

Using iPipeline's iGO e-Application with Foresters Financial – Prepared II



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Financial

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1. Using the iPipeline iGO e-App
2. Pre-screen
3. iPipeline's iGO e-App Process

Using iPipeline's iGO e-App

Using iPipeline's iGO e-App¹

- e-App is available through the iPipeline iGO e-App platform using Microsoft Edge (desktop/laptop) or Safari (Apple iPad[®] only). Foresters Financial[™] does not support using Chrome or Firefox
- PlanRight is not available on the iPipeline iGO platform. For more information on how to access the Apptical LiveApp for PlanRight, contact the Sales Desk at 866 466 7166, Option 1
- Prepared II is available in 32 states (AL, AR, AZ, CT, DE, FL, GA, HI, IA, ID, IL, IN, KS, KY, LA, MD, ME, MI, MO, NC, NE, NV, OH, PA, OK, SC, TN, TX, WA, WI, WV, WY)

Using iPipeline's iGO e-App

- Get a POS decision¹ email in **less than 10 minutes** for all electronically submitted Foresters non-medical products (does not apply to medical products). Decision will either be:
 - Medically Eligible
 - Refer
 - Issued
 - Declined

- Calling Apptical for a POS decision is for PlanRight only

- To lower the likelihood of a “Refer” decision, make sure that the information being entered on the e-App is accurate (such as SSN, address, DOB etc.)

1. 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). Some e-App features are not available in NY (refer to ezbiz for more details)

Pre-Screening

Pre-screening



Prepared II is filed and governed under health insurance regulations. You will require the applicable state health insurance license to sell Prepared II

To submit the application electronically you and each signing party must have a separate email address. You cannot create their email address or use your email address or use an email address you have access to. Each signing party must be able to receive emails at their own email address and open links in an email to access documents, such as PDFs

Payer or Owner cannot be a Trust or a corporation*

For juvenile cases, the Owner must be the Parent or Legal Guardian*

Except for medical products, First Premium on PAC (FPOP) for the initial premium and Draft via Pre-Authorized Check (PAC) for subsequent premiums (no direct bill) are the only allowable payment options available for e-App*

The Payer must be an account holder of the bank account from which premium will be drafted

* For cases that do not meet the criteria above, please proceed with writing the application on paper

Pre-screening



If banking information is provided, it must be valid in order to proceed with the e-App

Credit, Debit, Pre-Paid cards, money orders or cashier's checks are not valid forms of premium payments (for e-App or paper). For medical products only, if a personal check is to be used for payment, do not send the check to Foresters after submitting the e-App. The personal check will be collected upon certificate delivery

The total Accidental Death coverage with Foresters, including all existing and proposed Prepared, Prepared II and Accidental Death Riders, cannot exceed \$500,000. This applies to an e-App as well as to a paper application

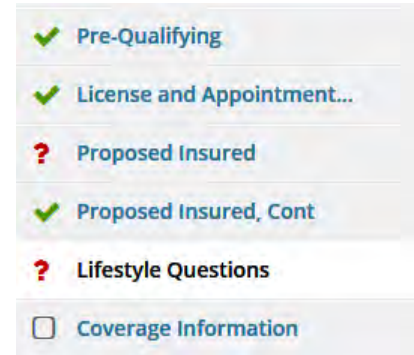
iPipeline's iGO e-App Process

iPipeline's iGO e-App Process



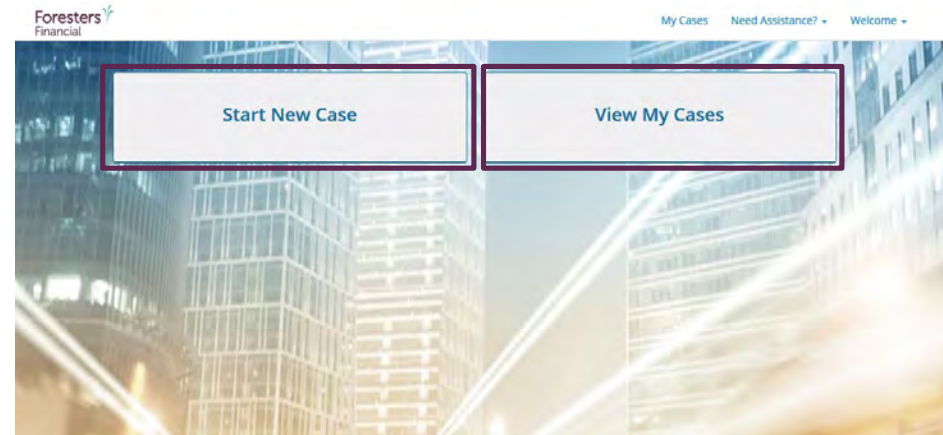
- Specific state variations not covered in this presentation
- State forms automatically triggered within e-App
- Follow the yellow brick road – a yellow box requires completion; whereas, a white box is not required but provides helpful information to accelerate the underwriting process

- For each screen, if all required information is provided you will see a green checkmark. If required information is missing you will see a red question mark



iPipeline's iGO e-App Process

- e-App Launch
 1. Logon to your agency's website OR logon to ezbiz, Foresters portal (www.foresters.com)
 2. Click the *e-App* button
 3. Either Select:
 - *Start New Case*: which allows you to begin a new e-App; or
 - *View My Cases*: which allows you to view recent cases



iPipeline's iGO e-App Process

View My Cases

- Dashboard
 - Lists all your cases
 - Case remains active for **120** days from last review
 - Search or sort feature helps identify cases
 - Status column helps manage cases

The screenshot displays the iPipeline's iGO e-App Process dashboard. It is divided into two main sections: Alerts and Cases.

Alerts Section: This section shows a table of active cases. The table has columns for Name, Status, Carrier, Product, Date Modified, View Forms, and Case Actions. There are two rows of alerts, both with a status of 'Awaiting Agent Signature'.

| Name | Status | Carrier | Product | Date Modified | View Forms | Case Actions |
|--------------------------|--------------------------|---------------------|----------------------------|---------------|------------|--------------|
| Prepared-Eighteen, Anita | Awaiting Agent Signature | Foresters Financial | BrightFuture - Non-medical | 11/20/2020 | [Icon] | Case Actions |
| Prepared-eights, Gales | Awaiting Agent Signature | Foresters Financial | Prepared II - Non-medical | 11/20/2020 | [Icon] | Case Actions |

Below the Alerts table is a pagination control showing 'Page 1 of 1' and a 'Go to page:' input field.

Cases Section: This section shows a table of all cases. The table has columns for Name, Status, Carrier, Product, Date Modified, View Forms, and Case Actions. There are five rows of cases, all with a status of 'Application e-Submitted'.

| Name | Status | Carrier | Product | Date Modified | View Forms | Case Actions |
|---|-------------------------|---------------------|---------------------------|---------------|------------|--------------|
| PreparedWV, Deke PreparedWV Sprint 1 Face Amount: \$250,000 | Application e-Submitted | Foresters Financial | Prepared II - Non-medical | 11/30/2020 | [Icon] | Case Actions |
| Test, Cheryl Face Amount: \$100,000 | Application e-Submitted | Foresters Financial | Prepared II - Non-medical | 11/30/2020 | [Icon] | Case Actions |
| Test, Cheryl Face Amount: \$100,000 | Application e-Submitted | Foresters Financial | Prepared II - Non-medical | 11/30/2020 | [Icon] | Case Actions |
| Prepared One B AZ, Kafeni Face Amount: \$75,000 | Application e-Submitted | Foresters Financial | Prepared II - Non-medical | 11/30/2020 | [Icon] | Case Actions |
| knox, kelly | Started | Foresters Financial | Prepared II - Non-medical | 11/30/2020 | [Icon] | Case Actions |

iPipeline's iGO e-App Process

Start New Case

■ Case Information

- Proposed Insured: Enter the first and last name of your client. Tip - do not enter Date of Birth or Gender on this screen as the product rules are not built in
- Case Description (optional): Enter details about the case (example: 20-year \$100k, etc.)
- Carrier & Product:
 - Application Signed State: State where the Owner signs the e-App. You must be licensed in this state to proceed
 - Product Type: Select the Product Type, then click *Find Available Products*
 - Once the product is determined, click *Select* to launch e-App

The screenshot displays a web form for starting a new case. At the top, there are two fields: 'Status' (set to 'Started') and 'Date Modified' (set to '11/30/2020'). Below this is a section for 'Proposed Insured' with two input fields for 'First Name' (containing 'John') and 'Last Name' (containing 'Doe'). Underneath are fields for 'Date of Birth' (format MM/DD/YYYY), 'Age', and 'Gender' (a dropdown menu currently showing 'Please select...'). The 'Case Description' section has a large text area with a placeholder example: '(Examples: \$500,000.00, Kid's Policy, Business Policy, etc)'. The 'Carrier and Product' section includes 'Application Signed State' (a dropdown menu set to 'Alabama') and 'Product Type' (a dropdown menu set to 'Accidental Death'). A blue button labeled 'Find Available Products' is positioned to the right of the 'Product Type' dropdown. Below this, the 'Product' section shows a 'Carrier' dropdown (set to 'Foresters Financial'), a 'Product' dropdown (set to 'Prepared II - Non-medical'), and an 'iGO e-App' label with a 'Select' button.

iPipeline's iGO e-App Process

■ Pre-Qualifying

- Ensure you read this screen as these rules help determine whether your client qualifies for using the e-App
 - If they qualify, answer **“Yes”** at the bottom of this screen and proceed to the next screen
 - If they don't qualify, answer **“No”** at the bottom of this screen and proceed with writing the application on paper

Case Information Application

✓ Pre-Qualifying

Pre-Qualifying

Welcome to Foresters Electronic Application!

As a reminder ...

- The e-App is available through the iPipeline iGO e-App platform using only Microsoft Edge (desktop/laptop) or Safari (Apple iPad only). Foresters does not support using Chrome or Firefox
- Autofill must be turned off
- Ensure your state licensing and appointments are in place with Foresters
- If writing business in a strict or Fraternal state (Connecticut, Massachusetts, New Mexico, Louisiana or Pennsylvania) you must be licensed and appointed before you can use iGO e-App
- Prepared II is filed and governed under health insurance regulations. You will require the applicable state health insurance license to sell Prepared II

Also, does the Owner know that ...

Need Help? Want Training? Click on [Foresters Financial ezbiz](#)

I have read and agree that the above conditions are met to satisfy the requirements to complete an e-App and I further confirm each statement below is accurate:

Yes No

- If Pre-Authorized Check (PAC) is requested, I have confirmed with the Payer that they are an account holder of the bank account to be identified in the application from which premium will be drafted
- I understand that if the Owner and/or Payer is not me or a member of my immediate family, I cannot use my email address or set up an email address for the Owner and/or Payer and that the Owner and/or Payer must have their own email address for applying their e-Signature and to receive the required Point of Sale forms

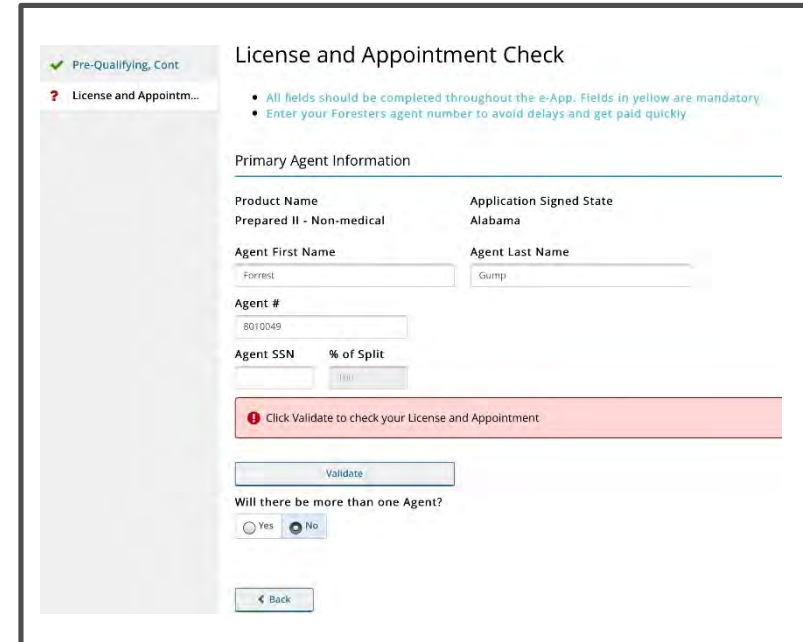
iPipeline's iGO e-App Process

- Pre-Qualifying Cont
 - Proposed Insured must answer all Health and Lifestyle questions shown on this screen
 - They are eligible to apply for Prepared if they truthfully answer “No” to all questions

The screenshot displays the 'Pre-Qualifying, Cont' screen within the 'Application' tab of the iPipeline's iGO e-App. The page is titled 'Pre-Qualifying, Cont' and features a section for 'Health and Lifestyle Questions'. A prominent orange warning box at the top states: 'A Proposed Insured that answers "Yes" to any of the Health and Lifestyle Questions is not eligible for the Foresters Prepared II product and will not be able to apply. Only a Proposed Insured that answers "No" to all Health and Lifestyle questions can apply'. Below this, three questions are listed, each with radio buttons for 'Yes' and 'No'. The 'No' option is selected for all three questions: 'Have you received notice of deployment or are you currently deployed, on active duty or alert with the Military or the Reserves?', 'Have you ever had your driver's license suspended or revoked or within the past 5 years (60 months) been convicted of, or pled guilty to, a driving under the influence (DUI) or driving while intoxicated (DWI) offence, or more than 3 moving violations?', and 'Have you ever been diagnosed with a terminal illness?'. A blue information box at the bottom of the question section states: 'The Proposed Insured is eligible to apply for Prepared II'. A 'Next >' button is located at the bottom right of the screen.

iPipeline's iGO e-App Process

- License and Appointment Check
 - Validate the product and application signed state. If either are incorrect, click *Back* to go back to the “**Case Information**” section to correct the state and/or product type
 - Enter your first and last name
 - Enter Agent # **OR** SSN number; only 1 required. Tip– entering Agent # helps to avoid delays and helps you get paid quicker
 - Click *Validate* to proceed
 - If you validate, the screen opens and you can proceed. If you don't validate, contact Foresters
 - You can split comp with up to 1 additional agent (Note: The comp split must equal 100% to proceed to the next screen). Answer “**Yes**” to more than one agent and complete information



The screenshot shows the 'License and Appointment Check' screen. At the top, there are two tabs: 'Pre-Qualifying, Cont' (active) and 'License and Appointment...'. Below the tabs, there are two bullet points: 'All fields should be completed throughout the e-App. Fields in yellow are mandatory' and 'Enter your Foresters agent number to avoid delays and get paid quickly'. The form is titled 'Primary Agent Information' and contains the following fields: 'Product Name' (Prepared II - Non-medical), 'Application Signed State' (Alabama), 'Agent First Name' (Forrest), 'Agent Last Name' (Gump), 'Agent #' (8010049), 'Agent SSN' (empty), and '% of Split' (100). A red banner with a warning icon says 'Click Validate to check your License and Appointment'. Below this is a 'Validate' button. At the bottom, there is a question 'Will there be more than one Agent?' with 'Yes' and 'No' radio buttons. A 'Back' button is at the very bottom.

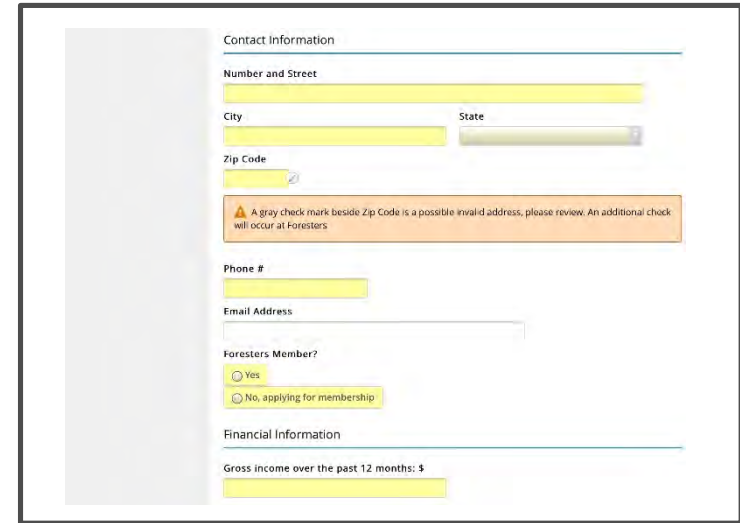
iPipeline's iGO e-App Process

- Proposed Insured
 - Collect personal details about the Proposed Insured in this section
 - Enter DOB and gender
 - Enter a valid SSN. SSN must be 9 characters long
 - If Proposed Insured is not a U.S. citizen, select **"No"** then select **"Visa Type"** under immigration status

The screenshot displays the 'Proposed Insured' section of the iPipeline's iGO e-App process. The interface is divided into two tabs: 'Case Information' and 'Application'. The 'Application' tab is active, showing a sidebar with a navigation menu and a main content area. The sidebar menu includes: Pre-Qualifying (checked), Pre-Qualifying, Cont (checked), License and Appointm... (checked), Proposed Insured (active, marked with a red question mark), Proposed Insured, Cont (unchecked), Coverage Information (unchecked), Beneficiary (unchecked), Payment Information (unchecked), and Validate and Lock Data (unchecked). The main content area is titled 'Proposed Insured' and contains two bullet points: 'Use proper capitalization throughout the e-App. Capitalizing the first letter of the Proposed Insured's first and last name as well as the street name will ensure the issue paperwork and subsequent correspondence meet the Owner's expectations' and 'Click the "View Forms" button to ensure you have the right application for the state where the solicitation occurred. If not, click on the "Case Information" tab and re-select the state'. Below this is the 'Personal Details' section, which includes: 'First Name' (John), 'M.I.' (), 'Last Name' (Doe), 'Suffix' (), 'Date of Birth' (MM / DD / YYYY), 'Age Last' (), 'Gender' (Male/Female), 'Social Security No.' (), and 'Is the Proposed Insured a U.S. Citizen?' (Yes/No).

iPipeline's iGO e-App Process


- Proposed Insured
 - Address Validation – green checkmark beside Zip Code means the address has been validated. A grey checkmark means **“Possible invalid address. Please review. An additional check will occur at Foresters”**
 - this is ok. You can still proceed. The message just lets you know the address will be validated again at Foresters
 - Email Address (optional): This field is for **communications including about the benefits of Foresters membership**; NOT where you enter the email address in order to e-Sign the application
 - Enter Gross income over past 12 months




Contact Information

Number and Street
[Redacted]

City [Redacted] State [Redacted]

Zip Code [Redacted] 

 A gray check mark beside Zip Code is a possible invalid address, please review. An additional check will occur at Foresters

Phone # [Redacted]

Email Address [Redacted]

Foresters Member?
 Yes
 No, applying for membership

Financial Information

Gross income over the past 12 months: \$ [Redacted]

iPipeline's iGO e-App Process

- Proposed Insured Cont
 - Verify the identity of the Proposed Insured
 - Photo I.D. Information (3 choices):
 - Driver's License
 - Passport
 - Other Government ID
 - Enter the Proposed Insured's employment status, occupation and duties
 - Can elect to select a secondary addressee (optional)
 - Answer the question: Will the Owner be different from the Proposed Insured?

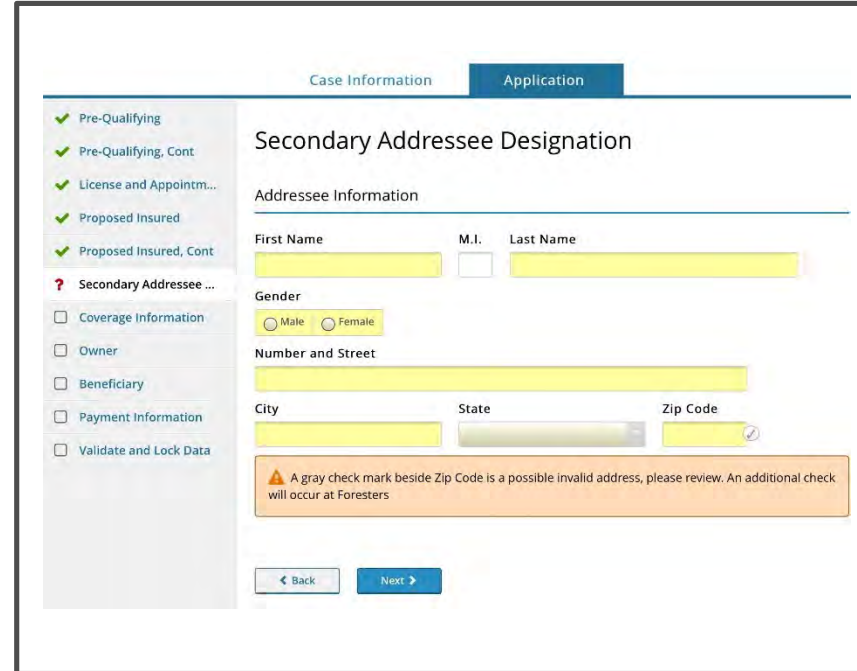
The screenshot displays the 'Proposed Insured Cont' section of the application. On the left, a sidebar lists navigation options: 'Pre-Qualifying, Cont' (checked), 'License and Appointm...' (checked), 'Proposed Insured' (checked), 'Proposed Insured, Cont' (active, marked with a red question mark), 'Coverage Information', 'Non-Residence Sale D...', 'Beneficiary', 'Payment Information', and 'Validate and Lock Data'. The main content area is titled 'Proposed Insured Cont' and contains the following sections:

- Photo I.D. Information**: A section header followed by the instruction 'Indicate the type of Photo I.D. used to verify identity:'. Below this is a 'Type:' label and a dropdown menu.
- Employment Information**: A section header followed by the question 'What is the Proposed Insured's current employment status?'. Below this is a dropdown menu.
- Occupatic**: A dropdown menu with a checkmark icon.
- Duties**: A section with three radio button options: 'Full-time (30+ hours/week over the past 6 months)', 'Part-time (less than 30 hours/week over the past 6 months)', and 'Seasonal (30+ hours/week for less than 26 weeks over the past 12 months)'. The 'Part-time' option is selected.
- Addition**: A section with a radio button option 'Not currently employed'.
- Secondary Addressee Question**: A text prompt 'I elect to designate a secondary addressee (only if designating another person to receive notification regarding a possible lapse in coverage.)' followed by 'Yes' and 'No' radio buttons.
- Owner Question**: A text prompt 'Will the Owner be different from the Proposed Insured?' followed by 'Yes' and 'No' radio buttons.

At the bottom of the form, there are 'Back' and 'Next' navigation buttons.

iPipeline's iGO e-App Process

- Secondary Addressee Designation
 - Electing a secondary addressee is optional
 - Enter Addressee's name, gender and address



The screenshot displays the 'Application' tab of the iPipeline e-App process. The left sidebar shows a progress list with 'Secondary Addressee ...' highlighted in red. The main content area is titled 'Secondary Addressee Designation' and contains the following fields:

- Addressee Information**
 - First Name: [Yellow input field]
 - M.I.: [White input field]
 - Last Name: [Yellow input field]
- Gender**
 - Male:
 - Female:
- Number and Street**: [Yellow input field]
- City**: [Yellow input field]
- State**: [Dropdown menu]
- Zip Code**: [Yellow input field] with a gray checkmark icon.

A warning message in an orange box states: "A gray check mark beside Zip Code is a possible invalid address, please review. An additional check will occur at Foresters".

Navigation buttons: '< Back' and 'Next >'.

iPipeline's iGO e-App Process

- Coverage Information
 - Provide the Product Details of your client's case
 - Here you'll enter the face amount, select riders etc.
 - Answer the replacement question in the *Other Insurance* section

The screenshot displays the 'Application' tab of the iPipeline's iGO e-App process. The left sidebar shows a progress list with 'Coverage Information' highlighted. The main content area is titled 'Coverage Information' and includes the following sections:

- Product Name:** Prepared II - Non-medical
- Insurance Amount:** A yellow input field is present.
- Warning:** Insurance amount, including Prepared II and Accidental Death Riders, cannot exceed \$500,000.
- Optional Rider(s):** Three radio button options: Disability Income Rider (Accident Only), Return of Premium, and Waiver of Premium (Accident Only).
- Other Insurance:** A question: 'Will the insurance applied for in this Application replace, reduce coverage of, or modify premiums paid for, existing accident or sickness insurance?' with 'Yes' and 'No' radio button options.
- Navigation:** 'Back' and 'Next' buttons at the bottom.

iPipeline's iGO e-App Process

■ Owner

- If Owner is different from the Proposed Insured, select the relationship to the Proposed Insured from the drop down
- Complete details about the Owner, including address
- Verify the identity of the Owner. Photo I.D. Information (3 choices):
 - Driver's License
 - Passport
 - Other Government ID
- Email Address (optional): This field is for **communication preferences** only; NOT where you enter the email address in order to e-Sign the application

The screenshot shows the 'Owner' section of the iPipeline iGO e-App process. The form is titled 'Owner' and is part of an 'Application' process. On the left, there is a navigation menu with a list of steps: Pre-Qualifying, Pre-Qualifying, Cont., License and Appointm..., Proposed Insured, Proposed Insured, Cont., Secondary Addressee..., Coverage Information, Owner (selected), Beneficiary, Payment Information, and Validate and Lock Data. The 'Owner' section includes the following fields and options:

- Relationship to the Proposed Insured:** A dropdown menu.
- Personal Details:**
 - Owner (full legal name):** Fields for First Name, M.I., and Last Name.
 - Suffix:** A dropdown menu.
 - Date of Birth:** A field with a format of MM / DD / YYYY.
 - Gender:** Radio buttons for Male and Female.
 - Social Security No.:** A field.
 - Is Owner a U.S. Citizen?:** Radio buttons for Yes and No.
- Contact Information:**
 - Address same as Proposed Insured:** A checkbox.
 - Number and Street:** A field.
 - City:** A field.
 - State:** A dropdown menu.
 - Zip Code:** A field.
 - Warning:** A message box stating: "A gray check mark beside Zip Code is a possible invalid address, please review. An additional check will occur at Foresters."
 - Email Address:** A field.
 - Phone #:** A field.
- Photo I.D. Information:**
 - Indicate the type of Photo I.D. used to verify identity:** A dropdown menu.
 - Type:** A dropdown menu.

At the bottom of the form, there are two buttons: 'Back' and 'Next'.

iPipeline's iGO e-App Process

- Non-Residence Sale Declaration
 - Required if the state of solicitation is different than the state in which the Owner resides

The screenshot displays the 'Application' tab of the iPipeline's iGO e-App process. The left sidebar shows a progress list with the following items: Pre-Qualifying, Pre-Qualifying, Cont, License and Appointm..., Proposed Insured, Proposed Insured, Cont, Secondary Addressee ..., Coverage Information, Owner, Non-Residence Sale D... (highlighted with a red question mark), Beneficiary, and Payment Information. The main content area is titled 'Non-Residence Sale Declaration' and contains three questions with radio button options for 'Yes' and 'No':

- Was the Proposed Insured solicited in connection with this Foresters application? (Yes/No)
- Was the Owner solicited in connection with this Foresters application? (Yes/No)
- Was the solicitation made in the state of residence of the Owner? (Yes/No)

Below these questions is a text input field with the prompt: 'Please state reason(s) why solicitation did not occur in the state of residence of the Owner:'. At the bottom of the form are 'Back' and 'Next' buttons.

iPipeline's iGO e-App Process

- Beneficiary
 - Must enter at least one primary beneficiary; contingent beneficiary is optional.
 - Can select up to 5 primary and 3 contingent beneficiaries
 - Answer the question **“Split the share percentage equally among all Primary Beneficiaries?”**
 - After making either a **“Yes”** or **“No”** selection, wait for the screen to refresh; otherwise an incorrect pop up screen will appear

The screenshot shows the 'Primary Beneficiary' form in the iGO e-App. The form is titled 'Primary Beneficiary' and includes a dropdown menu for 'Relationship to Proposed Insured' with a list of options: Aunt, Business Partner, Charitable Organization, Child, Corporation, Daughter-in-Law, Domestic Partner, Employer - Entity, Employer - Individual, Family-owned Business, Fiancee, Grandchild, Grandparents, Nephew, Niece, Parent, Sibling, Son-in-Law, Spouse-common law, Spouse-married, Step Child, Trust, Uncle, Other - Entity, and Other - Individual. Below the dropdown are fields for 'City', 'State', and 'Zip Code'. The 'Beneficiary Type' section has two radio buttons: 'Irrevocable' and 'Revocable', with 'Revocable' selected. At the bottom right, there are 'Save', 'Delete', and 'Close' buttons. A sidebar on the right shows 'Case Actions' and 'Beneficiary Type' with colored bars. A 'Welcome' message is visible in the top right corner.

iPipeline's iGO e-App Process

■ Payment Information

- Select **Payer** from drop-down list. If “**Other**” is selected, the “**Other Payer Identification**” screen is triggered
- First Premium on PAC (FPOP) for the initial premium and Draft via Pre-Authorized Check (PAC) for subsequent premiums (no direct bill) are the only allowable payment options
- A **Specific Draft Day** can be selected
- When banking information is provided it must be valid in order to proceed
 - Click *Validate* to validate banking information
 - Credit, Debit and Pre-Paid cards are not valid forms of premium payment (not for paper applications either!)

The screenshot displays the 'Payment Information' section of the iGO e-App. On the left, a navigation menu lists various steps: Pre-Qualifying, License and Appointm..., Proposed Insured, Secondary Addressee..., Coverage Information, Owner, Non-Residence Sale D..., Beneficiary, and Payment Information (which is currently selected and highlighted in red). Below the menu is a 'Validate and Lock Data' checkbox. The main content area is titled 'Payment Information' and includes several fields: 'Payer is:' with a dropdown menu, 'First premium payment to be made by:' with a dropdown menu (set to 'Draft via Pre-Authorized Check (PAC)'), 'Subsequent premium payments made by:' with a dropdown menu (set to 'PAC'), and 'Payment mode:' with a dropdown menu. There is a 'Specific Draft Day?' section with a 'Yes' checkbox and a 'No (draft first premium immediately upon Foresters application approval)' checkbox. Below this is the 'PAC Banking Information' section, which contains a warning message: 'Banking information provided must be valid in order to proceed with the e-App. Credit, Debit and Pre-Paid cards are not valid forms of premium payment'. The fields for 'Name of Financial Institution', 'Routing Transit # (9 digits)', and 'Account # (maximum 17 digits)' are all highlighted in yellow. At the bottom, there is an 'Account Type:' section with 'Banking' and 'Savings' dropdown menus, and 'Back' and 'Next >' buttons.

iPipeline's iGO e-App Process

■ Other Payer Identification

- Triggered if Payer selected is **Other**
- Address Validation – green checkmark beside Zip Code means the address has been validated and a grey checkmark means “**Possible invalid address. Please review. An additional check will occur at Foresters**” – this is ok. You can still proceed. The message just lets you know the address will be validated again at Foresters
- Enter a valid SSN. SSN must be 9 characters long
- Select the relationship to the Proposed Insured from the drop down
- Email Address (optional): This field is for **communication preferences** only; NOT where you enter the email address in order to e-Sign the application

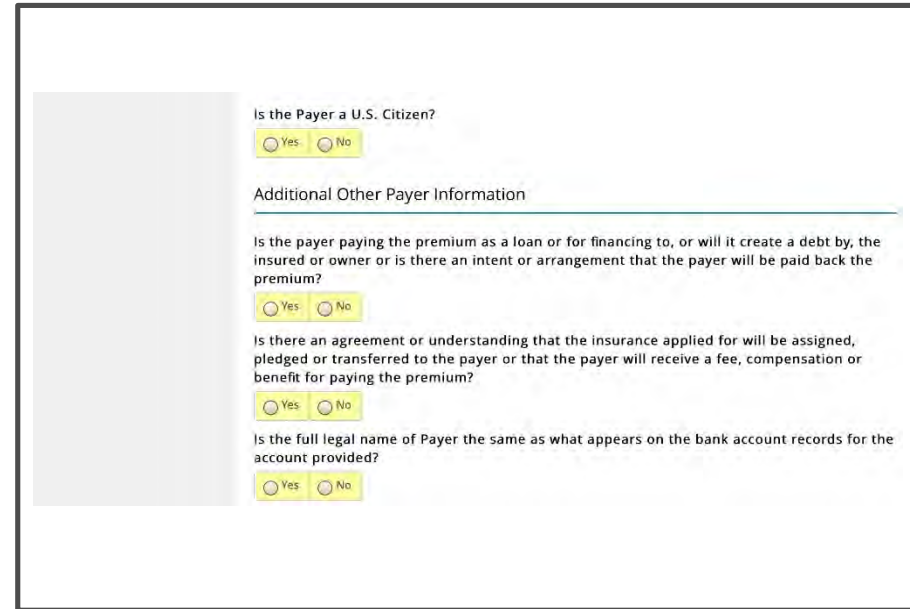
The screenshot displays the 'Other Payer Information' section of the iPipeline's iGO e-App process. The form is titled 'Other Payer Information' and includes a warning message: 'You cannot be the Payer unless you are the Proposed Insured, the Proposed Insured is your dependent or you are the Owner'. The form fields are as follows:

- Full legal name of Individual: First Name, M.I., Last Name
- Number and Street
- City, State
- Zip Code (with a gray checkmark indicating a possible invalid address)
- Social Security No.
- Relationship to the Proposed Insured
- Email Address
- Gender (Male, Female)
- Date of Birth (mm/dd/yyyy)

A warning message at the bottom of the form states: 'A gray check mark beside Zip Code is a possible invalid address, please review. An additional check will occur at Foresters'.

iPipeline's iGO e-App Process

- Other Payer Identification
 - If Payer is not a U.S. citizen, select **"No"** then select **"Visa Type"** under immigration status
 - Additional Other Payer Information
 - Answer the all questions in this section, including if the full legal name of the Payer is what appears on the bank account for the records for the account provided



Is the Payer a U.S. Citizen?

Yes No

Additional Other Payer Information

Is the payer paying the premium as a loan or for financing to, or will it create a debt by, the insured or owner or is there an intent or arrangement that the payer will be paid back the premium?

Yes No

Is there an agreement or understanding that the insurance applied for will be assigned, pledged or transferred to the payer or that the payer will receive a fee, compensation or benefit for paying the premium?

Yes No

Is the full legal name of Payer the same as what appears on the bank account records for the account provided?

Yes No

iPipeline's iGO e-App Process

- Validate and Lock Data
 - One or more red question marks on the left navigation tree lets you know the documents are incomplete and it is "**Not in Good Order (NiGO)**"
 - Revisit and complete the required fields and proceed back to this screen
 - Click *Return to Incomplete Sections of the Application* to revisit and complete the required fields. Once you have, proceed back to this screen

The screenshot shows the 'Validate and Lock Data' screen in the iPipeline e-App. The left navigation tree lists various sections, with 'Coverage Information' marked with a red question mark. The main content area features a red error message: 'The documents are incomplete and not in Good Order'. Below this message, there are instructions and a 'Return to Incomplete Sections of the Application' button. The top of the screen shows the user's name 'Doe, John', the application type 'SMART UL - Non-medical', and buttons for 'Save', 'View Forms', and 'Case Actions'.

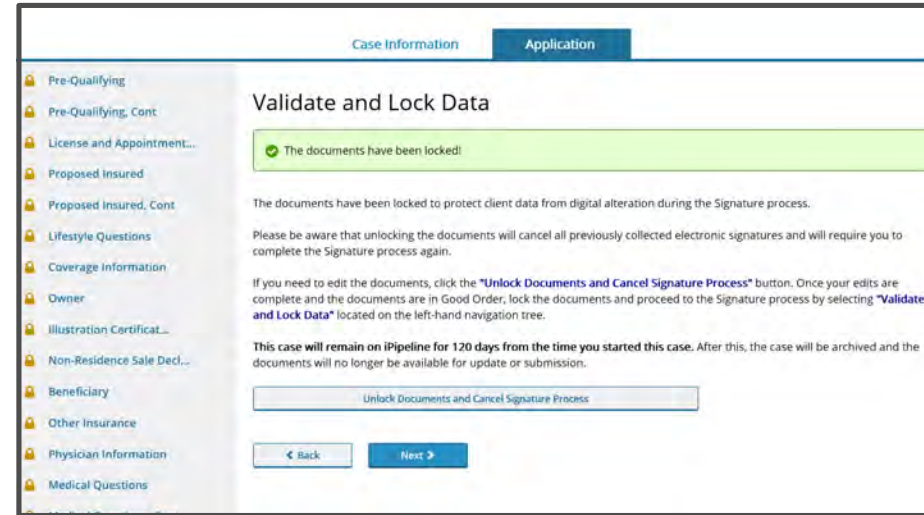
iPipeline's iGO e-App Process

- Validate and Lock Data
 - All green check marks let you know the documents are complete and is "in Good Order (iGO)"
 - Click *Lock Documents and Proceed to the Signature Process* to begin the e-Sign process

The screenshot displays the 'Validate and Lock Data' step in the iPipeline's iGO e-App. The interface includes a top navigation bar with 'Case Information' and 'Application' tabs. A sidebar on the left lists various application steps, all marked with green checkmarks, indicating they are complete. The main content area shows a confirmation message: 'Congratulations! The documents are complete and in Good Order'. Below this, there are two informational messages: 'The documents now qualify for the Signature process' and 'Please click the "Lock Documents and Proceed to the Signature Process" button'. A prominent button labeled 'Lock Documents and Proceed to the Signature Process' is visible, along with a 'Back' button.

iPipeline's iGO e-App Process

- Validate and Lock Data
 - The e-App must be locked in order to sign the application
 - Notice the green check marks have now turned to locks. This means the information is locked down and cannot be changed
 - If you need to change any information once it has been locked, click *Unlock Documents and Cancel Signature Process* and the locks will turn back to green check marks. Go to the screen where the change needs to be made, make the change then proceed to "**Validate and Lock**" screen



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Thank you

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