

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 signing parties do not want to sign electronically
- 2. Electronically sign documents:** can be selected if using a laptop, desktop or Apple iPad

The screenshot displays the iPipeline iGO e-App interface. At the top, the user is identified as 'Doe, John' from 'Foresters'. The case is labeled 'SMART UL - Non-medical'. There are buttons for 'Save', 'View Forms', and a 'Case Actions' dropdown menu. The main navigation bar shows 'Case Information' and 'Application'. On the left, a sidebar lists various steps: Pre-Qualifying, Pre-Qualifying, Cont, COVID-19 Questionnaire, License and Appointment..., Proposed Insured, Proposed Insured, Cont, Secondary Addressee Des..., Lifestyle Questions, Coverage Information, and Owner. The 'Application' section is active, showing the 'Signature Method' screen. It prompts the user to 'Please choose a signature method:' with two options: 'Print documents for wet signature' (selected with a yellow highlight) and 'Electronically sign documents' (highlighted in light blue). Below these options is an orange warning box stating: 'Each signing party must have their own email address. You cannot create or provide them with an email address to use'. A 'Back' button is located at the bottom of the form.

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

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

- Available if using a laptop or desktop with Microsoft Edge or an Apple iPad with Safari as the browsers
- If Electronically sign documents is selected and if using a laptop or desktop OR one or more signers is not present if using the Apple iPad, instructions on how to send the signature emails, view the status of the signature process and resend the signature emails is available

The screenshot shows the 'Signature Method' screen in the iGO e-App. At the top, it says 'Signature Method' and 'Please choose a signature method:'. There are two radio button options: 'Print documents for wet signature' (unselected) and 'Electronically sign documents' (selected). Below these options is a light blue information box with an 'i' icon. It states 'This application is currently awaiting Consumer signature(s)' and lists three instructions: 1. 'To send signature email(s):' after completing the e-Signature Instructions screen, the e-Signature screen for each signer will display; enter the email address and click the 'Send Message' button to send the email. If applicable, go to the next e-Signature screen to send an email for the next signer who has not signed. 2. 'To view the status of signature(s):' click the 'Case Details' button from the iGO Dashboard. 3. 'To resend signature email(s):' click the 'Case Details' button from the iGO Dashboard or revisit the e-Signature screen for the appropriate signer and click the 'Resend Message' button. Below the information box is an orange warning box with a triangle icon that says 'Each signing party must have their own email address. You cannot create or provide them with an email address to use'. At the bottom are two buttons: 'Back' (with a left arrow) and 'Next' (with a right arrow).

Signature Method

Please choose a signature method:

☐ Print documents for wet signature

☒ Electronically sign documents

i This application is currently awaiting Consumer signature(s)

- **To send signature email(s):** after completing the e-Signature Instructions screen, the e-Signature screen for each signer will display; enter the email address and click the 'Send Message' button to send the email. If applicable, go to the next e-Signature screen to send an email for the next signer who has not signed.
- **To view the status of signature(s):** click the 'Case Details' button from the iGO Dashboard.
- **To resend signature email(s):** click the 'Case Details' button from the iGO Dashboard or revisit the e-Signature screen for the appropriate signer and click the 'Resend Message' button.

⚠ Each signing party must have their own email address. You cannot create or provide them with an email address to use

[← Back](#) [Next →](#)

iPipeline's iGO e-App Process

- **Electronically Sign Documents (ClickWrap - slides 6-29)**
 - 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

The screenshot displays the 'e-Signature Instructions' screen within the iPipeline's iGO e-App. The interface is divided into a left sidebar with a list of application steps and a main content area. The sidebar includes steps like 'Pre-Qualifying', 'COVID-19 Questionnaire', 'License and Appointment', 'Proposed Insured', 'Lifestyle Questions', 'Coverage Information', 'Illustration Certificate', 'Non-Residence Sale Document', 'Beneficiary', 'Other Insurance', 'Physician Information', 'Medical Questions', 'Medical Questions, Comments', 'Payment Information', 'Temporary Insurance', 'Validate and Lock Data', 'Signature Method', and 'e-Signature Instructions'. The main content area is titled 'e-Signature Instructions' and contains the following text: 'e-Signature emails will be sent to the signing parties below: Proposed Insured John Doe'. It explains that 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. A blue box highlights a note: 'Following the review of this information, the Owner will be provided with the option to receive an electronic or paper 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 back to Foresters. Be sure to discuss the e-Delivery option with the Owner before they sign.' Below this, it states: '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.' The section 'Agent e-Signature Instructions' follows, with instructions for Forrest Gump to enter the last 4 digits of his SSN and sign in to his agent Signature process once all other parties have e-Signed. It then asks for the Agent's SSN (Last 4 Digits) and the Agent's Email Address, with input fields provided. A confirmation field for the Agent's Email Address is also present. A warning box at the bottom states: 'Each signing party must have their own email address. You cannot create or provide them with an email address to use.' Navigation buttons for 'Back' and 'Next' are at the bottom.

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 the Proposed Insured/Owner/Legal Guardian and/or Payer. This is the email address where the e-Signature emails will be sent in order to electronically sign, and receive, the applicable documents. **They 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, showing the e-signature steps for different roles:

- Proposed Insured's e-Signature:** The first screenshot shows the "Proposed Insured's e-Signature" screen. It includes a sidebar with navigation links (Pre-Qualifying, Coverage and Appointments, Proposed Insured, Coverage Information, Questions, Documents, Health and Wellness, Life Insurance, Financial Information, Medical Information, and e-Signature) and a main content area with a "Proposed Insured's e-Signature" section. A red error message states: "Your e-Signature email has not yet been sent." Below this, there is a section for "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 "Last 4 digits of e-Signer's Social Security Number" field is highlighted in yellow.
- Owner's e-Signature:** The second screenshot shows the "Owner's e-Signature" screen. It follows a similar layout to the first, with a sidebar and a main content area. A red error message states: "Your e-Signature email has not yet been sent." The "Last 4 digits of e-Signer's Social Security Number" field is highlighted in yellow.
- Legal Guardian's e-Signature:** The third screenshot shows the "Legal Guardian's e-Signature" screen. It follows a similar layout to the first, with a sidebar and a main content area. A red error message states: "Your e-Signature email has not yet been sent." The "Last 4 digits of e-Signer's Social Security Number" field is highlighted in yellow.
- Payer's e-Signature:** The fourth screenshot shows the "Payer's e-Signature" screen. It follows a similar layout to the first, with a sidebar and a main content area. A red error message states: "Your e-Signature email has not yet been sent." The "Last 4 digits of e-Signer's Social Security Number" field is highlighted in yellow.

* 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
 - If your email address matches the Proposed Insured/Owner/Legal Guardian and/or Payer, you are reminded you cannot use or create an email address for the signer and will be asked to confirm the email address is correct. Click *OK*
 - If the email addresses for the Proposed Insured/Owner/Legal Guardian and/or Payer match, you are reminded that each signer needs to have their own email address and will be asked to confirm the email address is correct. Click *OK*
 - If necessary, re-type the Proposed Insured/Owner/Legal Guardian and/or Payer's email address
 - Click *Send Message*
 - If for some reason the Proposed Insured/Owner/Legal Guardian and/or Payer did not receive the e-Signature email, you can go back to this screen and click *Resend Message*. You can also resend the e-Signature email from your Dashboard

The image displays two screenshots of the iPipeline's iGO e-App interface. The top screenshot shows a confirmation dialog box with the text: "Remember, you cannot use your email address or create an email address or use an email address you have access to, for the Proposed Insured, unless the Proposed Insured is you or an immediate family member. Please confirm the email address entered for the Proposed Insured is correct." Below the dialog is a "Send Message" button. The bottom screenshot shows a similar dialog box with the text: "Remember, all signing parties must have their own email address. You cannot use your email address or create an email address or use an email address you have access to for them. Please confirm the email addresses entered for each signing party is correct." Below this dialog is a "Send Message" button. Both screenshots show a sidebar menu on the left with various options like "Pre-Qualifying", "License and Agreement", "Proposed Insured", etc. The main content area below the dialog boxes includes a "Send Message" button and a section titled "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." followed by a field for "Last 4 digits of e-Signer's Social Security Number" and a "Pre-Qualifying" section.

iPipeline's iGO e-App Process

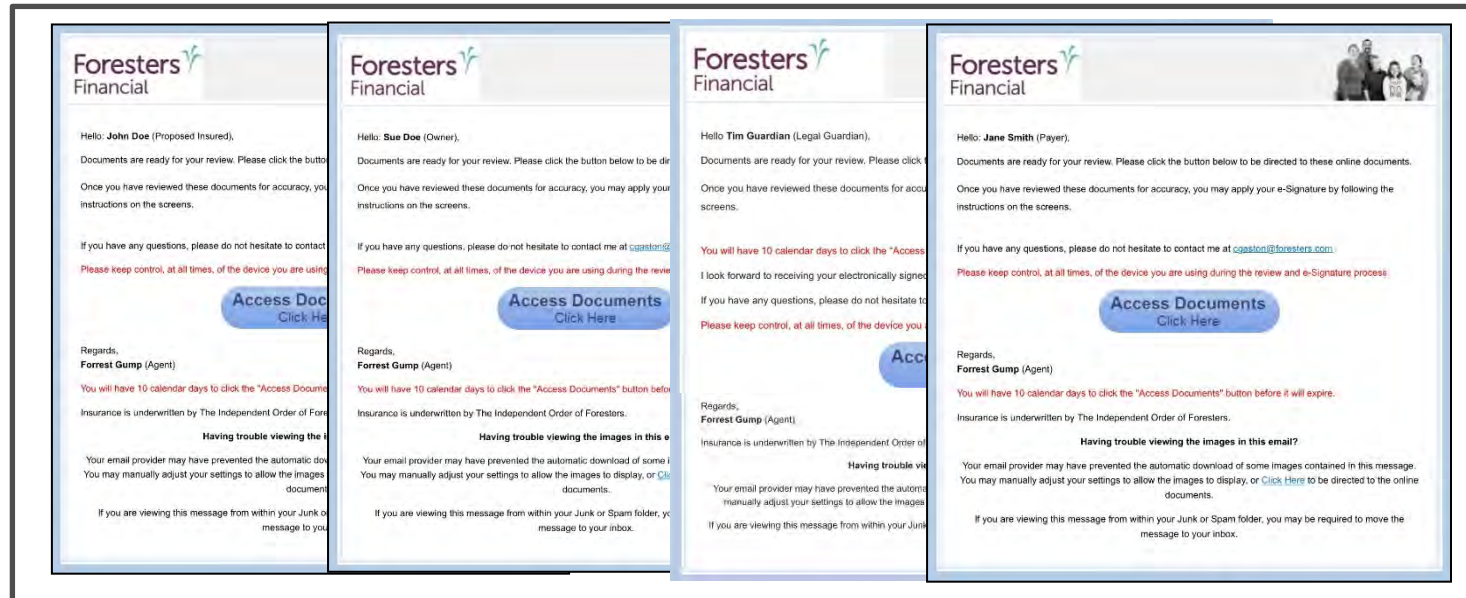
- e-Signature process email(s) sent screen
 - Congratulations! You've completed the data collection process and sent the e-Signature email to each signer
 - Next step is to sign the e-App
 - You will be notified by email if:
 - e-Signer makes 3 failed attempts to login to the secure website
 - e-Signer has successfully e-Signed
 - e-Signer declines to e-Sign

The screenshot displays the 'e-Signature Process Email(s) Sent' screen. At the top, there are tabs for 'Case Information' and 'Application'. A green banner at the top of the main content area states: 'All required signature emails have been sent!'. Below this, a message reads: 'You have successfully sent email(s) to the following individual(s), instructing them how to gain access to the applicable documents and the necessary steps that must be completed to collect their electronic signature(s)'. A table follows, listing the signers with their names, email addresses, and the date and time the emails were sent.

Signing Party Name	Email Address	MM/DD/YYYY
John Doe	john DOE@test.com	04/30/2023 12:23:16 PM
Sue Doe	suedoe@test.com	04/30/2023 12:23:50 PM
Tim Guardian	tguardian@test.com	04/30/2023 12:24:26 PM
Jane Smith	jsmith@test.com	04/30/2023 12:25:00 PM

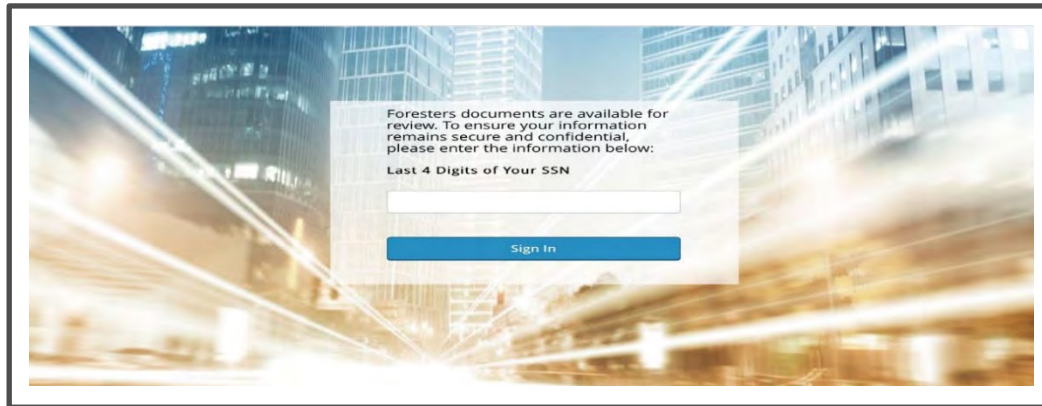
iPipeline's iGO e-App Process

- Proposed Insured/Owner/Legal Guardian and/or Payer Email
 - Proposed Insured/Owner/Legal Guardian and/or Payer 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

- Secure Website
 - Proposed Insured/Owner/Legal Guardian and/or Payer needs to enter the last 4 digits of their SSN in order to access a secure website
 - This site will remain active for **10** calendar days from the date they receive the email. If 10 calendar days have passed, the Proposed Insured/Owner/Legal Guardian and/or Payer will not be able to access the website. You will receive an email letting you know this has happened. To reactive the website you will need to resend the e-Signature email. Go to *My Cases*, find the case under the Proposed Insured's name and click *Resend e-Signature Invite*



iPipeline's iGO e-App Process

- Welcome - Consent
 - Proposed Insured/Owner/Legal Guardian and/or Payer is required to 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.

TERMS OF USE

CONDITIONS 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 granted permission to use this Web site and must exit immediately. The Company may revise these Terms at any time by updating this posting. You are bound by any such revisions and should therefore periodically visit this page to review the current Terms governing this Web site.

DISCLAIMER

TO THE FULLEST EXTENT PERMISSIBLE, THE MATERIALS ON THIS WEB SITE ARE PROVIDED "AS IS" AND WITHOUT WARRANTIES OF ANY KIND, EITHER 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 CONTENTS CONTAINED IN THE MATERIALS LINKED HEREIN ARE CORRECT, ACCURATE, COMPLETE, OR THAT THE MATERIALS WILL BE AVAILABLE AT ALL TIMES.

[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

☐ I Decline ☐ I Agree

iPipeline's iGO e-App Process

■ Review Documents

- Each signer must review the documents by clicking the *Review Documents* before they can e-Sign
 - NOTE: for BrightFuture, only the Owner is required to review the documents
- When the document opens, on every line where each signer is required to e-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 e-Signature
- If a signer declines to e-Sign you will be notified by email

Welcome - Consent

Welcome John Doe,

To begin the Signature

THE INDEPENDENT ORDER OF FORESTERS ("Foresters")
A Fraternal Benefit Society.
799 Don Mills Road, Toronto, ON, Canada M3C 1T0 F. 877 329 4631
U.S. Mailing Address: P.O. Box 179 Buffalo, NY 14201-0179 T. 200.828.1540 foresters.com

TERMS OF USE
CONDITIONS OF USE
By using this Web site in iGO, you agree to the terms and conditions of use without limitation or qualification. The Company governing this Web site.

DISCLAIMER
TO THE FULLEST EXTENT PERMITTED BY LAW, THE COMPANY, AND ITS SUPPLIERS DISCLAIM ALL LIABILITY FOR ANY LOSS OR DAMAGE, INCLUDING BUT NOT LIMITED TO, DIRECT, INDIRECT, SPECIAL, INCIDENTAL, PUNITIVE, OR CONSEQUENTIAL DAMAGES, OF ANY KIND OR CHARACTER, ARISING OUT OF OR IN CONNECTION WITH THE USE OF THIS WEBSITE.

Product Details (Complete and Accurate)
Proposed Insured
First name: John

SMART Universal Life
Amount of life insurance applied for: \$100,000
Underwriting: ☒ Non-medical
Planned premium: \$100.00
Life insurance qualification test:
☒ Guideline Premium Test (GPT)
☐ Cash Value Accumulation Test (CVAT)
Initial ramp down premium: \$0
Riders (Subject to state and product limitations):
☐ Accidental death
☐ Waiver of monthly deductions
☐ Other riders:
Complete if the proposed insured is a State agent or the insurance agent, or to be used by brokers and sales representatives.

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 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

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 (similar to attaching an additional sheet of paper when writing a paper application)
- On the application you may see “**See Overflow Form**” letting you and the Proposed Insured/Owner know to review this form in order 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 Foresters Financial application form. The top section, titled 'Additional Information', contains a table for insurance details and two questions (29 and 30) regarding previous applications and coverage. Below this is a section for 'Additional Information' with a 'See' button. The bottom section, titled 'Overflow Form', contains a header for 'The Independent Order of Foresters (Foresters) - A Fraternal Benefit Society' and a 'Proposed Insured' section with fields for name and date of birth. The 'Lifestyle Questions Section' follows, asking about substance use. The 'Signature Section' at the bottom contains a declaration and agreement statement.

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? If "Yes", provide date and reason: ☐ Yes ☒ No

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, etc. [See](#)

The Independent Order of Foresters (Foresters) - A Fraternal Benefit Society
784 Don Mills Road, Toronto, Canada M3C 1T9
U.S. Mailing Address: P.O. Box 179, Buffalo, NY 14201-0179 T. 800.628.1540 foresters.com

Overflow Form

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 it and restart the e-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*

The screenshot shows the 'Decline e-Signature' screen of the Foresters Financial iGO e-App. The page has a white background with a blue header bar containing the 'Foresters Financial' logo. The main content area is titled 'Decline e-Signature' and includes a 'Welcome Job' section. Below this, there is a list of bullet points explaining the consequences of declining the e-Signature process. A section titled 'TERMS OF CONDITIONS' is visible, followed by a 'DISCLAIMER' section. At the bottom, there are two buttons: 'No - Resume e-Signature Process' and 'Yes - Cancel e-Signature Process'. A 'Print' link is also present. The page is framed by a dark border.

Foresters
Financial

Welcome Job

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

To begin the S

TERMS OF CONDITIONS

By using this W without limitation immediately. T governing this

DISCLAIMER TO THE FULL

THE COMPANY, AND ITS REPRESENTATIVES OR SUPPLIERS, 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

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

No - Resume e-Signature Process Yes - Cancel e-Signature Process

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

I Decline

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

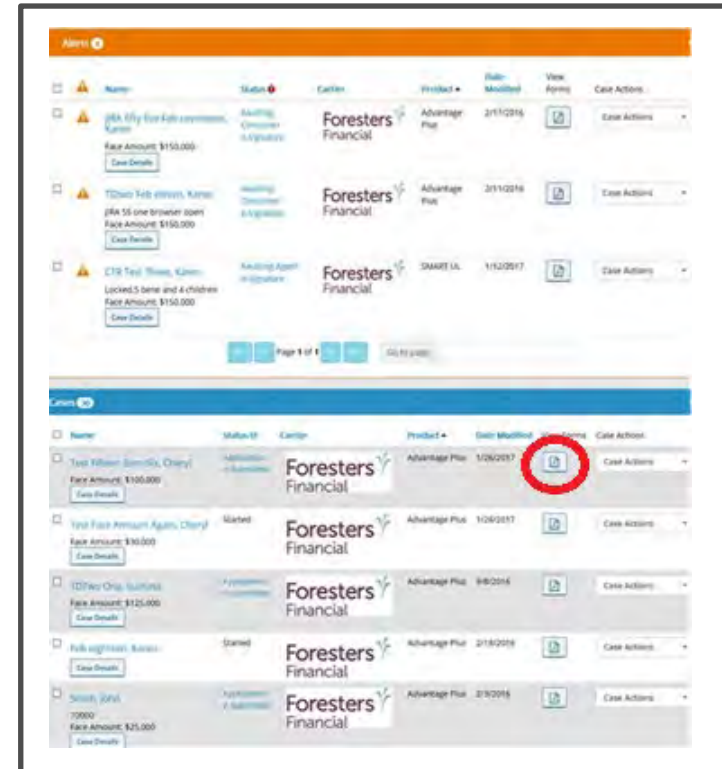
By checking "Mailed copy," you are providing your consent to receive your Welcome Package in paper, sent to the address listed on the application or delivered to you by the agent who assisted with this application.

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-Delivery Consent

- Once the e-App is at Foresters, to check the contract delivery method selected by the Owner you can also check the PDF of the application package on the *My Cases Dashboard (View My Cases)*



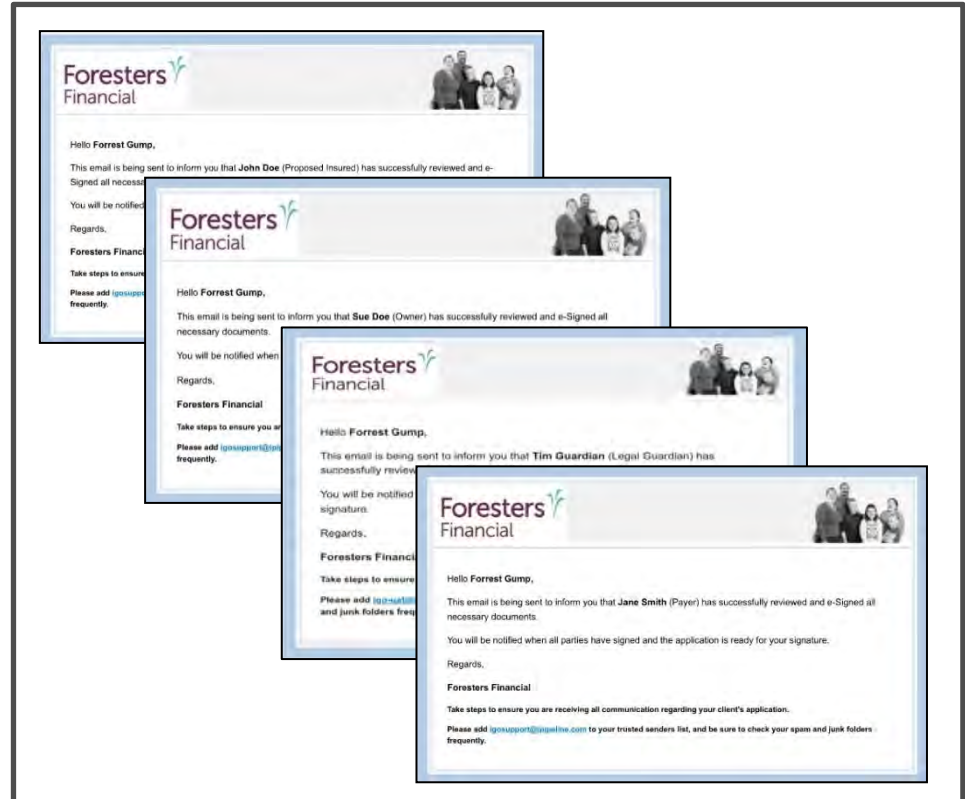
- Apply e-Signature

- Each signer needs to review and agree to the statements listed
- If they do, 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

[illegible]

iPipeline's iGO e-App Process

- Apply e-Signature
 - After each signer has e-Signed, you will be sent an email letting you know they have completed the signature process. When the last signer has e-Signed, it will be your turn to e-Sign
 - If the signer declines to e-Sign, you will receive an email letting you know they have declined



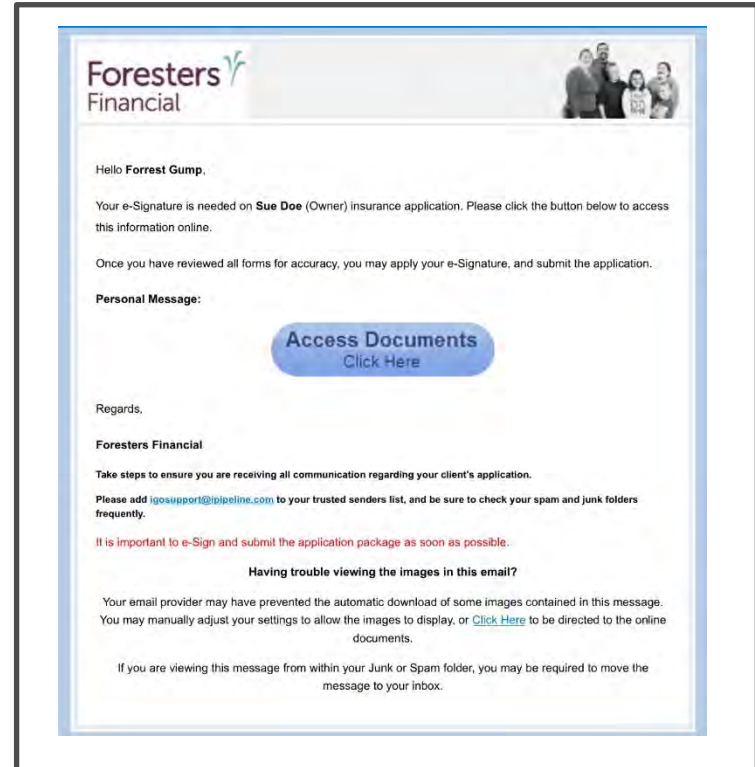
iPipeline's iGO e-App Process

- 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 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 e-Signature will show as “e-Signed by: First Name Last Name” in scripted font
 - The Proposed Insured, Owner, Legal Guardian and/or Payer are encouraged to retain these documents for their records by printing or saving them to their own device
 - NOTE: You have not e-Signed the documents so the signers will not see your e-Signature

The screenshot shows a web page with the Foresters Financial logo at the top left. The main heading is "Thank You". Below it, there is a paragraph stating: "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." This is followed by another paragraph: "As described in the e-Signature Consent, you agreed to receive electronically the forms that Foresters is required to provide to you at the end of the application process. To view those forms and your e-Signed documents, click the 'View e-Signed Documents' button. We encourage you to retain these documents for your records by printing or saving them to your own device." A third paragraph states: "An email has been sent to the agent who assisted with the application advising them that you have completed the e-Signature process. The 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 Financial for review." A fourth paragraph says: "After that agent e-Signs and submits the documents, you will be sent another email with a link to access your e-Signed documents." A fifth paragraph notes: "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." Below this text is a button labeled "View e-Signed Documents". Under the button is a green box with the text "Thank you for using Foresters Electronic Application!". At the bottom, a small line of text reads: "After closing this screen, you will not be able to access this site again to view the documents until you receive an email providing further access."

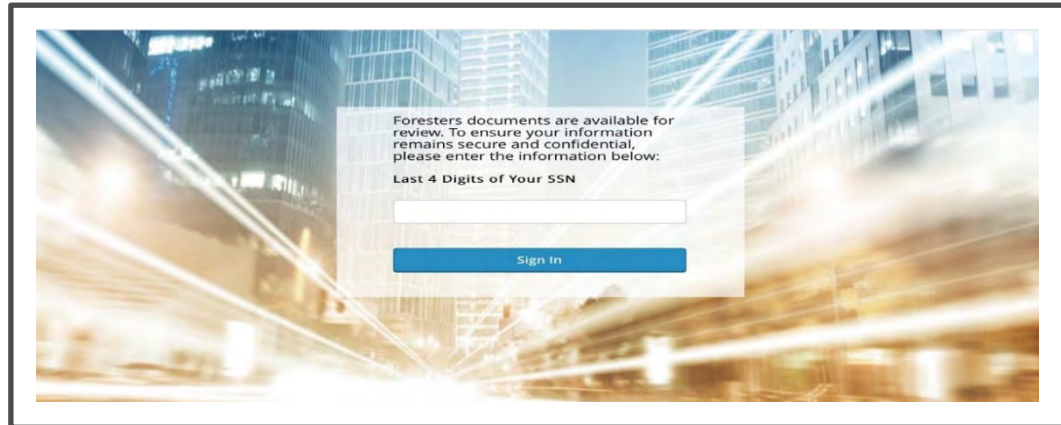
iPipeline's iGO e-App Process

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



iPipeline's iGO e-App Process

- Secure Website
 - You need to enter the last 4 digits of your SSN in order to access a secure website
 - This site will remain active for **10** calendar days from the date they receive the email. If 10 calendar days have passed you will not be able to access the website. To reactive the website you will need to resend the e-Signature email. Go to *My Cases*, find the case under the Proposed Insured's name and click *Resend e-Signature Invite*



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 wrong delivery option is selected, click *I Decline*, go back into the e-App. Unlock and relock it e-App, 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 Consent and e-Delivery, 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.

TERMS OF USE

CONDITIONS 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 granted permission to use this Web site and must exit immediately. The Company may revise these Terms at any time by updating this posting. You are bound by any such revisions and should therefore periodically visit this page to review the current Terms governing this Web site.

DISCLAIMER
TO THE FULLEST EXTENT PERMISSIBLE, THE MATERIALS ON THIS WEB SITE ARE PROVIDED "AS IS" AND WITHOUT WARRANTIES OF ANY KIND, EITHER 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

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".

☐ 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

- Producer Report
 - For Term, SMART UL & ADV+II
 - Before you can e-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 the title, there is a section for 'Indicate the anticipated rating class:' followed by a dropdown menu. A disclaimer states: '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 contains several yes/no questions: 'Should the certificate's issue date be adjusted?', 'Will the certificate applied for be a replacement?', 'Are you related to the Proposed Insured?', 'Are you related to the Proposed Insured?', 'Is the proposed insured you, your spouse/partner or your child/stepchild?', '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?'. There are checkboxes for 'Age & Amount requirements ordered?' and 'Age & Amount Requirements'. At the bottom, there are fields for 'Vendor' and 'Date ordered' with a date picker set to 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”**

The screenshot displays the Foresters Financial iGO e-App interface. At the top, the Foresters Financial logo is visible. The main heading is "Acknowledgement of First Total Premium(s) and Producer Certification". Below this, there are two sections: "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

At the bottom, there is a "Next" button.

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

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 this box to the left I confirm I agree to the following:

- 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.
- 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 blue *Print e-Signed Application* link
 - NOTE: If the wrong delivery option is selected, go back into the e-App. Unlock and relock it e-App, restart the signature process and ask the Owner to select a different contract delivery method
 - Click *Submit to Foresters Financial*. When you do, the documents will be sent electronically to Foresters. 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 the 'Apply e-Signature' interface. It includes a list of terms and conditions, a 'Signed at City' field with a dropdown menu, and a 'Signed at State' field with a dropdown menu and a checkmark icon. Below these fields, it indicates 'Step 1 of 2' and 'With e-Signed Application'. A red warning banner states: 'Warning: Your client's application package needs to be submitted.' At the bottom, it shows 'Step 2 of 2' with a button labeled 'Submit Consent & Submit'.

iPipeline's iGO e-App Process

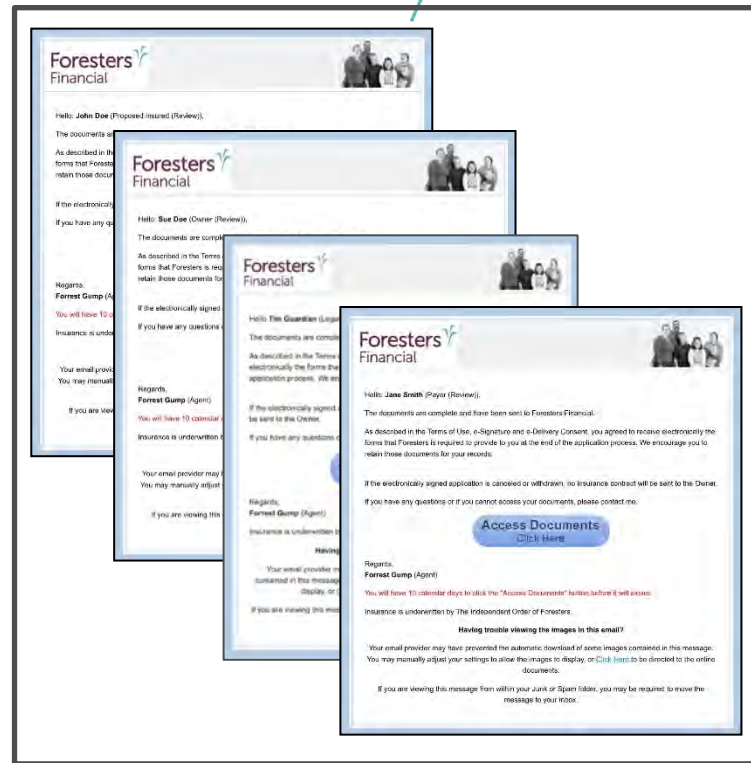
■ Point-of-Sale (POS) Leave Behind Email

- Once you click *Submit to Foresters Financial* a second email will be sent to the Proposed Insured/Owner/Legal Guardian/Payer letting 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 access a secure website in order to see the documents which contain the fully signed application and supplemental forms, along with the applicable POS disclosure forms that you would have been required to leave behind with that signer if writing a paper application

- This is why you and each signing party **must** have a separate email address. The applicable POS forms are to 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

- **Electronically Sign Documents**
(**Touch to Sign**- slides 30-47)
 - Only available if using an iPad with Safari as the browser. If using a laptop or desktop this option is not available
 - You will need to select which of the signing parties is present or not present. If present, all signing parties will sign using their finger or stylus to e-Sign. If not present, those signing parties, including you will sign using ClickWrap signature method (refer to slides 6 – 29)

The screenshot displays the 'Application' tab of the iPipeline's iGO e-App process. On the left is a vertical menu with various steps, each preceded by a lock icon: Pre-Qualifying, Pre-Qualifying, Cont, License and Appointm..., Proposed Insured, Proposed Insured, Cont, Lifestyle Questions, Coverage Information, Owner, Illustration Certificat..., Beneficiary, Other Insurance, Physician Information, Medical Questions, Medical Questions, Co..., Payment Information, Other Payer Identifica..., and Temporary Insurance ... The main content area is titled 'Signature Method' and prompts 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 checkmark). Below this is an orange warning box with a triangle icon stating: 'Each signing party must have their own email address. You cannot create or provide them with an email address to use'. Further down, the system lists three parties with 'Present' or 'Not Present' radio buttons: 'Proposed Insured: John Doe' (Present), 'Owner: Sue Doe' (Present), and 'Legal Guardian: Tim Guardian' (Present). Below these are 'Payer: Jane Smith' (Present) and another 'Present' button. At the bottom left of the main area is a 'Back' button.

iPipeline's iGO e-App Process

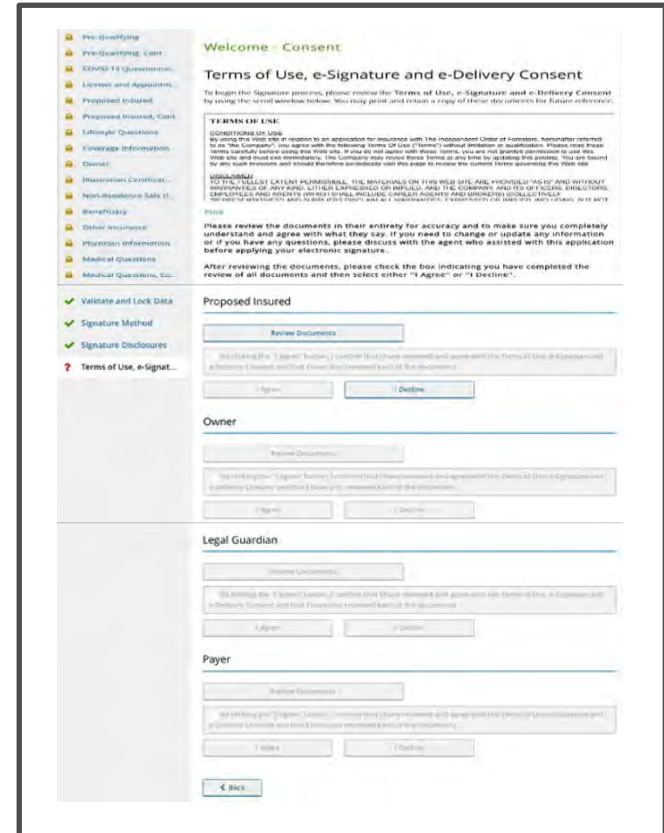
■ Signature Disclosures

- 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 contract 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)
- NOTE: 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

The screenshot displays the 'Signature Disclosures' section of the iPipeline's iGO e-App Process. The interface includes a sidebar with navigation links such as 'Pre-Qualifying', 'Proposed Insured', 'Coverage Information', and 'Signature Disclosures'. The main content area is titled 'Signature Disclosures' and contains 'Agent Instructions: Please read aloud to client.' followed by a list of steps. Below the instructions, there are form sections for 'Proposed Insured', 'Owner', 'Legal Guardian', and 'Payer'. Each section has a checkbox for 'I have read and agree to the terms and conditions' and a 'Next' button. The 'Proposed Insured' section also includes a 'The proof of identification I gave to my Agent, Forrest Gump, was:' field. The 'Owner' section includes a 'The proof of identification I gave to my Agent, Forrest Gump, was:' field and a 'State issued: Driver's License No:' field. The 'Legal Guardian' section includes a checkbox for 'I am the Legal Guardian, acknowledge that I have agreed to steps 1-5 read aloud by the Agent who assisted with the application'. The 'Payer' section includes a checkbox for 'I, Jane Smith, Payer, acknowledge that I have agreed to steps 1-5 read aloud by the Agent who assisted with the application'. A 'Back' button is located at the bottom left of the form.

iPipeline's iGO e-App Process

- Terms of Use, e-Signature and e-Delivery Consent
 - The Proposed Insured/Owner/Legal Guardian/Payer, whomever are present, are required to 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 they do not agree and wish to decline, click / **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



iPipeline's iGO e-App Process

■ Review Documents

- The Proposed Insured/Owner/Legal Guardian/Payer - whomever is present, 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 it

The Independent Order of Foresters ("Foresters")
A Fraternal Benefit Society.
799 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 this proposed insured: \$ 100,000

Underwriting: ☒ Non-medical ☐ Medical

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

Life insurance qualification test:
☒ Guideline Premium Test (GPLT)
☐ 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 (applicant only): \$

☐ Waiver of monthly deductions ☐ Guaranteed purchase option

☐ Other rider(s):

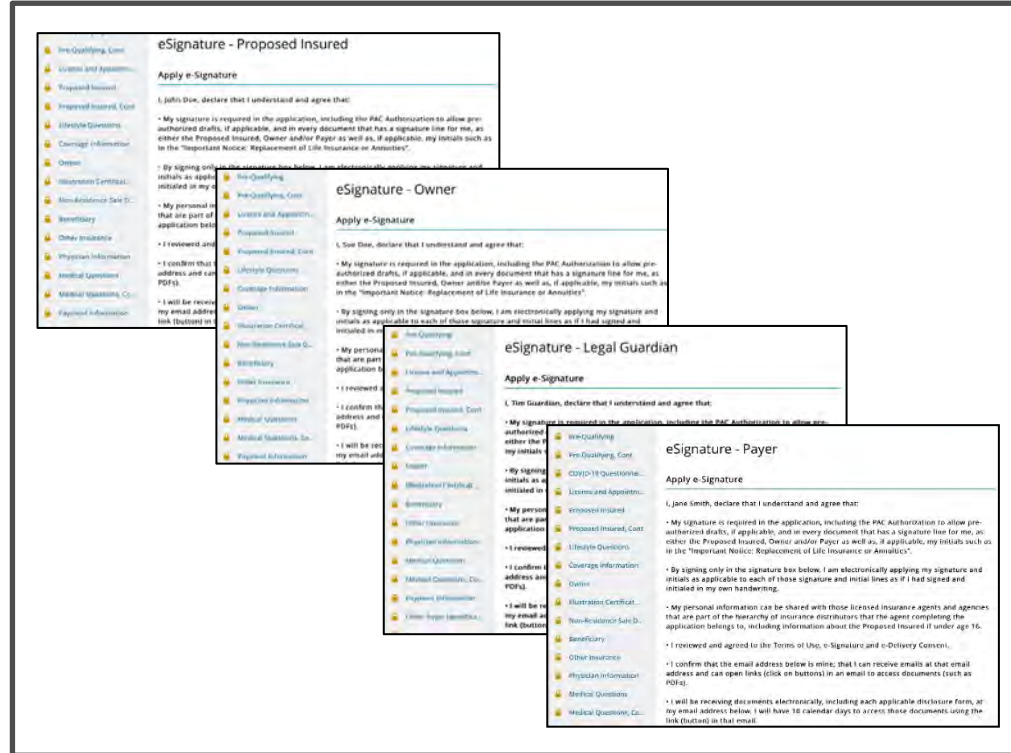
Complete if the proposed insured is a juvenile.
a. State amount of life insurance on primary caregiver. \$

b. Are all brothers and sisters insured for the same amount? If "No", state amount and reason in the Remarks section below. ☐ Yes ☐ No

Next

iPipeline's iGO e-App Process

- e-Signature: Proposed Insured/Owner/Payer
 - The Proposed Insured/Owner/Legal Guardian/Payer need to review and agree to the statements listed before they can e-Sign
 - NOTE: for BrightFuture, only the Owner is required to e-Sign



The image displays four overlapping screenshots of the iPipeline e-App process, specifically the e-Signature step. Each screenshot shows a sidebar with a list of application sections and a main content area with a declaration and a list of application sections.

eSignature - Proposed Insured

Apply e-Signature

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 these signature and initial lines as if I had signed and initialed in my own handwriting.

eSignature - Owner

Apply e-Signature

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 these signature and initial lines as if I had signed and initialed in my own handwriting.

eSignature - Legal Guardian

Apply e-Signature

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 these signature and initial lines as if I had signed and initialed in my own handwriting.

eSignature - Payer

Apply e-Signature

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 these 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, the Proposed Insured/Owner/Legal Guardian/Payer enters their email address (**must be their own separate email address**)
 - NOTE: for BrightFuture, only the Owner is required to have their own email address
 - The Legal Guardian will also have to enter the last 4 digits of their SSN

The screenshot displays the 'Signature - Proposed I...' step of the iPipeline's iGO e-App Process. On the left is a vertical navigation menu with options: 'Other Payer Identifica...', 'Temporary Insurance ...', 'Validate and Lock Data', 'Signature Method', 'Signature Disclosures', 'Terms of Use, e-Signat...', and the active 'Signature - Proposed I...'. The main content area is titled 'For the person named above:' and contains two input fields: 'Their Email Address' (highlighted in yellow) and 'Last 4 Digits of their SSN' (with a dropdown menu). Below these is an orange warning box stating: 'The person named above must have their own email address. The agent who assisted with this application cannot create or provide you with an email address to use'. Further down, it prompts the user to 'Please enter the city where you are signing the application.' with 'Signed at City:' and 'Signed at State:' fields (the city field is highlighted in yellow). A large yellow rectangular box is provided for the signature. Below this box are 'Sign' 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: Proposed Insured/Owner/Legal Guardian/Payer
 - Once an email address is entered for the Proposed Insured/Owner/Legal Guardian/Payer - whomever is present, you are reminded that each signer needs to have their own email address and will be asked to confirm the email address is correct. Click *OK*
 - If necessary, re-type the email address

The screenshot displays the 'Application' tab of the iPipeline's iGO e-App Process. A confirmation dialog box is overlaid on the screen, asking the user to confirm the email address entered for the Proposed Insured. The dialog box text reads: 'Please confirm the email address entered belongs to the Proposed Insured as a copy of the e-Signed documents will be sent to the Proposed Insured at that email address. The email address cannot belong to an agent or have been created by an agent for the Proposed Insured.' Below the text is an 'OK' button.

Below the dialog box, a reminder message is displayed: 'Remember, all signing parties must have their own email address. You cannot use your email address or create an email address or use an email address you have access to for them. Please confirm the email addresses entered for each signing party is correct.' Below the message is an 'OK' button.

The background shows the 'Application' tab with a list of steps on the left: Pre-Qualifying, Pre-Qualifying, Cont..., License and Appoin..., Proposed Insured, Proposed Insured, C..., Lifestyle Questions, Coverage Information, Owner, Illustration, Non-Residence Sale D..., Beneficiary, Other Insurance, Physician Information. The main content area shows a 'Send Message' button and a section titled '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.' Below this section are two input fields: 'Last 4 digits of e-Signer's Social Security Number' and 'e-Signer's name as it appears on the application'.

iPipeline's iGO e-App Process

- e-Signature: Proposed Insured/Owner/Legal Guardian/Payer
 - Next, the Proposed Insured/ Owner/Legal Guardian/Payer - whomever is present, 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 e-Signature section of the iPipeline's iGO e-App Process. On the left, a sidebar lists the application steps: '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 is titled 'For the person named above:' and contains fields for 'Their Email Address' and 'Last 4 Digits of their SSN'. A warning message states: 'The person named above must have their own email address. The agent who assisted with this application cannot create or provide you with an email address to use'. Below this, there are fields for 'Signed at City:' and 'Signed at State:'. A large yellow box is provided for the signature, with 'Sign' and 'Clear' buttons underneath. A final instruction reads: '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-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.

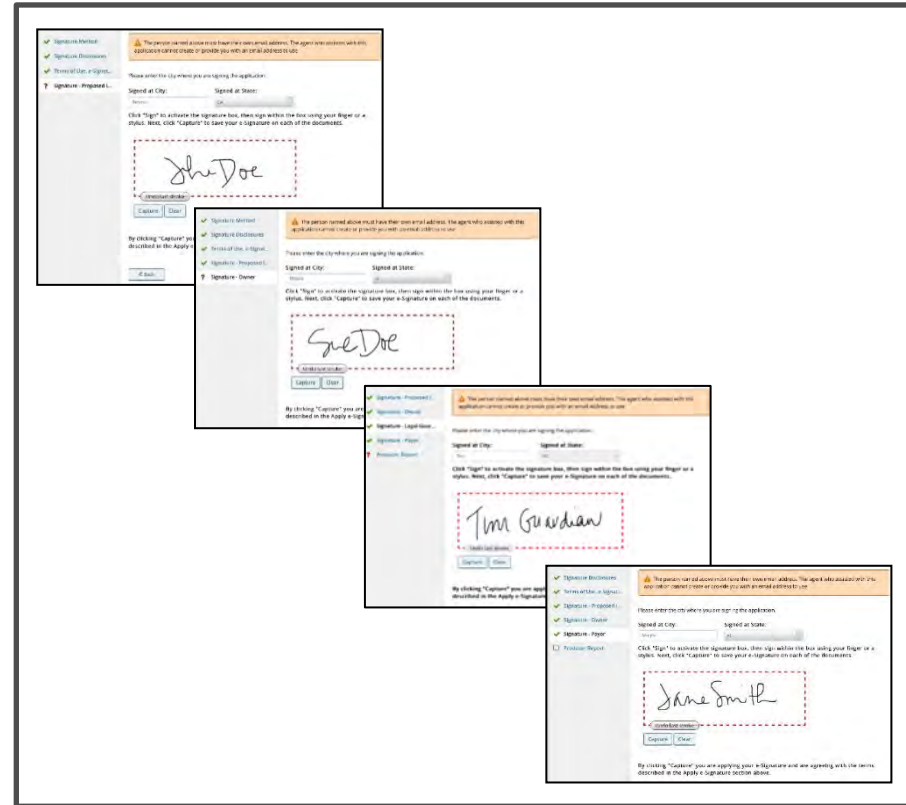
☐ Mailed copy

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, the Proposed Insured/Owner/Legal Guardian/Payer - whomever is 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 e-Signer can click *Clear* and re-sign
 - Repeat until everyone who is present has e-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 includes a dropdown for 'Indicate the anticipated rating class:' and a disclaimer about underwriting approval. The form contains several yes/no questions regarding the insured, the proposer, and the application. At the bottom, there are fields for 'Age & Amount requirements ordered?' (with Yes/No radio buttons), 'Age & Amount Requirements' (with three text input fields), and 'Vendor' and 'Date ordered' (with a date picker).

Foresters Financial

Producer Report

Indicate the anticipated rating class:
[Dropdown menu]

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?
☐ Yes ☐ No

Will the certificate applied for be for a new issue?
☐ Yes ☐ No

Are you related to the Proposed Insured?
☐ Yes ☐ No

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

Age & Amount requirements ordered?
☒ Yes ☐ No

Age & Amount Requirements

[Text input field]
[Text input field]
[Text input field]

Vendor [Text input field] Date ordered [Date picker]

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”**

The screenshot displays the Foresters Financial iGO e-App interface. At the top, the Foresters Financial logo is visible. The main heading is "Acknowledgement of First Total Premium(s) and Producer Certification". Below this, there are two sections: "Acknowledgement of First Total Premium(s)" and "Producer Certification".

Acknowledgement of First Total Premium(s)

It is acknowledged that a total amount of \$ [redacted] 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

At the bottom, there is a "Next" button.

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

iPipeline's iGO e-App Process

■ e-Signature Instructions

- Once everyone who is present has signed, those who are not present will complete the Signature process using ClickWrap
- You will also sign using ClickWrap (refer to slides 6 – 29)

The screenshot displays the 'e-Signature Instructions' screen within the iPipeline's iGO e-App. On the left is a vertical sidebar menu with 16 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

- e-Signature - Agent
 - 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
 - Click *Sign*

The screenshot displays the 'Signature - Agent' section of the iPipeline iGO e-App process. On the left is a vertical navigation menu with various steps, most marked with a green checkmark, indicating completion. The 'Signature - Agent' step at the bottom is marked with a red question mark. 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: 1. '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.' 2. 'The Producer Certification completed by me will be submitted with the application.' 3. '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.' 4. '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 dropdown menus: 'Signed at City:' and 'Signed at State:'. A large yellow rectangular box is provided for the signature. Below the box are 'Sign' 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.'

Pre-Qualifying
Pre-Qualifying, Cont...
License and Appointm...
Proposed Insured
Proposed Insured, Cont...
Lifestyle Questions
Coverage Information
Owner
Illustration Certificat...
Non-Residence Sale B...
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
Signature - Agent

Signature - Agent

Apply e-Signature

I, Forrest Gump, declare that I understand and agree that:

- 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.
- 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.
- 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:

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.

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 proceeding

The screenshot displays the e-signature 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 I..., and Signature - Owner. The main area contains a list of terms and conditions, followed by fields for 'Signed at City:' (with a dropdown set to 'Mobile') and 'Signed at State:' (with a dropdown set to 'AL'). Below these is a red dashed rectangular box containing a handwritten signature 'F. Gump'. Under the box are 'Undo last stroke', '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.'

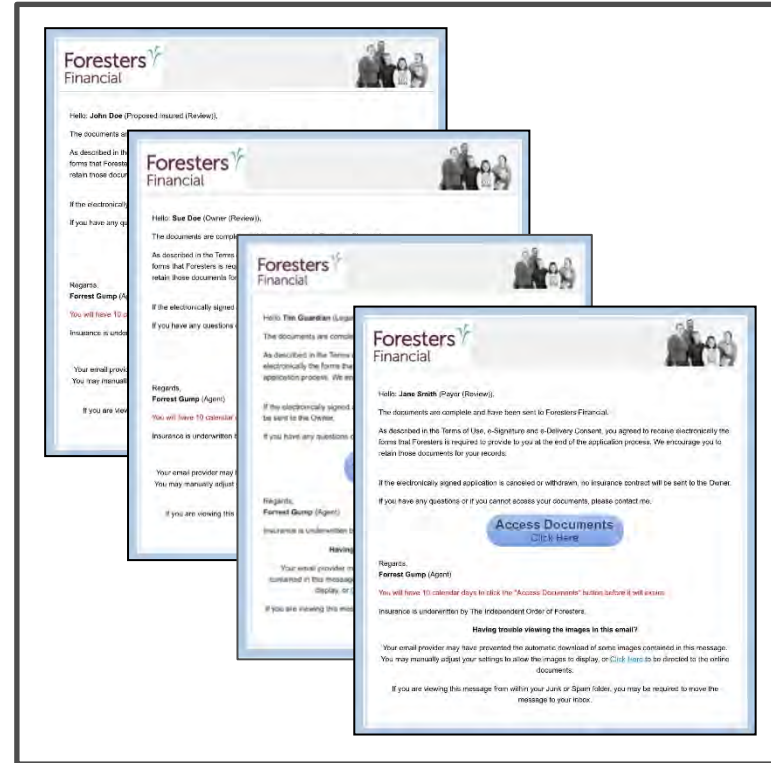
iPipeline's iGO e-App Process

- e-Signature - Agent
 - Last step is to click *Submit to Foresters Financial*
 - Once you do, all documents will be electronically sent
 - 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 final step of the e-application process. On the left is a vertical sidebar with a list of document categories, each preceded by a small icon. The categories are: 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' category is currently selected. The main content area on the right contains three paragraphs of text, each preceded by a bullet point. The first paragraph states that the Producer Certification will be submitted. The second paragraph is a confirmation of control over the device used for signing. The third paragraph is an agreement that personal information may be provided to agencies. Below the text are two dropdown menus: 'Signed at City:' with 'Mobile' selected, and 'Signed at State:' with 'AL' selected. A large, stylized handwritten signature 'F. Gump' is visible in the center. Below the signature are two buttons: 'Sign' and 'Cancel'. Underneath these buttons is a link that says 'Print Signed Application'. A red warning box with a red exclamation mark icon contains the text: 'Warning: Your client's application package needs to be submitted'. At the bottom of the form is a large button labeled 'Submit to Foresters Financial'.

iPipeline's iGO e-App Process

- Point-of-Sale (POS) Leave Behind Email
 - Once you click *Submit to Foresters Financial* a second email will be sent to the Proposed Insured/Owner/Legal Guardian/Payer letting them know the documents are complete and sent to Foresters
 - NOTE: for BrightFuture, only the Owner will receive this email
 - From the email they can click *Access Documents*, to access a secure website in order to see the documents which contain the fully signed application and supplemental forms, along with the applicable POS disclosure forms that you would have been required to leave behind with that signer if writing a paper application
 - This is why you and each signing party **must** have a separate email address. The applicable POS forms are to 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



Disclaimer

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Thank you

Any questions?

- Our Foresters Financial Sales Support team is only a call away, 866-466-7166, option 1
- If you're looking for a deeper dive on a particular module please let us know at USLearning@foresters.com



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