum Premium?' (Yes selected, No unselected). Below these are 'Optional Benefits' (Accidental Death Rider, Children's Term Rider (CT), Waiver of Monthly Deductible, Guaranteed Purchase Option) and an 'Illustration' section with 'Was an illustration completed?' (Yes selected, No unselected). A red button labeled 'Click the "Attach Numeric Summary"' is visible. An 'Attachments' modal is open on the right, showing a table with columns: File Name, Display Name, File Size, and Actions. The table contains one entry: 'Smart UL Illustration.pdf', 'Smart UL Illustration.pdf', '651.94 KB', and a red 'X' icon. The modal also has a 'Attach New File' section with a 'Display Name' field, a 'Description' field, and a 'File Location' field with a 'Browse...' button. The modal has 'Attach' and 'Close' buttons at the bottom.

iPipeline's iGO e-App Process

■ Coverage Information

– Illustration

- SMART UL & ADV+II medical plans only
- To **View** or **Delete** the attachment(s), go to "**Case Actions**" at the top of this page and select *Attachments* from the drop down
- If you change the answer to the illustration question because it was initially incorrectly answered, be sure to delete the prior illustration attached

The screenshot displays the iPipeline's iGO e-App interface for a user named John Doe. The top navigation bar includes 'Case Information' and 'Application' tabs. A sidebar on the left lists various application steps, with 'Coverage Information' currently selected. The main content area is titled 'Coverage Information' and contains the following fields:

- Product Name:** SMART UL - Medical
- Face Amount:** \$100,000
- Life Insurance Qualification Test:** ☒ Guideline Premium Test (GPT) ☐ Cash Value Accumulation Test (CVAT)
- Death Benefit Option:** ☐ Level ☒ Increasing
- Initial Lump Sum Premium?** ☐ Yes ☒ No
- Optional Benefits:**
 - ☐ Accidental Death Rider
 - ☐ Children's Term Rider (CTR)
 - ☐ Waiver of Monthly Deductions
 - ☐ Guaranteed Purchase Option
- Illustration:**

Was an illustration conforming to the insurance product as applied for in the application shown to the prospective owner?

☒ Yes ☐ No

iPipeline's iGO e-App Process

- Coverage Information
 - Illustration
 - SMART UL & ADV+II medical plans only
 - Click the **red garbage can** icon to delete or the **magnifying glass** icon to view the attached

The screenshot displays the iPipeline iGO e-App interface. On the left, a sidebar lists various application steps, with 'Coverage Information' and 'Illustration' highlighted. The main area shows an 'Attachments' table with the following data:

File Name	Display Name	File Size	Actions
Smart UL Illustration.pdf	Smart UL Illustration.pdf	651.94 KB	[Red Garbage Can] [Magnifying Glass]
Smart UL for e-app.pdf	Smart UL for e-app.pdf	523.62 KB	[Red Garbage Can] [Magnifying Glass]

Below the table, a preview of the 'Foresters SMART Universal Life' illustration is shown. The document includes the Foresters Financial logo, the title 'Foresters SMART Universal Life', and the subtitle 'Flexibe Premium Universal Life Insurance Life Insurance Illustration'. It also contains contact information for the Independent Order of Foresters and the US Mailing Address.

iPipeline's iGO e-App Process

- Owner (juvenile)
 - For SMART UL and ADV+ II only
 - If the Proposed Insured is a juvenile select the relationship to the Proposed Insured
 - If Owner is not the Legal Guardian, enter name of Legal Guardian
 - Complete details about the Owner, including DOB, gender, SSN and address
 - Verify the identity of the Owner. Photo I.D. Information (3 choices):
 - Driver's License
 - Passport
 - Other Government ID
 - Email Address (optional): This field is for **communications, including the benefits of Foresters membership**; NOT where you enter the email address to e-Sign the application

The screenshot displays the 'Application' tab of the iPipeline's iGO e-App Process. The left sidebar contains a list of steps: Pre-Qualifying, Pre-Qualifying, Cont, License and Appointm..., Proposed Insured, Proposed Insured, Cont, Lifestyle Questions, Coverage Information, and Owner (highlighted with a red question mark). The main content area is titled 'Owner' and includes the following sections:

- Relationship to the Proposed Insured:** A dropdown menu with 'Parent' selected.
- Is the Owner the Legal Guardian?** Radio buttons for 'Yes' and 'No' (selected).
- Name of Legal Guardian:** Fields for First Name, M.I., and Last Name, all highlighted in yellow.
- Suffix:** A dropdown menu.
- Personal Details:** Fields for First Name, M.I., and Last Name, all highlighted in yellow.
- Suffix:** A dropdown menu.
- Date of Birth:** A field with the format MM / DD / YYYY, highlighted in yellow.
- Gender:** Radio buttons for 'Male' and 'Female'.

iPipeline's iGO e-App Process

- Owner (non-juvenile)
 - If Owner is different than the Proposed Insured, select the relationship to the Proposed Insured from the drop down
 - Complete details about the Owner, including DOB, gender, SSN and address
 - Verify the identity of the Owner. Photo I.D. Information (3 choices):
 - Driver's License
 - Passport
 - Other Government ID
 - Email Address (optional): This field is for **communications, including the benefits of Foresters membership**; NOT where you enter the email address to e-Sign the application

The screenshot displays the 'Owner' section of the iPipeline's iGO e-App process. On the left is a vertical navigation menu with the following items: 'Pre-Qualifying, Cont' (checked), 'License and Appointment...' (checked), 'Proposed Insured' (checked), 'Proposed Insured, Cont' (checked), 'Lifestyle Questions' (checked), 'Coverage Information' (checked), 'Owner' (highlighted with a red question mark), 'Illustration Certificat...', 'Beneficiary', 'Other Insurance', 'Physician Information', 'Medical Questions', 'Medical Questions, Cont', 'Payment Information', 'Temporary Insurance Agr...', and 'Validate and Lock Data'. The main form area is titled 'Owner' and contains the following fields: 'Relationship to the Proposed Insured' (a dropdown menu with options: Child, Spouse, Domestic partner, Sibling, Grandchild, Grandparent, Parent, Fiancée, Stepchild, Other), 'M.I.' (a text box), 'Last Name' (a text box), 'Suffix' (a dropdown menu), 'DOB' (a date selector showing MM / DD / YYYY), 'Gender' (radio buttons for Male and Female), 'Social Security No.' (a text box), 'Is Owner a U.S. Citizen?' (radio buttons for Yes and No), 'Contact Information' (a checkbox for 'Address same as Proposed Insured'), and 'Number and Street' (a text box).

iPipeline's iGO e-App Process

- Illustration Certification
 - For non-medical SMART UL and ADV+ II, this form is automatically built into the e-App
 - For medical SMART UL and ADV+ II, only if a conforming illustration was not shown to the Prospective Owner will this form appear

The screenshot displays the 'Illustration Certification' form within the iPipeline's iGO e-App. The interface features a sidebar on the left with a list of steps: Pre-Qualifying, License and Appointment..., Proposed Insured, Proposed Insured, Cont, Lifestyle Questions, Coverage Information, and Illustration Certificat... (highlighted with a question mark). Below these are several unchecked checkboxes: Non-Residence Sale Dec..., Beneficiary, Other Insurance, Physician Information, Medical Questions, Medical Questions, Cont, Payment Information, Temporary Insurance Agr..., and Validate and Lock Data. The main content area is titled 'Illustration Certification' and includes a warning: 'As a signed illustration cannot be submitted, you must check one of the boxes below.' It contains three radio button options: 'No illustration was used in the sale of the insurance product applied for in the application and no illustration was provided to the prospective Owner. An illustration conforming to the insurance contract issued, if any, will be provided to the Owner no later than at the time of delivery of the insurance contract.' (unchecked), 'An illustration that does not conform to the insurance product applied for in the application was used in the sale of that insurance product. An illustration conforming to the insurance contract issued, if any, will be provided to the Owner no later than at the time of delivery of the insurance contract.' (unchecked), and 'A computer screen illustration, which complies with state requirements, was displayed to the prospective Owner in the sale of the insurance product applied for in the application. The illustration was based upon the following information:' (checked). Below this, there are input fields for 'Plan Applied For:', 'Face Amount: \$', 'Premium Amount: \$', 'Premium Mode:', 'Sex:' (with radio buttons for Male and Female), 'Issue Age:', and 'Insurance Class:' (with radio buttons for Tobacco and Non-Tobacco). A text field for 'Rider(s) (name and benefit amount):' is also present. At the bottom, a blue information box states: 'A copy of the computer screen illustration was NOT provided to the prospective Owner. An illustration conforming to the insurance contract issued, if any, will be provided to the Owner no later than at the time of delivery of the insurance contract.' Navigation buttons for '< Back' and 'Next >' are located at the bottom right.

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 'Non-Residence Sale Declaration' section of the iPipeline's iGO e-App. At the top, the user is identified as 'Doe, John' from 'Foresters', with the case name 'SMART UL - Non-medical'. Navigation buttons for 'Save', 'View Forms', and 'Case Actions' are visible. The interface is divided into two tabs: 'Case Information' and 'Application'. The left sidebar lists the application steps: Pre-Qualifying, Pre-Qualifying, Cont, License and Appointment..., Proposed Insured, Proposed Insured, Cont, Lifestyle Questions, Coverage Information, Owner, Illustration Certificat..., Non-Residence Sale Decl... (highlighted with a red question mark), Beneficiary, and Other Insurance. The main content area is titled 'Non-Residence Sale Declaration' and contains three questions with radio button options for 'Yes' and 'No':
1. 'Was the Proposed Insured solicited in connection with this Foresters application?'
2. 'Was the Owner solicited in connection with this Foresters application?'
3. 'Was the solicitation made in the state of residence of the Owner?'
Below these questions is a text area for 'Please state reason(s) why solicitation did not occur in the state of residence of the Owner:'. At the bottom, there are 'Back' and 'Next' navigation buttons.

iPipeline's iGO e-App Process

- Beneficiary
 - Must enter at least one primary beneficiary; contingent beneficiary is optional.
 - Can select up to 5 primary and 3 contingent beneficiaries
 - Answer the question **"Split the share percentage equally among all Primary Beneficiaries?"**
 - After making either a **"Yes"** or **"No"** selection, wait for the screen to refresh; otherwise, an incorrect pop-up screen will appear
 - Can also enter a **Charity Benefit Beneficiary Designation** (optional but this benefit is not paid if no eligible beneficiary is designated)

The screenshot displays the 'Beneficiary' section of the iPipeline's iGO e-App. The main interface includes a sidebar with a checklist of steps: Pre-Qualifying, License and Appointment..., Proposed Insured, Proposed Insured, Cont, Lifestyle Questions, Coverage Information, Illustration Certificat..., Non-Residence Sale Decl..., and Beneficiary (highlighted with a red question mark). The 'Beneficiary' section contains checkboxes for 'Other Insurance', 'Physician Information', 'Medical Questions', 'Medical Questions, Cont', 'Payment Information', 'Temporary Insurance Agr...', and 'Validate and Lock Data'. The main content area is titled 'Beneficiary' and prompts the user to 'Please enter the Proposed Insured's Primary Beneficiaries by clicking on the grid below. Up to 5 may be entered.' It features a 'Split the share' section with 'Yes' and 'No' radio buttons, a 'Name' field, and a 'Please list' button. A 'Does the Proposed' section also has 'Yes' and 'No' radio buttons and a '< Back' button. A pop-up window titled 'Primary Beneficiary' is open, showing a list of relationships to the proposed insured: Aunt, Business Partner, Charitable Organization, Child, Corporation, Daughter-in-Law, Domestic Partner, Employer - Entity, Employer - Individual, Family-owned Business, Fiancee, Grandchild, Grandparent, Nephew, Niece, Parent, Sibling, Son-in-Law, Spouse-common law, Spouse-married, Step Child, Trust, Uncle, Other - Entity, and Other - Individual. The pop-up also includes fields for 'City', 'State', and 'Zip Code', and a 'Beneficiary Type' section with 'Irrevocable' and 'Revocable' radio buttons. At the bottom of the pop-up are 'Save', 'Delete', and 'Close' buttons.

iPipeline's iGO e-App Process

- Other Insurance
 - Proposed Insured answers “**Yes**” or “**No**” to the Other Insurance questions
 - If “**Yes**” to the replacing questions the appropriate Replacement form screens will appear

The screenshot displays the iPipeline's iGO e-App Process interface. At the top, it shows the user's name 'Doe, John' and the company 'Foresters'. There are buttons for 'Save', 'View Forms', and 'Case Actions'. The main navigation bar includes 'Case Information' and 'Application'. The left sidebar lists various steps: Pre-Qualifying, License and Appointment..., Proposed Insured, Proposed Insured, Cont, Lifestyle Questions, Coverage Information, Illustration Certificat..., Non-Residence Sale Decl..., Beneficiary, Other Insurance (highlighted with a red question mark), Physician Information, Medical Questions, Medical Questions, Cont, Payment Information, Temporary Insurance Agr..., and Validate and Lock Data. The 'Other Insurance' section is active, showing three questions with radio button options for 'Yes' and 'No':

- Is there another annuity or life insurance application pending, on the life of the proposed insured, with Foresters or another insurer? (Yes/No)
- Do you currently have an annuity or life, accidental death, critical illness or disability income insurance pending or in force? (Yes/No)
- Have you ever had an application for life, health, disability or critical illness insurance declined, rated or modified? (Yes/No)

Below these questions, there is a text block: '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)?' with Yes/No radio buttons. At the bottom, there are 'Back' and 'Next' buttons.

iPipeline's iGO e-App Process

- Important Notice: Replacement form
 - If applicable, this form is built into the e-App
 - Click the *Important Notice: Replacement form* hyperlink first in order to activate the screen

The screenshot displays the iPipeline's iGO e-App interface. At the top, the user is identified as 'Joe, John foresters' with a 'SMART UL' status. Navigation buttons include 'Save', 'View Forms', and 'Case Actions'. The main menu on the left lists various steps: Pre-Qualifying, License and Appointment..., Proposed Insured, Proposed Insured, Cont, Lifestyle Questions, Coverage Information, Illustration Certificat..., Non-Residence Sale Decl..., Beneficiary, Other Insurance, Important Notice: Repla..., Physician Information, Medical Questions, Medical Questions, Cont, Payment Information, Temporary Insurance Agr..., and Validate and Lock Data. The 'Important Notice: Replacement form' step is currently selected and highlighted. The main content area shows the title 'Important Notice: Replacement form' and a blue information box stating: 'Be sure to ask the Proposed Insured 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, a section titled '"Important Notice: Replacement form"' contains three questions, each with 'Yes' and 'No' radio button options: 1. 'Was the Important Notice: Replacement form read aloud?' 2. 'Are you considering discontinuing making premium payments, surrendering, forfeiting, assigning to the insurer, or otherwise terminating your existing policy or contract?' 3. 'Are you considering using funds from your existing policies or contracts to pay premiums due on the new policy or contract?' At the bottom of the form are 'Back' and 'Next' buttons.

iPipeline's iGO e-App Process

- Physician Information
 - Enter information about your client's last consultation with their physician
 - Physicians with foreign addresses are accepted. Click *Foreign Address* checkbox and enter the City and Country

The screenshot displays the 'Application' tab of the iPipeline's iGO e-App Process. On the left is a vertical sidebar with a list of steps, each preceded by a green checkmark, indicating completion. The steps are: Pre-Qualifying, Pre-Qualifying, Cont, COVID-19 Questionnai..., License and Appointm..., Proposed Insured, Proposed Insured, Cont, Lifestyle Questions, Coverage Information, Illustration Certificat..., Non-Residence Sale D..., Beneficiary, and Other Insurance. The current step, 'Physician Information', is highlighted with a red question mark icon. Below this, several steps are listed with checkboxes: Medical Questions, Medical Questions, Co..., Payment Information, Temporary Insurance ..., and Validate and Lock Data.

The main content area is titled 'Physician Information' and contains the following fields and sections:

- Physician Name and Address**: A section header.
- Date you last consulted a physician:**: A date input field with a yellow background, showing 'MM / DD / YYYY'.
- Reason(s):**: A large text input field with a yellow background.
- Were you advised that results of that consultation were outside normal ranges?**: A question with two radio button options, 'Yes' and 'No', both with yellow backgrounds.
- Name of Physician Last Consulted**: A text input field with a yellow background.
- Number and Street**: A text input field.
- Foreign Address?**: A checkbox with a label 'Foreign Address?'.
- City**: A text input field with a yellow background.
- State**: A dropdown menu with a yellow background.
- Zip Code**: A text input field.
- Phone #**: A text input field.

At the bottom of the form are two buttons: '< Back' and 'Next >'. The 'Next >' button is highlighted in blue.

iPipeline's iGO e-App Process

- Medical Questions
 - Enter the Proposed Insured's height and weight
 - Answer all questions listed on this screen

The screenshot shows the 'Medical Questions' section of the iPipeline's iGO e-App. The interface includes a top navigation bar with 'Case Information' and 'Application' tabs. A left sidebar lists various application steps, with 'Medical Questions' highlighted. The main content area contains the following questions and input fields:

Medical Questions

What is your height and weight?

Height: (ft) (in) Weight: (lbs)

1 2 3 4 5 6 7 8 9 10

Are you currently taking prescription medication or under treatment?

Have you ever been diagnosed with Acquired Immune Deficiency Syndrome (AIDS), AIDS Related Complex (ARC), or tested positive for Human Immunodeficiency Virus (HIV)?

Within the past 2 years, have you:

a) Had or been advised to have a test (other than for HIV) such as an EKG, CT scan, bone scan, MRI scan, colonoscopy, echocardiogram, angiogram, biopsy, or endoscopy? ☐ Yes ☐ No

b) Been advised to have a check up, consultation, medication, treatment, surgery, hospitalization, lab test or diagnostic test (other than for HIV) that has not yet been started or completed, or the results of which are not yet known? ☐ Yes ☐ No

Do you currently:

a) Reside in a nursing home or skilled nursing facility or psychiatric facility, or are you receiving or been advised to receive, skilled nursing care, hospice care, or home healthcare for a terminal condition that is expected to result in death within the next 12 months or for a chronic condition? ☐ Yes ☐ No

b) Require the use of a wheelchair due to a chronic illness or disease? ☐ Yes ☐ No

iPipeline's iGO e-App Process

■ Medical Questions Cont

- Answer all questions listed on this screen
- In the pop-up, if a condition is selected there are three different scenarios:

1. Condition is selected and yellow
 "Details" box appears. Be sure to include diagnosis, date first diagnosed, treatment, medication, medical facilities and physician's name, address and phone numbers
2. Condition is selected and white **"Details"** box appears. Providing details is optional
3. Condition is selected but no yellow or white **"Details"** box appears. This means the associated questionnaire will appear once you advance to the next screen

The screenshot displays the iPipeline's iGO e-App interface. The main screen is titled "Case Information" and "Application". It shows a list of medical questions on the left, including "Pre-Qualifying", "License and Appointment...", "Proposed Insured", "Proposed Insured, Cont", "Lifestyle Questions", "Coverage Information", "Illustration Certificat...", "Non-Residence Sale Decl...", "Beneficiary", "Other Insurance", "Physician Information", "Medical Questions", "Medical Questions, Cont", "Payment Information", "Temporary Insurance Agr...", and "Validate and Lock Data". The "Medical Questions" section is highlighted. A pop-up window titled "popMedicalDetails, Q10" is open, showing "Medical Details on Proposed Insured". The pop-up contains a form with a text area for "Within the past 10 years, have you been diagnosed with, or received treatment or medication, tested positive or been given medical advice for:" and a list of conditions with checkboxes: "Diabetes", "High blood pressure", "A disease or disorder of the blood or lymphatic system", "Coronary artery disease", and "Details". The "Details" box is highlighted in yellow.

iPipeline's iGO e-App Process

- Additional Medical Questions
 - For medical products only
 - Answer all questions listed on this screen

The screenshot displays the 'Additional Medical Questions' screen within the iPipeline's iGO e-App. The interface includes a top navigation bar with 'Case Information' and 'Application' tabs. The left sidebar lists various application steps, with 'Additional Medical Questions' highlighted. The main content area contains several questions with radio button options for 'Yes' and 'No'. The questions are: 'Do you currently drink alcohol?', 'Within the past 5 years, have you consulted a physician other than previously identified, or a medical practitioner, or been treated, tested or monitored in a clinic, hospital or emergency room?', 'Within the past 10 years, have you been diagnosed with, or received treatment or medication, tested positive or been given medical advice for high cholesterol?', 'Net Worth:' (with a text input field), 'Is your primary physician different from the last physician consulted?', and 'Do you have, alive or deceased, a parent or sibling diagnosed with or treated for, prior to age 65, diabetes, heart attack, heart disease, stroke, cancer, polycystic kidney disease, Huntington's Chorea, or Alzheimer's?'. At the bottom, there are 'Back' and 'Next' buttons.

Top navigation: Doe, John Foresters | SMART UL - Medical | Save | View Forms | Case Actions

Tabs: Case Information | Application

Left sidebar (Steps):

- ✓ Pre-Qualifying
- ✓ Pre-Qualifying, Cont
- ✓ License and Appointment...
- ✓ Proposed Insured
- ✓ Proposed Insured, Cont
- ✓ Lifestyle Questions
- ✓ Coverage Information
- ✓ Illustration Certificat...
- ✓ Non-Residence Sale Decl...
- ✓ Beneficiary
- ✓ Other Insurance
- ✓ Physician Information
- ✓ Medical Questions
- ✓ Medical Questions, Cont
- ? Additional Medical Ques...
- Payment Information
- Temporary Insurance Agr...
- Validate and Lock Data

Main Content: Additional Medical Questions

Do you currently drink alcohol?
☐ Yes ☐ No

Within the past 5 years, have you consulted a physician other than previously identified, or a medical practitioner, or been treated, tested or monitored in a clinic, hospital or emergency room?
☐ Yes ☐ No

Within the past 10 years, have you been diagnosed with, or received treatment or medication, tested positive or been given medical advice for high cholesterol?
☐ Yes ☐ No

Net Worth:

Is your primary physician different from the last physician consulted?
☐ Yes ☐ No

Do you have, alive or deceased, a parent or sibling diagnosed with or treated for, prior to age 65, diabetes, heart attack, heart disease, stroke, cancer, polycystic kidney disease, Huntington's Chorea, or Alzheimer's?
☐ Yes ☐ No

Buttons: < Back | Next >

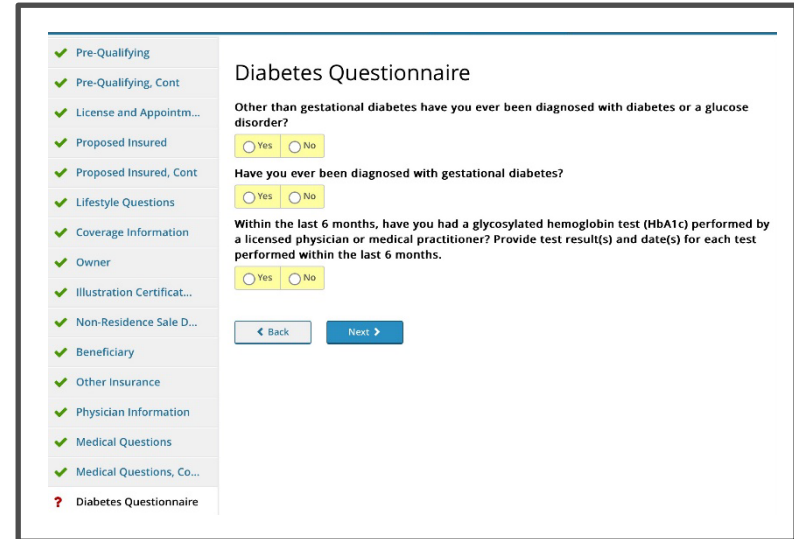
iPipeline's iGO e-App Process

- Questionnaires
 - 11 questionnaires with reflexive questions and guided prompts to allow for the collection of additional information about the Proposed Insured to help improve a Point-of-Sale decision

Name of Questionnaire	Non-Med	Med
Activities of Daily Living	X	X
Alcohol Usage		X
Aviation	X	X
Chest Pain	X	
Diabetes	X	
Drug or Substance Use	X	
Heart Murmur or Irregular Heartbeat	X	
Mental Health	X	
Military	X	X
Respiratory	X	
Tumor, Cyst or Cancer	X	

- Questionnaires automatically load based on the Proposed Insured's response to the Lifestyle and Medical questions

NOTE: other questionnaires may be required based on Underwriting review, once the e-App is at Foresters



iPipeline's iGO e-App Process

■ Payment Information

- Select **Payer** from drop-down list. If “**Other**” is selected, the “**Other Payer Identification**” screen is triggered
- 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 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 for non-medical and medical products

The image displays two screenshots of the iGO e-App interface, specifically the 'Payment Information' screen. The top screenshot is for a 'Non-medical' product, and the bottom screenshot is for a 'Medical' product. Both screens show a sidebar with a list of 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', and 'Temporary Insurance Agr...'. The 'Payment Information' section is highlighted in the sidebar. The main content area of the 'Non-medical' screen shows 'Payer is:' with a dropdown menu, 'First premium payment to be made by:' with a dropdown menu, and 'Planned Premium: \$' with a text input field. The 'Medical' screen shows 'Payer is:' with a dropdown menu, 'First premium payment to be made by:' with a dropdown menu, 'Planned Premium: \$' with a text input field, 'Payment mode:' with a dropdown menu, 'Preferred Draft Date' with a date input field, and 'PAC Banking Information' with a checkbox for '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.'

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!)

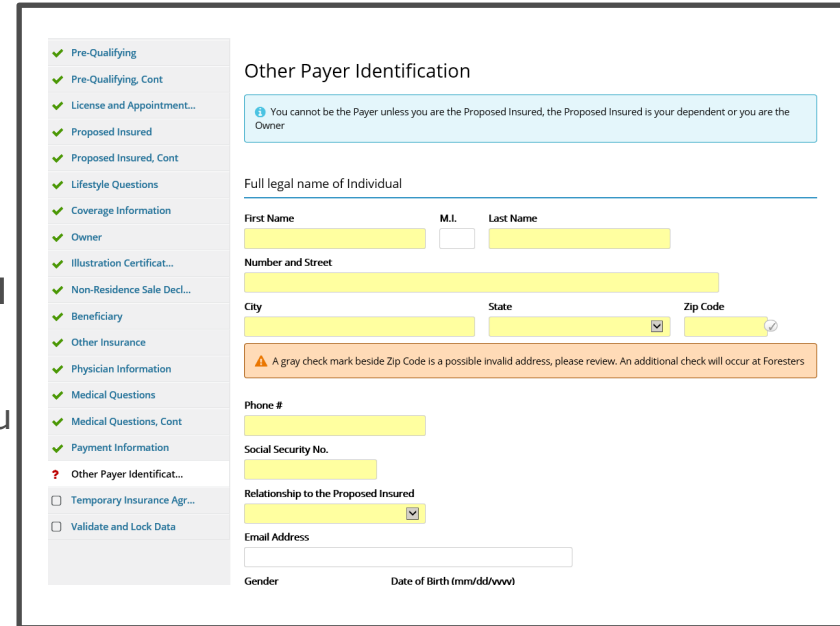
NOTE: If the banking information cannot be validated, confirm entry and proceed with the e-App. The banking information will be validated by the bank once the case is issued

The screenshot displays the 'Payment Information' section of the iPipeline's iGO e-App. On the left, a sidebar contains a navigation menu with 'Medical Questions, Co...' (checked), 'Payment Information' (selected), 'Temporary Insurance ...', and 'Validate and Lock Data'. The main content area is titled 'PAC Banking Information' and includes a blue informational box stating: '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'. Below this, the form fields are: 'Name of Financial Institution' (Wells Fargo), 'Routing Transit #' (122199983), and 'Account #' (1234). A red error message 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'. Below the error, a 'Validate' button is visible. At the bottom, there are 'Account Type' radio buttons for 'Checking' and 'Savings' (selected), and 'Back' and 'Next' navigation buttons. A larger, semi-transparent version of the same form is overlaid on the right, showing the error message and the 'Validate' button more clearly.

iPipeline's iGO e-App Process

■ Other Payer Identification

- Triggered if Payer selected is **Other** and payment method is **Pre-Authorized Check (PAC)**
- Address Validation – green checkmark beside Zip Code means the address has been validated and a grey checkmark means **“Possible invalid address. Please review. An additional check will occur at Foresters”** – this is ok. You can still proceed. The message just lets you know the address will be validated again at Foresters
- Enter a valid SSN. SSN must be 9 characters long
- Select the relationship to the Proposed Insured from the drop down
- Email Address (optional): This field is for **communications, including the benefits of Foresters membership**; NOT where you enter the email address to e-Sign the application



The screenshot displays the 'Other Payer Identification' section of the iPipeline's iGO e-App process. On the left is a vertical navigation menu with a list of steps, each preceded by a green checkmark: Pre-Qualifying, Pre-Qualifying, Cont, License and Appointment..., Proposed Insured, Proposed Insured, Cont, 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..., and Validate and Lock Data. The 'Other Payer Identificat...' step is currently selected and highlighted with a question mark icon. The main content area is titled 'Other Payer Identification' and features a light blue informational banner at the top stating: 'You cannot be the Payer unless you are the Proposed Insured, the Proposed Insured is your dependent or you are the Owner'. Below this, the form prompts for the 'Full legal name of Individual' and includes input fields for 'First Name', 'M.I.', and 'Last Name'. The 'Number and Street' is entered in a single line. The 'City', 'State' (a dropdown menu), and 'Zip Code' (with a small icon) are also input fields. An orange warning banner below the address fields states: 'A gray check mark beside Zip Code is a possible invalid address, please review. An additional check will occur at Foresters'. Further down, there are input fields for 'Phone #', 'Social Security No.', and 'Relationship to the Proposed Insured' (a dropdown menu). The 'Email Address' field is optional. At the bottom, there are fields for 'Gender' and 'Date of Birth (mm/dd/yyyy)'.

iPipeline's iGO e-App Process

- Other Payer Identification
 - If Payer is not a U.S. citizen, select “**No**” then select “**Visa Type**” under immigration status
 - Additional Other Payer Information
 - Answer all questions in this section, including if the full legal name of the Payer is what appears on the bank account for the records for the account provided

Is the Payer a U.S. Citizen?

☒ Yes ☐ No

Additional Other Payer Information

Is the payer paying the premium as a loan or for financing to, or will it create a debt by, the insured or owner or is there an intent or arrangement that the payer will be paid back the premium?

☐ Yes ☒ No

Is there an agreement or understanding that the insurance applied for will be assigned, pledged or transferred to the payer or that the payer will receive a fee, compensation or benefit for paying the premium?

☐ Yes ☒ No

Is the full legal name of Payer the same as what appears on the bank account records for the account provided?

☐ Yes ☒ No

Enter the name of the Payer that appears on the Payer's bank account records for the account provided

First Name	M.I.	Last Name
<input type="text"/>	<input type="text"/>	<input type="text"/>

iPipeline's iGO e-App Process

- Temporary Insurance Agreement (TIA)
 - TIA rules are built into the e-App
 - If Proposed Insured qualifies for TIA enter the first premium payment amount
 - If Proposed Insured does not qualify, temporary insurance is not in effect
 - If TIA is applied for, the premium amount entered must equal the monthly premium quoted for the insurance, including each rider, applied for in the application

Temporary Insurance Agreement (TIA)

Has the Proposed Insured:

Within the past 24 months, had either an investigation or treatment, by a physician or medical practitioner, for chest pain, heart problem, stroke, cancer or AIDS ("Investigation" does not include negative tests for HIV)?

☐ Yes ☒ No

Within the past 4 months, been admitted or been medically advised to be admitted to a hospital or other licensed health care facility (other than for childbirth)?

☐ Yes ☒ No

Within the past 4 months, had surgery performed or recommended, had or been medically advised to have a medical test (other than for HIV) or investigation, that has not yet been started or completed, or the results of which are not yet known?

☐ Yes ☒ No

Temporary Insurance Agreement (TIA) Acknowledgement

First premium payment, in the amount of:

\$

This amount must be at least equal to the monthly premium quoted for the insurance, including each rider, applied for in the application

[< Back](#) [Next >](#)

? Temporary Insurance Agr...

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

The screenshot shows the iPipeline's iGO e-App interface. At the top, there's a header with 'Doe, John' and 'Foresters' on the left, 'SMART UL - Non-medical' in the center, and 'Save', 'View Forms', and 'Case Actions' on the right. Below the header, there's a navigation bar with 'Case Information' and 'Application' tabs. The left navigation tree lists various sections: Pre-Qualifying, Pre-Qualifying, Cont, License and Appointment..., Proposed Insured, Proposed Insured, Cont, Lifestyle Questions, Coverage Information (marked with a red question mark), Owner, Illustration Certificat..., Non-Residence Sale Decl..., Beneficiary, and Other Insurance. The main content area is titled 'Validate and Lock Data' and contains a red error message: 'The documents are incomplete and not in Good Order'. Below the message, it says 'You may choose one of the following options:' followed by three numbered instructions. At the bottom, there are two buttons: 'Return to Incomplete Sections of the Application' and 'Back'.

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

TIP: wait for the screen to refresh, then click *Next*

The screenshot displays the 'Validate and Lock Data' screen within the iPipeline's iGO e-App. At the top, the user 'Doe, John' is logged in as 'Foresters'. The case is identified as 'SMART UL - Non-medical'. Navigation options include 'Save', 'View Forms', and 'Case Actions'. The interface is divided into two tabs: 'Case Information' and 'Application'. A sidebar on the left lists various document sections, each preceded by a green checkmark, indicating they are complete: Pre-Qualifying, Pre-Qualifying, Cont, License and Appointment..., Proposed Insured, Proposed Insured, Cont, Lifestyle Questions, Coverage Information, Owner, Illustration Certificat..., Non-Residence Sale Decl..., Beneficiary, and Other Insurance. The main content area is titled 'Validate and Lock Data' and features a green success message: 'Congratulations! The documents are complete and in Good Order'. Below this, two informational messages state: 'The documents now qualify for the Signature process' and 'Please click the "Lock Documents and Proceed to the Signature Process" button'. A button labeled 'Lock Documents and Proceed to the Signature Process' is prominently displayed, along with a 'Back' button.

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

The screenshot shows the 'Validate and Lock Data' screen in the iPipeline e-App. The left-hand navigation menu lists various sections, each preceded by a lock icon, indicating they are locked. The main content area has a green banner at the top stating 'The documents have been locked!'. Below this, a message explains that documents are locked to protect client data and that unlocking will cancel previous signatures. It also provides instructions on how to unlock documents if needed. At the bottom, there is a button to 'Unlock Documents and Cancel Signature Process' and 'Next' navigation buttons.

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Thank you

Any questions?

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