

# Non-Face-to-Face Guidelines

**Can't meet your client in person?  
We can make it happen.**



**The following guidelines have been created to support the Foresters Financial™ non-face-to-face approach.**

## 1. Applicable Foresters business

The non-face-to-face process is applicable to:

- Non-medical<sup>1</sup> and medical business for Term, Advantage Plus II and SMART UL on iPipeline iGO e-App<sup>2</sup> and paper applications.
  - Juvenile sales are allowed for Advantage Plus II and SMART UL in all states in which Foresters sells (As a reminder, certain states require a custodial parent signature).
- Simplified issue business for BrightFuture and Prepared II iPipeline iGo e-App and paper applications and PlanRight LiveApp<sup>3</sup> applications.
  - For PlanRight LiveApp applications, not allowed if the insured is over the age of 75 (age last).

**Non-face-to-face is allowed under the following conditions:**

|  |  |
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| \$10,000 or less premiums in any 12 month period     | No additional requirements needed.   |
| \$10,001 to \$99,999 premiums in any 12 month period | Source of Funds Form (106059 US 5/19), plus <ul style="list-style-type: none"><li>– Paramedical and Lab Slip required (if paramed is ordered due to age and amount requirements), or</li><li>– For paper non-face-to-face applications only, photocopy of Valid Government Issued Photo ID must be submitted with application.</li></ul> |
| \$100,000 or more, premiums in any 12 month period   | Source of Funds Form (106059 US 5/19), plus <ul style="list-style-type: none"><li>– Paramedical and Lab Slip required (if paramed is ordered due to age and amount requirements).</li></ul> OR <ul style="list-style-type: none"><li>– Additional means of Face-to-Face ID verification required.</li></ul>                              |

- As the Source of Funds Form is currently not available on the e-App platform, we recommend paper non-face-to-face applications where premium will exceed \$10,000 in any 12 month period. If e-App is used where the premium will exceed \$10,000 and provided a paramed is an underwriting requirement, you will also be asked to have the Source of Funds Form completed and submitted to us outside of the e-App process.
- Once requested, the Source of Funds Form (106059 US 5/19) can be obtained from Foresters ezbiz website and submitted to Foresters via SecureDocs, fax, or mail.
- The Underwriting Process does not change and is still subject to regular age and amount requirements and/or any requirement determined by underwriting to be necessary.

## 2. Requirements

- You must be licensed in the state where the owner signs the application.
- Acceptable pieces of ID for verifying each signor's identity are a valid Driver's License, Passport or other Government issued photo ID.

## 3. Completing a non face-to-face application

On the **Producer Report** answer NO to the following question: 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?

### Obtaining an electronic signature using e-App

- For Term, Advantage Plus II, SMART UL, BrightFuture, and Prepared II email the application package to all signing parties using the Electronically sign

documents e-Signature method – which can be selected if using a laptop, desktop or Apple iPad.

- When using ClickWrap, each signor must have their own unique email address to electronically sign the application. You cannot use your own email address or set up an email address for the signors' use.

- For PlanRight LiveApp, once the Phone Health Interview is completed and your client is medically eligible to apply, Apptical will email your client the application package to sign using the HelloSign signature platform.

#### **Obtaining a wet-signature using a paper application (not applicable to PlanRight paper application)**

Once complete you must mail the application to the applicant to sign. The applicant will need to send the application back to you by mail as Foresters does not accept scans or photographs of applications.

#### **4. The Temporary Life Insurance Agreement (TIA)**

The process for the TIA remains the same. Complete the TIA section of the e-App or paper application.

- First payment must be authorized or provided with the insurance application.
- Once this is done and if the remaining terms and pre-conditions are met, the TIA will go into effect.
- Where applicable, the TIA is automatically provided to the owner in e-App.
- If a paper non-face-to-face transaction and if qualifying for the TIA, be sure to include the TIA page when mailing to the owner and the notices page is to be mailed to the insured (if not the owner).

#### **5. After the initial application is accepted, how should I handle any additional forms or questionnaires that are required by Foresters before issue?**

In addition to Foresters regular methods for submitting additional documents, you can now leverage the following on a temporary basis:

- a. For producers with a DocuSign<sup>4</sup> account, signatures can be obtained with this platform. The completed signed form and the Certificate of Completion provided by [DocuSign](#) must be submitted to Foresters via SecureDocs or other secured methods.
- b. Have your client Print, Sign, Scan or Take a Photo and then Fax or Email (secured email recommended) the completed document to you. If the owner/insured are different, ensure both the owner/insured sign any applicable forms. Once you receive the document, Print, Sign, Scan or Take a Photo if it requires your signature. Once all signatures are received, email the signed form to Foresters using SecureDocs.

*Please note:* Documents must be legible and complete with both the "wet ink" signature and form number clearly visible in the photo of the entire document. The full document must be sent to Foresters and not just the signature pages. Remember to keep your email communications secure between you and your client when exchanging documents. Popular email services including [Gmail](#) and [Outlook](#) offer security options.

#### **6. Delivery of the certificate**

e-Delivery is available, please refer to our e-Delivery process guide.

**For more information, please call Foresters Financial Sales Support at 866-466-7166, option 1**

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

<sup>1</sup> Insurability depends on answers to medical and other application questions and underwriting searches and review.

<sup>2</sup> e-App is available through the iPipeline iGO e-App platform using Microsoft Edge (desktop/laptop) or Safari (Apple iPad only) for Foresters non-medical and medical products (excluding Foresters PlanRight). Touch to Sign is available on Apple iPad only. POS decision for non-medical products will be unavailable Monday to Saturday from 2:00 a.m. to 6:00 a.m. and from Saturday 10:00 p.m. to Sunday 10:00 a.m. (ET).

<sup>3</sup> Not available in Massachusetts.

<sup>4</sup> DocuSign is not available for use with any Foresters filed forms in New York. DocuSign is a third party vendor that is not supported by Foresters. Questions regarding DocuSign should be referred directly to DocuSign Customer Support at (800) 379-9973.

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