

# Foresters Financial e-App Eligibility Rules

## As a reminder ...

- The e-App<sup>1</sup> is available through the iPipeline iGO e-App platform using only Microsoft Edge (desktop/laptop) or Safari (Apple iPad® only). Foresters does not support using Chrome or Firefox
- Autofill must be turned off
- For document e-Delivery and the e-Signature process, each person signing must have their own email address or cell phone number and cannot share or use one that another person has, or you the Agent have, access to
- Except for your own signature, you, the Agent, cannot use your own email address or create an email address for another signer or allow any person signing to use your email address or an email address that you have created or have access to, nor can you offer your cell phone number or a different cell phone number for them to use
- The email address used for the Proposed Insured and/or Owner cannot contain the name of another person signing. Also, the Owner's email address cannot contain the name of the primary or contingent beneficiary, except if the Owner is listed as a beneficiary, the Owner's email address may contain the Owner's name
- Each person signing must be able to receive emails at their own email address or text messages at their own cell phone number and open links in an email to access documents, such as PDFs

- Ensure your state licensing and appointments are in place with Foresters
- 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 ...

- The e-App is available for all non-medical and medical products?<sup>2</sup> 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
- The Application used must be for the state where the Owner was solicited, which also must be the sign state? If not, Foresters will not be able to process your e-App and it will have to be re-submitted with the correct state selected
- In every state, for sales to active duty Military personnel you must sign and submit the application electronically to Foresters immediately after all parties (Proposed Insured, Owner and Payer) have signed?
- 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 BrightFuture, the Owner must be a Parent, Grandparent or Legal Guardian except in PA where the Owner can only be a Parent or Legal Guardian? This applies to an e-App as well as to a paper application
- The Payer or Owner cannot be a Trust or a corporation? If this is intended, please proceed with writing the application on paper
- For BrightFuture only, the Owner must be the Payer? This applies to an e-App as well as to a paper application
- The Payer must be an account holder of the bank account from which premium will be drafted?
- Up to three (3) children can be listed when applying for Children's Term Rider? If more than three (3) need to be listed, please proceed with writing the application on paper
- Except for BrightFuture, up to five (5) primary and three (3) contingent beneficiaries can be named? If more than five (5) primary or three (3) contingent beneficiaries need to be listed, please proceed with writing the application on paper
- For BrightFuture, the Owner will be the primary beneficiary unless another is listed? A contingent beneficiary cannot be designated in the application but can be added after issue by submitting a signed Beneficiary Change form found on ezbiz, Foresters producer website. Both apply to an e-App as well as to a paper application
- For BrightFuture e-Apps, replacements are not allowed? If a replacement is involved, please proceed with writing the application on paper
- Life insurance is not Long-Term Care Insurance? Foresters will not approve an application for Life Insurance that will replace existing Long-Term Care Insurance. This applies to an e-App as well as to a paper application
- The total Accidental Death coverage with Foresters, including all existing and proposed Prepared, Prepared II and Accidental Death Riders, cannot exceed \$500,000? This applies to an e-App as well as to a paper application
- For Strong Foundation that are substandard rated, the maximum face amount for issue ages 18 to 55 is \$300,000? 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? If a non-medical product with a payment method other than PAC is being applied for, please proceed with writing the application on paper
- If banking information is provided, it must be valid in order to proceed with the e-App
- Credit, Debit and Pre-Paid cards, money orders or cashier's checks are not valid forms of premium payment (for an e-App or a paper application)? For medical products only, if a personal check is to be used for payment, do not send the check to Foresters after submitting the e-App. The personal check will be collected upon certificate delivery. For non-medical products, if a personal check is to be used for payment, please proceed with writing the application on paper
- Premium payments cannot be made by you (unless you are the Proposed Insured or you are the Owner, or the Proposed Insured is your dependent)? This applies to an e-App as well as to a paper application
- If the Single payment paid-up additions rider is being applied for on a medical product, only one payment method and transfer type is allowed via e-App? If more than one payment method or transfer type is intended, please proceed with writing the application on paper

- If Cash On Delivery (COD), medical products only, or the source of lump sum premium or Single payment includes a personal check, it should not be collected when the e-App is submitted? The personal check will be collected upon certificate delivery
- For SMART UL, if a large initial lump sum premium payment is intended to carry the certificate to maturity, with no subsequent premium payments, please proceed with writing the application on paper
- If 1035 Exchange requires a spousal or an irrevocable beneficiary signature, the application cannot be submitted via e-App? If either is required, please proceed with writing the application on paper
- Up to three (3) life insurance contracts can be listed for 1035 Exchange? If more than three (3) need to be listed, please proceed with writing the application on paper
- If applying funds using a 1035 Exchange, the Proposed Insured and Owner of the new contract must be the same as the Proposed Insured and Owner of each existing contract? If not, it does not qualify for a 1035 Exchange
- If they have had two (2) or more inactive certificates within the previous 12 months or three (3) or more inactive certificates since 2009, Foresters will cancel this application? Please contact Foresters at 866 466 7166, Option 2 for rules and details

<sup>1</sup> e-App is available through the iPipeline iGO e-App platform using Microsoft Edge (desktop/laptop) or Safari (Apple iPad only) for Foresters non-medical and medical products (excluding Foresters PlanRight). Touch to Sign is available on Apple iPad only. 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).

<sup>2</sup> Insurability depends on answers to medical and other application questions and underwriting searches and review.

Foresters products and their riders may not be available or approved in all states and are subject to eligibility requirements, underwriting approval, limitations, contract terms and conditions, and state variations. Refer to the applicable Foresters contract for your state for these terms and conditions and ezbiz for product availability. Underwritten by The Independent Order of Foresters.

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