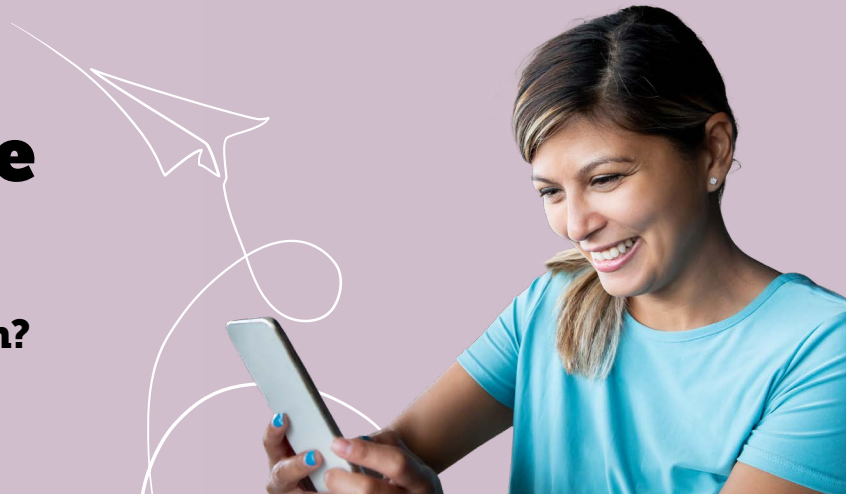


# Non-face-to-face guidelines

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.

Non-face-to-face sales occur when you, the Producer, do not physically meet with your client in order to complete an application. Examples of non-physical meetings include, but are not limited to: a phone, Zoom, or MyTeams call, FaceTime, Facebook Messenger or Messenger apps, WhatsApp video calls.

### 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> e-applications.

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

\$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	<ul style="list-style-type: none"><li>– No Paramedical and Lab Slip required (if paramed is not 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	<p>Source of Funds Form (106059 US 5/19), plus</p> <ul style="list-style-type: none"><li>– No Paramedical and Lab Slip required (if paramed is not ordered due to age and amount requirements), or</li><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. If e-App is used where the premium will exceed \$10,000 and provided a paramed is not 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 Certification" section of the application (not the Producer Report) answer "NO" to the following question: On the Producer Report, confirm that you were able to identify the identity and birth date of the Proposed Insured and Owner and how you did that in each case (e.g., phone call, Zoom call, FaceTime, etc.).

#### Obtaining an electronic signature using e-App

- For Term, Advantage Plus II, SMART UL, BrightFuture, and Prepared II email or text the application package to all signing parties by selecting electronically sign documents on the Signature Method screen – which can be selected if using a laptop, desktop or Apple iPad.
  - For document e-Delivery and the e-Signature process, each person signing must have their own email address or cell phone number and cannot share or use one that another person has, or you the Producer have, access to.

- Except for your own signature, you, the Producer, cannot use your own email address or create an email address for another signer or allow any signer to use your email address or an email address that you have created or have access to, nor can you offer your cell phone number or a different cell phone number for them to use.
- Each signer must be able to receive emails at their own email address or text messages at their own cell phone number and open links in an email to access documents, such as PDFs.
- For PlanRight LiveApp, once the application is completed, the signer will need to login, review the required documents and provide the Producer the one-time passcode, which will be valid for 90 minutes.

#### **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:

- For producers with a DocuSign<sup>4</sup> or Adobe Acrobat Sign accounts, signatures can be obtained with these platforms. The completed signed form and the Certificate of Completion provided by [DocuSign](#) or the Final Audit Report from [Adobe Acrobat Sign](#) must be submitted to Foresters via SecureDocs or other secured methods.
- 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 and ezbiz for product availability. 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 on the iPipeline iGO e-App platform using Microsoft Edge (desktop/laptop) or Safari (Apple iPad only) when data entering a Foresters non-medical or medical insurance application online (excluding Foresters PlanRight) and Microsoft Edge, Chrome or Safari for signing electronically by email, text or on the iPad using a finger or stylus. POS decision for non-medical products is not available 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> LiveApp e-applications not available in MA. e-Delivery not available for LiveApp e-applications. For e-applications the Proposed Insured, Owner, and Payor must be the same person and there cannot be any intent to replace coverage.

<sup>4</sup> DocuSign or Adobe Acrobat Sign is a third-party vendor that is not supported by Foresters. Questions regarding DocuSign or Adobe Acrobat Sign should be referred directly to DocuSign Customer Support at (800) 379-9973 or Adobe Acrobat Sign Support at <https://helpx.adobe.com/support/sign.html>.

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