

Using iPipeline's iGO e-Application with Foresters Financial – How to Sign the e-App



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How to Sign the e-App

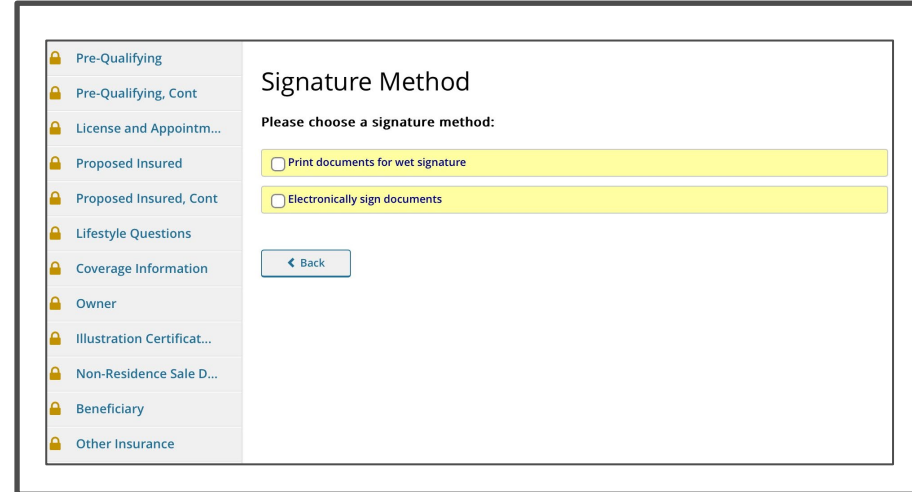
iPipeline's iGO e-App Process

■ Signature Methods

– Two choices:

1. Print documents for wet signature: when all signers do not want to sign electronically

2. Electronically sign documents: can be selected if using a laptop, desktop or Apple iPad ®



The screenshot shows a web application interface for selecting a signature method. On the left is a vertical sidebar menu with a list of steps, each preceded by a small lock icon: 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, and Other Insurance. The main content area is titled "Signature Method" and contains the instruction "Please choose a signature method:". Below this are two radio button options, each on a yellow background: "Print documents for wet signature" (which is selected) and "Electronically sign documents". A blue "Back" button is located below the options.

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

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iPipeline's iGO e-App Process

■ Print and Wet Sign

- You will need to print the application package in its entirety, you and your client will need to sign in pen and the application package needs to be sent to Foresters Financial the way you would normally send in a paper application

NOTE: there is a different Print and Wet Sign screen for BrightFuture and Prepared

Print and Wet Sign

To use the e-Signature process and submit the application package electronically, click the "Back" button.

If you proceed with the Print and Wet Sign option, electronic submission will no longer be available.

To complete the Wet Sign process, please:

1. Click the "Review Documents" button to print the documents
2. Print two (2) copies of the Replacement Forms, if applicable
3. Provide the applicable documents to each signer for review
4. Complete the Consent for Electronic Delivery of Insurance Contract and Related Documents form, the Producer Certification section and obtain all signatures on all documents
5. Complete the Acknowledgement form and leave the applicable point of sale forms with the appropriate recipient
6. Send the signed paper application package to Foresters Financial as you normally would send in a paper application

[Review Documents](#)

This completes the process. To start a new case, click "My Cases" at the top of this page and select "Start New Case". To logout, click the "Welcome" link in the upper right hand corner and select "Sign Out?"

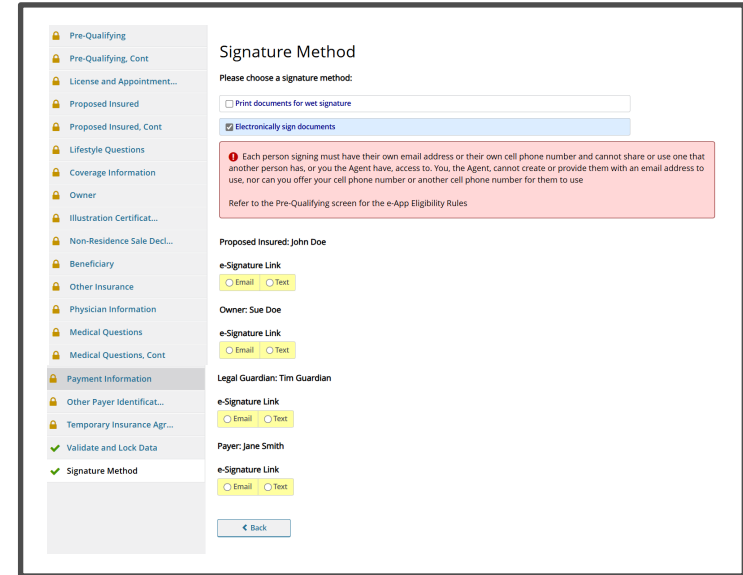
Thank you for using Foresters Electronic Application!

iPipeline's iGO e-App Process

▪ Electronically Sign Documents

- If using a laptop/desktop, select which signer wants to receive the *e-Signature* link via *Email* or *Text*
 - If *Email*, those signers, including you will sign using the ClickWrap signature method (refer to slides 21 – 54)
 - If *Text*, those signers will sign using the Text to Sign signature method (refer to slides 7 - 20) but you will sign using ClickWrap (refer to slides 40 - 48)

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. You, the Agent cannot create or provide them with an email address to use, nor can you offer your cell phone number or another cell phone number for them to use



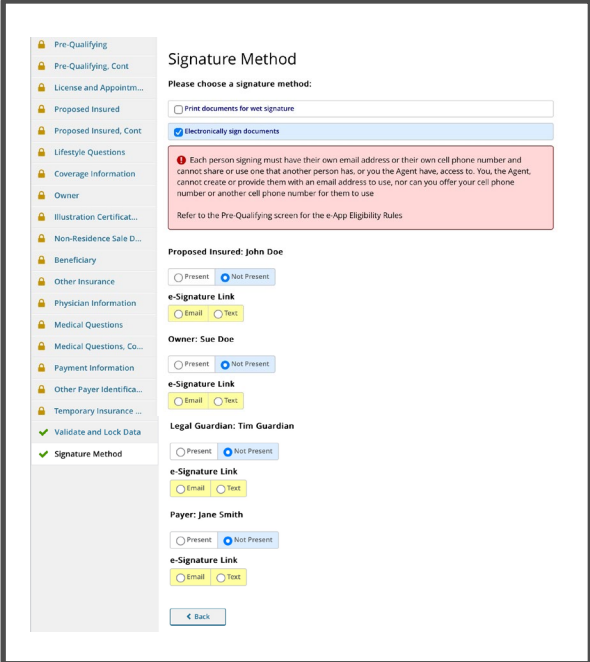
The screenshot shows the 'Signature Method' screen in the iPipeline's iGO e-App. On the left is a vertical navigation menu with items: Pre-Qualifying, Pre-Qualifying, Cont, License and Appointment..., Proposed Insured, Proposed Insured, Cont, Lifestyle Questions, Coverage Information, Owner, Illustration Certific..., Non-Residence Sale Decl..., Beneficiary, Other Insurance, Physician Information, Medical Questions, Medical Questions, Cont, Payment Information, Other Payer Identific..., Temporary Insurance Agr..., Validate and Lock Data, and Signature Method (which is highlighted). The main content area is titled 'Signature Method' and contains the following elements: a section 'Please choose a signature method:' with two radio buttons, 'Print documents for wet signature' (unselected) and 'Electronically sign documents' (selected); a red-bordered warning box stating: 'Each person signing must have their own email address or their own cell phone number and cannot share or use one that another person has, or you the Agent have, access to. You, the Agent, cannot create or provide them with an email address to use, nor can you offer your cell phone number or another cell phone number for them to use. Refer to the Pre-Qualifying screen for the e-App Eligibility Rules'; and three signature sections for 'Proposed Insured: John Doe', 'Owner: Sue Doe', and 'Legal Guardian: Tim Guardian'. Each section has an 'e-Signature Link' with 'Email' and 'Text' radio buttons. At the bottom is a 'Payer: Jane Smith' section with an 'e-Signature Link' and 'Email' and 'Text' radio buttons, and a 'Back' button.

iPipeline's iGO e-App Process

▪ Electronically Sign Documents

- If using an Apple iPad, select which signer is *Present* or *Not Present*
 - If *Present* is selected, those signers will sign using the Touch to Sign signature method (refer to slides 55 - 75)
 - If *Not Present* is selected, ask each signer how they would like to receive the *e-Signature* link - either by *Email* or *Text*
 - If *Email*, those signers, including you will sign using the ClickWrap signature method (refer to slides 21 – 54)
 - If *Text*, those signers will sign using the Text to Sign signature method (refer to slides 7 - 20) but you will sign using ClickWrap (refer to slides 40 - 48)

NOTE: if using an Apple iPad and you are with the signer, but they would like to have the e-Signature link sent by *Email* or *Text*, you must select *Not Present*



The screenshot displays the 'Signature Method' screen in the iPipeline's iGO e-App. On the left is a vertical navigation menu with various steps, including 'Pre-Qualifying', 'Proposed Insured', 'Lifestyle Questions', 'Coverage Information', 'Owner', 'Beneficiary', 'Other Insurance', 'Physician Information', 'Medical Questions', 'Medical Questions, Co...', 'Payment Information', 'Other Payer Identifica...', 'Temporary Insurance ...', 'Validate and Lock Data', and 'Signature Method' (which is currently selected and highlighted with a green checkmark).

The main content area is titled 'Signature Method' and contains the following elements:

- Signature Method Section:** A heading followed by the instruction 'Please choose a signature method:'. Below this are two radio button options: 'Print documents for wet signature' (unselected) and 'Electronically sign documents' (selected).
- Warning Box:** A red-bordered box with a red circle icon containing an exclamation mark. The text inside states: 'Each person signing must have their own email address or their own cell phone number and cannot share or use one that another person has, or you the Agent have, access to. You, the Agent, cannot create or provide them with an email address to use, nor can you offer your cell phone number or another cell phone number for them to use. Refer to the Pre-Qualifying screen for the e-App Eligibility Rules'.
- Proposed Insured: John Doe:** A section with a radio button for 'Present' (unselected) and 'Not Present' (selected).
- e-Signature Link:** Two radio button options: 'Email' (selected) and 'Text' (unselected).
- Owner: Sue Doe:** A section with a radio button for 'Present' (unselected) and 'Not Present' (selected).
- e-Signature Link:** Two radio button options: 'Email' (selected) and 'Text' (unselected).
- Legal Guardian: Tim Guardian:** A section with a radio button for 'Present' (unselected) and 'Not Present' (selected).
- e-Signature Link:** Two radio button options: 'Email' (selected) and 'Text' (unselected).
- Payer: Jane Smith:** A section with a radio button for 'Present' (unselected) and 'Not Present' (selected).
- e-Signature Link:** Two radio button options: 'Email' (selected) and 'Text' (unselected).
- Navigation:** A blue button labeled '< Back' at the bottom left.

iPipeline's iGO e-App Process

▪ Electronically Sign Documents (Text to Sign - slides 7 - 20)

– Agent Instructions

- Completing this screen is as easy as 1, 2, 3!
 - Step 1: Read aloud the Consent in Step 1 to *each* signer
 - Step 2: Confirm that you read aloud, and each signer agreed to, the entire Consent in Step 1. Enter each signer's cell phone number
 - Step 3: Click *Send Text* to send the text messages to each signer who has agreed with the Consent

Do not send a text message to a signer who has not agreed to the above Consent or who, at any time, does not wish to proceed

Remember to discuss e-Delivery of the Welcome Package with the Owner before they sign the 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
- Physician Information
- Medical Questions
- Medical Questions, Cont
- Payment Information
- Other Payer Identificat...
- Temporary Insurance Agr...
- Validate and Lock Data
- Signature Method
- Agent Instructions

Agent Instructions

Step 1: Read aloud the following to each signer identified below

Consent

I'm going to read aloud the following consent for your agreement.

By providing your cell phone number, you acknowledge that the cell phone number belongs to you and that I, the Agent assisting with this application did not provide one for you to use. You are agreeing to receive automated SMS text messages, including resending of these text messages, in relation to the Foresters insurance application process. These text messages may be sent by an automatic telephone dialing and text messaging system. You further agree that you will be responsible for any text message fees charged by your cell phone or mobile communications service provider.

You will receive text messages from 1-877-462-3572. You are agreeing to receive a text message that will have a link, and another text message that will contain a 4 digit Access Code that you will need to enter, to access the documents for review and signature.

You are also agreeing to receive a text message, after the application has been submitted to Foresters that will have a link, and another text message that will contain a 4 digit Access Code that you will need to enter, to save a copy of applicable documents for your records.

Do you agree?

Step 2: Confirm that you read aloud, and each signer agreed to, the entire Consent in Step 1. Enter each signer's cell phone number

❗ Do not send a text message to a signer who has not agreed to the above Consent or who, at any time, does not wish to proceed

For document e-Delivery and the e-Signature process, each person signing must have their own cell phone number and cannot share or use one that another person has, or you the Agent have, access to. You, the Agent, cannot enter your cell phone number or another cell phone number for them to use

Refer to the Pre-Qualifying screen for the e-App Eligibility Rules

Step 3: Click the "Send Text" button to send the text messages to each signer who has agreed with the Consent

ℹ Following the review of this information, the Owner will be provided with the option to receive an electronic or mailed copy of their Welcome Package, should their insurance contract be approved. It includes the insurance contract and may also include additional document(s) for their review, signature and return to Foresters.

Be sure to discuss the e-Delivery option with the Owner before they sign.

iPipeline's iGO e-App Process

Agent Instructions

- Enter the last 4 digits of your SSN as well as your email address (you will receive the *e-Signature* link in an email)
- Answer: As the Agent, are you also the Proposed Insured, Owner or Payer?
- For each signer,
 - Click the *checkbox* to:
 - Confirm you have read aloud the entire Consent in Step 1 to *each* signer, and that they have agreed to that Consent
 - Confirm you understand and agree that you will not resend the text message to the signer if they have either withdrawn their consent to receive a text message or do not wish to proceed
 - The Proposed Insured/Owner/Payer SSN is defaulted to what was entered on their respective screens, but you will have to enter the last 4 digits of the SSN for the Legal Guardian

The screenshot shows a digital form titled "Agent" with a blue header bar. It is divided into three main sections, each for a different signer: "Proposed Insured: John Doe", "Owner: Sue Doe", and "Legal Guardian: Tim Guardian". Each section contains a consent checkbox with a small disclaimer, followed by input fields for the "Last 4 digits of e-Signer's Social Security Number" and the "Cell Phone Number". The "Owner" section also includes an "Owner's Email Address" field. At the bottom, there is a "Payer: Jane Smith" section with similar SSN and cell phone number fields, and a blue "Back" button.

Agent

Agent's SSN (Last 4 Digits)

Agent's Email Address

As the Agent, are you also the Proposed Insured, Owner or Payer? (Select one only)

☐ Yes ☐ No

☐ Proposed Insured

☐ Owner

☐ Payer

Proposed Insured: John Doe

☐ I, Forrest Gump, confirm that I have read aloud the entire Consent in Step 1 to John Doe, Proposed Insured, and they have agreed to that Consent. I understand and agree that I will not resend the text message to this person if they have either withdrawn their consent to receive a text message or do not wish to proceed.

Last 4 digits of e-Signer's Social Security Number

Proposed Insured's Cell Phone Number

Owner: Sue Doe

☐ I, Forrest Gump, confirm that I have read aloud the entire Consent in Step 1 to Sue Doe, Owner, and they have agreed to that Consent. I understand and agree that I will not resend the text message to this person if they have either withdrawn their consent to receive a text message or do not wish to proceed.

Last 4 digits of e-Signer's Social Security Number

Owner's Cell Phone Number

Owner's Email Address

Legal Guardian: Tim Guardian

☐ I, Forrest Gump, confirm that I have read aloud the entire Consent in Step 1 to Tim Guardian, Legal Guardian, and they have agreed to that Consent. I understand and agree that I will not resend the text message to this person if they have either withdrawn their consent to receive a text message or do not wish to proceed.

Last 4 digits of e-Signer's Social Security Number

Legal Guardian's Cell Phone Number

Payer: Jane Smith

☐ I, Forrest Gump, confirm that I have read aloud the entire Consent in Step 1 to Jane Smith, Payer, and they have agreed to that Consent. I understand and agree that I will not resend the text message to this person if they have either withdrawn their consent to receive a text message or do not wish to proceed.

Last 4 digits of e-Signer's Social Security Number

Payer's Cell Phone Number

[Back](#)

iPipeline's iGO e-App Process

■ Agent Instructions

For document e-Delivery and the e-Signature process, each person signing must have their own cell phone number and cannot share or use one that another person has, or you the Agent have, access to. You, the Agent, cannot offer your cell phone number or another cell phone number for them to use (Refer to the Pre-Qualifying screen for the e-App Eligibility Rules)

– For each signer, enter their cell phone number

If you enter a cell phone number that is the cell phone number for any other person signing, you will be asked to enter a different cell phone. As the Agent, you cannot offer your cell phone number or a different cell phone number for them to use

Agent

Agent's SSN (Last 4 Digits)

1111

Agent's Email Address

test@test.com

As the Agent, are you also the Proposed Insured, Owner or Payer? (Select one only)

☐ Yes
 ☒ No

☐ Proposed Insured
 ☐ Owner
 ☐ Payer

Proposed Insured: John Doe

☒ I, Forrest Gump, confirm that I have read aloud the entire Consent in Step 1 to John Doe, Proposed Insured, and they have agreed to that Consent. I understand and agree that I will not resend the text message to this person if they have either withdrawn their consent to receive a text message or do not wish to proceed.

Last 4 digits of e-Signer's Social Security Number

1111

Proposed Insured's Cell Phone Number

(123) 456-7890

Owner: Sue Doe

☒ I, Forrest Gump, confirm that I have read aloud the entire Consent in Step 1 to Sue Doe, Owner, and they have agreed to that Consent. I understand and agree that I will not resend the text message to this person if they have either withdrawn their consent to receive a text message or do not wish to proceed.

Last 4 digits of e-Signer's Social Security Number

1111

Owner's Cell Phone Number

(123) 456-7890

iPipeline's iGO e-App Process

- Agent Instructions
 - Enter the email address the Owner. If they consent to e-Delivery of the Welcome package and applicable document(s), this is the email address that will be used to send the Welcome package should their insurance application be approved

Unless you are the Proposed Insured or Owner, if you enter an email address the Owner that is the same as yours, you will be asked to enter a different email address. As the Agent, you cannot create or provide them with an email address to use

Proposed Insured: John Doe

☒ I, Forrest Gump, confirm that I have read aloud the entire Consent in Step 1 to John Doe, Proposed Insured, and they have agreed to that Consent. I understand and agree that I will not resend the text message to this person if they have either withdrawn their consent to receive a text message or do not wish to proceed.

Last 4 digits of e-Signer's Social Security Number

1111

Proposed Insured's Cell Phone Number

(123) 456-7890

Owner: Sue Doe

☒ I, Forrest Gump, confirm that I have read aloud the entire Consent in Step 1 to Sue Doe, Owner, and they have agreed to that Consent. I understand and agree that I will not resend the text message to this person if they have either withdrawn their consent to receive a text message or do not wish to proceed.

Last 4 digits of e-Signer's Social Security Number

1111

Owner's Cell Phone Number

Enter a cell phone number that is not the same cell phone number for any other person signing. Remember, each person signing must have their own cell phone number and cannot share or use one that another person has, or you the Agent have, access to. You, the Agent, cannot offer your cell phone number or another cell phone number for them to use.

Owner's Email Address

Enter an email address that is not the same email address for any other person signing. Remember, each person signing must have their own email address and cannot share or use one that another person has, or you the Agent have, access to. You, the Agent, cannot create or provide them with an email address to use.

iPipeline's iGO e-App Process

■ Agent Instructions

- Click *Send Text* to send two text messages to *each* signer

TIP: to ensure the text messages are sent, wait for the screen to refresh

- Beside each signer's cell phone number is *Resend Text*. After the text messages have been sent but before the signer signs, you can click *Resend Text* to:
 - Send the text messages again if the signer deleted them
 - Reset the **Login** screen if the signer enters the last 4 digits of their SSN and/or *Access Code* incorrectly 3 times
 - Reactive the *e-Signature* link if the signer hasn't signed within 10 calendar days

The screenshot displays the 'Agent' section of the iPipeline's iGO e-App process. It includes fields for Agent's SSN (Last 4 Digits), Agent's Email Address, and a selection for the Agent's role (Proposed Insured, Owner, or Payer). Below these are sections for the Proposed Insured (John Doe), Owner (Sue Doe), and Legal Guardian (Tim Guardian), each with a confirmation checkbox and fields for their Social Security Number (Last 4 digits), Cell Phone Number, and Email Address. At the bottom, the Payer section (Jane Smith) is partially visible, including a confirmation checkbox and fields for their Social Security Number (Last 4 digits) and Cell Phone Number. A red circle highlights the 'Send Text' button at the bottom of the form.

iPipeline's iGO e-App Process

■ Agent Instructions

- If you enter a different cell phone number for that signer and click *Resend Text*, the text messages will be sent to that new number (not the old number)

TIP: to ensure the text messages are sent to the right cell phone number, wait for the screen to refresh

- After the signer signs, *Resend Text* is no longer available on this screen. Instead, go to the **My Cases** dashboard, find the e-App, click *Case Details* and look for *Resend* or click *Resend e-Signature Link* (refer to slide 19)

Do not resend a text message if the signer has withdrawn their consent to receive a text message or has indicated they do not wish to proceed

The screenshot displays the iPipeline's iGO e-App process interface, showing the Agent, Proposed Insured, Owner, Legal Guardian, and Payer sections. Each section includes a consent checkbox, a social security number field, and a cell phone number field. The 'Resend Text' button is highlighted in red in the Proposed Insured section. The 'Resend Text' button is also present in the Owner, Legal Guardian, and Payer sections. A red warning message at the bottom states: 'Do not resend a text message if the person named above has withdrawn their consent to receive a text message or has indicated they do not wish to proceed'.

Agent

Agent's SSN (Last 4 Digits)
1111

Agent's Email Address
test@test.com

As the Agent, are you also the Proposed Insured, Owner or Payer? (Select one only)
☐ Yes ☒ No

Proposed Insured
Owner
Payer

Proposed Insured: John Doe

☒ I, Forrest Gump, confirm that I have read about the entire Consent in Step 1 to John Doe, Proposed Insured, and they have agreed to that Consent. I understand and agree that I will not resend the text message to this person if they have either withdrawn their consent to receive a text message or do not wish to proceed.

Last 4 digits of e-Signer's Social Security Number
1111

Proposed Insured's Cell Phone Number
847.912.3456

Resend Text

Owner: Sue Doe

☒ I, Forrest Gump, confirm that I have read about the entire Consent in Step 1 to Sue Doe, Owner, and they have agreed to that Consent. I understand and agree that I will not resend the text message to this person if they have either withdrawn their consent to receive a text message or do not wish to proceed.

Last 4 digits of e-Signer's Social Security Number
1111

Owner's Cell Phone Number
847.344.7758

Resend Text

Owner's Email Address
e@goins@foresters.com

Back

Legal Guardian: Tim Guardian

☒ I, Forrest Gump, confirm that I have read about the entire Consent in Step 1 to Tim Guardian, Legal Guardian, and they have agreed to that Consent. I understand and agree that I will not resend the text message to this person if they have either withdrawn their consent to receive a text message or do not wish to proceed.

Last 4 digits of e-Signer's Social Security Number
1111

Legal Guardian's Cell Phone Number
810.409.0122

Resend Text

Payer: Jane Smith

☒ I, Forrest Gump, confirm that I have read about the entire Consent in Step 1 to Jane Smith, Payer, and they have agreed to that Consent. I understand and agree that I will not resend the text message to this person if they have either withdrawn their consent to receive a text message or do not wish to proceed.

Last 4 digits of e-Signer's Social Security Number
1111

Payer's Cell Phone Number
847.344.7758

Resend Text

Do not resend a text message if the person named above has withdrawn their consent to receive a text message or has indicated they do not wish to proceed

Back Next

iPipeline's iGO e-App Process

- e-Signature Confirmation
 - Congratulations! You've sent the e-Signature link to each signer
 - The name of the signer, the cell phone number the *e-Signature link* was sent to as well as the date the link was sent, is shown on this screen
 - You will be notified by email if:
 - e-Signer makes 3 failed attempts to login using their assigned password
 - e-Signer has successfully e-Signed
 - e-Signer declines to e-Sign
 - After each signer has signed, the next step is for you to sign the e-App

e-Signature Confirmation

✔ All required links to e-Sign have been sent!

You have successfully sent the link to e-Sign to the following individuals, instructing them how to gain access to the applicable documents and the necessary steps that must be completed to collect their electronic signature(s).

| Signing Party Name | e-Signature Link Sent To | MM/DD/YYYY |
|--------------------|--------------------------|------------|
| John Doe | (416) 275-0656 | 02/03/2025 |
| Sue Doe | (437) 344-7768 | 02/03/2025 |
| Tim Guardian | (416) 409-0122 | 02/03/2025 |
| Jane Smith | (437) 344-7756 | 02/03/2025 |

You will be notified of the following via email:

1. e-Signer makes three failed attempts to login using their assigned password.
2. e-Signer successfully e-Signs the documents.
3. e-Signer declines to e-Sign the documents.

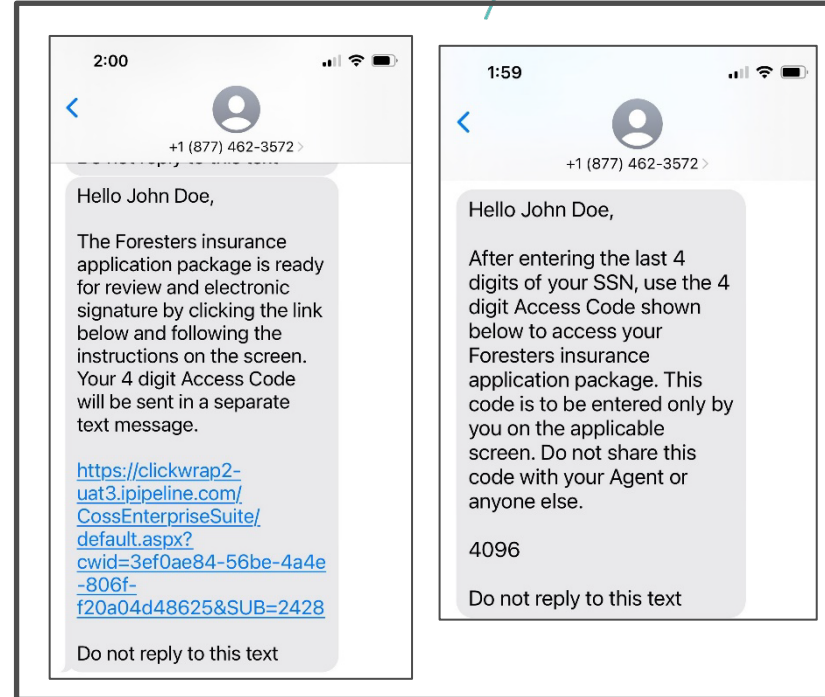
Your electronic signature will be required after all other e-Signatures have been captured. After e-Signing you will be able to electronically submit the completed documents to Foresters Financial for review.

To start a new case, click "My Cases" at the top of this page and select "Start New Case". To logout, click the "Sign Out" link in the upper right-hand margin.

✔ Thank you for using Foresters Electronic Application. Once all parties have e-Signed their documents you will also need to e-Sign before you can submit!

iPipeline's iGO e-App Process

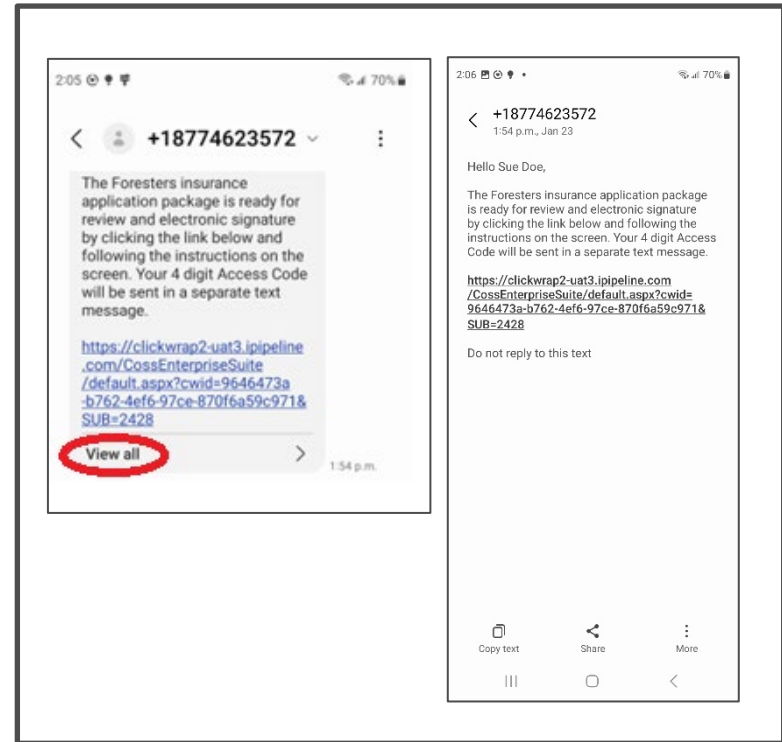
- Text Messages
 - Each signer must have their own cell phone number that can receive text messages and a cell phone (Apple iPhone® or Android) that can launch a browser
 - Each signer will be sent two text messages from 1-877-462-3572
 1. First text message with the *e-Signature* link (valid for **10** calendar days)
 2. Second text message with the 4 digit *Access Code*



iPipeline's iGO e-App Process

Text Message Tips

- On some Android phones only a portion of the text message is visible. Click *View All*, to see the entire text message
- If a text message is resent, the e-Signature link in the original text message becomes inactive. In the **Messages** app, the most recent text messages with the active e-*Signature* link and *Access Code* will be at the bottom of the screen

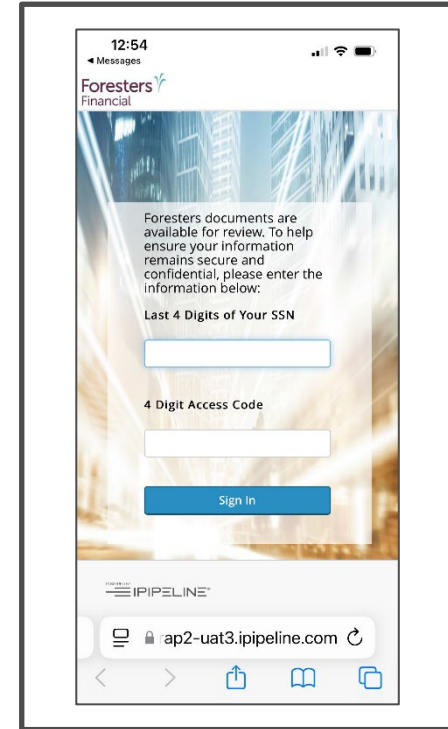


iPipeline's iGO e-App Process

■ Text Messages

- Once both text messages have been received, each signer can:
 - Click the *e-Signature* link in the first text message, which will take them to the **Login** screen
 - On the **Login** screen, if using Text-to-Sign, each signer will enter the last 4 digits of their SSN as well as the 4 digit *Access Code*, found in the second text message, to login to the website, which is where they will access the documents for review and electronic signature

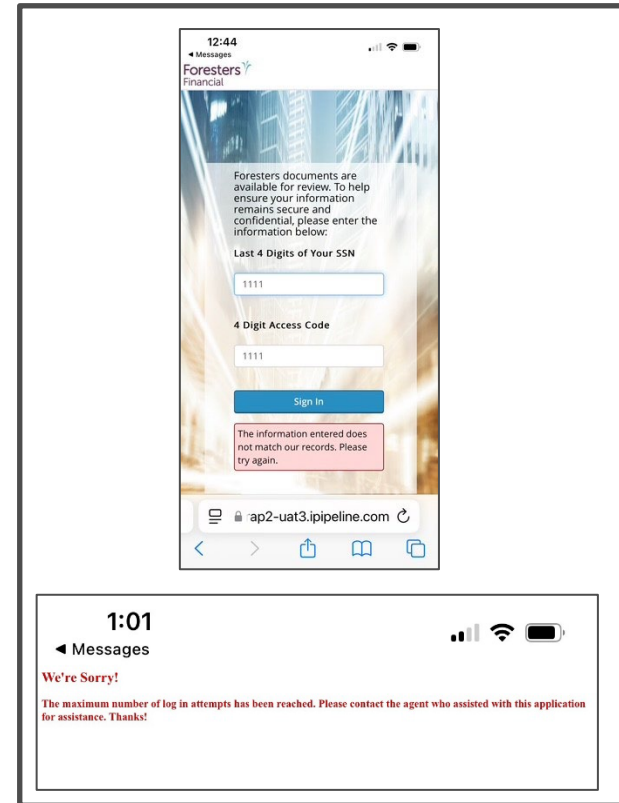
TIP: it's important to remember the *Access Code*. Once the **Login** screen opens, the signer can no longer see the text message that contains the *Access Code*. To avoid accessing the text message again, if they can't remember the *Access Code*, suggest they write it down before clicking the *e-Signature* link



iPipeline's iGO e-App Process

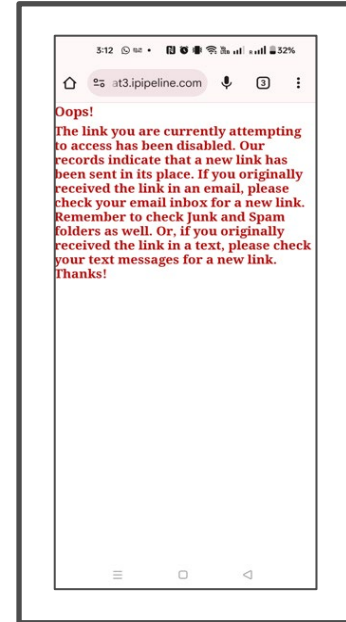
■ Login

- If the signer enters the last 4 digits of their SSN and/or *Access Code* incorrectly, they are instructed to try again
- If the signer enters the last 4 digits of their SSN and/or *Access Code* incorrectly **3** times, the signer will not be able to login
 - The screen will refresh and they will see a message letting them know they've reached the maximum number of attempts
 - You will receive an email letting you know this has happened and you will need to resend the *e-Signature* link to them (refer to slide 19)



iPipeline's iGO e-App Process

- Login
 - The **Login** screen will remain active for **10** calendar days from the date the signer was sent the text message. If 10 calendar days have passed and the signer clicks the *e-Signature* link, the screen will refresh and they will see a message letting them know the link has been disabled
 - You will receive an email letting you know this has happened and you will need to resend the *e-Signature* link to them (refer to slide 19)



iPipeline's iGO e-App Process

■ Resend

- To activate the **Login** screen, the *e-Signature* or *Leave Behind* links go to the **My Cases** dashboard, find the e-App, click *Case Details* and look for *Resend* or click *Resend e-Signature Link*

The screenshot displays the iPipeline iGO e-App interface. At the top, a table lists cases with columns for Name, Status, Carrier, Product, Date Modified, View Forms, and Case Actions. A case for 'Doe, John' is highlighted, with 'Case Details' and 'Resend e-Signature Link' links circled in red. Below this, the 'Case Details' section shows a message about a login issue and a table of e-Signer Status for various roles. The 'Resend e-Signature Link' modal is open, showing a list of recipients with checkboxes and 'Resend' buttons. The 'Resend' button for 'John Doe' is circled in red. At the bottom, there is a 'Custom Text' field and a yellow bar with a checkbox for 'Yes I want to resend the e-Signature link(s)'.

| Name | Status | Carrier | Product | Date Modified | View Forms | Case Actions |
|-----------|-------------------------------|---------------------|------------------------|---------------|------------|--------------|
| Doe, John | Awaiting Consumer e-Signature | Foresters Financial | SMART UL - Non-medical | 2/3/2025 | View Forms | Case Actions |

Case Details

Alerts and Messages:

John Doe has been temporarily locked out of the e-Sign process due to failed authentication. Please verify that the IDN/TN/IDN the e-Signer is required to enter is accurate and resend the e-Signature link to them.

Case Summary:

Insured Name: John Doe
Insured Date of Birth: 05/09/2008
Phone Number (Work): (554) 664-6464

e-Signer Status:

| Consumer | Role | PIN/TN/IDN | e-Signature Status | Action |
|--------------|------------------|------------|----------------------------|--------|
| Sue Doe | Owner | | Pending Awaiting Signature | Resend |
| John Doe | Proposed Insured | | Pending Awaiting Signature | Resend |
| Jane Smith | Payer | | Pending Awaiting Signature | Resend |
| Tim Guardian | Legal Guardian | | Pending Awaiting Signature | Resend |

Resend e-Signature Link

Check the box corresponding to the individual(s) you wish to resend the e-Signature link to. You may adjust the email address or cell number as necessary, then click Resend.

Note: Updates to email addresses or cell phone numbers will only be saved if the notification is sent.

To:

| Recipient | Email/Cell Phone | Role | e-Signature Status | Expiration Date |
|--|------------------|------------------|----------------------------|-----------------|
| <input checked="" type="checkbox"/> Sue Doe | (437) 344-7768 | Owner | Pending Awaiting Signature | 2/13/2025 |
| <input checked="" type="checkbox"/> John Doe | (416) 275-0656 | Proposed Insured | Pending Awaiting Signature | 2/13/2025 |
| <input checked="" type="checkbox"/> Jane Smith | (437) 344-7756 | Payer | Pending Awaiting Signature | 2/13/2025 |
| <input checked="" type="checkbox"/> Tim Guardian | (416) 409-0122 | Legal Guardian | Pending Awaiting Signature | 2/13/2025 |

Custom Text:

☐ Yes I want to resend the e-Signature link(s).

Resend Cancel

- To electronically sign the documents, *each* signer will complete the signature process using ClickWrap (refer to slides 28 – 54)
- You will also sign using ClickWrap (refer to slides 40 – 48)

iPipeline's iGO e-App Process

▪ Electronically Sign Documents (ClickWrap - slides 21 - 54)

– e-Signature Instructions - Agent

- First screen for this signature method
- Discuss e-Delivery of the Welcome Package with the Owner before they sign the application
- Enter the last 4 digits of your SSN as well as your email address
- Answer: As the Agent, are you also the Proposed Insured, Owner or Payer?

TIP: if Yes, look at the top of the screen. Look for the signing party next to your name and then select that party in answer to this question

e-Signature Instructions

e-Signature emails will be sent to the signing parties below:

| | |
|------------------|--------------|
| Proposed Insured | John Doe |
| Owner | Sue Doe |
| Legal Guardian | Tim Guardian |
| Payer | Jane Smith |

The e-Signature process requires each e-Signer to agree to the Terms of Use, e-Signature and e-Delivery Consent and then to review the documents online.

Following the review of this information, the Owner will be provided with the option to receive an electronic or mailed copy of their Welcome Package, should their insurance contract be approved. It includes the insurance contract and may also include additional document(s) for their review, signature and return to Foresters.

Be sure to discuss the e-Delivery option with the Owner before they sign.

Each signer will be instructed to click an "I Agree" statement, insert the city, where he/she is located when signing and apply his/her electronic signature.

This process will serve as his/her electronic signature. A secure process has been put in place to ensure his/her review of personal information and e-Signing is confidential and secure.

Agent e-Signature Instructions

Forrest Gump, please enter the last 4 digits of your SSN that you, as the agent, will use to sign in to your agent Signature process once all other parties have e-Signed.

Agent's SSN (Last 4 Digits)

Please also enter and confirm your email address where e-Signature notifications will be sent.

Agent's Email Address

Confirm Agent's Email Address

As the Agent, are you also the Proposed Insured, Owner or Payer? (Select one only)

☐ Yes
 ☐ No

☐ Proposed Insured
☐ Owner
☐ Payer

Each person signing must have their own email address and cannot share or use one that another person has, or you the Agent have, access to. You, the Agent, cannot create or provide them with an email address to use

Refer to the Pre-Qualifying screen for the e-App Eligibility Rules

iPipeline's iGO e-App Process

- Proposed Insured/Owner/*Legal Guardian/Payer e-Signature

For document e-Delivery and the e-Signature process, each person signing must have their own email address and cannot share or use one that another person has, or you the Agent have, access to (Refer to the Pre-Qualifying screen for the e-App Eligibility Rules)

If you enter an email address that is the same email address for any other person signing, you will be asked to enter a different email address. As the Agent, you cannot create or provide them with an email address to use

The image displays four overlapping screenshots of the iPipeline iGO e-App process, illustrating the e-signature steps for different roles. Each screen shows a sidebar with navigation options and a main content area with a red error message: "Your e-Signature email has not yet been sent".

- Proposed Insured's e-Signature:** The top-most screen, showing the "Proposed Insured's e-Signature" section.
- Owner's e-Signature:** The second screen, showing the "Owner's e-Signature" section.
- Legal Guardian's e-Signature:** The third screen, showing the "Legal Guardian's e-Signature" section.
- Payer's e-Signature:** The bottom-most screen, showing the "Payer's e-Signature" section.

Each screen includes a "Send Message" button and a note: "By completing the information below, each signing party will receive a personalized email message instructing them how to gain access to the applicable documents and the necessary steps that must be completed to apply their electronic signature." The "Payer's e-Signature" screen also includes a field for "Payer's Email Address" and a note: "Each person signing must have their own email address and cannot share or use one that another person has, or you the Agent have, access to. You, the Agent, cannot create or provide them with an email address to use. Refer to the Pre-Qualifying screen for the e-App Eligibility Rules."

* 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

iPipeline's iGO e-App Process

- Proposed Insured/Owner/Legal Guardian/Payer e-Signature
 - Required information that has already been data entered is carried over to this screen
 - NOTE: you will need to enter the last 4 digits of the SSN for the Legal Guardian
 - Enter the email address for each signer. This is the email address where the e-Signature emails will be sent to electronically sign, and receive, the applicable documents. **Each signer must have their own email address**

NOTE: for BrightFuture, only the Owner is required to e-Sign

The image displays four overlapping screenshots of the iPipeline's iGO e-App process, specifically the e-Signature screens for different roles. Each screen features a sidebar with navigation links, a status bar, and a main content area with instructions and input fields.

- Proposed Insured's e-Signature:** Shows a status bar indicating "Your e-Signature email has not yet been sent!" and a "Send Message" button. The main content area includes instructions and a "Last 4 digits of e-Signer's Social Security Number" field.
- Owner's e-Signature:** Similar to the Proposed Insured's screen, it shows a status bar indicating "Your e-Signature email has not yet been sent!" and a "Send Message" button. The main content area includes instructions and a "Last 4 digits of e-Signer's Social Security Number" field.
- Legal Guardian's e-Signature:** Shows a status bar indicating "Your e-Signature email has not yet been sent!" and a "Send Message" button. The main content area includes instructions and a "Last 4 digits of e-Signer's Social Security Number" field.
- Payer's e-Signature:** Shows a status bar indicating "Your e-Signature email has not yet been sent!" and a "Send Message" button. The main content area includes instructions and a "Payer's Email Address:" field.

iPipeline's iGO e-App Process

■ e-Signature Confirmation

- Congratulations! You've completed the data collection process and sent the e-Signature link to each signer
- The name of the signer, the email address the *e-Signature* link was sent to as well as the date the link was sent, is shown on this screen
- Next step is for you to sign the e-App
- You will be notified by email if:
 - e-Signer makes 3 failed attempts to login using their assigned password
 - e-Signer has successfully e-Signed
 - e-Signer declines to e-Sign

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...

Validate and Lock Data

Signature Method

e-Signature Instruction...

Proposed Insured e-Sign...

Owner e-Signature

Legal Guardian e-Signat...

Payer e-Signature

e-Signature Confirmatio...

e-Signature Confirmation

All required links to e-Sign have been sent!

You have successfully sent the link to e-Sign to the following individuals, instructing them how to gain access to the applicable documents and the necessary steps that must be completed to collect their electronic signature(s).

| Signing Party Name | e-Signature Link Sent To | MM/DD/YYYY |
|--------------------|--------------------------|------------|
| John Doe | test@test.com | 02/04/2025 |
| Sue Doe | test@test.net | 02/04/2025 |
| Tim Guardian | test@gmail.com | 02/04/2025 |
| Jane Smith | test@hotmail.com | 02/04/2025 |

You will be notified of the following via email:

1. e-Signer makes three failed attempts to login using their assigned password.
2. e-Signer successfully e-Signs the documents.
3. e-Signer declines to e-Sign the documents.

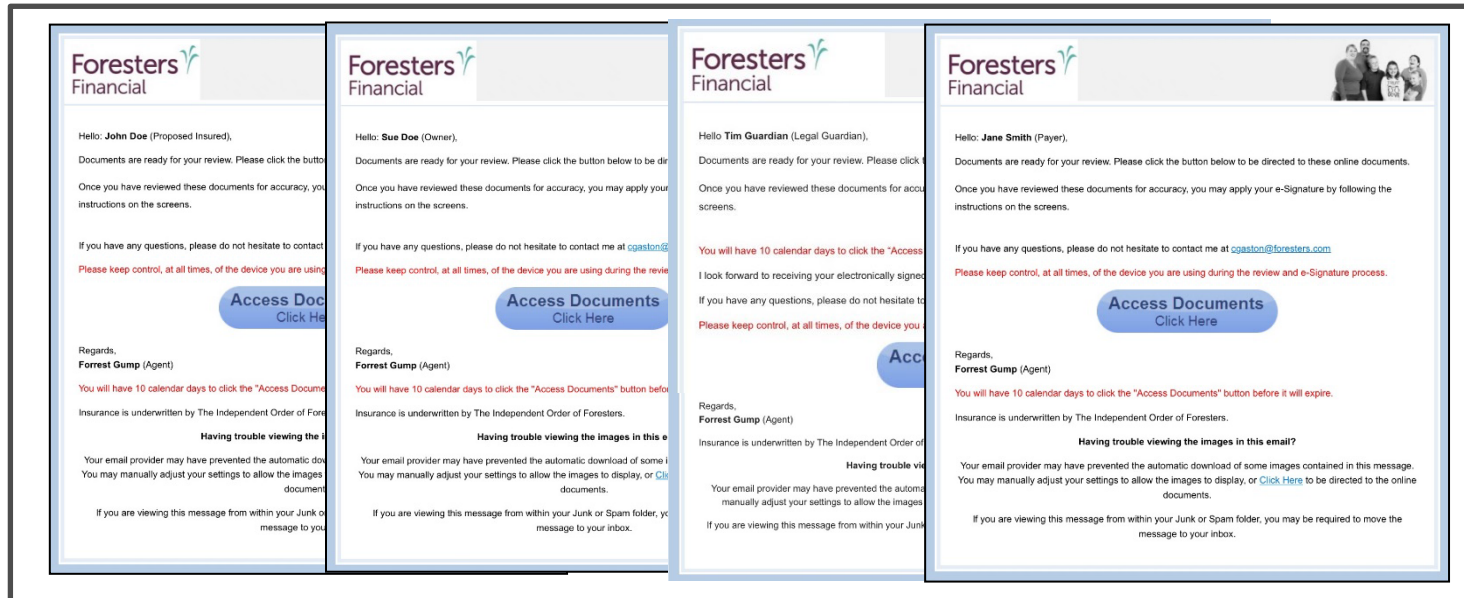
Your electronic signature will be required after all other e-Signatures have been captured. After e-Signing you will be able to electronically submit the completed documents to Foresters Financial for review.

To start a new case, click "My Cases" at the top of this page and select "Start New Case". To logout, click the "Sign Out" link in the upper right-hand margin.

Thank you for using Foresters Electronic Application. Once all parties have e-Signed their documents you will also need to e-Sign before you can submit!

iPipeline's iGO e-App Process

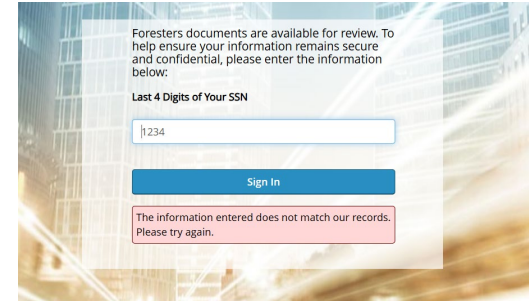
- Proposed Insured/Owner/Legal Guardian and/or Payer Email
 - Each signer will receive an email from Foresters Financial letting them know their documents are ready for review. To review the documents, they need to click *Access Documents*
- NOTE: for BrightFuture, only the Owner will receive an email



iPipeline's iGO e-App Process

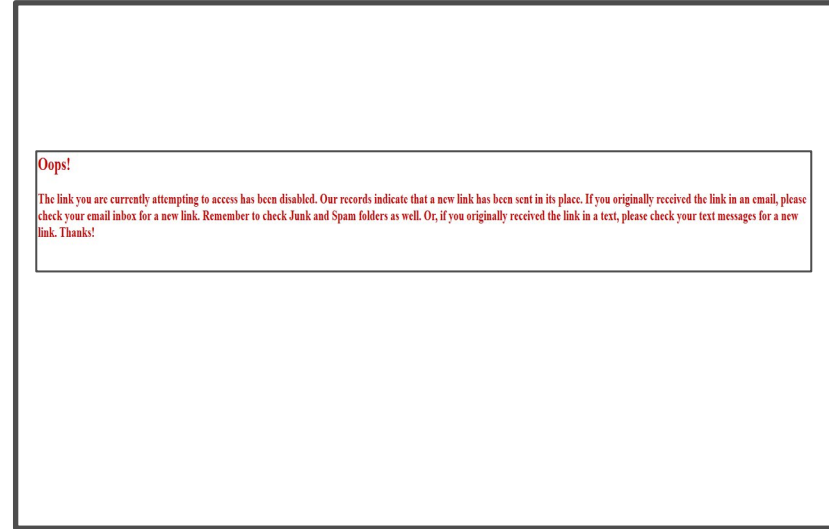
■ Login

- On the **Login** screen, if using ClickWrap, each signer will enter the last 4 digits of their SSN to login to the website, which is where they will access the documents for review and electronic signature
 - If the signer enters the last 4 digits of their SSN incorrectly, they are instructed to try again
 - If the signer enters the last 4 digits of their SSN incorrectly **3** times, the signer will not be able to login. The screen will refresh and they will see a message letting them know they've reached the maximum number of attempts
 - You will receive an email letting you know this has happened and you will need to resend the e-*Signature* link to them
 - To activate the **Login** screen or the e-*Signature* link go to the **My Cases** dashboard, find the e-App, click *Case Details* and look for *Resend* (refer to slide 19)



iPipeline's iGO e-App Process

- Login
 - The **Login** screen will remain active for **10** calendar days from the date the signer was sent the text message. If 10 calendar days have passed, and the signer clicks the *e-Signature* link, the screen will refresh and they will see a message letting them know the link has been disabled
 - You will receive an email letting you know this has happened and you will need to resend the *e-Signature* link to them
 - To activate the **Login** screen or the *e-Signature* link go to the **My Cases** dashboard, find the e-App and click *Resend e-Signature Link* (refer to slide 19)



iPipeline's iGO e-App Process

- Welcome - Consent
 - Each signer must review and agree to the **Terms of Use, e-Signature and e-Delivery Consent** before proceeding with the e-Signature process
- NOTE: for BrightFuture, only the Owner is required to review and consent to the Terms of Use

Welcome - Consent

Welcome John Doe,

To begin the Signature process, please review the **Terms of Use, e-Signature and e-Delivery Consent** by using the scroll window below.

TO THE FOLLOWS EXTENT PERMITTED, THE UNDERSIGNED OR THEIR WEBSITE PROVIDES "AS IS" AND WITHOUT WARRANTIES OR WARRANTY (OTHER THAN EXPRESSED OR IMPLIED) AND THE COMPANY AND ITS OFFICERS, DIRECTORS, EMPLOYEES AND AGENTS (WHICH SHALL INCLUDE CAREER AGENTS AND BROKERS) (COLLECTIVELY "REPRESENTATIVES") AND SUPPLIERS DISCLAIM ALL WARRANTIES, EXPRESSED OR IMPLIED, INCLUDING, BUT NOT LIMITED TO, IMPLIED WARRANTIES OF MERCHANTABILITY AND FITNESS FOR A PARTICULAR PURPOSE. NEITHER THE COMPANY NOR ITS REPRESENTATIVES OR SUPPLIERS, WARRANT THAT THE FUNCTIONS CONTAINED IN THE MATERIALS WILL BE UNINTERRUPTED OR ERROR-FREE, THAT DEFECTS WILL BE CORRECTED, OR THAT THIS WEB SITE, OR THE SERVER THAT MAKES IT AVAILABLE, ARE FREE OF VIRUSES OR OTHER HARMFUL COMPONENTS. NEITHER THE COMPANY NOR ITS REPRESENTATIVES OR SUPPLIERS, WARRANT OR MAKE ANY REPRESENTATIONS REGARDING THE USE OR THE RESULTS OF THE USE OF THE MATERIALS ON THIS WEB SITE IN TERMS OF THEIR CORRECTNESS, ACCURACY, RELIABILITY, OR OTHERWISE. YOU (AND NEITHER THE COMPANY NOR ITS REPRESENTATIVES OR SUPPLIERS) ASSUME THE ENTIRE COST OF ALL NECESSARY SERVICING, REPAIR, OR CORRECTION. THE INFORMATION AND DESCRIPTIONS CONTAINED HEREIN ARE NOT NECESSARILY INTENDED TO BE COMPLETE DESCRIPTIONS OF ALL TERMS, EXCLUSIONS AND CONDITIONS APPLICABLE TO THE PRODUCTS AND SERVICES, BUT ARE PROVIDED SOLELY FOR GENERAL INFORMATIONAL PURPOSES. PLEASE REFER TO THE ACTUAL POLICY OR THE RELEVANT PRODUCT OR SERVICE AGREEMENT. THIS WEB SITE MAY BE LINKED TO OTHER WEB SITES WHICH ARE NOT MAINTAINED BY THE COMPANY. NEITHER THE COMPANY NOR ITS REPRESENTATIVES OR SUPPLIERS, ARE RESPONSIBLE FOR THE CONTENT OF THOSE WEB SITES. THE INCLUSION OF ANY LINK TO SUCH WEB SITES DOES NOT IMPLY APPROVAL OF, OR ENDORSEMENT BY, THE COMPANY, OR ANY OF ITS REPRESENTATIVES OR SUPPLIERS, OF THE WEB SITES OR THE CONTENT THEREOF.

LIMITATION OF LIABILITY
While the Company and its Representatives or suppliers use reasonable efforts to include accurate and up-to-date information on this Web site, errors or omissions may occur. Under no circumstances

[Print](#)

Please review the documents in their entirety for accuracy and to make sure you completely understand and agree with what they say. If you need to change or update any information or if you have any questions, please discuss with the agent who assisted with this application before applying your electronic signature.

After reviewing the documents, please check the box indicating you have completed the review of all documents and then select either "I Agree" or "I Decline".

Review Documents

☐ By clicking the "I Agree" button, I confirm that I have reviewed and agree with the Terms of Use, e-Signature and e-Delivery Consent and that I have also reviewed each of the documents

I Decline

I Agree

iPipeline's iGO e-App Process

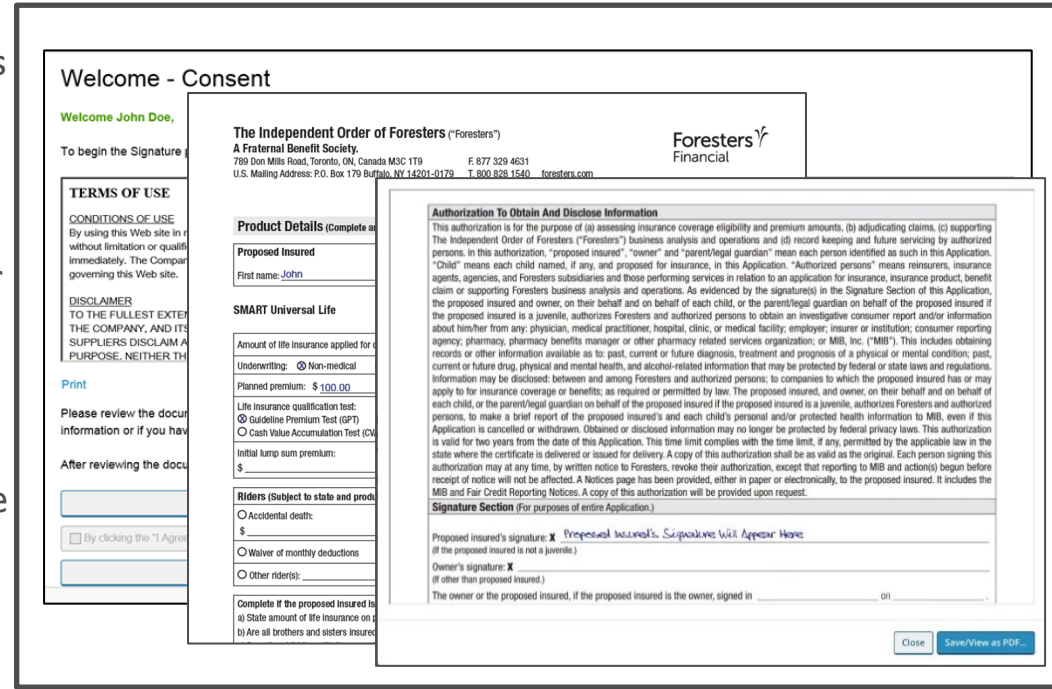
■ Review Documents

- Each signer must review the documents by clicking *Review Documents* before they can sign

NOTE: for BrightFuture, only the Owner is required to review the documents

TIP: once the documents load, wait for the screen to refresh before scrolling through them

- When the document opens, on every line where each signer is required to sign, they will see where their signature is required; shown as “Proposed Insured’s/Owner’s/Legal Guardian’s and/or Payer’s Signature Will Appear Here”. Once they have applied their signature, the **Appear Here** message will be replaced with their electronic signature



Welcome - Consent

Welcome John Doe,

To begin the Signature

TERMS OF USE

CONDITIONS OF USE
By using this Web site in r without limitation or quali immediately. The Compar governing this Web site.

DISCLAIMER
TO THE FULLEST EXTEN THE COMPANY, AND ITS SUPPLIERS DISCLAIM A PURPOSE, NEITHER TH

[Print](#)

Please review the docum information or if you hav

After reviewing the docu

☐ By clicking the "I Agree

The Independent Order of Foresters ("Foresters")
A Fraternal Benefit Society.
789 Don Mills Road, Toronto, ON, Canada M3C 1T9 F. 677 329 4631
U.S. Mailing Address: P.O. Box 179 Buffalo, NY 14201-0179 T. 800 828 1540 foresters.com

Product Details (Complete

Proposed Insured
First name: John

SMART Universal Life

Amount of life insurance applied for

Underwriting: ☒ Non-medical

Planned premium: \$ 100.00

Life Insurance qualification test:
☒ Guideline Premium Test (GPT)
☐ Cash Value Accumulation Test (CV

Initial lump sum premium:
\$

Riders (Subject to state and prod

☐ Accidental death:
\$

☐ Waiver of monthly deductions

☐ Other riders:

Complete if the proposed insured is
a) State amount of the insurance on, g
b) Are all brothers and sisters insured

Authorization To Obtain And Disclose Information
This authorization is for the purpose of (a) assessing insurance coverage eligibility and premium amounts, (b) adjudicating claims, (c) supporting The Independent Order of Foresters ("Foresters") business analysis and operations and (d) record keeping and future servicing by authorized persons. In this authorization, "proposed insured", "owner" and "parent/legal guardian" mean each person identified as such in this Application. "Child" means each child named, if any, and proposed for insurance, in this Application. "Authorized persons" means reinsurers, insurance agents, agencies, and Foresters subsidiaries and those performing services in relation to an application for insurance, insurance product, benefit claim or supporting Foresters business analysis and operations. As evidenced by the signature(s) in the Signature Section of this Application, the proposed insured and owner, on their behalf and on behalf of each child, or the parent/legal guardian on behalf of the proposed insured if the proposed insured is a juvenile, authorizes Foresters and authorized persons to obtain an investigative consumer report and/or information about him/her from any: physician, medical practitioner, hospital, clinic, or medical facility; employer; insurer or institution; consumer reporting agency; pharmacy, pharmacy benefits manager or other pharmacy related services organization; or MIB, Inc. ("MIB"). This includes obtaining records or other information available as to: past, current or future diagnosis, treatment and prognosis of a physical or mental condition; past, current or future drug, physical and mental health, and alcohol-related information that may be protected by federal or state laws and regulations. Information may be disclosed between and among Foresters and authorized persons; to companies to which the proposed insured has or may apply to for insurance coverage or benefits; as required or permitted by law. The proposed insured, and owner, on their behalf and on behalf of each child, or the parent/legal guardian on behalf of the proposed insured if the proposed insured is a juvenile, authorizes Foresters and authorized persons, to make a brief report of the proposed insured's and each child's personal and/or protected health information to MIB, even if this Application is cancelled or withdrawn. Obtained or disclosed information may no longer be protected by federal privacy laws. This authorization is valid for two years from the date of this Application. This time limit complies with the time limit, if any, permitted by the applicable law in the state where the certificate is delivered or issued for delivery. A copy of this authorization shall be as valid as the original. Each person signing this authorization may at any time, by written notice to Foresters, revoke their authorization, except that reporting to MIB and action(s) begun before receipt of notice will not be affected. A Notices page has been provided, either in paper or electronically, to the proposed insured. It includes the MIB and Fair Credit Reporting Notices. A copy of this authorization will be provided upon request.

Signature Section (For purposes of entire Application.)

Proposed insured's signature: ☒ Proposed insured's Signature Will Appear Here
(if the proposed insured is not a juvenile.)

Owner's signature: ☒
(if other than proposed insured.)

The owner or the proposed insured, if the proposed insured is the owner, signed in _____ on _____

[Close](#) [Save/View as PDF...](#)

- Review Documents

TIP: if signing on the Apple iPhone® to close the documents, click the icon that has the 2 squares on top of each other. In the **All Tabs** window, click the screen you were on before clicking *Review Documents*

- If a signer declines to sign you will be notified by email



iPipeline's iGO e-App Process

■ Review Documents

- Some details for Lifestyle and Medical related questions will be mapped to an Overflow form as there may not be enough space on the applicable application page to capture the details (to attaching an additional sheet of paper when writing a paper application)
- On the application if **See Overflow Form** is shown, it tells you and the Proposed Insured/Owner to review this form to see the response that was data entered
- Some but not all cases will have an Overflow form

NOTE: There is no Overflow form for BrightFuture or Prepared

The screenshot displays a digital application form for Foresters Financial. The top section is a table for insurance details. Below it are questions 29 and 30 regarding previous insurance applications. A section titled 'Additional Information' prompts the user to explain 'Yes' answers. A blue link 'See Overflow Form' is visible. The 'Overflow Form' section includes a header with company contact information, a title 'Overflow Form', and a radio button selection for the reason for the overflow. It contains fields for the proposed insured's name and date of birth. The 'Overflow Information' section includes a 'LIFESTYLE QUESTIONS SECTION' with a warning about marijuana use and a 'SIGNATURE SECTION' with a declaration of truthfulness.

| Name of Insurer | Annuity/Life insurance \$ | Accidental death \$ | Critical illness \$ | Disability income (per month) \$ | Issue year or indicate if pending |
|-----------------|---------------------------|---------------------|---------------------|----------------------------------|-----------------------------------|
| | | | | | |
| | | | | | |
| | | | | | |

29. Have you ever had an application for life, health, disability or critical illness insurance declined, rated or modified? ☐ Yes ☒ No
If "Yes", provide date and reason:

30. 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)? ☐ Yes ☒ No

Additional Information (Explain all "Yes" answers where applicable.)
Include Question #, diagnosis, date first diagnosed, treatment, medications, medical facilities and physicians' name, addresses, phone #s.

[See Overflow Form](#)

Overflow Form

The Independent Order of Foresters ("Foresters") - A Fraternal Benefit Society
789 Don Mills Road, Toronto, Canada M3C 1T9 T: 800 828 1540 foresters.com

Overflow for the most recent: ☒ application for individual life insurance ☐ application for reinstatement ☐ application for change

Proposed Insured: John Doe
(First name, middle initial and last name)

Date of birth: Sep 09, 1985
(mm/dd/yyyy)

Overflow Information

—LIFESTYLE QUESTIONS SECTION—
Within the past 5 years, have you:
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?
Details: See Drug and Substance Usage Questionnaire

—SIGNATURE SECTION—
"Application" means the application identified in this Overflow Form ("Form"), relating to the proposed insured identified in this Form, including each additional form that is a part of that application. "I" means individually each person identified in the Application as either the proposed insured and/or owner and the parent/legal guardian signing this Form.

I, by signing this Form: 1) Declare that I have provided the statements, answers and representations shown in this Form and they are full, complete and true, to the best of my knowledge and belief. 2) Understand and agree that: (a) those statements, answers and representations relate to the corresponding Application section or question identified in this Form; (b) those statements, answers and representations will be relied upon as evidence of insurability that will influence the assessment and acceptance of the Application by Foresters; and (c) this Form is part of and subject to the Application.

iPipeline's iGO e-App Process

- Agree/Decline
 - After review, if there is something that needs to be changed, the signer should click *I Decline*. If this happens, you will receive an email letting you know they have declined
 - You will need to go back into the e-App, unlock it, make the required changes, lock the e-App and restart the signature process
 - If the signer accepts the **Terms of Use, e-Signature and e-Delivery Consent** and is ready to proceed with what is shown in the documents, they can click the *checkbox*, then click *I Agree*

Foresters
Financial

Welcome John

Decline e-Signature

If you decide to decline and cancel the e-Signature process, the following will happen:

- Any electronic signatures applied will be removed from the documents and the e-Sign process restarted if you want to continue
- The agent who assisted with this application will be notified via email that you declined and cancelled the e-Signature process
- You will not be able to access these documents on this secure Website until the agent who assisted with this application contacts you

Do you wish to continue with declining and cancelling the e-Signature process?

TERMS OF USE

By using this Website, you agree to the following Terms of Use without limitation. These Terms of Use govern the use of the Website and the use of the Website by you.

DISCLAIMER

THE COMPANY, ITS OFFICERS, DIRECTORS, EMPLOYEES AND AGENTS (WHICH SHALL INCLUDE FORESTERS FINANCIAL AND FORESTERS (COLLECTIVELY "FORESTERS") AND SUPPLIERS DISCLAIM ALL WARRANTIES, EXPRESSED OR IMPLIED, INCLUDING, BUT NOT LIMITED TO, IMPLIED WARRANTIES OF MERCHANTABILITY AND FITNESS FOR A PARTICULAR PURPOSE. NEITHER THE COMPANY, NOR ITS REPRESENTATIVES OR SUPPLIERS, WARRANT THAT THE FUNCTIONS CONTAINED IN THE MATERIALS WILL BE UNINTERRUPTED OR

[Print](#)

Please review the documents in their entirety for accuracy and to make sure you completely understand and agree with what they say. If you need to change or update any information or if you have any questions, please discuss with the agent who assisted with this application before applying your electronic signature.

After reviewing the documents, please check the box indicating you have completed the review of all documents and then select either "I Agree" or "I Decline".

☐ By clicking the "I Agree" button, I confirm that I have reviewed and agree with the Terms of Use and e-Signature Consent and that I have also reviewed each of the documents

iPipeline's iGO e-App Process

- e-Delivery Consent
 - The Owner is given the opportunity to consent to the e-Delivery of their Welcome package, which includes any additional document(s) for their review, signature and return to Foresters
 - If an insurance contract is approved and *Electronic copy* is selected, the email address provided during the signature process will be the email address used to email the Welcome package and applicable documents
 - If *Mailed copy* is selected, the insurance contract will be mailed directly to the Owner or delivered to the Owner by the agent who assisted with the application

Consent for Electronic Delivery of Insurance Contract and Related Documents

If your application for insurance is approved, Foresters Financial provides you with the opportunity to receive an electronic or mailed copy of your Welcome Package. It includes your insurance contract and may also include additional document(s) for your review, signature and return to Foresters (collectively "Applicable Documents").

For your convenience, we pre-checked "Electronic copy" below which means your Welcome Package will be electronically sent to you. If, however you want to receive your Welcome Package by mail, instead of electronically, please select "Mailed copy" below.

When your Welcome Package is electronically received, you can save or print the Applicable Documents. The number of pages to print can be as much as or more than 50 pages.

A request for a duplicate copy, in paper, may require payment of an administrative fee (currently \$25, subject to change) and it will be mailed to you within a reasonable period of receipt of payment by Foresters. Payment can be made by check payable to Foresters Financial or by online banking.

☒ Electronic copy

If the box for "Electronic copy" is checked, this means you are providing your consent to receive your Welcome Package by secure email, instead of by mail, at the following email address: . You are also confirming this is your own valid email address.

In addition, you are consenting to your Welcome Package being sent, either electronically and/or in paper, to the agent who assisted with this application and you have reviewed, understand and agree with the information above about the number of pages and that a fee may apply if a mailed copy is requested, in the future, for some or all of the Applicable Documents.

☐ Mailed copy

By checking "Mailed copy," you are providing your consent to receive your Welcome Package in paper, sent to the address listed on the application or delivered to you by the agent who assisted with this application.

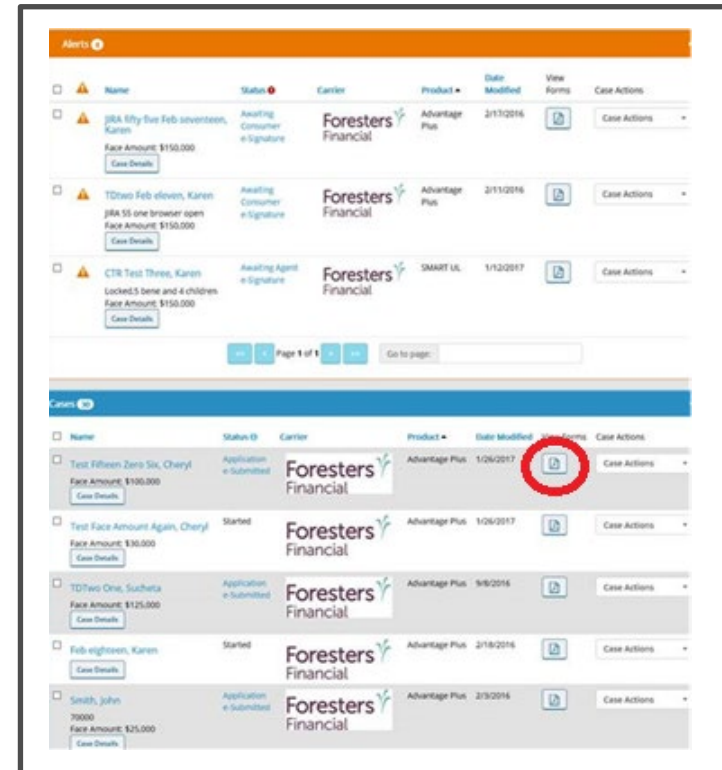
In addition, you are consenting to your Welcome Package being sent, either electronically and/or in paper, to the agent who assisted with this application and you have reviewed, understand and agree with the information above about the number of pages and that a fee may apply if a duplicate copy in paper is requested, in the future, for some or all of the Applicable Documents.

iPipeline's iGO e-App Process

■ e-Delivery Consent

TIP: if signing using Text to Sign, on some Apple iPhones and Android phones the *Consent for Electronic Delivery* screen loads in the middle of the page. If this happens, suggest to the signer they scroll to the top of the page

- Once the e-App has been submitted, to check the e-Delivery method selected by the Owner, click the PDF of the application package on the **My Cases** dashboard



iPipeline's iGO e-App Process

■ Apply e-Signature

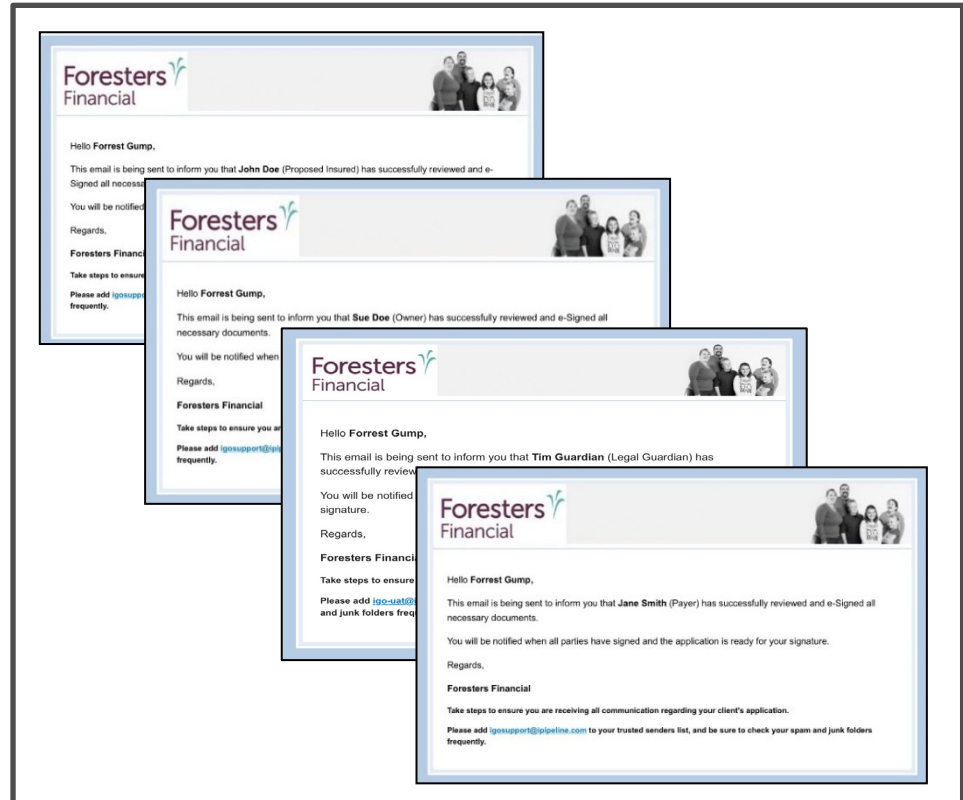
- Each signer needs to review and agree to the statements listed
- If they agree, the signer will need to enter the **Signed at City** and **Signed State** they are signing the application and click *Apply e-Signature and Submit to Agent*
- The **Signed at State** defaulted for the Owner is the state selected on the Case Information screen and cannot be changed

TIP: if signing using Text to Sign, on some Apple iPhones and Android phones the *Apply e-Signature* screen loads in the middle of the page. If this happens, suggest to the signer they scroll to the top of the page

The image displays three overlapping screenshots of the Foresters Financial 'Apply e-Signature' screen. Each screen shows the Foresters Financial logo at the top, followed by the title 'Apply e-Signature'. Below the title, there is a checkbox for 'By clicking the box to the left I, John Doe, declare that I understand and agree that:' and a list of terms. The 'Signed at City' field is highlighted in yellow. The 'Signed at State' dropdown is also highlighted in yellow. The 'Apply e-Signature' button is visible in the middle screenshot, and the 'Apply e-Signature and Submit to Agent' button is visible in the bottom screenshot.

iPipeline's iGO e-App Process

- Apply e-Signature
 - After each signer has signed, you will be sent an email letting you know they have completed the e-Signature process
 - If the signer declines to sign, you will receive an email letting you know they have declined



iPipeline's iGO e-App Process

- Thank You
 - The signer can view the documents by clicking *View e-Signed Documents*
 - The documents which contain the application, supplemental forms and applicable POS disclosure forms will open
 - The signer can see that their electronic signature has been applied on all signature lines (as well as any other signer who may have signed before them) where they are required to sign. Their electronic signature will show as "e-Signed by: First Name Last Name" in scripted font
 - Each signer is encouraged to retain these documents for their records by printing or saving them to their own device

NOTE: you have not signed the documents so the signers will not see your signature

The screenshot shows a web interface for Foresters Financial. At the top left is the Foresters Financial logo. Below it, the heading "Thank You" is displayed. The main body of the screen contains several paragraphs of text explaining the completion of the e-signature process and providing instructions on how to view and retain documents. At the bottom, there is a blue button labeled "View e-Signed Documents" and a green banner with a checkmark icon and the text "Thank you for using Foresters Electronic Application!".

Foresters
Financial

Thank You

Your documents review and e-Signature process are now complete and your signature, and initials if applicable, have been applied electronically to each document that require your signature and/or initials.

As described in the Terms of Use, e-Signature and e-Delivery Consent, you agreed to receive documents electronically including the forms that Foresters is required to provide to you at the end of the application process. To view those documents, click the "View e-Signed Documents" button. You can retain the documents by printing or saving them to your own device. After closing this screen, you will no longer have access to them.

An email has been sent to the agent who assisted with the application advising them that you have completed the e-Signature process. Applicable documents must be electronically signed by that agent, and where applicable reviewed and agreed to by that agent's case manager, for the documents to be submitted to Foresters for review.

After that agent e-Signs and submits the documents to Foresters, you will be sent another link to access those documents.

If another signer declines to e-Sign, no application will be submitted to Foresters and any temporary coverage that went into effect is terminated and no longer in effect.

[View e-Signed Documents](#)

✔ Thank you for using Foresters Electronic Application!

iPipeline's iGO e-App Process

- Thank You

TIP: if signing on the Apple iPhone® to close the documents, click the icon that has the 2 squares on top of each other. In the **All Tabs** window, click the screen you were on before clicking *Review Documents*



7:30
Messages

The Independent Order of Foresters (Foresters)
A Fraternal Benefit Society
789 Don Mills Road, Toronto, ON, Canada M3C 1T9 F 877 329 4631
U.S. Mailing Address: P.O. Box 1175 Buffalo, NY 14201-0179 T 800 528 1540 foresters.com

Foresters Financial

The Independent Order of Foresters (Foresters)
Product Details (complete and submit only if applying for SMART Universal Life Insurance.)

Proposed Insured
First name: John Middle name: Last name: Doe

SMART Universal Life
(Each field in this section must be completed.)
Amount of life insurance applied for on the proposed insured: \$ 100,000

Underwriting: ☒ Non-medical ☐ Medical
Planned premium: \$ 150.00 ☒ Monthly ☐ Quarterly ☐ Semi-annually ☐ Annually
Life insurance qualification test: ☒ Qualitative Premium Test (QPT) ☐ Death benefit option: ☐ Level ☒ Increasing
☐ Cash Value Accumulation Test (CVAT)
Initial lump sum premium? ☐ Yes ☒ No
If "No", indicate the anticipated amount of 1035 exchange funds, if any, and the amount and source of any non-1035 exchange funds.
1035 exchange funds: \$ Source of non-1035 exchange funds: \$

Charity Beneficiary Designation
The life insurance product applied for will, if issued, include a Charity Benefit. The owner can designate an eligible beneficiary for that benefit now or at any time prior to the insured's death. If an eligible beneficiary is not designated prior to the insured's death, no Charity Benefit will be paid. Eligible beneficiary means a charitable organization accredited as the primary under section 501(c)(3) of the Internal Revenue Code and eligible to receive a charitable contribution as defined in section 170(c) of that code, or any successor provisions thereto.
Charitable Organization Name: Tax ID #: Zip:
Street Address: City: State: Zip:

Riders (subject to state and product availability)
☐ Accidental death ☐ Child's term ☐ Guaranteed purchase option
\$ \$
☐ Waiver of monthly deductions ☐ Other rider(s):

Complete if the proposed insured is a juvenile.
a) State amount of life insurance on primary completion: \$
b) Are all brothers and sisters insured for the same amount? If "No", state amount and reason in the Remarks section below. ☐ Yes ☒ No
c) Does the child live with the owner? If "No", provide reason in the Remarks section below. ☐ Yes ☒ No

Remarks:
There may be additional Disclosure forms required before the certificate can be issued. Check the State requirements.
This form is part of the Application for Individual Life Insurance.
Foresters Financial is the underwriter and a member of The Independent Order of Foresters (Foresters).
ICC18 770624 US 0418 [app75150-650-4043-405-88500007010](#)

The Independent Order of Foresters (Foresters)
A Fraternal Benefit Society
789 Don Mills Road, Toronto, ON, Canada M3C 1T9 F 877 329 4631
U.S. Mailing Address: P.O. Box 1175 Buffalo, NY 14201-0179 T 800 528 1540 foresters.com

Foresters Financial

Application for Individual Life Insurance

Proposed Insured
First name: John Middle name: Last name: Doe ☐ Male ☒ Female
Street address: City: State: Zip:

ap2-uat3.ipipeline.com

iPipeline's iGO e-App Process

■ Signer Status

- To see which signers have signed the application, go to the **My Cases** dashboard, find the e-App, click *Case Details* and look for *e-Signer Status*
- If signing using Text to Sign you can also open the e-App and go to the *Agent Instructions* screen

Alerts 17

Name Status Carrier Product Date Modified View Forms Case Actions

Doe, John
Face Amount: \$100,000
Case Details Resend e-Signature Link

Foresters Financial SMART UL - Non-medical 2/6/2025

e-Signer Status:

| Consumer | Role | PIN/TIN/SSN | e-Signature Status | Action |
|--------------|------------------|-------------|------------------------------|--------|
| Tim Guardian | Legal Guardian | | Pending Awaiting Signature | Resend |
| John Doe | Proposed Insured | | Completed Accepted Signature | |

Proposed Insured: John Doe

☒ I, Forrest Gump, confirm that I have read aloud the entire Consent in Step 1 to John Doe, Proposed Insured, and they have agreed to that Consent. I understand and agree that I will not resend the text message to this person if they have either withdrawn their consent to receive a text message or do not wish to proceed.

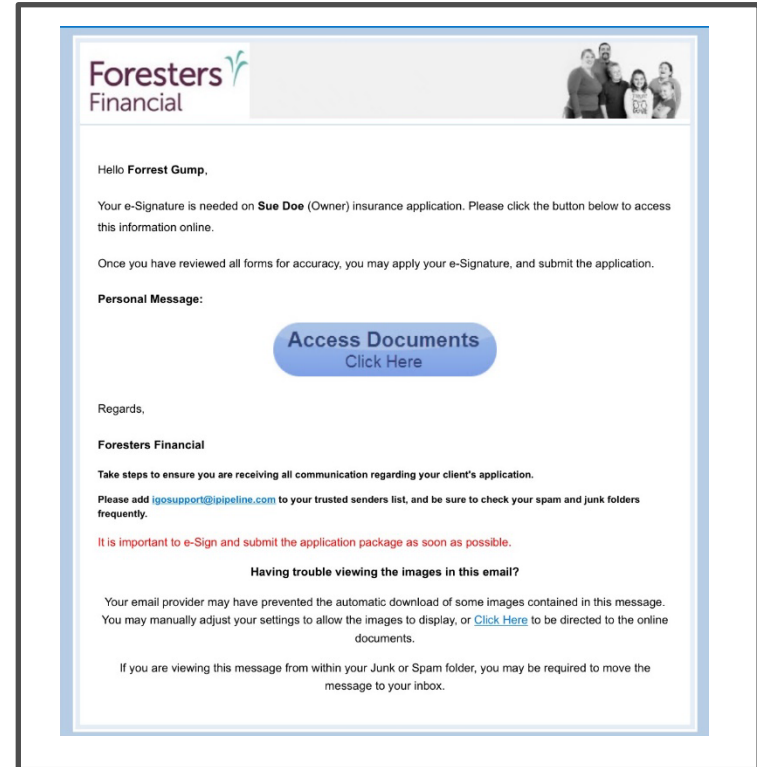
Last 4 digits of e-Signer's Social Security Number
1111

Proposed Insured's Cell Phone Number
(416) 275-0656

Proposed Insured has signed this application

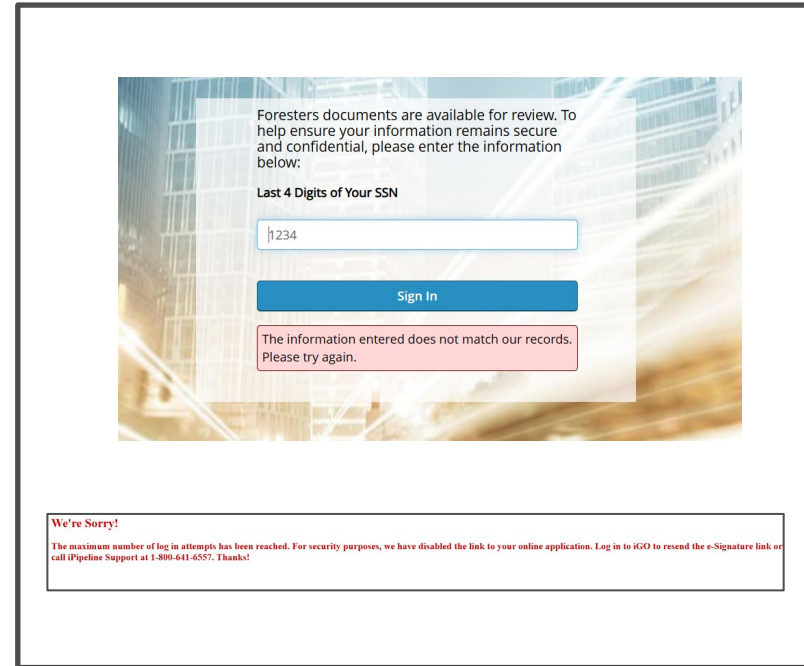
iPipeline's iGO e-App Process

- Agent Email
 - After all signers have signed, it's your turn
 - You will receive an email with the e-Signature link. Click *Access Documents* to start the signature process
 - It's very important to sign and submit the application shortly after you receive this email



iPipeline's iGO e-App Process

- Login
 - On the **Login** screen, you will enter the last 4 digits of your SSN to login to the website, which is where you will access the documents for electronic signature
 - If you enter the last 4 digits of your SSN incorrectly, you are instructed to try again
 - If you enter the last 4 digits of your SSN incorrectly **3** times, you will not be able to login. The screen will refresh, you will see a message letting you know you've reached the maximum number of attempts and you will need to resend the *e-Signature* link to yourself
 - To activate the **Login** screen or the *e-Signature* link go to the **My Cases** dashboard, find the e-App, click *Case Details* and look for *Resend* (refer to slide 19)



Foresters documents are available for review. To help ensure your information remains secure and confidential, please enter the information below:

Last 4 Digits of Your SSN

1234

Sign In

The information entered does not match our records. Please try again.

We're Sorry!
The maximum number of log in attempts has been reached. For security purposes, we have disabled the link to your online application. Log in to iGO to resend the e-Signature link or call iPipeline Support at 1-800-641-6557. Thanks!

iPipeline's iGO e-App Process

- Login
 - The **Login** screen will remain active for **10** calendar days from the date you were sent the email
 - If 10 calendar days have passed and you click the *e-Signature* link, the screen will refresh, you will see a message letting you know the link has been disabled and you will need to resend the *e-Signature* link to yourself
 - To activate the **Login** screen or the *e-Signature* link go to the **My Cases** dashboard, find the e-App and click the *Resend e-Signature Link* (refer to slide 19)

Oops!

The link you are currently attempting to access has been disabled. Our records indicate that a new link has been sent in its place. If you originally received the link in an email, please check your email inbox for a new link. Remember to check Junk and Spam folders as well. Or, if you originally received the link in a text, please check your text messages for a new link. Thanks!

iPipeline's iGO e-App Process

■ Welcome - Consent

- You are required to review and agree to the **Terms of Use, e-Signature and e-Delivery Consent** before proceeding with the e-Signature process
- However, you are not required to review the documents a second time
 - Click *Review Documents* if you want to see the contract delivery method selected by the Owner
 - If the Owner selected the wrong delivery option is selected, click *I Decline*. Go back into the e-App, unlock it, then relock it to restart the signature process and ask the Owner to select a different contract delivery method
- Click the *checkbox* that you agree to the Terms of Use, e-Signature and e-Delivery Consent, then click *I Agree*

Welcome - Consent

Welcome Forrest Gump,

To begin the Signature process, please review the **Terms of Use, e-Signature and e-Delivery Consent** by using the scroll window below.

TO THE FULLEST EXTENT PERMISSIBLE, THE UNDERSIGNED ON THIS WEBSITE HAS PROVIDED FACTS AND WITHOUT WARRANTIES OF ANY KIND, EITHER EXPRESSED OR IMPLIED, THE COMPANY AND ITS OFFICERS, DIRECTORS, EMPLOYEES AND AGENTS (WHICH SHALL INCLUDE CAREER AGENTS AND BROKERS) (COLLECTIVELY "REPRESENTATIVES") AND SUPPLIERS DISCLAIM ALL WARRANTIES, EXPRESSED OR IMPLIED, INCLUDING, BUT NOT LIMITED TO, IMPLIED WARRANTIES OF MERCHANTABILITY AND FITNESS FOR A PARTICULAR PURPOSE. NEITHER THE COMPANY, NOR ITS REPRESENTATIVES OR SUPPLIERS, WARRANT THAT THE FUNCTIONS CONTAINED IN THE MATERIALS WILL BE UNINTERRUPTED OR ERROR-FREE, THAT DEFECTS WILL BE CORRECTED, OR THAT THIS WEB SITE, OR THE SERVER THAT MAKES IT AVAILABLE, ARE FREE OF VIRUSES OR OTHER HARMFUL COMPONENTS. NEITHER THE COMPANY, NOR ITS REPRESENTATIVES OR SUPPLIERS, WARRANT OR MAKE ANY REPRESENTATIONS REGARDING THE USE OR THE RESULTS OF THE USE OF THE MATERIALS ON THIS WEB SITE IN TERMS OF THEIR CORRECTNESS, ACCURACY, RELIABILITY, OR OTHERWISE. YOU AND NEITHER THE COMPANY, NOR ITS REPRESENTATIVES OR SUPPLIERS, ASSUME THE ENTIRE COST OF ALL NECESSARY SERVICING, REPAIR, OR CORRECTION. THE INFORMATION AND DESCRIPTIONS CONTAINED HEREIN ARE NOT NECESSARILY INTENDED TO BE COMPLETE DESCRIPTIONS OF ALL TERMS, EXCLUSIONS AND CONDITIONS APPLICABLE TO THE PRODUCTS AND SERVICES, BUT ARE PROVIDED SOLELY FOR GENERAL INFORMATIONAL PURPOSES. PLEASE REFER TO THE ACTUAL POLICY OR THE RELEVANT PRODUCT OR SERVICE AGREEMENT. THIS WEB SITE MAY BE LINKED TO OTHER WEB SITES WHICH ARE NOT MAINTAINED BY THE COMPANY. NEITHER THE COMPANY, NOR ITS REPRESENTATIVES OR SUPPLIERS, ARE RESPONSIBLE FOR THE CONTENT OF THOSE WEB SITES. THE INCLUSION OF ANY LINK TO SUCH WEB SITES DOES NOT IMPLY APPROVAL OF, OR ENDORSEMENT BY, THE COMPANY, OR ANY OF ITS REPRESENTATIVES OR SUPPLIERS, OF THE WEB SITES OR THE CONTENT THEREOF.

LIMITATION OF LIABILITY
While the Company and its Representatives or suppliers use reasonable efforts to include accurate and up-to-date information on this Web site, errors or omissions may occur. Under no circumstances

[Print](#)

If you would like to review the documents again before continuing the e-Signature process please click the "Review Documents" button.

Information gathered during the Application process will be kept by The Independent Order of Foresters according to applicable record retention requirements.

When you are ready to proceed, please check the box indicating you have completed the review of all documents and then select either "I Agree" or "I Decline".

Review Documents

☐ By clicking the "I Agree" button, I confirm that I have reviewed and agree with the Terms of Use, e-Signature and e-Delivery Consent and that I have also reviewed each of the documents

I DeclineI Agree

iPipeline's iGO e-App Process

- Producer Report
 - For Term, SMART UL & ADV+II
 - Before you can sign the documents, you must complete the Producer Report
 - For medical products only, enter the **Age & Amount Requirements, Vendor** and **Date** the requirements were ordered

The screenshot displays the 'Foresters Financial' logo at the top left of the form. The title 'Producer Report' is centered. Below it, a dropdown menu is labeled 'Indicate the anticipated rating class:'. A disclaimer follows: 'If underwriting approval is for a rating class other than as anticipated, Foresters will contact you and, if we do not receive direction otherwise, the certificate will be issued maintain face amount.' The form is divided into two main sections. The left section contains three questions with radio button options: 'Should the certificate's issue date be adjusted?' (Yes/No), 'Will the certificate applied for be a replacement?' (Yes/No), and 'Are you related to the Proposed Insured?' (Yes/No). The right section contains several more questions: 'Are you related to the Proposed Insured?' (Yes/No), 'Is the proposed insured you, your spouse/partner or your child/stepchild?' (Yes/No), 'Did you personally meet with the proposed insured and owner and review the document(s) used to verify identity and birth date of each person?' (Yes/No), 'In the Application, are you the owner, payer or beneficiary?' (Yes/No), 'Have you submitted an additional application to Foresters on a family member of the proposed insured or owner (if other than the proposed insured)?' (Yes/No), 'Was a copy of the Buyer's Guide provided to the Owner at the time of sale?' (Yes/No), and 'Age & Amount requirements ordered?' (Yes/No). Below these, there are three checkboxes for 'Age & Amount Requirements': 'Vital', 'Paramed', and 'Medical (with or without lab tests)'. At the bottom, there are fields for 'Vendor' and 'Date ordered' (MM / DD / YYYY).

iPipeline's iGO e-App Process

- Acknowledgement of First Total Premium(s) and Producer Certification
 - BrightFuture only
 - Before you can sign the documents, you must complete the **Acknowledgement of First Total Premium(s) and Producer Certification**

Foresters
Financial

Acknowledgement of First Total Premium(s) and Producer Certification

Acknowledgement of First Total Premium(s)

It is acknowledged that a total amount of:

\$

was provided or authorized to be collected, to be applied as the first premium payment for the certificate(s) issued, if any, in response to the Application for Individual Whole Life insurance (the "Application") on the life or lives of the proposed insured(s) listed in the Application.

Producer Certification

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

☐ Yes ☒ No

Was a copy of the Buyer's Guide provided to the Owner at the time of sale?

☐ Yes ☐ No

Did you personally meet with the Owner and review the document used to verify identity?

☐ Yes ☐ No

Did you review and leave the Acknowledgement of First Premium with the Owner?

☐ Yes ☐ No

Next

iPipeline's iGO e-App Process

- Acknowledgement of First Premium and Producer Certification
 - Prepared only
 - Before you can sign the documents, you must complete the **Acknowledgement of First Total Premium and Producer Certification**

Acknowledgement of First Premium and Producer Certification

Acknowledgement of First Premium

It is acknowledged that an amount of:

\$

was provided or authorized to be collected, to be applied as the first premium payment for the certificate issued, if any, in response to the Application for Accidental Death Term Insurance (the "Application")

Producer Certification

Did you personally meet with the proposed insured and owner and review the document(s) used to verify identity?

☐ Yes ☐ No

Did you review and leave the Acknowledgement of First Premium with the Owner?

☐ Yes ☐ No

Next

iPipeline's iGO e-App Process

- Apply e-Signature
 - You need to review and agree to the statements listed
 - Enter the **Signed at City** and **Signed at State** where you are signing the application and click *Apply e-Signature*

Foresters
Financial

Apply e-Signature

☐ By clicking the box to the left I, Forrest Gump, declare that I understand and agree that:

- By clicking the "Apply e-Signature" button once, I am electronically applying my signature to the application and in each document that has a signature line for the agent, as if I had signed in my own handwriting.
- The Producer Certification completed by me will be submitted with the application.
- I confirm that the Proposed Insured/Owner/Legal Guardian/Payer was in control of the device used during his/her review of the Terms of Use, e-Signature and e-Delivery Consent and the documents for that signer while applying his/her electronic signature.
- I agree that my personal information, that may include my Social Security Number, can be provided to each agency within my contracted agency hierarchy in relation to this application.

Signed at City Signed at State

Step 1 of 2

iPipeline's iGO e-App Process

■ Apply e-Signature

- To check the contract delivery method selected by the Owner, click the *Print e-Signed Application* link

NOTE: if the wrong delivery option is selected, go back into the e-App, unlock it, then relock it to restart the signature process and ask the Owner to select a different delivery method

- Click *Submit to Foresters Financial* to send the documents to Foresters

TIP: wait until you see “Thank you for submitting Foresters Electronic Application!” before closing the browser

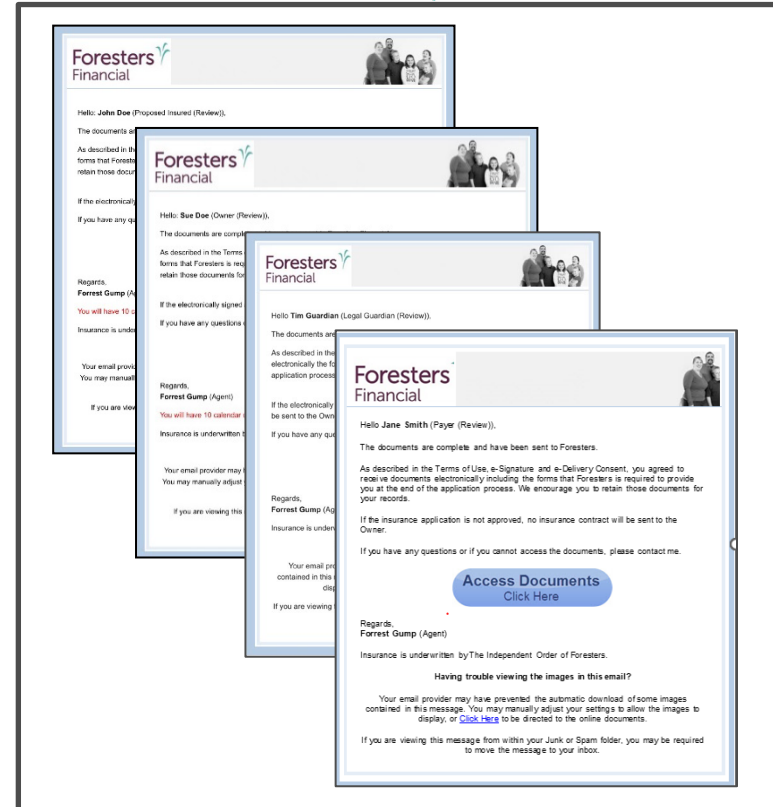
- In **less than 10 minutes**, you will receive a POS decision email for all non-medical products (does not apply to medical products). Decision will either be:
 - Medically Eligible
 - Refer
 - Decline

The screenshot shows a web form titled "Apply e-Signature". At the top, there is a checkbox and text: "By clicking the box to the left I, Forrest Camp, declare that I understand and agree that:". Below this are four bullet points: "By clicking the 'Apply e-Signature' button once, I am electronically applying my signature to the application and in each document that has a signature line for the agent, as if I had signed in my own handwriting.", "The Producer Certification completed by me will be submitted with the application.", "I confirm that the Proposed Insured/Owner/Payer was in control of the device used during his/her review of the Terms of Use and e-Signature Consent and the documents for that signer while applying his/her electronic signature.", and "I agree that my personal information, that may include my Social Security Number, can be provided to each agency within my contracted agency hierarchy in relation to this application." Below the text are two fields: "Signed at City" with a text input containing "Test" and "Signed at State" with a dropdown menu showing "IA" and a checkmark. Under "Step 1 of 2", there are two buttons: "Apply e-Signature" and "Decline e-Signature". Below these is a link "Print e-Signed Application". A red warning box contains the text: "Warning: Your client's application package needs to be submitted." Under "Step 2 of 2", there is a button "Submit to Foresters Financial". At the bottom, a green box contains the text: "Thank you for submitting Foresters Electronic Application!"

iPipeline's iGO e-App Process

- Leave Behind Link - Email
 - If signing using ClickWrap, once you click *Submit to Foresters Financial* each signer will receive the *Leave Behind* link in an email to let them know the documents are complete and have been sent to Foresters
 - NOTE: for BrightFuture, only the Owner will receive this email
 - From the email they can click *Access Documents*, to login to the website to see the documents electronically signed by each signer, along with the applicable Point-of-Sale (POS) disclosure forms that you would have been required to leave behind with that signer if writing a paper application

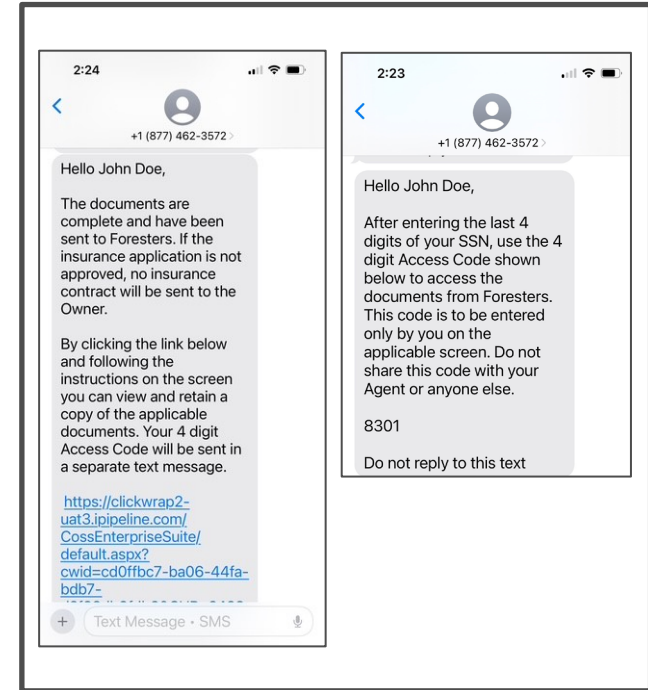
NOTE: this is why you and each signer **must** have a separate email address. The applicable POS forms must be left with them and if you use your email address as theirs, those forms will be sent to you and your regulatory obligations will not have been met



iPipeline's iGO e-App Process

- Leave Behind Link – Text Messages
 - If signing using Text-to-Sign, once you click *Submit to Foresters Financial* each signer will receive the *Leave Behind* link from 1-877-462-3572 in a text message to let them know the documents are complete and have been sent to Foresters

NOTE: for BrightFuture, only the Owner will receive this text
 - Once the text messages have been received, to see the documents electronically signed by each signer, along with the applicable Point-of-Sale (POS) disclosure forms that you would have been required to leave behind with that signer if writing a paper application, each signer can:
 - Click the *Leave Behind* link in the text message
 - On the **Login** screen, enter the last 4 digits of their SSN as well as the 4 digit *Access Code*, found in the second text message

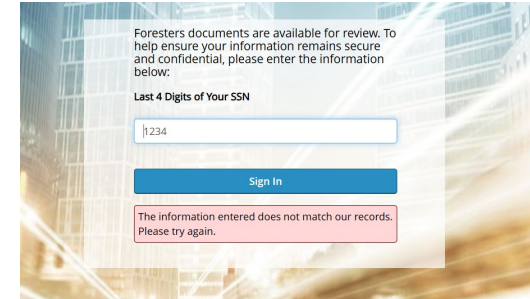


NOTE: this is why you and each signer **must** have their own cell phone number. The applicable POS forms must be left with them and if you use your cell phone, those forms will be sent to you and your regulatory obligations will not have been met

iPipeline's iGO e-App Process

■ Login – Email

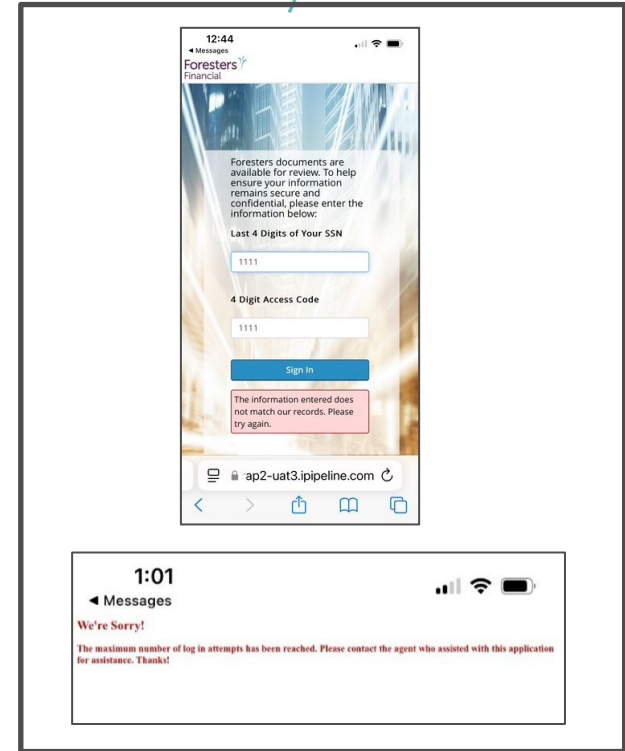
- On the **Login** screen, if signing using ClickWrap, each signer will enter the last 4 digits of their SSN to login to the website, which is where they will access the documents for review
- If the signer enters the last 4 digits of their SSN incorrectly, they are instructed to try again
 - If the signer enters the last 4 digits of their SSN incorrectly **3** times, the signer will not be able to login. The screen will refresh and they will see a message letting them know they've reached the maximum number of attempts
 - You will receive an email letting you know this has happened and you will need to resend the *Leave Behind* link to them
 - To activate the **Login** screen or the *Leave Behind* link go to the **My Cases** dashboard, find the e-App, click *Case Details* and look for *Resend* (refer to slide 19)



iPipeline's iGO e-App Process

■ Login – Text Messages

- On the **Login** screen, if signing using Text-to-Sign, each signer will enter the last 4 digits of their SSN as well as the 4 digit *Access Code*, found in the second text message to login to the website, which is where they will access the documents for review
- If the signer enters the last 4 digits of their SSN and/or 4 digit *Access Code* incorrectly, they are instructed to try again
 - If the signer enters the last 4 digits of their SSN and/or 4 digit *Access Code* incorrectly **3** times, the signer will not be able to login. The screen will refresh and they will see a message letting them know they've reached the maximum number of attempts
 - You will receive an email letting you know this has happened and you will need to resend the *Leave Behind* link to them
 - To activate the **Login** screen or the *Leave Behind* link go to the **My Cases** dashboard, find the e-App, click *Case Details* and look for *Resend* (refer to slide 19)



iPipeline's iGO e-App Process

- Login – Email or Text Messages
 - The **Login** screen will remain active for **10** calendar days from the date the signer, if using ClickWrap was sent the email or if using Text-to-Sign was sent the text message
 - If 10 calendar days have passed, and the signer clicks the *Leave Behind* link, the screen will refresh and they will see a message letting them know the link has been disabled
 - You will receive an email letting you know this has happened and you will need to resend the *Leave Behind* link to them
 - To activate the **Login** screen or the *Leave Behind* link go to the **My Cases** dashboard, find the e-App and click *Resend e-Signature Link* (refer to slide 19)

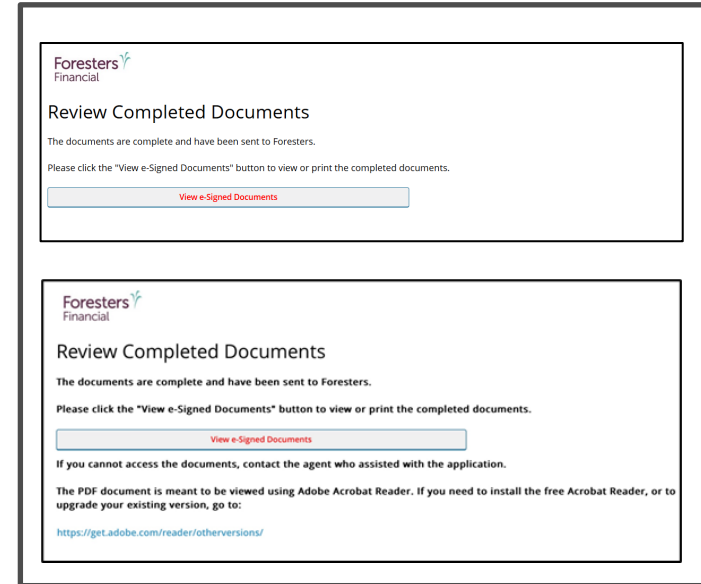
Oops!

The link you are currently attempting to access has been disabled. Our records indicate that a new link has been sent in its place. If you originally received the link in an email, please check your email inbox for a new link. Remember to check Junk and Spam folders as well. Or, if you originally received the link in a text, please check your text messages for a new link. Thanks!

iPipeline's iGO e-App Process

- Review Completed Documents
 - To view the documents electronically signed by all the signers, along with the applicable POS disclosure forms, each signer can click *View e-Signed Documents*

NOTE: there are two different screens depending on the device used to complete the e-App. The top screen the e-App was done on a laptop/desktop and the bottom screen the e-App was done on an Apple iPad

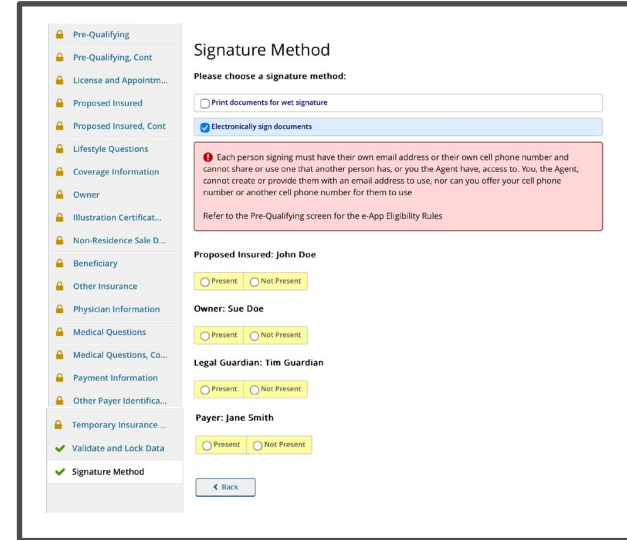


iPipeline's iGO e-App Process

▪ Electronically Sign Documents (Touch to Sign - slides 55 - 75)

– Signature Method

- Only available if using an Apple iPad with Safari as the browser. If using a laptop or desktop this option is not available
- You will need to select which signer is *Present* or *Not Present*
 - If *Present* is selected, all signers will sign using the Touch to Sign signature method
 - If *Not Present* is selected, ask each signer how they would like to receive the *e-Signature* link - either by *Email* or *Text*
 - If *Email*, those signers, including you will sign using ClickWrap signature method (refer to slides 21 – 54)
 - If *Text*, those signers will sign using the Text to Sign signature method (refer to slides 7 - 20) but you will sign using ClickWrap (refer to slides 40 - 48)



The screenshot shows the 'Signature Method' screen in the iPipeline app. On the left is a vertical menu with various steps: Pre-Qualifying, License and Appointment, Proposed Insured, Lifestyle Questions, Coverage Information, Owner, Illustration Certificate, Non-Residence Sale, Beneficiary, Other Insurance, Physician Information, Medical Questions, Medical Questions, Co..., Payment Information, Other Payer Identification, Temporary Insurance, Validate and Lock Data, and Signature Method (which is highlighted with a green checkmark). The main area is titled 'Signature Method' and asks the user to 'Please choose a signature method:'. There are two options: 'Print documents for wet signature' (unselected) and 'Electronically sign documents' (selected with a blue highlight). Below this, a red warning box states: 'Each person signing must have their own email address or their own cell phone number and cannot share or use one that another person has, or you the Agent have, access to. You, the Agent, cannot create or provide them with an email address to use, nor can you offer your cell phone number or another cell phone number for them to use. Refer to the Pre-Qualifying screen for the e-App Eligibility Rules'. Below the warning, there are three signers listed: 'Proposed Insured: John Doe' with 'Present' and 'Not Present' radio buttons (both unselected), 'Owner: Sue Doe' with 'Present' and 'Not Present' radio buttons (both unselected), and 'Legal Guardian: Tim Guardian' with 'Present' and 'Not Present' radio buttons (both unselected). At the bottom, 'Payer: Jane Smith' is listed with 'Present' and 'Not Present' radio buttons (both unselected). A 'Back' button is at the bottom right.

NOTE: if using an Apple iPad and you are with the signer, but they would like to have the e-Signature link sent by *Email* or *Text*, you must select *Not Present*

iPipeline's iGO e-App Process

■ Signature Disclosures

- Read aloud the instructions to the Proposed Insured/Owner/Legal Guardian/Payer (whomever is present)
NOTE: for BrightFuture, only the Owner is required to e-Sign
- Discuss e-Delivery of the Welcome Package with the Owner before they sign the application
- Proof of identification is defaulted to what was entered on the Proposed Insured Cont and Owner screens (Legal Guardian and Payer are not required to provide proof of identification)

The screenshot displays the 'Signature Disclosures' step of the iPipeline's iGO e-App Process. A left-hand navigation menu lists various steps, with 'Signature Disclosures' highlighted. The main content area is titled 'Signature Disclosures' and includes the following sections:

- Agent Instructions: Please read aloud to client.**
During this process....
Step 1. You will agree to review the applicable documents and disclosures presented to you.
Step 2. You will agree to read the Terms and Conditions as well as the Electronic Signature and Electronic Delivery consent.
Step 3. If you are the Proposed Insured or the Owner, you will acknowledge that you are applying as a Proposed Insured under, or Owner for, an insurance contract.
Step 4. If you are the Proposed Insured or the Owner, you will agree to show proof of identification to me.
- Important Note:** Following the review of this information, the Owner will be provided with the option to receive an electronic or mailed copy of their Welcome Package, should their insurance contract be approved. It includes the insurance contract and may also include additional document(s) for their review, signature and return to Foresters.
Be sure to discuss the e-Delivery option with the Owner before they sign.
- Proposed Insured**
☐ I, John Doe, Proposed Insured, acknowledge that I have agreed to steps 1 - 4 read aloud by my Agent.
The proof of identification I gave to my Agent, Forrest Gump, was:
Passport
Passport No: 1234
- Owner**
☐ I, Sue Doe, Owner, acknowledge that I have agreed to steps 1 - 4 read aloud by my Agent.
The proof of identification I gave to my Agent, Forrest Gump, was:
Passport
Passport No: 1234
- Legal Guardian**
☐ I, Tim Guardian, Legal Guardian, acknowledge that I have agreed to steps 1 - 4 read aloud by the Agent who assisted with the application.
- Payer**
☐ I, Jane Smith, Payer, acknowledge that I have agreed to steps 1 - 4 read aloud by the Agent who assisted with the application.
- Agent**
As the Agent, are you also the Proposed Insured, Owner or Payer? (Select one only)
☐ Yes ☐ No
☐ Proposed Insured ☐ Owner ☐ Payer

A 'Back' button is located at the bottom left of the screen.

iPipeline's iGO e-App Process

- Signature Disclosures
 - For BrightFuture and Prepared, if:
 - Driver's License was provided, **State Issued** and **Driver's License No** will not be shown on the screen
 - Passport is provided, **Passport No** will not be shown on the screen
 - For BrightFuture only, if Government ID was provided, **Government ID Type** and **Government ID No** will not be shown and for Prepared only, if Other Government ID was provided, **Government ID No** will not be shown
 - Answer: As the Agent, are you also the Proposed Insured, Owner or Payer?

Signature Disclosures

Agent Instructions: Please read aloud to client.

During this process....

Step 1. You will agree to review the applicable documents and disclosures presented to you.

Step 2. You will agree to read the Terms and Conditions as well as the Electronic Signature and Electronic Delivery consent.

Step 3. If you are the Proposed Insured or the Owner, you will acknowledge that you are applying as a Proposed Insured under, or Owner for, an insurance contract.

Step 4. If you are the Proposed Insured or the Owner, you will agree to show proof of identification to me.

Following the review of this information, the Owner will be provided with the option to receive an electronic or mailed copy of their Welcome Package, should their insurance contract be approved. It includes the insurance contract and may also include additional documents for their review, signature and return to Foresters.

Be sure to discuss the e-Delivery option with the Owner before they sign.

Proposed Insured

☐ I, **John Doe**, Proposed Insured, acknowledge that I have agreed to steps 1 - 4 read aloud by my Agent.

The proof of identification I gave to my Agent, Forrest Gump, was:

Passport

Passport No:

1234

Owner

☐ I, **Sue Doe**, Owner, acknowledge that I have agreed to steps 1 - 4 read aloud by my Agent.

The proof of identification I gave to my Agent, Forrest Gump, was:

Passport

Passport No:

1234

Legal Guardian

☐ I, **Tim Guardian**, Legal Guardian, acknowledge that I have agreed to steps 1 - 4 read aloud by the Agent who assisted with the application.

Payer

☐ I, **Jane Smith**, Payer, acknowledge that I have agreed to steps 1 - 4 read aloud by the Agent who assisted with the application.

Agent

As the Agent, are you also the Proposed Insured, Owner or Payer? (Select one only)

☐ Yes ☐ No

☐ Proposed Insured ☐ Owner ☐ Payer

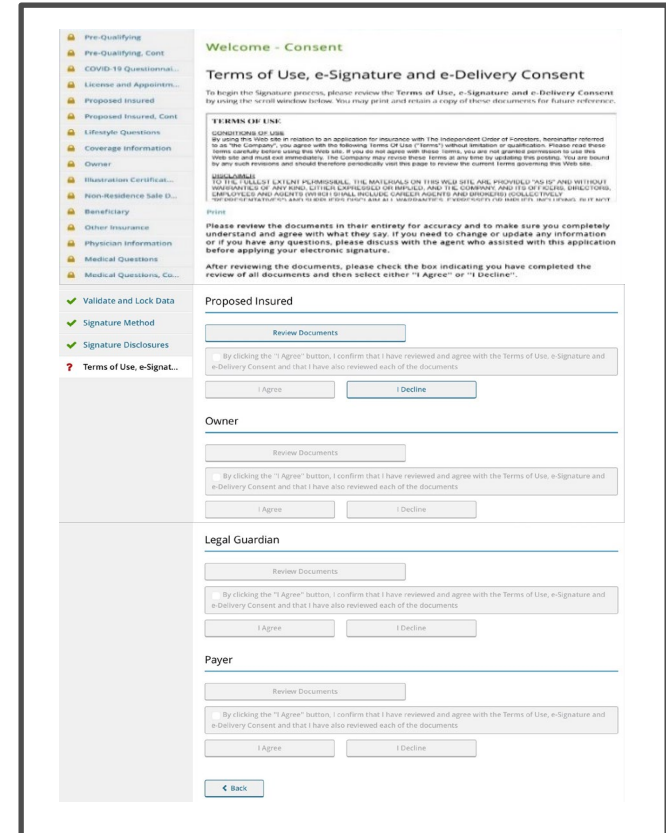
[Back](#)

iPipeline's iGO e-App Process

- Terms of Use, e-Signature and e-Delivery Consent
 - Each signer must review and agree to the **Terms of Use, e-Signature and e-Delivery Consent** before proceeding with the e-Signature process

NOTE: for BrightFuture, only the Owner is required review and consent to the Terms of Use

- If the signer does not agree and wants to decline, click *I Decline* and you will be taken back to the **Validate and Lock Data** screen where you can unlock the screen by clicking *Unlock Documents and Cancel Signature Process*. The locks will turn back to green check marks. If the decline was because they want to make a change, go to the screen where the change needs to be made, make the change then proceed to **Validate and Lock Data** screen, lock the e-App and start the signature process again



Welcome - Consent

Terms of Use, e-Signature and e-Delivery Consent

To begin the Signature process, please review the Terms of Use, e-Signature and e-Delivery Consent by using the screen window below. You may print and retain a copy of these documents for future reference.

TERMS OF USE

By using this Web site in relation to an application for insurance with The Independent Order of Foresters, hereinafter referred to as "the Company", you agree with the following Terms of Use ("Terms") without limitation or qualification. Please read these terms carefully before using this Web site. If you do not agree with these Terms, you are not authorized to use this Web site and to not use some features. The Company may, without notice, modify or update these terms. You are bound by any such modifications and updates to these terms. You may print a copy of these terms for your records.

DISCLAIMER

NO STATE, COUNTY, LOCAL OR FEDERAL AGENCIES, THE MATERIALS ON THIS WEBSITE ARE PROVIDED "AS IS" AND WITHOUT WARRANTY OF ANY KIND, EITHER EXPRESSED OR IMPLIED, AND THE COMPANY AND ITS OFFICERS, DIRECTORS, EMPLOYEES AND AGENTS ARE NOT RESPONSIBLE FOR ANY LOSS, DAMAGE, LIABILITY OR OTHER HARM, INCLUDING ECONOMIC LOSS, THAT MAY BE INCURRED BY YOU OR ANY OTHER PARTY AS A RESULT OF YOUR USE OF THIS WEBSITE. YOU AGREE TO HOLD THE COMPANY AND ITS OFFICERS, DIRECTORS, EMPLOYEES AND AGENTS HARMLESS FROM ANY SUCH LOSS, DAMAGE, LIABILITY OR OTHER HARM.

Please review the documents in their entirety for accuracy and to make sure you completely understand and agree with what they say. If you need to change or update any information or if you have any questions, please discuss with the agent who assisted with this application before applying your electronic signature.

After reviewing the documents, please check the box indicating you have completed the review of all documents and then select either "I Agree" or "I Decline".

Proposed Insured

☐ By clicking the "I Agree" button, I confirm that I have reviewed and agree with the Terms of Use, e-Signature and e-Delivery Consent and that I have also reviewed each of the documents

Owner

☐ By clicking the "I Agree" button, I confirm that I have reviewed and agree with the Terms of Use, e-Signature and e-Delivery Consent and that I have also reviewed each of the documents

Legal Guardian

☐ By clicking the "I Agree" button, I confirm that I have reviewed and agree with the Terms of Use, e-Signature and e-Delivery Consent and that I have also reviewed each of the documents

Payer

☐ By clicking the "I Agree" button, I confirm that I have reviewed and agree with the Terms of Use, e-Signature and e-Delivery Consent and that I have also reviewed each of the documents

iPipeline's iGO e-App Process

■ Review Documents

- Each signer must review the documents by clicking *Review Documents*

NOTE: for BrightFuture, only the Owner is required to review the documents

TIP: once the documents load, wait for the screen to refresh before scrolling through them

- When the document opens, on every line where each signer is required to sign, they will see where their signature is required; shown as "Proposed Insured's/Owner's/Legal Guardian's and/or Payer's Signature Will Appear Here". Once they have applied their signature, the **Appear Here** message will be replaced with their signature

The Independent Order of Foresters ("Foresters")
A Fraternal Benefit Society
789 Don Mills Road, Toronto, ON, Canada M3C 1T9 F 877 329 4631
U.S. Mailing Address: P.O. Box 179 Buffalo, NY 14201-0179 T. 800 628 1540 foresters.com

Foresters
Financial

Product Details (Complete and submit only if applying for SMART Universal Life Insurance.)

Proposed Insured
First name: John Middle name: Last name: Doe

SMART Universal Life

Amount of life insurance applied for on the proposed insured: \$ 100,000

Underwriting: ☒ Non-medical ☐ Medical

Planned premium: \$ 100.00 ☐ Monthly ☒ Quarterly ☐ Semi-annually ☐ Annually

Life insurance qualification test:
☒ Guideline Premium Test (GPT)
☐ Cash Value Accumulation Test (CVAT)

Death benefit option:
☒ Level
☐ Increasing

Initial lump sum premium: \$ Source of lump sum premium:

Riders (Subject to state and product availability)

☐ Accidental death: \$ ☐ Children's term: \$ ☐ Disability income (accident only): \$

☐ Waiver of monthly deductions ☐ Guaranteed purchase option

☐ Other rider(s):

Complete if the proposed insured is a juvenile.
a) State amount of life insurance on primary caregiver. \$
b) Are all brothers and sisters insured for the same amount? If "No", state amount and reason in the Remarks section below. ☐ Yes ☐ No

1 Agree 1 Decline

Back

iPipeline's iGO e-App Process

- e-Signature: Proposed Insured/Owner/Legal Guardian/Payer

- Each signer must review and agree to the statements listed

NOTE: for BrightFuture, only the Owner is required to e-Sign

The image displays five overlapping screenshots of the iPipeline's iGO e-App process, showing the e-signature steps for different roles. Each screen features a list of questions on the left and a declaration area on the right.

- eSignature - Proposed Insured:**
 - Questions: 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; Medical Questions, Co...; Payment Information.
 - Declaration: I, John Doe, declare that I understand and agree that:
 - My signature is required in the application, including the PAC Authorization to allow pre-authorized drafts, if applicable, and in every document that has a signature line for me, as either the Proposed Insured, Owner and/or Payer as well as, if applicable, my initials such as in the "Important Notice: Replacement of Life Insurance or Annuities".
 - By signing only in the signature box below, I am electronically applying my signature and initials as applicable to each of those signature and initial lines as if I had signed and initialed in my own handwriting.
- eSignature - Owner:**
 - Questions: 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; Medical Questions, Co...; Payment Information.
 - Declaration: I, Sue Doe, declare that I understand and agree that:
 - My signature is required in the application, including the PAC Authorization to allow pre-authorized drafts, if applicable, and in every document that has a signature line for me, as either the Proposed Insured, Owner and/or Payer as well as, if applicable, my initials such as in the "Important Notice: Replacement of Life Insurance or Annuities".
 - By signing only in the signature box below, I am electronically applying my signature and initials as applicable to each of those signature and initial lines as if I had signed and initialed in my own handwriting.
- eSignature - Legal Guardian:**
 - Questions: 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; Medical Questions, Co...; Payment Information.
 - Declaration: I, Tim Guardian, declare that I understand and agree that:
 - My signature is required in the application, including the PAC Authorization to allow pre-authorized drafts, if applicable, and in every document that has a signature line for me, as either the Proposed Insured, Owner and/or Payer as well as, if applicable, my initials such as in the "Important Notice: Replacement of Life Insurance or Annuities".
 - By signing only in the signature box below, I am electronically applying my signature and initials as applicable to each of those signature and initial lines as if I had signed and initialed in my own handwriting.
- eSignature - Payer:**
 - Questions: 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; Medical Questions, Co...; Payment Information.
 - Declaration: I, Jane Smith, declare that I understand and agree that:
 - My signature is required in the application, including the PAC Authorization to allow pre-authorized drafts, if applicable, and in every document that has a signature line for me, as either the Proposed Insured, Owner and/or Payer as well as, if applicable, my initials such as in the "Important Notice: Replacement of Life Insurance or Annuities".
 - By signing only in the signature box below, I am electronically applying my signature and initials as applicable to each of those signature and initial lines as if I had signed and initialed in my own handwriting.

iPipeline's iGO e-App Process

■ e-Signature: Proposed Insured/Owner/Legal Guardian/Payer

- Next, each signer enters their email address (**must be their own email address**)

NOTE: for BrightFuture, only the Owner is required to have their own email address

For document e-Delivery and the e-Signature process, each person signing must have their own email address and cannot share or use one that another person has, or you the Agent have, access to. You, the Agent, cannot create or provide them with an email address to use

If you enter an email address that is the same email address for any other person signing, you will be asked to enter a different email address. As the Agent, you cannot create or provide them with an email address to use

- The Proposed Insured/Owner/Payer SSN is defaulted to what was entered on their respective screens, but the Legal Guardian will also have to enter the last 4 digits of their SSN

The screenshot shows the e-Signature process interface. On the left is a sidebar menu with options: Other Insurance, Physician Information, Medical Questions, Medical Questions, Co..., Payment Information, Other Payer Identifica..., Temporary Insurance..., Validate and Lock Data, Signature Method, Signature Disclosures, Terms of Use, e-Signat..., and Signature - Proposed I... The main content area displays a list of terms and conditions that the user must agree to, including reviewing and agreeing to the Terms of Use, e-Signature and e-Delivery Consent, confirming the email address, and acknowledging the receipt of documents electronically. Below the terms, there are input fields for 'Their Email Address' and 'Last 4 Digits of their SSN'. A red warning box states that for document e-Delivery and the e-Signature process, each person signing must have their own email address and cannot share or use one that another person has, or you the Agent have, access to. Below this, there are fields for 'Signed at City' and 'Signed at State', a large yellow box for the signature, and 'Sign' and 'Clear' buttons. At the bottom, there is a 'Back' button and a note stating that by clicking 'Capture', the user is applying their e-Signature and agreeing to the terms described in the Apply e-Signature section above.

iPipeline's iGO e-App Process

- e-Signature: Proposed Insured/Owner/Legal Guardian/Payer

- Next, each signer enters the **Signed at City** and **Signed at State** where the application is being signed

NOTE: for BrightFuture, only the Owner is required to enter the **Signed at City** and **Signed at State**

- Then they click *Sign* under the yellow box

The screenshot displays the iPipeline's iGO e-App Process interface. On the left is a vertical navigation menu with items: Other Insurance, Physician Information, Medical Questions, Medical Questions, Co..., Payment Information, Other Payer Identifica..., Temporary Insurance..., Validate and Lock Data, Signature Method, Signature Disclosures, Terms of Use, e-Signat..., and Signature - Proposed I... (highlighted in green). The main content area contains the following sections:

- Consent and Confirmation:**
 - I reviewed and agreed to the Terms of Use, e-Signature and e-Delivery Consent.
 - I confirm that the email address below is mine; that I can receive emails at that email address and can open links (click on buttons) in an email to access documents (such as PDFs).
 - I will be receiving documents electronically, including each applicable disclosure form, at my email address below. I will have 10 calendar days to access those documents using the link (button) in that email.
 - If another signer declines to e-Sign, no application will be submitted to Foresters and any temporary coverage that went into effect is terminated and no longer in effect.
- For the person named above:**
 - Their Email Address** and **Last 4 Digits of their SSN** (with a masked input field).
 - A red warning box states: "For document e-Delivery and the e-Signature process, each person signing must have their own email address and cannot share or use one that another person has, or you the Agent have, access to. You, the Agent, cannot create or provide them with an email address to use. Refer to the Pre-Qualifying screen for the e-App Eligibility Rules."
- Location Selection:**
 - Signed at City:** (with a dropdown menu).
 - Signed at State:** (with a dropdown menu showing 'DE').
- Instructions:** "Click 'Sign' to activate the signature box, then sign within the box using your finger or a stylus. Next, click 'Capture' to save your e-Signature on each of the documents."
- Signature Box:** A large yellow rectangular box for the signature.
- Buttons:** "Sign" and "Clear" buttons.
- Final Confirmation:** "By clicking 'Capture' you are applying your e-Signature and are agreeing with the terms described in the Apply e-Signature section above."
- Navigation:** A "Back" button at the bottom left.

iPipeline's iGO e-App Process

- e-Delivery Consent
 - The Owner is given the opportunity to consent to the e-Delivery of their Welcome package, which includes any additional document(s) for their review, signature and return to Foresters
 - Discuss the e-Delivery option with the Owner before they sign
 - If an insurance contract is approved and *Electronic copy* is selected, the email address provided during the e-Signature process will be the email address used to email the Welcome package and applicable documents
 - If *Mailed copy* is selected, the insurance contract will be mailed directly to the Owner or delivered to the Owner by the agent who assisted with the application

Consent for Electronic Delivery of Insurance Contract and Related Documents

If your application for insurance is approved, Foresters Financial provides you with the opportunity to receive an electronic or mailed copy of your Welcome Package. It includes your insurance contract and may also include additional document(s) for your review, signature and return to Foresters (collectively "Applicable Documents").

For your convenience, we pre-checked "Electronic copy" below which means your Welcome Package will be electronically sent to you. If, however you want to receive your Welcome Package by mail, instead of electronically, please select "Mailed copy" below.

When your Welcome Package is electronically received, you can save or print the Applicable Documents. The number of pages to print can be as much as or more than 50 pages.

A request for a duplicate copy, in paper, may require payment of an administrative fee (currently \$25, subject to change) and it will be mailed to you within a reasonable period of receipt of payment by Foresters. Payment can be made by check payable to Foresters Financial or by online banking.

☒ Electronic copy

If the box for "Electronic copy" is checked, this means you are providing your consent to receive your Welcome Package by secure email, instead of by mail, at the following email address: . You are also confirming this is your own valid email address.

In addition, you are consenting to your Welcome Package being sent, either electronically and/or in paper, to the agent who assisted with this application and you have reviewed, understand and agree with the information above about the number of pages and that a fee may apply if a mailed copy is requested, in the future, for some or all of the Applicable Documents.

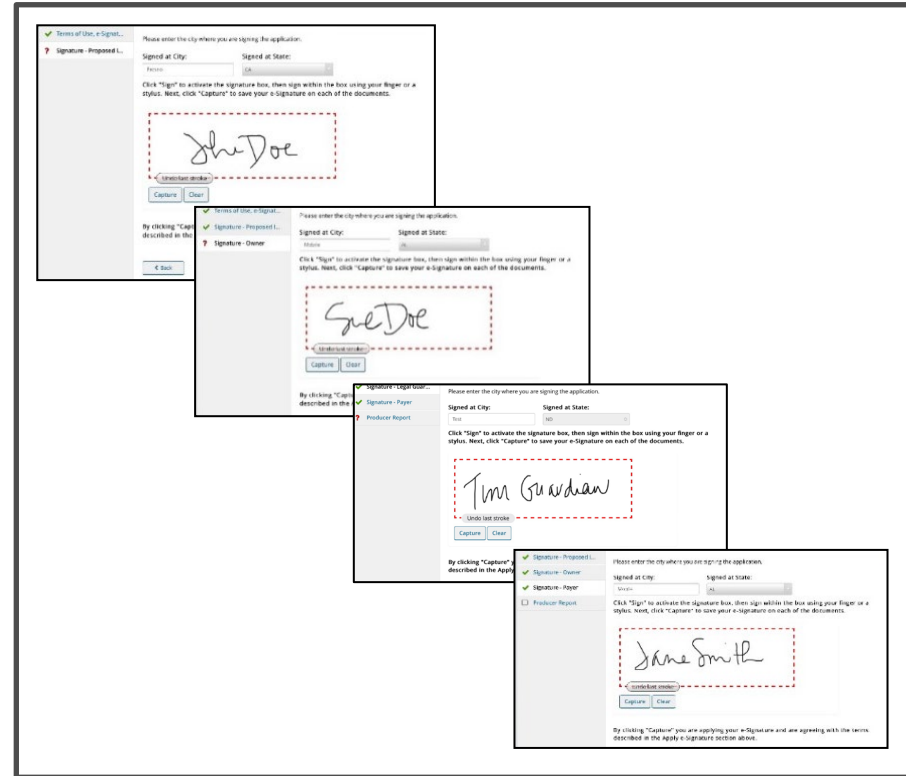
☐ Mailed copy

By checking "Mailed copy," you are providing your consent to receive your Welcome Package in paper, sent to the address listed on the application or delivered to you by the agent who assisted with this application.

In addition, you are consenting to your Welcome Package being sent, either electronically and/or in paper, to the agent who assisted with this application and you have reviewed, understand and agree with the information above about the number of pages and that a fee may apply if a duplicate copy in paper is requested, in the future, for some or all of the Applicable Documents.

iPipeline's iGO e-App Process

- e-Signature: Proposed Insured/Owner/Legal Guardian/Payer
 - Once the Proposed Insured/Owner/Legal Guardian/Payer clicks *Sign*, the yellow box will turn to a dotted red box
 - NOTE: for BrightFuture, only the Owner is required to e-Sign
 - Using their finger or a stylus, each signer that selected *Present* can sign their signature within the dotted red box (anything outside of the red box will not appear on the signature pages). Then they click *Capture*
 - TIP:** wait for screen to refresh before proceeding
 - If the signature shown is unsatisfactory, the signer can click *Clear* and re-sign
 - Repeat until everyone who selected *Present* has signed



iPipeline's iGO e-App Process

- Producer Report (for Term, SMART UL & ADV+II)
 - Before you can sign the documents, you must complete the Producer Report
 - For medical products only, enter the **Age & Amount Requirements, Vendor** and **Date** the requirements were ordered

The screenshot displays the 'Foresters Financial Producer Report' form. It begins with a dropdown menu to 'Indicate the anticipated rating class'. A disclaimer follows: 'If underwriting approval is for a rating class other than as anticipated, Foresters will contact you and, if we do not receive direction otherwise, the certificate will be issued maintain face amount.' The form then contains several yes/no questions: 'Should the certificate's issue date be the date of sale?', 'Will the certificate applied for be for a new issue?', 'Are you related to the Proposed Insured?', 'Are you related to the Proposed Insured?', 'Did you personally meet with the proposed insured and owner and review the document(s) used to verify identity and birth date of each person?', 'In the Application, are you the owner, payer or beneficiary?', 'Have you submitted an additional application to Foresters on a family member of the proposed insured or owner (if other than the proposed insured)?', and 'Was a copy of the Buyer's Guide provided to the Owner at the time of sale?'. The 'Age & Amount requirements ordered?' section has 'Yes' selected. Below this, there are checkboxes for 'Vitals', 'Paramed', and 'Medical (with or without lab tests)', each followed by a text input field. The 'Vendor' and 'Date ordered' (MM / DD / YYYY) fields are at the bottom.

Foresters Financial

Producer Report

Indicate the anticipated rating class:

If underwriting approval is for a rating class other than as anticipated, Foresters will contact you and, if we do not receive direction otherwise, the certificate will be issued maintain face amount.

Should the certificate's issue date be the date of sale?

Will the certificate applied for be for a new issue?

Are you related to the Proposed Insured?

Are you related to the Proposed Insured?

Did you personally meet with the proposed insured and owner and review the document(s) used to verify identity and birth date of each person?

In the Application, are you the owner, payer or beneficiary?

Have you submitted an additional application to Foresters on a family member of the proposed insured or owner (if other than the proposed insured)?

Was a copy of the Buyer's Guide provided to the Owner at the time of sale?

Age & Amount requirements ordered?

Age & Amount Requirements

Vitals

Paramed

Medical (with or without lab tests)

Vendor

Date ordered

iPipeline's iGO e-App Process

- Acknowledgement of First Total Premium(s) and Producer Certification
 - BrightFuture only
 - Before you can sign the documents, you must complete the **Acknowledgement of First Total Premium(s) and Producer Certification**

Foresters
Financial

Acknowledgement of First Total Premium(s) and Producer Certification

Acknowledgement of First Total Premium(s)

It is acknowledged that a total amount of \$

was provided or authorized to be collected, to be applied as the first premium payment for the certificate(s) issued, if any, in response to the Application for Individual Whole Life Insurance (the "Application") on the life or lives of the proposed insured(s) listed in the Application.

Producer Certification

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

☐ Yes ☒ No

Was a copy of the Buyer's Guide provided to the Owner at the time of sale?

☐ Yes ☐ No

Did you personally meet with the Owner and review the document used to verify identity?

☐ Yes ☐ No

Did you review and leave the Acknowledgement of First Premium with the Owner?

☐ Yes ☐ No

Next

iPipeline's iGO e-App Process

- Acknowledgement of First Premium and Producer Certification
 - Prepared only
 - Before you can sign the documents, you must complete the **Acknowledgement of First Total Premium(s) and Producer Certification**

Acknowledgement of First Premium and Producer Certification

Acknowledgement of First Premium

It is acknowledged that an amount of:

\$

was provided or authorized to be collected, to be applied as the first premium payment for the certificate issued, if any, in response to the Application for Accidental Death Term Insurance (the "Application")

Producer Certification

Did you personally meet with the proposed insured and owner and review the document(s) used to verify identity?

☐ Yes ☐ No

Did you review and leave the Acknowledgement of First Premium with the Owner?

☐ Yes ☐ No

Next

iPipeline's iGO e-App Process

- e-Signature - Agent
 - You need to review and agree to the statements listed
 - Then enter the **Signed at City** and **Signed at State** where you are signing the application
 - Then click *Sign*

The screenshot displays the 'Signature - Agent' section of the iPipeline's iGO e-App process. On the left is a vertical navigation menu with various steps, including 'Pre-Qualifying', 'License and Appointment...', 'Proposed Insured', 'Lifestyle Questions', 'Coverage Information', 'Owner', 'Illustration Certificat...', 'Non-Residence Sale D...', 'Beneficiary', 'Other Insurance', 'Physician Information', 'Medical Questions', 'Medical Questions, Co...', 'Payment Information', 'Other Payer Identifica...', 'Temporary Insurance ...', 'Validate and Lock Data', 'Signature Method', 'Signature Disclosures', 'Terms of Use, e-Signa...', 'Signature - Proposed I...', 'Signature - Owner', 'Signature - Payer', 'Producer Report', and 'Signature - Agent' (which is highlighted with a red question mark icon). The main content area is titled 'Signature - Agent' and 'Apply e-Signature'. It contains a declaration: 'I, Forrest Gump, declare that I understand and agree that:'. Below this are three bullet points: 'By signing only in the signature box below, I am electronically applying my signature to the application and in each document that has a signature line for the agent, as if I had signed in my own handwriting.', 'The Producer Certification completed by me will be submitted with the application.', and 'I confirm that the Proposed Insured/Owner/Payer was in control of the device used during his/her review of the Terms of Use, e-Signature and e-Delivery Consent and the documents for that signer while applying his/her electronic signature.' followed by 'I agree that my personal information, that may include my social security number, can be provided to each agency within my contracted agency hierarchy in relation to this application'. There are two dropdown menus for 'Signed at City:' and 'Signed at State:'. Below these is a large yellow rectangular signature box. At the bottom of the signature box are 'Sign' and 'Clear' buttons. A note at the bottom states: 'By clicking "Capture" you are applying your e-Signature and are agreeing with the terms described in the Apply e-Signature section above.'

iPipeline's iGO e-App Process

- e-Signature - Agent
 - When you click *Sign*, the yellow box will turn to a dotted red box
 - Using your finger or a stylus, sign your signature within the dotted red box (anything outside of the red box will not appear on the signature pages). Click *Capture*
 - If the signature shown is unsatisfactory, click *Clear* and re-sign

TIP: wait for screen to refresh before clicking *Submit to Foresters Financial*



The screenshot displays the e-App process interface. On the left is a vertical menu with items: Owner, Illustration Certificat..., Non-Residence Sale D..., Beneficiary, Other Insurance, Physician Information, Medical Questions, Medical Questions, Co..., Payment Information, Other Payer Identifica..., Temporary Insurance ..., Validate and Lock Data, Signature Method, Signature Disclosures, Terms of Use, e-Signat..., Signature - Proposed L..., and Signature - Owner. The main area contains three bullet points of terms, followed by 'Signed at City:' (Mobile) and 'Signed at State:' (AL). Below this is a red dashed box containing a handwritten signature 'F. Gump'. An 'Undo last stroke' button is at the bottom left of the box. Below the box are 'Capture' and 'Clear' buttons. At the bottom, a note states: 'By clicking "Capture" you are applying your e-Signature and are agreeing with the terms described in the Apply e-Signature section above.'

iPipeline's iGO e-App Process

- e-Signature - Agent
 - To check all signatures have mapped correctly and everything is in Good Order, you can click the *Print e-Signed Application* link
 - Last step is to click *Submit to Foresters Financial* to send the documents to Foresters

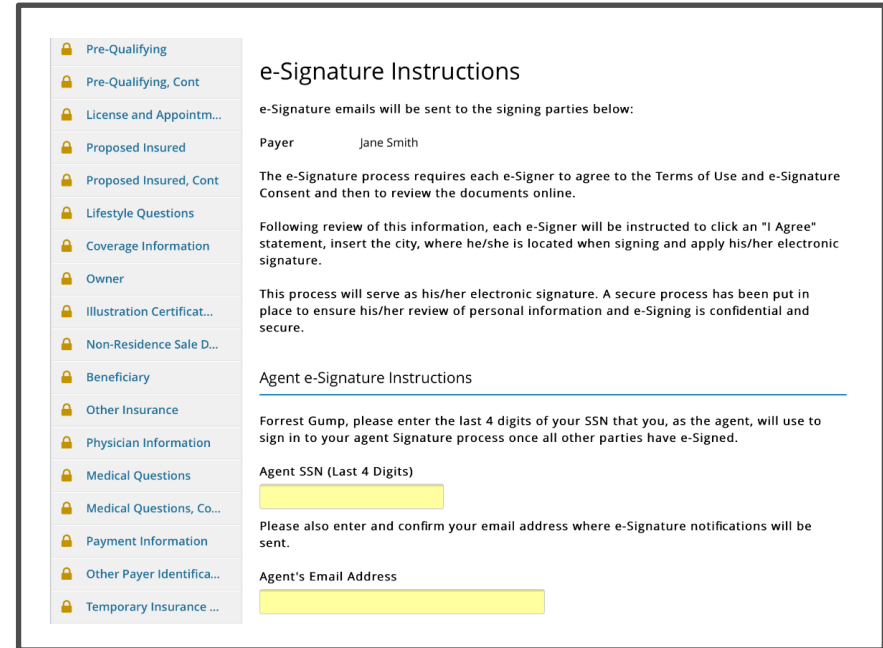
TIP: wait until you see "Thank you for submitting Foresters Electronic Application!" before closing the browser
 - Within **less than 10 minutes**, you should receive a POS decision email for all non-medical products (does not apply to medical products). Decision will either be:
 - Medically Eligible
 - Refer
 - Decline

The screenshot displays the e-signature interface for the Foresters Financial iGO e-App process. On the left is a vertical sidebar with a list of application sections, each preceded by a lock icon: Owner, Illustration Certificat..., Non-Residence Sale D..., Beneficiary, Other Insurance, Physician Information, Medical Questions, Medical Questions, Co..., Payment Information, Other Payer Identifica..., Temporary Insurance ..., Validate and Lock Data, Signature Method, Signature Disclosures, Terms of Use, e-Signat..., Signature - Proposed I..., Signature - Owner, and Signature - Payer. The 'Owner' section is currently active. The main content area on the right contains three bullet points of certification text, followed by 'Signed at City:' with a text input field containing 'Mobile' and 'Signed at State:' with a dropdown menu showing 'AL'. Below this is a large handwritten signature 'F. Gump'. There are 'Sign' and 'Clear' buttons. A 'Print Signed Application' link is present. A red warning box states: 'Warning: Your client's application package needs to be submitted'. At the bottom is a 'Submit to Foresters Financial' button.

iPipeline's iGO e-App Process

■ e-Signature Instructions

- Once each signer who selected *Present* has signed, those who selected *Not Present* will complete the signature process using ClickWrap (refer to slides (21 - 54) or Text-to-Sign (refer to slides (7 - 20)
- You will sign using ClickWrap (refer to slides 40 – 48)



The screenshot displays the 'e-Signature Instructions' screen within the iPipeline application. On the left is a vertical sidebar menu with 15 items, each preceded by a yellow padlock icon. The items are: 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, Medical Questions, Co..., Payment Information, Other Payer Identifica..., and Temporary Insurance ... The main content area on the right is titled 'e-Signature Instructions' and contains the following text: 'e-Signature emails will be sent to the signing parties below:', 'Payer Jane Smith', 'The e-Signature process requires each e-Signer to agree to the Terms of Use and e-Signature Consent and then to review the documents online.', 'Following review of this information, each e-Signer will be instructed to click an "I Agree" statement, insert the city, where he/she is located when signing and apply his/her electronic signature.', 'This process will serve as his/her electronic signature. A secure process has been put in place to ensure his/her review of personal information and e-Signing is confidential and secure.', 'Agent e-Signature Instructions', 'Forrest Gump, please enter the last 4 digits of your SSN that you, as the agent, will use to sign in to your agent Signature process once all other parties have e-Signed.', 'Agent SSN (Last 4 Digits)' followed by a yellow input field, 'Please also enter and confirm your email address where e-Signature notifications will be sent.', and 'Agent's Email Address' followed by a yellow input field.

e-Signature Instructions

e-Signature emails will be sent to the signing parties below:

Payer Jane Smith

The e-Signature process requires each e-Signer to agree to the Terms of Use and e-Signature Consent and then to review the documents online.

Following review of this information, each e-Signer will be instructed to click an "I Agree" statement, insert the city, where he/she is located when signing and apply his/her electronic signature.

This process will serve as his/her electronic signature. A secure process has been put in place to ensure his/her review of personal information and e-Signing is confidential and secure.

Agent e-Signature Instructions

Forrest Gump, please enter the last 4 digits of your SSN that you, as the agent, will use to sign in to your agent Signature process once all other parties have e-Signed.

Agent SSN (Last 4 Digits)

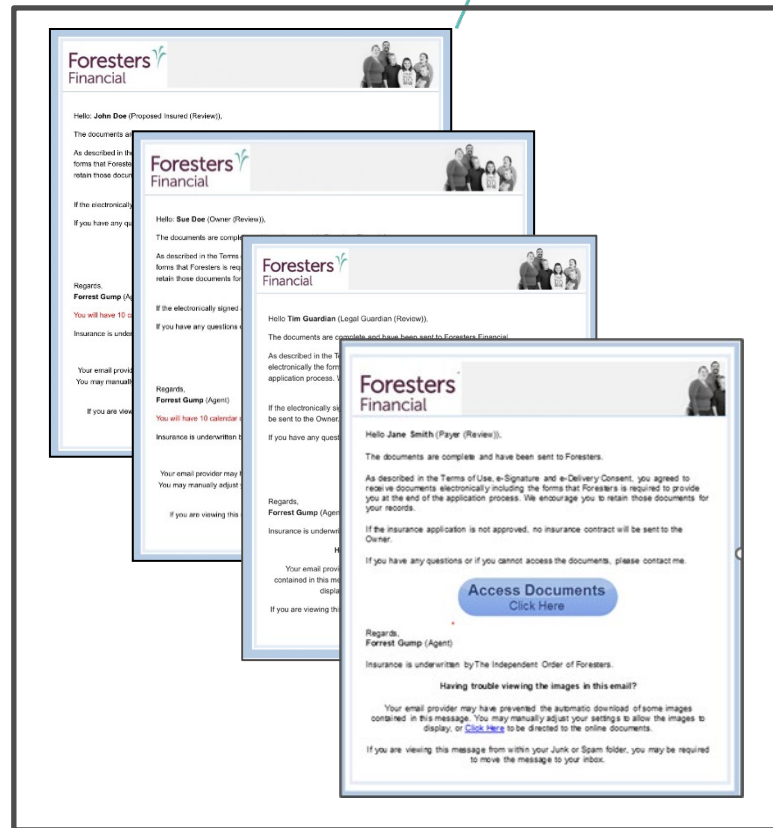
Please also enter and confirm your email address where e-Signature notifications will be sent.

Agent's Email Address

iPipeline's iGO e-App Process

- Leave Behind Link - Email
 - If using Touch-to-Sign, each signer once you click *Submit to Foresters Financial* will receive the *Leave Behind* link in an email to let them know the documents are complete and have been sent to Foresters
 - NOTE: for BrightFuture, only the Owner will receive this email
 - From the email they can click *Access Documents*, to login to the website to see the documents electronically signed by all signer, along with the applicable Point-of-Sale (POS) disclosure forms that you would have been required to leave behind with that signer if writing a paper application

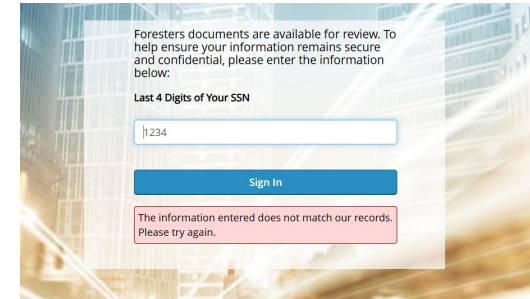
NOTE: this is why you and each signer party **must** have a separate email address. The applicable POS forms must be left with them and if you use your email address as theirs, those forms will be sent to you and your regulatory obligations will not have been met



iPipeline's iGO e-App Process

■ Login – Email

- On the **Login** screen, if signing using Touch-to-Sign, each signer will enter the last 4 digits of their SSN to login to the website, which is where they will access the documents for review
- If the signer enters the last 4 digits of their SSN incorrectly,
 - If the signer enters the last 4 digits of their SSN incorrectly **3** times, the signer will not be able to login. The screen will refresh and they will see a message letting them know they've reached the maximum number of attempts
 - You will receive an email letting you know this has happened and you will need to resend the *Leave Behind* link to them
 - To activate the **Login** screen or the *Leave Behind* link go to the **My Cases** dashboard, find the e-App, click *Case Details* and look for *Resend* (refer to slide 19)



iPipeline's iGO e-App Process

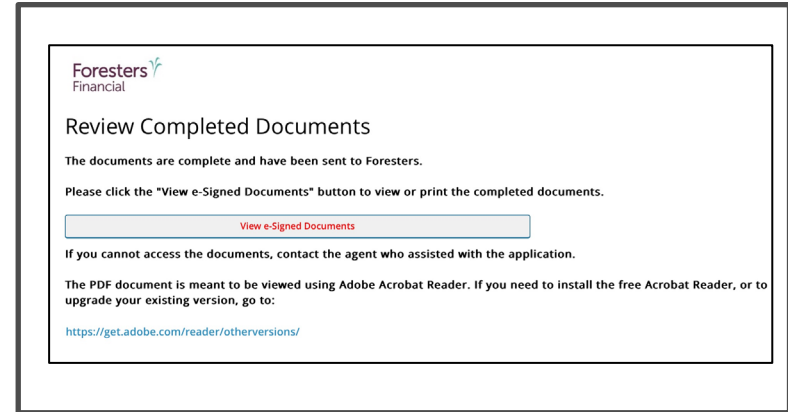
- Login
 - The **Login** screen will remain active for **10** calendar days from the date the signer, if using Touch-to-Sign was sent the email
 - If 10 calendar days have passed, and the signer clicks the *Leave Behind* link, the screen will refresh and they will see a message letting them know the link has been disabled
 - You will receive an email letting you know this has happened and you will need to resend the *Leave Behind* link to them
 - To activate the **Login** screen or the *Leave Behind* link go to the **My Cases** dashboard, find the e-App and click *Resend e-Signature Link* (refer to slide 19)

Oops!

The link you are currently attempting to access has been disabled. Our records indicate that a new link has been sent in its place. If you originally received the link in an email, please check your email inbox for a new link. Remember to check Junk and Spam folders as well. Or, if you originally received the link in a text, please check your text messages for a new link. Thanks!

iPipeline's iGO e-App Process

- Review Completed Documents
 - To view the documents electronically signed by all signers, along with the applicable POS disclosure forms each signer can click *View e-Signed Documents*



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Thank you

Any questions?

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