

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

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Financial

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

Using iPipeline's iGO e-App

Using iPipeline's iGO e-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 and Your Term - Medical
 - SMART UL
 - Advantage Plus
- PlanRight is not available on the iPipeline iGO platform. For more information on how to access the Apptical LiveApp for PlanRight, contact the Sales Desk at 866 466 7166, Option 1

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
- Calling Apptical for a POS decision is for PlanRight only
- To lower the likelihood of a “Refer” decision, make sure that the information being entered on the e-App is accurate (such as SSN, address, DOB etc.)

¹ POS decision for non-medical products will be unavailable Monday to Saturday from 2:00 a.m. to 6:00 a.m. and from Saturday 10:00 p.m. to Sunday 10:00 a.m. (ET)

Pre-Screening

Pre-screening

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

Payer or Owner cannot be a Trust or a corporation*

For juvenile cases, the Owner must be the Parent or Legal Guardian*

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

* 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



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

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

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

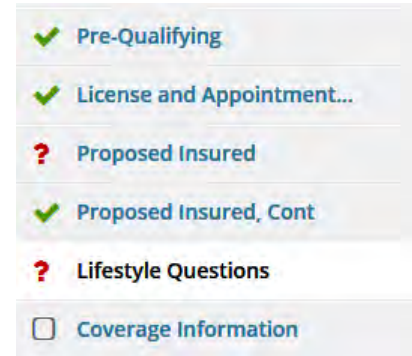
For additional information, refer to the e-App Overview on ezbiz, Foresters producer website

iPipeline's iGO e-App Process

iPipeline's iGO e-App Process

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

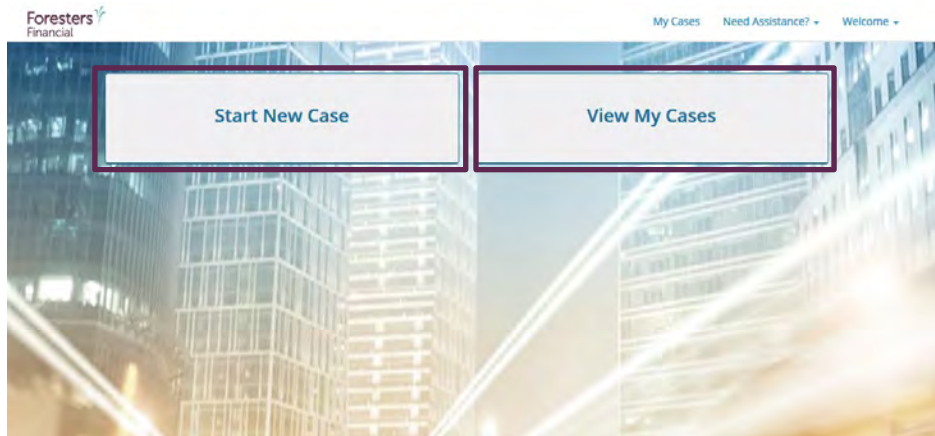
- For each screen, if all required information is provided you will see a green checkmark. If required information is missing, you will see a red question mark



iPipeline's iGO e-App Process

■ e-App Launch

1. Logon to your agency's website OR logon to ezbiz, Foresters 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 iPipeline's iGO e-App Process interface, divided into two main sections: Alerts and Cases.

Alerts Section:

<input type="checkbox"/>	Name	Status	Carrier	Product	Date Modified	View Forms	Case Actions
<input type="checkbox"/>	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
<input type="checkbox"/>	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
<input type="checkbox"/>	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:

<input type="checkbox"/>	Name	Status	Carrier	Product	Date Modified	View Forms	Case Actions
<input type="checkbox"/>	Test Fifteen Zero Six, Cheryl Face Amount: \$100,000 Case Details	Application e-Submitted	Foresters Financial	Advantage Plus	1/26/2017		Case Actions
<input type="checkbox"/>	Test Face Amount Again, Cheryl Face Amount: \$30,000 Case Details	Started	Foresters Financial	Advantage Plus	1/26/2017		Case Actions
<input type="checkbox"/>	TDTwo One, Sucheta Face Amount: \$125,000 Case Details	Application e-Submitted	Foresters Financial	Advantage Plus	9/8/2016		Case Actions
<input type="checkbox"/>	Feb eighteen, Karen Case Details	Started	Foresters Financial	Advantage Plus	2/18/2016		Case Actions
<input type="checkbox"/>	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 displays the 'Case Information' form in the iPipeline system. At the top, a blue tab labeled 'Case Information' is active. The form includes several sections: 'Status' (set to 'Staged') and 'Date Modified' (10/19/2018); 'Proposed Insured' with fields for 'First Name' (john) and 'Last Name' (Doe); 'Date of Birth' (MM/DD/YYYY), 'Age', and 'Gender' (Please select...); 'Case Description' with a placeholder '(Examples: \$500,000.00, Kid's Policy, Business Policy, etc)'; 'Carrier and Product' section with 'Application Signed State' (Alabama) and 'Product Type' (Universal Life), both with dropdown arrows; and a 'Find Available Products' button. Below this, the 'Product' section shows two options: 'Foresters Financial' (SMART UL - Medical) and 'Foresters Financial' (SMART UL - Non-medical). To the right, under 'iGO e-App', there are 'Select' and 'e-App' buttons.

iPipeline's iGO e-App Process

■ Pre-Qualifying

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

Case Information Application

✓ Pre-Qualifying

Pre-Qualifying

Welcome to Foresters Electronic Application!

As a reminder ...

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

Also, does the Owner know that ...

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

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

☐ Yes ☐ No

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

iPipeline's iGO e-App Process

- *Pre-Qualifying Cont
 - 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 Foresters iGO e-App interface, specifically the 'Pre-Qualifying, Cont' screen. The top screenshot shows the 'SMART UL - Spouse/medical' case, and the bottom screenshot shows the 'SMART UL - Medical' case. Both screens have a 'Case Information' tab and an 'Application' tab. The 'Pre-Qualifying, Cont' section is active, showing a question: 'If a 1035 exchange is intended, is a spousal or an irrevocable beneficiary signature required?' with 'Yes' and 'No' radio buttons. The bottom screenshot also shows a second question: 'Are you planning to use an illustration conforming to the insurance product as applied for?' with 'Yes' and 'No' radio buttons. A red error message box is visible in the bottom screenshot, stating: '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.' The bottom screenshot also shows a 'Proposed Insured Date of Birth (mm/dd/yyyy)' field with a date picker 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 'Doc, John Foresters' and the application is 'SMART UL'. The screen has two tabs: 'Case Information' and 'Application'. The 'Application' tab is active, showing a progress bar with 'Pre-Qualifying' and 'License and Appointment...' steps. The 'License and Appointment Check' section contains instructions: 'All fields should be completed throughout the e-App. Fields in yellow are mandatory' and 'Enter your Foresters agent number to avoid delays and get paid quickly'. The 'Primary Agent Information' section includes fields for 'Product Name' (SMART UL), 'Application Signed State' (Alabama), 'Agent First Name' (Forester), 'Agent Last Name' (Gump), 'Agent #' (515015), 'Agent SSN', and '% of Split' (100). There is a 'Validate' button. Below this, a question 'Will there be more than one Agent?' has radio buttons for 'Yes' and 'No' (selected). At the bottom are 'Back' and 'Next' buttons.

iPipeline's iGO e-App Process

■ Proposed Insured

- Collect personal details about the Proposed Insured in this section
 - Enter DOB
 - For Term, SMART UL and ADV+ II, if Proposed Insured is age 16 or 17 enter name of Legal Guardian
 - 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 options, each preceded by a green checkmark icon, indicating they are completed: 'Pre-Qualifying', 'Pre-Qualifying, Cont', 'License and Appointm...', and 'Proposed Insured'. Below these, there are several unchecked checkboxes for 'Proposed Insured', '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 on the right 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, the 'Personal Details' section is visible. It includes fields for 'First Name' (John), 'M.I.' (), and 'Last Name' (Doe). There is a 'Suffix' dropdown menu. The 'Date of Birth' field is set to 'MM / DD / YYYY'. The 'Age Nearest' field is empty. The 'Gender' section has radio buttons for 'Male' and 'Female'. The 'Social Security No.' field is empty. The 'Country of Birth' field is a dropdown menu. Below this, there is a question 'Is the Proposed Insured a U.S. Citizen?' with radio buttons for 'Yes' and 'No'. The 'Primary Language' section has checkboxes for 'English' and 'Spanish'. The 'Name of Legal Guardian (cannot be the Proposed Insured)' section includes fields for 'First Name', 'M.I.', and 'Last Name', and a 'Suffix' dropdown menu.

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 about the benefits of Foresters membership**; NOT where you enter the email address in order 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
 - Answer active duty military or reserves question
 - Can elect to select a secondary addressee (optional)
 - Answer the question: Will the Owner be different from the Proposed Insured?

The screenshot displays the 'Application' tab of the iPipeline's iGO e-App Process. The left sidebar lists various steps in the process, with 'Proposed Insured, Cont' currently selected. The main content area is titled 'Proposed Insured Cont' and contains the following sections:

- Photo I.D. Information**: A section for indicating the type of Photo I.D. used to verify identity. It includes a 'Type:' dropdown menu.
- Employment Information**: A section for determining the Proposed Insured's current employment status. It features a dropdown menu with options: Employed, Retired, Student, Active Military, Unemployed, Child, and Disabled. Below this menu are 'Yes' and 'No' radio buttons.
- Secondary Addressee**: A section for electing to designate a secondary addressee (only if designating another person to receive notification regarding a possible lapse in coverage). It includes 'Yes' and 'No' radio buttons.
- Owner Difference**: A section for determining if the owner will be different from the Proposed Insured. It includes 'Yes' and 'No' radio 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's iGO e-App interface. At the top, it shows the user 'Doc, John' from 'Foresters' and the case 'SMART UL - Non-medical'. There are buttons for 'Save', 'View Form', and 'Case Actions'. The main navigation bar has 'Case Information' and 'Application' tabs. A left sidebar lists various steps: 'Pre-Qualifying', 'Pre-Qualifying, Cont', 'License and Appointment...', 'Proposed Insured', 'Proposed Insured, Cont', 'Secondary Addressee Des...' (highlighted with a red question mark), '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 main content area is titled 'Secondary Addressee Designation' and contains the 'Addressee Information' section. This section includes fields for 'First Name', 'M.I.', 'Last Name', and 'Gender' (with radio buttons for 'Male' and 'Female'). Below these are fields for 'Number and Street', 'City', 'State' (a dropdown menu), and 'Zip Code'. At the bottom of the form are 'Back' and 'Next' 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' and 'Foresters', along with a 'SMART UL' label. There are buttons for 'Save', 'View Forms', and 'Case Actions'. Below this, there are tabs for 'Case Information' and 'Application'. The 'Application' tab is active, showing a list of steps on the left: 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 expanded, showing a list of questions with radio button options for 'Yes' and 'No'. The first question is 'Within the past 12 months, have you used tobacco, in any form, or another nicotine product?'. The second question is 'Within the past 5 years, have you:'. The third question is '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?'. The fourth 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?'. The fifth 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?'. The sixth question is 'Within the past 2 years, have you:'. The seventh question is 'a) Flown, or do you intend within the next 2 years to fly, in an aircraft as a student pilot or licensed pilot?'. The eighth 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?'. A red 'Details' button is visible next to the first question.

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', with 'Application' being the active tab. On the left side, there is a vertical navigation menu with several items, each preceded by a green checkmark icon, indicating completed steps: 'Pre-Qualifying', 'Pre-Qualifying, Cont', 'License and Appointment...', 'Proposed Insured', 'Proposed Insured, Cont', 'Lifestyle Questions', and 'Coverage Information'. Below these, there are several unchecked checkboxes for further steps: 'Non-Residence Sale Det...', '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 on the right is titled 'Coverage Information'. It contains the following fields and options: 'Product Name' is set to 'SMART UI - Medical'; 'Face Amount: \$' is followed by a yellow input field; 'Life Insurance Qualification Test' has two radio button options: 'Guideline Premium Test (GPT)' (selected) and 'Cash Value Accumulation Test (CVAT)'; 'Death Benefit Option' has two radio button options: 'Level' (selected) and 'Increasing'; 'Initial Lump Sum Premium?' has two radio button options: 'Yes' (selected) and 'No'; a blue-bordered box contains a note: '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' is followed by a yellow input field; 'Non-1035 Exchange Funds' is followed by a yellow input field; and 'Optional Benefits' is followed by a list of checkboxes: 'Accidental Death Rider', 'Children's Term Rider (CTR)', 'Waiver of Monthly Deductions', and '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, a sidebar lists various steps: Proposed Insured, Proposed Insured, Cont, Lifestyle Questions, Coverage Information (highlighted), 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 a 'Face Amount: \$' field set to 100,000, a 'Life Insurance Qualification Test' section with radio buttons for 'Guideline Premium Test (GPT)' (selected) and 'Cash Value Accumulation Test (CVAT)', a 'Death Benefit Option' section with radio buttons for 'Level' (selected) and 'Increasing', an 'Initial Lump Sum Premium?' section with radio buttons for 'Yes' and 'No' (selected), and an 'Optional Benefits' section with checkboxes for 'Accidental Death Rider', 'Children's Term Rider (CTR)', 'Waiver of Monthly Deductions', and 'Guaranteed Purchase Option'. Below these is an 'Illustration' section with the question 'Was an illustration conforming to the insurance product as applied for in the application shown to the prospective owner?' and radio buttons for 'Yes' (selected) and 'No'. A red warning box 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, there are buttons for 'Attach Illustration', 'Attach Numeric Summary', '< Back', and 'Next >'. The 'Attach Illustration' button is highlighted with a blue border.

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, Non-Residence Safe Decl..., Beneficiary, Other Insurance, Physician Information, Medical Questions, Medical Questions, Cont, Additional Medical Ques..., Payment Information, Temporary Insurance App..., 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 (Guaranteed Premium Test (GPT) selected, Cash Value Accumulation Test (CVAT) unselected), Death Benefit Option (Level selected, Increasing unselected), and Initial Lump Sum Premiums? (Yes selected, No unselected). 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 a 'Was an illustration confirmed?' field (Yes selected, No unselected) and a red button labeled 'Click the "Attach Illustration"'. A modal window titled 'Attachments' is open, showing a form to 'Attach New File' with fields for Display Name, Description, and File Location, and buttons for 'Attach' and 'Close'. Below the form is a table with columns for 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, 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 (Guaranteed Premium Test (GPT) and Cash Value Accumulation Test (CVAT)), Death Benefit Option (Level and Increasing), and Initial Lump Sum Premium? (Yes and No). Below this is the 'Optional Benefits' section with checkboxes for Accidental Death Rider, Children's Term Rider (CT), Waiver of Monthly Deductible, and Guaranteed Purchase Option. The 'Illustration' section has a 'Was an illustration conform' field with Yes and No options. A red button labeled 'Click the "Attach Numeric Summary"' is visible. An 'Attachments' modal is open, showing a form to attach a new file. The modal includes fields for Display Name, Description, and File Location, with an 'Attach' button. Below the modal, a table lists attachments:

File Name	Display Name	File Size	Actions
Smart UL Illustration.pdf	Smart UL Illustration.pdf	651.94 KB	

iPipeline's iGO e-App Process

■ Coverage Information

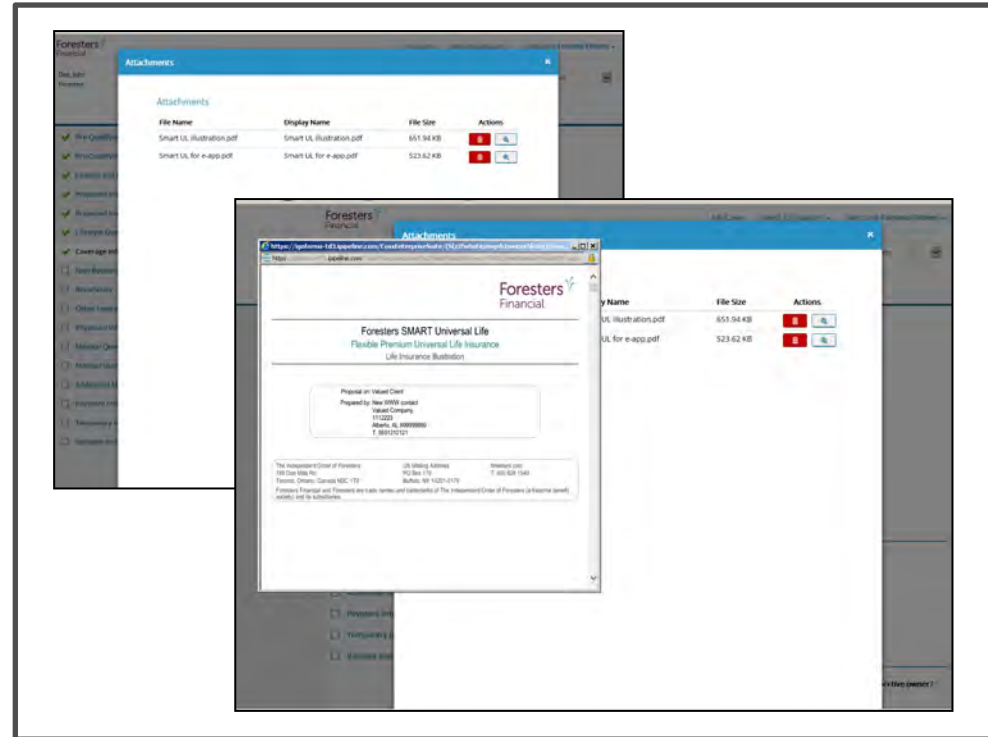
– Illustration

- 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. At the top, there's a header with 'Doe, John' and 'Foresters', and 'SMART UL - Medical'. On the right, there are buttons for 'Save', 'View Forms', and a 'Case Actions' dropdown menu. The 'Case Actions' menu is open, showing options: 'Start New Case', 'Attachments', 'Duplicate Case', 'Import Case', and 'Export Case'. The main content area is titled 'Coverage Information' and includes a sidebar with a list of steps: 'Pre-Qualifying', 'Pre-Qualifying, Cont...', 'License and Appointment...', 'Proposed Insured', 'Proposed Insured, Cont...', 'Lifestyle Questions', 'Coverage Information' (which is 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 'Coverage Information' section contains the following fields: 'Product Name' (SMART UL - Medical), 'Face Amount: \$' (100,000), 'Life Insurance Qualification Test' (with radio buttons for 'Guideline Premium Test (GPT)' and 'Cash Value Accumulation Test (CVAT)' where GPT is selected), 'Death Benefit Option' (with radio buttons for 'Level' and 'Increasing' where Increasing is selected), 'Initial Lump Sum Premium?' (with radio buttons for 'Yes' and 'No' where No is selected), 'Optional Benefits' (with checkboxes for 'Accidental Death Rider', 'Children's Term Rider (CTR)', 'Waiver of Monthly Deductions', and 'Guaranteed Purchase Option'), and 'Illustration' (with a question 'Was an illustration conforming to the insurance product as applied for in the application shown to the prospective owner?' and radio buttons for 'Yes' and 'No' where Yes is 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



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 **communication preferences** only; NOT where you enter the email address in order to e-Sign

The screenshot displays the 'iPipeline's iGO e-App Process' form, specifically the 'Owner' section. The form is divided into two tabs: 'Case Information' and 'Application'. The 'Application' tab is active. On the left, a sidebar lists various steps: Pre-Qualifying, Pre-Qualifying, Cont, License and Appointm..., Proposed Insured, Proposed Insured, Cont, Lifestyle Questions, Coverage Information, Owner (highlighted with a red question mark), Illustration Certificat..., Beneficiary, Other Insurance, Physician Information, Medical Questions, Medical Questions, Co..., Payment Information, Temporary Insurance ..., and Validate and Lock Data. The 'Owner' section includes the following fields: 'Relationship to the Proposed Insured' (a dropdown menu with 'Parent' selected), 'Is the Owner the Legal Guardian?' (radio buttons for 'Yes' and 'No', with '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' (a section header), 'First Name', 'M.I.', and 'Last Name' (all highlighted in yellow), 'Suffix' (a dropdown menu), 'Date of Birth' (a date picker showing 'MM : DD : YYYY'), and '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 **communication preferences** only; NOT where you enter the email address in order to e-Sign the application

The screenshot displays the 'Owner' section of the iPipeline's iGO e-App process. On the left, a vertical sidebar lists various steps: 'Pre-Qualifying, Cont', 'License and Appointment...', 'Proposed Insured', 'Proposed Insured, Cont', 'Lifestyle Questions', 'Coverage Information', '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 several sections: 'Relationship to the Proposed Insured' with a dropdown menu listing options like Child, Spouse, Domestic partner, Sibling, Grandchild, Grandparent, Parent, Fiancee, Stepchild, and Other; 'M.I.', 'Last Name', and 'Suffix' input fields; 'MM / DD / YYYY' date field and 'Male'/'Female' gender radio buttons; 'Social Security No.' field; 'Is Owner a U.S. Citizen?' with 'Yes'/'No' radio buttons; 'Contact Information' section with an 'Address same as Proposed Insured' checkbox; and 'Number and Street' address field.

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 'Illustration Certification' form within the iPipeline's iGO e-App. The form is titled 'Illustration Certification' and includes a warning: 'As a signed illustration cannot be submitted, you must check one of the boxes below.' There are three checkboxes for certification: '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 the checked box, there are fields for 'Plan Applied For:', 'Face Amount: \$', 'Premium Amount: \$', 'Premium Mode:', 'Sex:', 'Issue Age:', and 'Insurance Class:'. The 'Rider(s) (name and benefit amount):' field is also present. At the bottom, there is a note: '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.' The form has a 'Back' button and a 'Next' button.

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 Process interface. 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 main content area is divided into two tabs: 'Case Information' and 'Application'. The 'Application' tab is active, showing the 'Non-Residence Sale Declaration' form. A left-hand sidebar lists the application steps, with 'Non-Residence Sale Declaration' highlighted. The form contains three questions, each with 'Yes' and 'No' radio button options: 'Was the Proposed Insured solicited in connection with this Foresters application?', 'Was the Owner solicited in connection with this Foresters application?', and '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 of the form are 'Back' and 'Next' 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 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. The 'Beneficiary' section is currently active, showing a 'Please list' button and a 'Does the Proposed' section with 'Yes' and 'No' radio buttons. A pop-up window titled 'Primary Beneficiary' is open, allowing the user to select a relationship to the proposed insured from a list. The list includes: Aunt, Business Partner, Charitable Organization, Child, Corporation, Daughter-in-Law, Domestic Partner, Employer - Entity, Employer - Individual, Family-owned Business, Fiancee, Grandchild, Grandparents, Nephew, Niece, Parent, Sibling, Son-in-Law, Spouse-common law, Spouse-married, Step Child, Trust, Uncle, Other - Entity, and Other - Individual. Below the list, there are fields for City, State, and Zip Code, and a 'Beneficiary Type' section with 'Irrevocable' and 'Revocable' radio buttons. The 'Revocable' option is selected. At the bottom right 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 role 'Foresters'. There are buttons for 'Save', 'View Forms', and 'Case Actions'. The main navigation bar includes 'Case Information' and 'Application'. The left sidebar lists the application 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 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 these questions 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' and 'No' radio button options. At the bottom of the form 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' from 'Foresters', with a 'SMART UI' label. 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: Repla...' step is currently selected and highlighted. The main content area is titled 'Important Notice: Replacement form' and contains a blue informational 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, the section 'Important Notice: Replacement form' is expanded, showing three questions 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' navigation 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, a sidebar lists various steps, with 'Physician Information' highlighted. The main content area is titled 'Physician Information' and contains the following fields and options:

- Physician Name and Address**: A text input field.
- Date you last consulted a physician:**: A date picker showing MM / DD / YYYY.
- Reason(s):**: A large text area for input.
- 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, there are 'Back' and 'Next' buttons.

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:

What is your height and weight?

Height: (ft) [Dropdown menu with options 1-10] (in) [Dropdown menu] Weight: (lbs) [Text input field]

Are you currently taking prescription medication or under treatment?

☐ Yes ☐ No

Has the insured ever been diagnosed with Acquired Immune Deficiency Syndrome (AIDS), AIDS Related Complex (ARC), or tested positive for 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 iPipeline's iGO e-App interface. At the top, the user is identified as 'Doe, John' from 'Foresters'. The main navigation bar includes 'Case Information' and 'Application'. A sidebar on the left lists various application steps, with 'Medical Questions, Cont' currently selected. The main content area shows a list of medical conditions with checkboxes. A pop-up window titled 'Medical Details on Proposed Insured' is open, displaying a questionnaire. The questionnaire asks if the user has been diagnosed with or received treatment for various conditions within the past 10 years. Conditions listed include Diabetes, High blood pressure, A disease or disorder of the blood or lymphatic system, Coronary artery disease, and Blood bladder. Each condition has a 'Details' box associated with it. The 'Details' box for 'A disease or disorder of the blood or lymphatic system' is highlighted in yellow, indicating that details are required for this condition. The pop-up also includes a section for 'Include diagnosis, date first diagnosed, treatment, medications, medical facilities and physicians' name, addresses, phone numbers'.

iPipeline's iGO e-App Process

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

The screenshot displays the 'iPipeline's iGO e-App Process' interface. At the top, the user is identified as 'Doe, John' and 'Foresters'. The application is 'SMART UL - Medical'. There are buttons for 'Save', 'View Form', and 'Case Actions'. The main navigation bar shows 'Case Information' and 'Application'. The left sidebar lists various 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..., and Validate and Lock Data. The 'Additional Medical Questions' section is active, showing several questions with 'Yes' and 'No' radio button options. 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:', '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 of the form, there are 'Back' and 'Next >' buttons.

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

Back Next >

iPipeline's iGO e-App Process

■ Questionnaires

- There are **10** questionnaires built into the e-App for non-medical and medical products
- 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 displays the 'Diabetes Questionnaire' within the Foresters iGO e-App. At the top, the user 'Doe, John' is logged in, and the 'SMART UL' interface is visible. Navigation tabs for 'Case Information' and 'Application' are present, with 'Application' being the active tab. A sidebar on the left lists 10 questionnaire steps: 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, Diabetes Questionnaire (highlighted with a red question mark), Diabetes Questionnaire..., Payment Information, Temporary Insurance Agr..., and Validate and Lock Data. The main content area is titled 'Diabetes Questionnaire' and includes instructions: 'Please list medical and physical problems diagnosed, treated, tested positive for or for which you have been given medical advice by a member of the medical profession, in relation to this condition (e.g. Type I or Type II Diabetes Mellitus, Gestational Diabetes, impaired Glucose Tolerance or Impaired Fasting Glucose etc.).' Below this is a yellow text input field. The questionnaire then asks: 'When was this condition first diagnosed?' with a date picker (MM / DD / YYYY). It continues with 'Do you test your own blood sugar at home?' (Yes/No radio buttons), 'Have you had a glycosylated haemoglobin test (HbA1c)?' (Yes/No radio buttons), 'Do you take medication in relation to this condition (this includes related medication(s) such as those used to lower blood pressure and/or cholesterol)?' (Yes/No radio buttons), and 'Have you ever been admitted to a hospital or required emergency care in relation to this condition?' (Yes/No radio buttons). At the bottom right, there are 'Back' and 'Next' navigation buttons.

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 iPipeline's 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 checklist of steps: Pre-Qualifying, Pre-Qualifying, Cont..., License and Appointment..., Proposed Insured, Proposed Insured, Cont..., Lifestyle Questions, Coverage Information, Owner, Illustration Certificat..., Non-Residence Safe Decl..., Beneficiary, Other Insurance, Physician Information, Medical Questions, Medical Questions, Cont..., Payment Information, and Temporary Insurance Ag... The 'Payment Information' section is highlighted in the sidebar. The main content area includes fields for 'Payer ID', 'First premium payment to be made by:' (with a dropdown for 'Draft via Pre-Authorized Check (PAC)'), 'Planned Premium', 'Payment mode' (with a dropdown), 'Preferred Draft Date' (with 'Yes' and 'No' options), and 'PAC Banking Information'. A note at the bottom states: 'Banking information provided must be valid in order to proceed with the e-App. Credit, Debit and Pre-Paid cards are not valid forms of premium payment.'

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 'PAC Banking Information' section of the iPipeline's iGO e-App. The left sidebar shows a navigation menu with 'Medical Questions, Co...' selected, and 'Payment Information' highlighted with a red question mark icon. Below it are 'Temporary Insurance ...' and 'Validate and Lock Data' options. The main content area is titled 'PAC Banking Information' and contains 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'. The form fields include 'Name of Financial Institution' (Wells Fargo), 'Routing Transit #' (122199983), and 'Account #' (1234). Below these fields are three error messages: an orange box stating 'If the Account # provided is NOT a Credit, Debit or Pre-Paid card', a red box stating 'Click the "Validate" button', and an orange box stating 'If the Account # provided is more than 17 digits, please ensure it is for a valid bank account and NOT a Credit, Debit or Pre-Paid card'. A 'Validate' button is present. Below the form fields, the 'Account Type' section shows 'Checking' and 'Savings' radio buttons. At the bottom, there are 'Back' and 'Next' navigation buttons. A modal window is overlaid on the right side of the form, showing the same fields and error messages, with a 'Validate' button and 'Back'/'Next' navigation buttons at the bottom.

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 **communication preferences** only; NOT where you enter the email address in order 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 sidebar 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. The main form area is titled 'Other Payer Identification' and contains a blue informational box 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 fields are as follows: 'Full legal name of Individual' with sub-fields for 'First Name', 'M.I.', and 'Last Name'; 'Number and Street'; 'City', 'State' (with a dropdown arrow), and 'Zip Code' (with a dropdown arrow); a yellow warning box with a triangle icon stating: 'A gray check mark beside Zip Code is a possible invalid address, please review. An additional check will occur at Foresters'; 'Phone #' and 'Social Security No.'; 'Relationship to the Proposed Insured' with a dropdown arrow; 'Email Address'; and '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

The screenshot shows a web form titled "Is the Payer a U.S. Citizen?". Below the title are two radio buttons: "Yes" (selected) and "No".

Below this is a section titled "Additional Other Payer Information" with a blue underline. It contains three questions, each with "Yes" and "No" radio buttons:

- Question 1: "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?" (The "No" button is selected).
- Question 2: "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?" (The "No" button is selected).
- Question 3: "Is the full legal name of Payer the same as what appears on the bank account records for the account provided?" (The "No" button is selected).

Below the questions is a label: "Enter the name of the Payer that appears on the Payer's bank account records for the account provided".

There are three input fields: "First Name", "M.I.", and "Last Name". The "First Name" and "Last Name" fields are highlighted in yellow.

At the bottom are two buttons: "Back" (with a left arrow) and "Next" (with a right arrow).

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

The screenshot displays the 'Temporary Insurance Agreement (TIA)' section of the iGO e-App. On the left, a sidebar lists various steps in the application process, with 'Pre-Qualifying, Cont...' and 'License and Appointment...' marked as complete. The main content area is titled 'Temporary Insurance Agreement (TIA)' and contains three sections of questions. The first section, 'Has the Proposed Insured:', asks if the insured had an investigation or treatment for chest pain, heart problems, stroke, cancer, or AIDS within the last 24 months; the 'No' option is selected. The second section asks if the insured was admitted to a hospital or health care facility within the last 4 months; 'No' is selected. The third section asks if the insured had surgery or a medical test within the last 4 months; 'No' is selected. Below these questions is the 'Temporary Insurance Agreement (TIA) Acknowledgement' section, which prompts for the 'First premium payment, in the amount of:'. A text box shows a dollar sign followed by a yellowed-out area. A blue information box states: 'This amount must be at least equal to the monthly premium quoted for the insurance, including each rider, applied for in the application'. At the bottom, there are 'Back' and 'Next' buttons.

iPipeline's iGO e-App Process

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

Doi, John
Foresters

SMART UI - Non-medical

Save View Forms Case Actions

Case Information Application

✓ 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

Validate and Lock Data

❗ The documents are incomplete and not in Good Order.

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

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

Return to Incomplete Sections of the Application

← 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

The screenshot displays the 'Validate and Lock Data' interface within 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'. On the left, a vertical list of document categories is shown, 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, titled 'Validate and Lock Data', contains a green success message: 'Congratulations! The documents are complete and in Good Order'. Below this, two blue informational boxes state: 'The documents now qualify for the Signature process' and 'Please click the "Lock Documents and Proceed to the Signature Process" button'. A button with the text 'Lock Documents and Proceed to the Signature Process' is prominently displayed. A 'Back' button is located at the bottom left of the main content area.

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 iGO e-App. The interface has a left-hand navigation tree with various sections, each preceded by a lock icon, indicating that all data is locked. The main content area displays a green success message: 'The documents have been locked!'. Below this, a warning states: 'The documents have been locked to protect client data from digital alteration during the Signature process. Please be aware that unlocking the documents will cancel all previously collected electronic signatures and will require you to complete the Signature process again.' A button labeled 'Unlock Documents and Cancel Signature Process' is provided for editing. At the bottom, there are 'Back' and 'Next' navigation buttons. The top of the screen shows tabs for 'Case Information' and 'Application'.

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Thank you

Any questions?

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