

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

Foresters 
Financial

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Using iPipeline's iGO e-App

Using iPipeline's iGO e-App¹

- Foresters supports using Microsoft Edge (laptop/desktop) or Safari (Apple iPad[®] only) when data entering a Foresters insurance application online (excluding PlanRight). However, for signing electronically by email, text or on an iPad using a finger or stylus, Microsoft Edge, Chrome or Safari can be used
- 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 is not available 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)

Eligibility

Pre-Qualifying

For document e-Delivery and the e-Signature process, each person signing by email or signing on an iPad with their finger or a stylus must have their own email address and each person signing by text must have their own cell phone number and cannot share email addresses or cell phone numbers or use an email address or cell phone number that another person has, or you the Agent, have access to. Examples of, but not limited to: spouses; 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 or text message to access documents, such as PDFs

Pre-Qualifying

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 payments will be drafted

If banking information is provided, it must be valid 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-Qualifying

Money orders, Credit, Debit and Pre-Paid cards 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

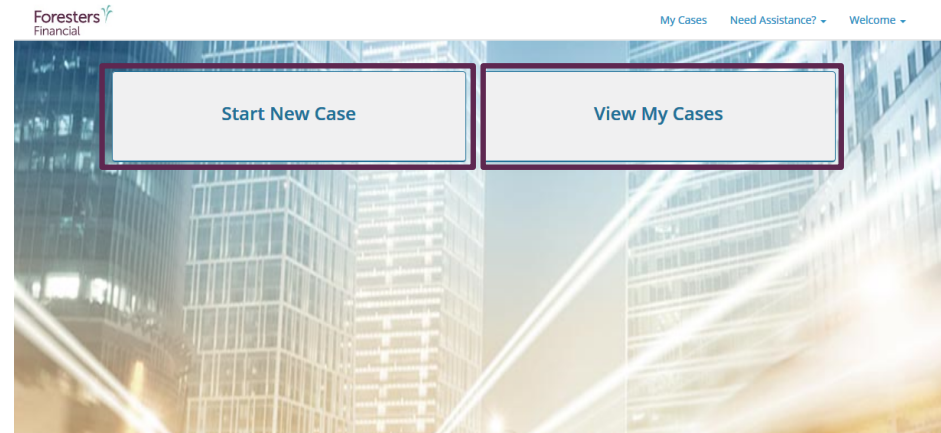
- Specific state variations not covered in this presentation
- State forms automatically triggered within e-App
- Follow the yellow brick road – a yellow box requires completion; whereas a white box is not required but provides helpful information to accelerate the underwriting process

- 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

The screenshot displays the iGO e-App interface, divided into two main sections: Alerts and Cases.

Alerts Section:

Name	Status	Carrier	Product	Date Modified	View Forms	Case Actions
JIRA fifty five Feb seventeen, Karen Face Amount: \$150,000 Case Details	Awaiting Consumer e-Signature	Foresters Financial	Advantage Plus	2/17/2016		Case Actions
TDtwo Feb eleven, Karen JIRA 55 one browser open Face Amount: \$150,000 Case Details	Awaiting Consumer e-Signature	Foresters Financial	Advantage Plus	2/11/2016		Case Actions
CTR Test Three, Karen Locked 5 bene and 4 children Face Amount: \$150,000 Case Details	Awaiting Agent e-Signature	Foresters Financial	SMART UL	1/12/2017		Case Actions

Page 1 of 1 | Go to page:

Cases Section:

Name	Status	Carrier	Product	Date Modified	View Forms	Case Actions
Test Fifteen Zero Six, Cheryl Face Amount: \$100,000 Case Details	Application e-Submitted	Foresters Financial	Advantage Plus	1/26/2017		Case Actions
Test Face Amount Again, Cheryl Face Amount: \$30,000 Case Details	Started	Foresters Financial	Advantage Plus	1/26/2017		Case Actions
TDTwo One, Sucheta Face Amount: \$125,000 Case Details	Application e-Submitted	Foresters Financial	Advantage Plus	9/9/2016		Case Actions
Feb eighteen, Karen Case Details	Started	Foresters Financial	Advantage Plus	2/18/2016		Case Actions
Smith, John 70000 Face Amount: \$25,000 Case Details	Application e-Submitted	Foresters Financial	Advantage Plus	2/3/2016		Case Actions

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 titled 'Case Information' and includes the following sections:

- Status:** Started
- Date Modified:** 10/19/2018
- Proposed Insured:**
 - First Name:** John
 - Last Name:** Doe
 - Date of Birth:** MM / DD / YYYY
 - Age:** [Empty field]
 - Gender:** Please select...
- Case Description:** [Empty text area with examples: \$500,000.00, Kid's Policy, Business Policy, etc.]
- Carrier and Product:**
 - Application Signed State:** Alabama
 - Product Type:** Universal Life
 - Find Available Products:** [Blue button]
- Product Table:**

Carrier	Product	IGO e-App
Foresters Financial	SMART UL - Medical	Select e-Sign
Foresters Financial	SMART UL - 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

Pre-Qualifying

Welcome to Foresters Electronic Application!

As a reminder ...

- Foresters supports using Microsoft Edge (laptop/desktop) or Safari (Apple iPad® only) when data entering a Foresters Insurance application online (excluding PlanRight). However, for signing electronically by email, text or on an iPad using a finger or stylus, Microsoft Edge, Chrome or Safari can be used
- Pop-up Blockers and Autofill must be turned off during the e-App process
- For document e-Delivery and the e-Signature process, each person signing by email or signing on an iPad with their finger or stylus must have their own email address and each person signing by text must have their own cell phone number and cannot share email addresses or cell phone numbers or use an email address or cell phone number that another person has, or you the Agent have, access to. Examples of, but not limited to: spouses; between juveniles age 16 or 17 who are required to sign the application and their Parent/Legal Guardian
- 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 or text message to access documents, such as PDFs
- Ensure your state licensing and appointments are in place with Foresters

Need Help? Want Training? Click on [Foresters 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 payments 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 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 iGO e-App interface, illustrating the pre-qualification process for Non-medical and Medical products.

Top Screenshot (Non-medical): The user is logged in as "Doe, John" at "Foresters". The case is titled "SMART UL - Non-medical". The "Pre-Qualifying" section shows a "Pre-Qualifying, Cont" step with a question: "If a 1035 exchange is intended, is a spousal or an irrevocable beneficiary signature required?". The user has selected "No".

Bottom Screenshot (Medical): The user is logged in as "Doe, John" at "Foresters". The case is titled "SMART UL - Medical". The "Pre-Qualifying" section shows a "Pre-Qualifying, Cont" step with a question: "If a 1035 exchange is intended, is a spousal or an irrevocable beneficiary signature required?". The user has selected "No". Below this, there is a question: "Are you planning to use an illustration conforming to the insurance product as applied for?". The user has selected "Yes". 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, there is a field for "Proposed Insured Date of Birth (mm/dd/yyyy)" with a dropdown menu showing "MM / DD / YYYY". A "Next" button is visible at the bottom.

iPipeline's iGO e-App Process

Pre-Qualifying Cont

- For medical products only, check to see if the Proposed Insured is eligible for *Accelerated Underwriting
 - All eligible clients are automatically considered
 - No additional forms outside the normal application process. It does not replace Underwriting review
 - If the Proposed Insured does not or may not meet the requirements to qualify for Accelerated Underwriting, continue to complete the application. If they do not qualify, the application will automatically proceed as medically underwritten
 - Regardless of the outcome, if required, Foresters will automatically order the Proposed Insured's exam and lab requirements unless otherwise specified by you on the Producer Report

Accelerated Underwriting

Accelerated Underwriting can offer your clients a quicker path to medically underwritten life insurance protection as it is less invasive – no tele-medical interview, exams, labs or medical records required.

To pre-screen whether your client may qualify for Accelerated Underwriting, do all of the following apply?

- Proposed Insured and Owner must be the same individual on the application
- Proposed Insured is between the ages of 18 and 65
- Proposed Insured is a US citizen or permanent resident (Green Card holder)
- Proposed Insured has not had any prior life or health applications or reinstatements that were rated/declined
- Not applying for life insurance with another company on the Proposed Insured
- Total face amount is from \$100,000 to a maximum of \$2,000,000 (ages 18-60) or \$1,000,000 (ages 61-65)

All Apply Some or None Apply

Within the last 10 years, has the Proposed Insured consulted with, or been seen by, an oncologist, cardiologist, orthopedic physician, or nephrologist?

Yes No

Does the Proposed Insured have a medical condition for which they have had surgery, a medical procedure or inpatient treatment within the last 12 months?

Yes No

Other than for hypertension or cholesterol, is the Proposed Insured on any medication?

Yes No

Is the Proposed Insured planning foreign travel outside of the United States, Canada, Caribbean Islands (excluding Haiti), Western Europe, Hong Kong, Australia or New Zealand for over 12 weeks in the next 12 months?

Yes No

Is the Proposed Insured receiving disability benefits or is unemployed?

Yes No

⚠ The Proposed Insured may qualify for Accelerated Underwriting subject to medical and other application questions and underwriting searches and review

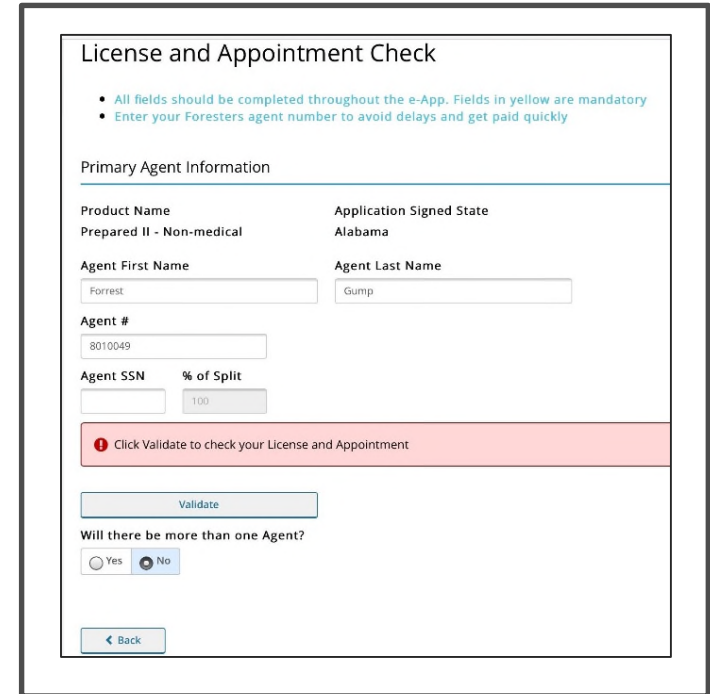
If required, Foresters will automatically order the Proposed Insured's exam and lab requirements unless otherwise specified by you on the Producer Report

[Next >](#)

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



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 Prepared II - Non-medical	Application Signed State Alabama
Agent First Name Forrest	Agent Last Name Gump
Agent # 8010049	
Agent SSN	% of Split 100

Click Validate to check your License and Appointment

Will there be more than one Agent?
 Yes No

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 is divided into two main tabs: 'Case Information' and 'Application'. The 'Application' tab is currently selected. On the left side, there is a vertical navigation menu with several items, each with a status indicator: 'Pre-Qualifying' (green checkmark), 'Pre-Qualifying, Cont' (green checkmark), 'License and Appointm...' (green checkmark), 'Proposed Insured' (red question mark), 'Proposed Insured, Cont' (checkbox), 'Lifestyle Questions' (checkbox), 'Coverage Information' (checkbox), 'Beneficiary' (checkbox), 'Other Insurance' (checkbox), 'Physician Information' (checkbox), 'Medical Questions' (checkbox), 'Medical Questions, Co...' (checkbox), 'Payment Information' (checkbox), 'Temporary Insurance ...' (checkbox), and 'Validate and Lock Data' (checkbox). The main content area is titled 'Proposed Insured' and contains a list of instructions: '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 the instructions is the 'Personal Details' section, which includes fields for 'First Name' (John), 'M.I.' (), and 'Last Name' (Doe). There is also a 'Suffix' dropdown menu. The 'Date of Birth' field is highlighted in yellow and contains 'MM / DD / YYYY'. The 'Age Nearest' field is a text input. The 'Gender' section has radio buttons for 'Male' and 'Female', with 'Male' selected. The 'Social Security No.' field is highlighted in yellow. The 'Country of Birth' dropdown menu is highlighted in yellow. Below these fields are two questions: 'Is the Proposed Insured a U.S. Citizen?' with radio buttons for 'Yes' and 'No', and 'Primary Language' with 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 #

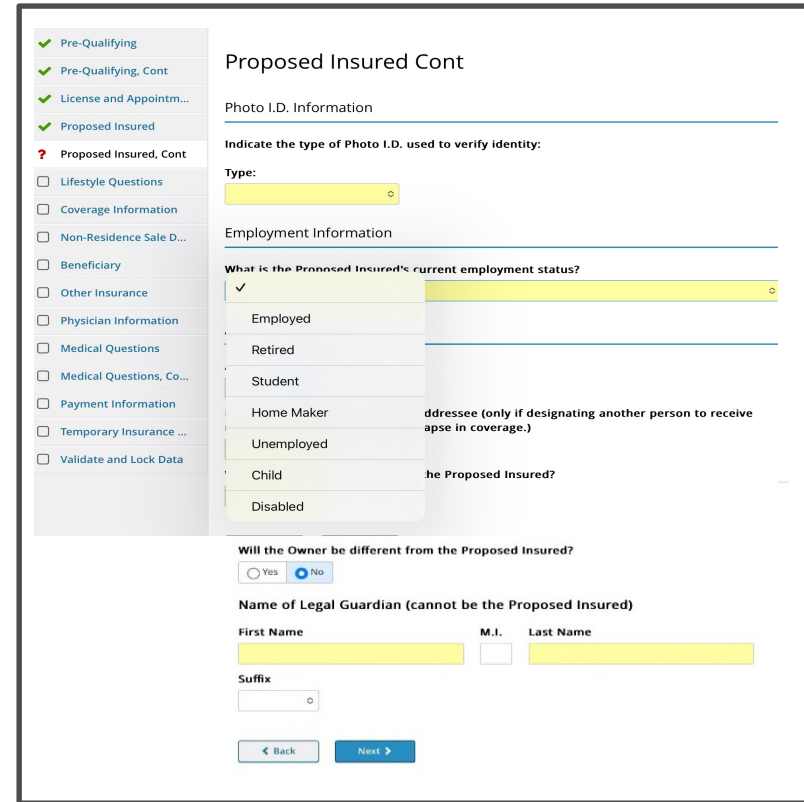
Email Address

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 shows a web-based application interface for 'Proposed Insured Cont'. On the left is a navigation menu with the following items: Pre-Qualifying (checked), Pre-Qualifying, Cont (checked), License and Appointm... (checked), Proposed Insured (checked), Proposed Insured, Cont (selected 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 contains several sections: 'Photo I.D. Information' with a dropdown menu for 'Type'; 'Employment Information' with a dropdown for 'What is the Proposed Insured's current employment status?' (options: Employed, Retired, Student, Home Maker, Unemployed, Child, Disabled); a question 'Will the Owner be different from the Proposed Insured?' with radio buttons for 'Yes' and 'No'; and 'Name of Legal Guardian (cannot be the Proposed Insured)' with input fields for 'First Name', 'M.I.', 'Last Name', and 'Suffix'. At the bottom are 'Back' and 'Next' buttons.

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 iPipeline e-App interface for a 'SMART UL - Non-medical' case. The user is 'Doe John' from 'Foresters'. The interface is divided into two main sections: 'Case Information' and 'Application'. The 'Application' section is currently active and shows the 'Secondary Addressee Designation' step. A sidebar on the left lists various steps in the process, with 'Secondary Addressee Des...' selected and marked with a red question mark. The main content area contains the following fields:

- Addressee Information**
 - First Name:
 - M.I.:
 - Last Name:
 - Gender: Male Female
- Number and Street**
 -
- City, State, and Zip Code**
 - City:
 - State:
 - Zip Code:

Navigation buttons for '< Back' and 'Next >' are located at the bottom of the form.

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**

Doc, John
Foresters

SMART UI

Save View Forms Case Actions

Case Information Application

✓ 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...
□ Validate and Lock Data

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 'Application' tab of the iGO e-App process. The left sidebar shows a progress list with 'Coverage Information' selected. The main content area is titled 'Coverage Information' and includes the following sections:

- Product Name:** SMART UL - Medical
- Face Amount:** \$ [input field]
- Life Insurance Qualification Test:** Guideline Premium Test (GPT) Cash Value Accumulation Test (CVAT)
- Death Benefit Option:** Level Increasing
- Initial Lump Sum Premium?** Yes No
- 1035 Exchange Funds:** [input field]
- Non-1035 Exchange Funds:** [input field]
- Optional Benefits:**
 - Accidental Death Rider
 - Children's Term Rider (CTR)
 - Waiver of Monthly Deductions
 - Guaranteed Purchase Option

A blue information box states: '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'.

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 iGO e-App interface. On the left is a navigation menu with the following items: Proposed Insured (checked), Proposed Insured, Cont (checked), Lifestyle Questions (checked), Coverage Information (highlighted with a red question mark), Non-Residence Sale D... (unchecked), Beneficiary (unchecked), Other Insurance (unchecked), Physician Information (unchecked), Medical Questions (unchecked), Medical Questions, Co... (unchecked), Additional Medical Qu... (unchecked), Payment Information (unchecked), Temporary Insurance ... (unchecked), and Validate and Lock Data (unchecked). The main content area shows the 'Coverage Information' section. It includes a 'Face Amount: \$' field set to 100,000. Below that is the 'Life Insurance Qualification Test' with radio buttons for 'Guideline Premium Test (GPT)' (selected) and 'Cash Value Accumulation Test (CVAT)'. The 'Death Benefit Option' section has radio buttons for 'Level' (selected) and 'Increasing'. The 'Initial Lump Sum Premium?' section has radio buttons for 'Yes' and 'No' (selected). The 'Optional Benefits' section contains checkboxes for 'Accidental Death Rider', 'Children's Term Rider (CTR)', 'Waiver of Monthly Deductions', and 'Guaranteed Purchase Option'. The 'Illustration' section contains the question: 'Was an illustration conforming to the insurance product as applied for in the application shown to the prospective owner?' with radio buttons for 'Yes' (selected) and 'No'. A red warning box below the question states: 'Click the "Attach Illustration" button to attach the illustration (saved using the ForeSight or Winflex Illustration Software). The attachment must be in PDF format'. At the bottom of the form are buttons for 'Attach Illustration', 'Attach Numeric Summary', '< Back', and 'Next >'. The Foresters Financial logo is visible in the top right corner of the slide.

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 iGO e-App interface. On the left, a navigation menu lists various sections: Proposed Insured, Proposed Insured, Cont, Lifestyle Questions, Coverage Information (highlighted with a 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), and 'Initial Lump Sum Premium?' (Yes unselected, No selected). Below these are 'Optional Benefits' (Accidental Death Rider, Children's Term Rider (CTR), Waiver of Monthly Deductions, Guaranteed Purchase Option) and an 'Illustration' section with 'Was an illustration conforming?' (Yes selected, No unselected) and a red error message: 'Click the "Attach illustration" button'. A blue 'Attach Illustration' button is visible. An 'Attachments' dialog box is open in the foreground, showing 'Attach New File' with fields for 'Display Name', 'Description', and 'File Location' (with a 'Browse...' button). Below the dialog, there is a table with columns 'File Name', 'Display Name', 'File Size', and 'Actions'. The background interface is partially obscured by the dialog box.

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 iGO e-App interface. On the left, a sidebar lists various sections: Proposed Insured, Proposed Insured, Cont, Lifestyle Questions, Coverage Information (highlighted), 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), 'Death Benefit Option' (Level selected), and 'Initial Lump Sum Premium?' (Yes selected). 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 conform' (Yes selected) and an 'Attach Illustration' button. A red callout box says 'Click the "Attach Num...". At the bottom is an 'Attach Numeric Summary' button and a '< Back' button.

An 'Attachments' dialog box is open in the foreground. It has a title bar 'Attachments' and a close button. Below the title bar is an 'Attach New File' section with a 'Display Name' input field, a 'Description' text area, and a 'File Location' input field with a 'Browse...' button. Below this are 'Attach' and 'Close' buttons. At the bottom, there is an 'Attachments' table with columns 'File Name', 'Display Name', 'File Size', and 'Actions'. The table contains one row: 'Smart UL Illustration.pdf', 'Smart UL Illustration.pdf', '651.94 KB', and a red 'X' icon with a magnifying glass icon.

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 iGO e-App interface for a case titled "SMART UL - Medical". The user is identified as "Doe, John". The interface includes a navigation menu on the left with options like "Pre-Qualifying", "License and Appointment...", "Proposed Insured", "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 active, showing fields for "Product Name" (SMART UL - Medical), "Face Amount: \$" (100,000), "Life Insurance Qualification Test" (Guideline Premium Test (GPT) selected), "Death Benefit Option" (Level selected), "Initial Lump Sum Premium?" (No selected), and "Optional Benefits" (Accidental Death Rider, Children's Term Rider (CTR), Waiver of Monthly Deductions, Guaranteed Purchase Option). The "Illustration" section at the bottom asks "Was an illustration conforming to the insurance product as applied for in the application shown to the prospective owner?" with "Yes" selected.

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 top screenshot shows an 'Attachments' window with the following table:

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]

The bottom screenshot shows a detailed view of a document titled 'Foresters SMART Universal Life Flexible Premium Universal Life Insurance Life Insurance Illustration'. It includes a 'Prepared on: Valid Client' section, 'Prepared by: New WWW contract' information, and contact details for the Independent Order of Foresters and 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 form is divided into two main sections: 'Owner' and 'Personal Details'. The 'Owner' section includes a dropdown for 'Relationship to the Proposed Insured' (set to 'Parent'), a radio button for 'Is the Owner the Legal Guardian?' (set to 'No'), and fields for 'Name of Legal Guardian' (First Name, M.I., Last Name, and Suffix). The 'Personal Details' section includes fields for 'First Name', 'M.I.', 'Last Name', 'Suffix', 'Date of Birth' (MM / DD / YYYY), and 'Gender' (Male/Female). A sidebar on the left lists various steps, with 'Owner' highlighted in red. The 'Owner' step is currently active, and the 'Personal Details' section is partially visible below it.

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 application form. On the left is a navigation menu with a red question mark icon next to 'Owner', which is currently selected. The main form area is titled 'Owner' and contains the following sections:

- Relationship to the Proposed Insured:** A dropdown menu is open, showing options: Child, Spouse, Domestic partner, Sibling, Grandchild, Grandparent, Parent, Fiancee, Stepchild, and Other.
- Personal Information:** Fields for M.I., Last Name, and Suffix. The Last Name field is highlighted in yellow.
- DOB:** A field labeled 'MM / DD / YYYY' with a yellow highlight.
- Gender:** Radio buttons for 'Male' and 'Female'.
- Social Security No.:** A field highlighted in yellow.
- Is Owner a U.S. Citizen?:** Radio buttons for 'Yes' and 'No'.
- Contact Information:** A checkbox for 'Address same as Proposed Insured'.
- Number and Street:** A field highlighted in yellow.

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 shows the 'Application' tab of the 'Case Information' section. The main heading is 'Illustration Certification'. Below the heading, a blue instruction states: 'As a signed illustration cannot be submitted, you must check one of the boxes below.' There are three radio button options: 1) '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.' 2) '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.' 3) '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:'. This third option is selected. Below this, there are fields for 'Plan Applied For:' (a dropdown menu), 'Face Amount: \$' (a text input field), 'Premium Amount: \$' (a text input field), and 'Premium Mode:' (a dropdown menu). There are also radio buttons for 'Sex:' (Male, Female) and 'Issue Age:' (a text input field). The 'Insurance Class:' section has radio buttons for 'Tobacco' and 'Non-Tobacco'. A text area for 'Rider(s) (name and benefit amount):' is present and highlighted in yellow. At the bottom, there is a blue information icon and text: '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 at the bottom.

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 iPipeline's iGO e-App interface. At the top left, the user is identified as "Doe, John" from "Foresters". The case is labeled "SMART UL - Non-medical". Navigation options include "Save", "View Forms", and "Case Actions". The main content area is titled "Non-Residence Sale Declaration" and contains three questions with radio button options for "Yes" and "No":

- Was the Proposed Insured solicited in connection with this Foresters application? (Yes/No)
- Was the Owner solicited in connection with this Foresters application? (Yes/No)
- Was the solicitation made in the state of residence of the Owner? (Yes/No)

Below these questions is a text input field for "Please state reason(s) why solicitation did not occur in the state of residence of the Owner:". At the bottom of the form are "Back" and "Next" buttons. On the left side, a vertical navigation menu lists various steps, with "Non-Residence Sale Decl..." highlighted in red, indicating the current step.

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 shows the 'Beneficiary' section of the iPipeline's iGO e-App. The main heading is 'Beneficiary' with a sub-heading 'Please enter the Proposed Insured's Primary Beneficiaries by clicking on the grid below. Up to 5 may be entered.' Below this is a table with columns for 'Name' and 'M.I.'. A dropdown menu is open, showing a list of relationship options: Aunt, Business Partner, Charitable Organization, Child, Corporation, Daughter-in-Law, Domestic Partner, Employer - Entity, Employer - Individual, Family-owned Business, Fiancée, Grandchild, Grandparent, Nephew, Niece, Parent, Sibling, Son-in-Law, Spouse-common law, Spouse-married, Step Child, Trust, Uncle, Other - Entity, and Other - Individual. The 'Beneficiary Type' section has radio buttons for 'Irrevocable' and 'Revocable', with 'Revocable' selected. At the bottom right 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 iGO e-App interface. At the top, it shows the user's name 'Doe, John' and 'Foresters', along with 'SMART UL' and buttons for 'Save', 'View Forms', and 'Case Actions'. The main navigation bar includes 'Case Information' and 'Application'. A sidebar on the left lists various steps, with 'Other Insurance' highlighted in red. The main content area is titled 'Other Insurance' and contains three questions, each with 'Yes' and 'No' radio button options:

- 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 the questions, there is a note: '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 radio button options: Yes No. At the bottom, there are 'Back' and 'Next' navigation 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 left, the user is identified as 'Doe, John' from 'foresters'. The application is titled 'SMART UL'. Navigation options include 'Save', 'View Forms', and 'Case Actions'. The main navigation bar shows 'Case Information' and 'Application'. A sidebar on the left lists various steps, with 'Important Notice: Repla...' selected and highlighted in red. The main content area is titled 'Important Notice: Replacement form' and contains a blue information box with a warning icon: '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, the section '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. The left sidebar contains a list of steps, with 'Physician Information' highlighted with a question mark icon. The main content area is titled 'Physician Information' and includes the following fields and options:

- Physician Name and Address**: A header section.
- Date you last consulted a physician:** A date input field with a placeholder 'MM / DD / YYYY'.
- Reason(s):** A large text input field.
- Were you advised that results of that consultation were outside normal ranges?** Radio buttons for 'Yes' and 'No'.
- Name of Physician Last Consulted**: A text input field.
- Number and Street**: A text input field.
- Foreign Address?**: A checkbox.
- City**: A text input field.
- State**: A dropdown menu.
- Zip Code**: A text input field.
- Phone #**: A text input field.

At the bottom of the form are two buttons: '< Back' and 'Next >'.

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 user is 'Doe, John' from 'Foresters'. The interface includes a 'SMART UI' label, 'Save' and 'View Forms' buttons, and a 'Case Actions' dropdown menu. The 'Application' tab is selected, and a sidebar on the left lists various 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?
 Yes No

Have you ever been diagnosed with Acquired Immune Deficiency Syndrome (AIDS), AIDS Related Complex (ARC), or tested positive for Human Immunodeficiency Virus (HIV)?
 Yes No

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 iGO e-App interface for a user named John Doe. The main screen shows a list of medical questions on the left, including 'Pre-Qualifying', 'License and Appointment...', 'Proposed Insured', '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, Cont' section is currently selected, and a pop-up window titled 'popMedicalDetails, Q10' is open. This pop-up window contains the following text: 'Medical Details on Proposed Insured', 'Within the past 10 years, have you been diagnosed with, or received treatment or medication, tested positive or been given medical advice for:', 'Diabetes, high blood pressure, a disease or disorder of the blood or lymphatic system, coronary artery disease, heart murmur, chest pain, irregular heartbeat, aneurysm, stroke, transient ischemic attack, congestive heart failure (CHF), a disease or disorder of the arteries or valves, peripheral vascular or arterial disease (PVD or PAD), or had a heart attack, heart surgery, heart procedure or circulatory surgery?', and a text input field for 'Include diagnosis, date first diagnosed, treatment, medications, medical facilities and physicians' name, addresses, phone numbers'. Below this, there are three conditions listed: 'Diabetes' (checked), 'High blood pressure' (unchecked), and 'A disease or disorder of the blood or lymphatic system' (checked). Each condition has a 'Details' field below it. The 'Details' field for 'A disease or disorder of the blood or lymphatic system' is highlighted in yellow. At the bottom of the pop-up window, there are 'Save', 'Delete', and 'Close' buttons.

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 iGO e-App. The interface is structured as follows:

- Header:** Shows the user 'Doe, John' and 'Foresters'. The case is identified as 'SMART UL - Medical'. There are buttons for 'Save', 'View Forms', and a 'Case Actions' dropdown menu.
- Navigation:** Two tabs are visible: 'Case Information' and 'Application' (which is currently selected).
- Left Sidebar:** A list of application steps, each with a green checkmark indicating completion: 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..., and Validate and Lock Data.
- Main Content Area:**
 - Section Header:** 'Additional Medical Questions'
 - Question 1:** 'Do you currently drink alcohol?' with radio buttons for 'Yes' and 'No'.
 - Question 2:** '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?' with radio buttons for 'Yes' and 'No'.
 - Question 3:** '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?' with radio buttons for 'Yes' and 'No'.
 - Field:** 'Net Worth:' followed by a yellow input field.
 - Question 4:** 'Is your primary physician different from the last physician consulted?' with radio buttons for 'Yes' and 'No'.
 - Question 5:** '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?' with radio buttons for 'Yes' and 'No'.
- Footer:** Navigation buttons for '< Back' and 'Next >'.

iPipeline's iGO e-App Process

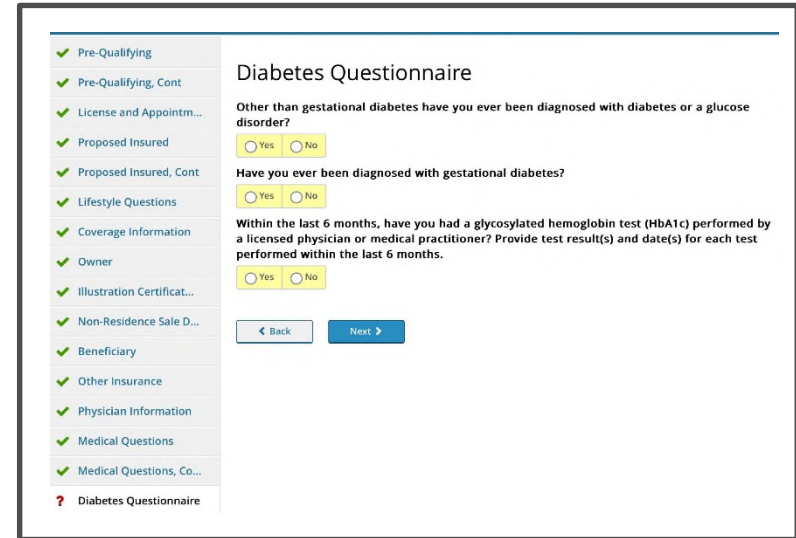
- Questionnaires

- **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



The screenshot shows a mobile application interface for a "Diabetes Questionnaire". On the left is a vertical list of steps, each with a green checkmark: Pre-Qualifying, Pre-Qualifying, Cont, License and Appointm..., Proposed Insured, Proposed Insured, Cont, Lifestyle Questions, Coverage Information, Owner, Illustration Certificat..., Non-Residence Sale D..., Beneficiary, Other Insurance, Physician Information, Medical Questions, and Medical Questions, Co... The "Diabetes Questionnaire" step is highlighted with a question mark icon. The main content area contains the following text and form elements:

Diabetes Questionnaire

Other than gestational diabetes have you ever been diagnosed with diabetes or a glucose disorder?
 Yes No

Have you ever been diagnosed with gestational diabetes?
 Yes No

Within the last 6 months, have you had a glycosylated hemoglobin test (HbA1c) performed by a licensed physician or medical practitioner? Provide test result(s) and date(s) for each test performed within the last 6 months.
 Yes No

At the bottom of the form are two buttons: a grey "Back" button with a left arrow and a blue "Next" button with a right arrow.

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' case, and the bottom screenshot is for a 'Medical' case. Both screens show a navigation menu on the left with various steps like 'Pre-Qualifying', 'License and Appointment...', 'Proposed Insured', etc. The main content area is titled 'Payment Information' and includes fields for 'Payer', 'First premium payment to be made by', 'Subsequent premium payments made by', 'Planned Premium \$', 'Payment Mode', and 'Preferred Draft Date'. The 'Payer' dropdown menu is highlighted in yellow in both screenshots, and the 'First premium payment to be made by' dropdown menu is also highlighted in yellow in the medical case screenshot.

iPipeline's iGO e-App Process

- Payment Information
 - Banking information provided must be valid. It will be re-validated once the e-App is at Foresters and will also include Payer verification
 - 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, you can still proceed with the e-App. Banking information will be validated once the e-App is at Foresters

The screenshot displays the 'PAC Banking Information' form in two states. The top portion shows the form with a light blue informational message: 'Banking information provided must be valid. It will be re-validated once the e-App is at Foresters and will also include Payer verification. If the Account # entered is 18 digits or more, ensure it is for a valid bank account and NOT a Credit, Debit or Pre-Paid card as they are not valid forms of premium payment'. The form fields are: Name of Financial Institution (Wells Fargo), Account Type (Savings selected), Routing Transit # (122199983), and Account # (1234). A 'Validate' button is present. The bottom portion shows the same form after a validation attempt, with an orange error banner at the bottom stating: 'Banking information will be validated once the e-App is at Foresters'.

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

Other Payer Identification

You cannot be the Payer unless you are the Proposed Insured, the Proposed Insured is your dependent or you are the Owner

Full legal name of Individual

First Name [] M.I. [] Last Name []

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 # []

Social Security No. []

Relationship to the Proposed Insured []

Email Address []

Gender [] 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:

\$

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

? 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 iGO e-App interface. At the top, the user is identified as 'Doe, John' and 'Foresters'. The application is 'SMART UL - Non-medical'. There are buttons for 'Save', 'View Forms', and 'Case Actions'. The navigation tree on the left includes items like 'Pre-Qualifying', 'License and Appointment...', 'Proposed Insured', '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 e-App. At the top, the user's name 'Doe, John' and company 'Foresters' are shown on the left, and 'SMART UL - Non-medical' is in the center. On the right, there are buttons for 'Save' and 'View Forms', and a 'Case Actions' dropdown menu. Below this, there are two tabs: 'Case Information' and 'Application', with 'Application' being the active tab. A left-hand navigation menu lists various document categories, each with 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, 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, 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 area, there is a button labeled 'Lock Documents and Proceed to the Signature Process' and 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 'Application' tab selected in the top navigation. The left-hand navigation tree includes items such as 'Pre-Qualifying', 'License and Appointment...', 'Proposed Insured', 'Lifestyle Questions', 'Coverage Information', 'Owner', 'Illustration Certificat...', 'Non-Residence Sale Decl...', 'Beneficiary', 'Other Insurance', 'Physician Information', and 'Medical Questions'. The main content area is titled 'Validate and Lock Data' and features a green notification box with a checkmark icon stating 'The documents have been locked!'. Below this, the text explains that documents are locked to protect client data and that unlocking them will cancel previous signatures. A button labeled 'Unlock Documents and Cancel Signature Process' is visible. At the bottom, there are 'Back' and 'Next' navigation buttons.

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