

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



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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 in all states (except NY), 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 38 states (AK, AL, AR, AZ, CA, CT, DE, FL, GA, HI, IA, ID, IL, IN, KS, KY, LA, MD, ME, MI, MO, NC, ND, NE, NJ, NV, OH, PA, OK, OR, 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)

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

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

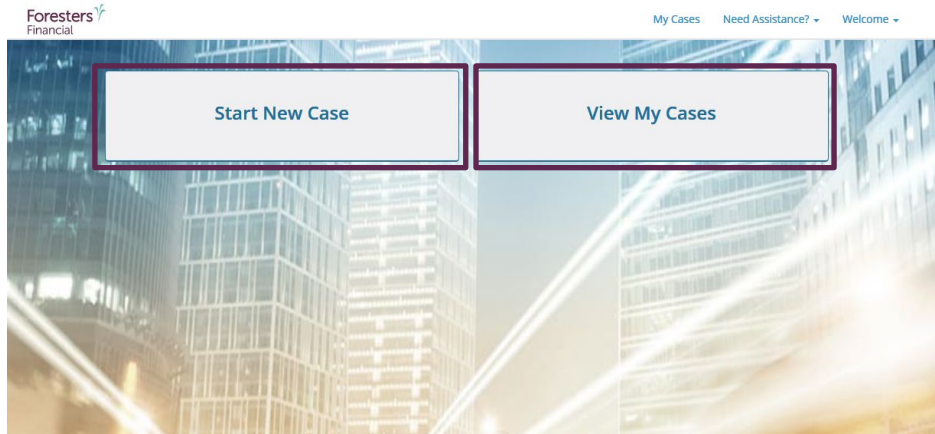
- Specific state variations not covered in this presentation
- State forms automatically triggered within e-App
- Follow the yellow brick road – a yellow box requires completion; whereas a white box is not required but provides helpful information to accelerate the underwriting process

- 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

| | |
|---|----------------------------|
| ✓ | Pre-Qualifying |
| ✓ | License and Appointment... |
| ? | Proposed Insured |
| ✓ | Proposed Insured, Cont |
| ? | Lifestyle Questions |
| □ | Coverage Information |

iPipeline's iGO e-App Process

- e-App Launch
 1. Logon to your agency's website OR logon to ezbiz, Foresters producer website (<https://ezbiz.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 interface. It features two main sections: Alerts and Cases. The Alerts section shows two active cases with status 'Awaiting Agent e-Signature'. The Cases section shows four cases with status 'Application e-Submitted'. Each case entry includes a checkbox, name, status, carrier, product, date modified, view forms, and case actions. The interface also includes pagination controls and a search bar.

| Alerts 2 | | | | | | | |
|--------------------------|--------------------------|----------------------------|---------------------|----------------------------|---------------|------------|--------------|
| | Name | Status | Carrier | Product | Date Modified | View Forms | Case Actions |
| <input type="checkbox"/> | Prepared-Eighteen, Anita | Awaiting Agent e-Signature | Foresters Financial | BrightFuture - Non-medical | 11/20/2020 | | Case Actions |
| <input type="checkbox"/> | Prepared-eighties, Gales | Awaiting Agent e-Signature | Foresters Financial | Prepared II - Non-medical | 11/20/2020 | | Case Actions |

Page 1 of 1

| Cases 20 | | | | | | | |
|--------------------------|--------------------------|-------------------------|---------------------|---------------------------|---------------|------------|--------------|
| | Name | Status | Carrier | Product | Date Modified | View Forms | Case Actions |
| <input type="checkbox"/> | PreparedWV, Deke | Application e-Submitted | Foresters Financial | Prepared II - Non-medical | 11/30/2020 | | Case Actions |
| <input type="checkbox"/> | Test, Cheryl | Application e-Submitted | Foresters Financial | Prepared II - Non-medical | 11/30/2020 | | Case Actions |
| <input type="checkbox"/> | Test, Cheryl | Application e-Submitted | Foresters Financial | Prepared II - Non-medical | 11/30/2020 | | Case Actions |
| <input type="checkbox"/> | Prepared One B AZ, Karen | Application e-Submitted | Foresters Financial | Prepared II - Non-medical | 11/30/2020 | | Case Actions |
| <input type="checkbox"/> | knox, kelly | Started | Foresters Financial | Prepared II - Non-medical | 11/30/2020 | | 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 the 'Start New Case' form in the iPipeline's iGO e-App system. At the top, it shows 'Status: Started' and 'Date Modified: 11/30/2020'. The 'Proposed Insured' section includes input fields for 'First Name' (John) and 'Last Name' (Doe), and dropdown menus for 'Date of Birth' (MM / DD / YYYY), 'Age', and 'Gender' (Please select...). Below this is the 'Case Description' section with a text area and examples like '\$500,000.00, Kid's Policy, Business Policy, etc.'. The 'Carrier and Product' section features dropdowns for 'Application Signed State' (Alabama) and 'Product Type' (Accidental Death), followed by a 'Find Available Products' button. At the bottom, a 'Product' table lists available options:

| Carrier | Product | iGO e-App |
|---------------------|---------------------------|-----------|
| Foresters Financial | Prepared II - Non-medical | Select |

The 'Select' button is highlighted with a green border and a green 'e-Sign' label below it.

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

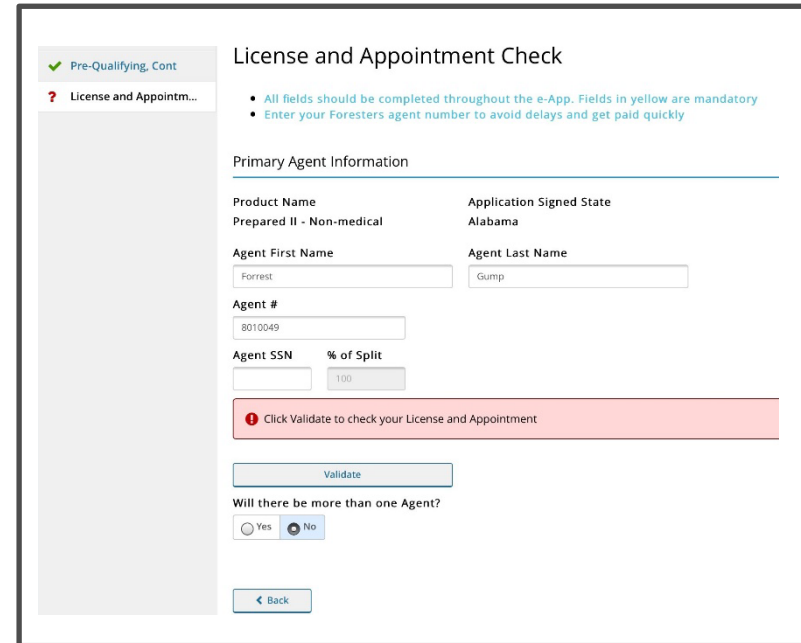
iPipeline's iGO e-App Process

- 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 iPipeline's iGO e-App. The interface features a top navigation bar with 'Case Information' and 'Application' tabs. A left sidebar contains two menu items: 'Pre-Qualifying' (marked with a green checkmark) and 'Pre-Qualifying, Cont' (marked with a red question mark). The main content area is titled 'Pre-Qualifying, Cont' and 'Health and Lifestyle Questions'. It includes a prominent orange warning box stating: '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, there are three questions, each with 'Yes' and 'No' radio button options. The first question is 'Have you received notice of deployment or are you currently deployed, on active duty or alert with the Military or the Reserves?'. The second is '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?'. The third is 'Have you ever been diagnosed with a terminal illness?'. A light blue information box at the bottom 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



License and Appointment Check

- All fields should be completed throughout the e-App. Fields in yellow are mandatory
- Enter your Foresters agent number to avoid delays and get paid quickly

Primary Agent Information

Product Name
Prepared II - Non-medical

Application Signed State
Alabama

Agent First Name
Forrest

Agent Last Name
Gump

Agent #
8010049

Agent SSN
100

% of Split
100

Click Validate to check your License and Appointment

Validate

Will there be more than one Agent?

☐ Yes ☒ No

Back

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 'iPipeline's iGO e-App' interface. At the top, there are two tabs: 'Case Information' and 'Application'. The 'Application' tab is selected. On the left side, there is a vertical menu with several options: 'Pre-Qualifying' (checked), 'Pre-Qualifying, Cont...' (checked), 'License and Appointm...' (checked), 'Proposed Insured' (selected with a red question mark icon), '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'. It 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, there is a section titled 'Personal Details'. It includes fields for 'First Name' (John), 'M.I.' (empty), and 'Last Name' (Doe). There is a 'Suffix' dropdown menu. The 'Date of Birth' field is labeled 'MM / DD / YYYY'. The 'Age Last' field is empty. The 'Gender' field has radio buttons for 'Male' and 'Female'. The 'Social Security No.' field is empty. At the bottom, there is a question 'Is the Proposed Insured a U.S. Citizen?' with radio buttons for 'Yes' and '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

City

State

Zip Code

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

Phone #

Email Address

Suggest to the Proposed Insured they provide an email address to electronically receive information about member benefits (and as otherwise described in Declarations and Agreements section in the Application)

Foresters Member?

Yes

No, applying for membership

Financial Information

Gross income over the past 12 months: \$

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 iPipeline's iGO e-App. On the left is a vertical sidebar with a list of steps: 'Pre-Qualifying, Cont' (checked), 'License and Appointment...' (checked), 'Proposed Insured' (checked), 'Proposed Insured, Cont' (active, marked with a red question mark), 'Coverage Information' (unchecked), 'Non-Residence Sale D...' (unchecked), 'Beneficiary' (unchecked), 'Payment Information' (unchecked), and 'Validate and Lock Data' (unchecked). 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 dropdown menu labeled 'Type:' with a yellow background.
- Employment Information**: A section header followed by the question 'What is the Proposed Insured's current employment status?'. Below this is a dropdown menu with a blue arrow icon.
- Occupation**: A dropdown menu with a yellow background.
- Duties**: A dropdown menu with a yellow background. A pop-up menu is visible, showing three options: 'Full-time (30+ hours/week over the past 6 months)' (selected with a blue checkmark), '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)'.
- Addition**: A dropdown menu with a yellow background, showing the option 'Not currently employed'.
- Secondary Addressee**: A section header followed by the instruction 'I elect to designate a secondary addressee (only if designating another person to receive notification regarding a possible lapse in coverage.)'. Below this are two radio buttons: 'Yes' (selected) and 'No'.
- Owner Difference**: A section header followed by the question 'Will the Owner be different from the Proposed Insured?'. Below this are two radio buttons: 'Yes' (selected) and 'No'.

At the bottom of the form are two buttons: 'Back' (with a left arrow) and 'Next' (with a right arrow).

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's iGO e-App process. On the left, a vertical sidebar lists the application steps: Pre-Qualifying, Pre-Qualifying, Cont, License and Appointm..., Proposed Insured, Proposed Insured, Cont, Secondary Addressee ... (highlighted with a red question mark), Coverage Information, Owner, Beneficiary, Payment Information, and Validate and Lock Data. The main content area is titled 'Secondary Addressee Designation' and contains the 'Addressee Information' section. This section includes fields for First Name, M.I., and Last Name; a Gender section with radio buttons for Male and Female; and an address section with fields for Number and Street, City, State (a dropdown menu), and Zip Code. A gray checkmark is visible next to the Zip Code field. Below the address fields, an orange warning box states: 'A gray check mark beside Zip Code is a possible invalid address, please review. An additional check will occur at Foresters'. At the bottom of the form, there are '< Back' and 'Next >' buttons.

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. On the left, a sidebar lists the application steps: Pre-Qualifying, Pre-Qualifying, Cont, License and Appointm..., Proposed Insured, Proposed Insured, Cont, Secondary Addressee ..., Coverage Information (highlighted with a red question mark), Owner, Beneficiary, Payment Information, and Validate and Lock Data. 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.
- 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 displays the 'Owner' section of the iGO e-App process. On the left, a sidebar contains a progress bar with steps: Pre-Qualifying, Pre-Qualifying, Cont, License and Appointm..., Proposed Insured, Proposed Insured, Cont, Secondary Addressee..., and Coverage Information. Below these is a section for 'Owner' with options: Beneficiary, Payment Information, and Validate and Lock Data. The main form area is titled 'Owner' and includes a 'Relationship to the Proposed Insured' dropdown. Below this is the 'Personal Details' section, which contains fields for 'Owner (full legal name)' (First Name, M.I., Last Name), 'Suffix', 'Date of Birth' (MM / DD / YYYY), 'Gender' (Male, Female), 'Social Security No.', and 'Is Owner a U.S. Citizen?' (Yes, No). The 'Contact Information' section includes a checkbox for 'Address same as Proposed Insured', 'Number and Street', 'City', 'State', 'Zip Code', 'Email Address', and 'Phone #'. A warning message states: 'A gray check mark beside Zip Code is a possible invalid address, please review. An additional check will occur at Foresters'. The 'Photo I.D. Information' section asks to 'Indicate the type of Photo I.D. used to verify identity:' with a 'Type:' dropdown. At the bottom are 'Back' and 'Next' buttons.

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 iPipeline's iGO e-App interface. At the top, there are two tabs: "Case Information" and "Application". The "Application" tab is currently selected. On the left side, there is a vertical list of steps in the process, each with a green checkmark icon. The steps are: "Pre-Qualifying", "Pre-Qualifying, Cont", "License and Appointm...", "Proposed Insured", "Proposed Insured, Cont", "Secondary Addressee ...", "Coverage Information", "Owner", and "Non-Residence Sale D...". The "Non-Residence Sale D..." step is highlighted with a red question mark icon. Below this list, there are three more steps: "Beneficiary" and "Payment Information", each with an unchecked checkbox. The main content area on the right is titled "Non-Residence Sale Declaration". It contains three questions, each with "Yes" and "No" radio button options. The first question is "Was the Proposed Insured solicited in connection with this Foresters application?". The second question is "Was the Owner solicited in connection with this Foresters application?". The third question is "Was the solicitation made in the state of residence of the Owner?". The "No" option for the third question is selected. Below these questions, there is a text prompt: "Please state reason(s) why solicitation did not occur in the state of residence of the Owner:". This is followed by a large yellow rectangular input field. At the bottom of the form, there are two buttons: "Back" and "Next".

Case Information Application

✓ Pre-Qualifying
✓ Pre-Qualifying, Cont
✓ License and Appointm...
✓ Proposed Insured
✓ Proposed Insured, Cont
✓ Secondary Addressee ...
✓ Coverage Information
✓ Owner
? Non-Residence Sale D...
☐ Beneficiary
☐ Payment Information

Non-Residence Sale Declaration

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

Please state reason(s) why solicitation did not occur in the state of residence of the Owner:

Back Next

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 displays the iPipeline iGO e-App interface for a user named Doe, John, at Foresters. The interface is divided into two main sections: 'Case Information' and 'Application'. The 'Application' section is currently active, showing a 'Beneficiary' form. The form includes a sidebar with a list of steps: Pre-Qualifying, License and Appointment..., Proposed Insured, Proposed Insured, Cont, Lifestyle Questions, Coverage Information, Illustration Certificat..., Non-Residence Sale Decl..., Beneficiary (highlighted), Other Insurance, Physician Information, Medical Questions, Medical Questions, Cont, Payment Information, Temporary Insurance Agr..., and Validate and Lock Data. The 'Beneficiary' form itself has a title 'Beneficiary' and a subtitle 'Please enter the Proposed Insured's Primary Beneficiaries by clicking on the grid below. Up to 5 may be entered.' Below this is a 'Split the share' section with a 'Yes' button. The main part of the form is a 'Primary Beneficiary' section with a 'Name' field and a 'Relationship to Proposed Insured' dropdown menu. The dropdown menu is open, showing a list of relationships: Aunt, Business Partner, Charitable Organization, Child, Corporation, Daughter-in-Law, Domestic Partner, Employee - Entity, Employer - Individual, Family-owned Business, Finance, 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'. At the bottom, there is a 'Beneficiary Type' section with 'Irrevocable' and 'Revocable' (selected) radio buttons. The interface also includes 'Save', 'View Forms', and 'Case Actions' buttons at the top right.

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

The screenshot displays the 'Payment Information' section of the iPipeline's iGO e-App. On the left, a vertical sidebar lists navigation steps: Pre-Qualifying, Pre-Qualifying, Cont, License and Appointm..., Proposed Insured, Proposed Insured, Cont, Coverage Information, Owner, Non-Residence Sale D..., Beneficiary, and Payment Information (highlighted with a question mark icon). Below this is a 'Validate and Lock Data' checkbox. The main content area is titled 'Payment Information' and includes several form fields: 'Payer is:' with a dropdown menu (currently showing 'Owner (if other than proposed insured)'), 'First premium payment to be made by:' with a dropdown menu (currently showing 'Draft via Pre-Authorized Check (PAC)'), 'Subsequent premium payments made by:' with a dropdown menu (currently showing 'PAC'), 'Payment mode:' with a dropdown menu (currently showing 'Monthly'), and 'Specific Draft Day?' with a radio button for 'Yes' and a checked radio button for 'No (draft first premium immediately upon Foresters application approval)'. Below these is the 'PAC Banking Information' section, which contains a blue informational box stating: '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'. This is followed by input fields for 'Name of Financial Institution' (filled with 'Wells Fargo'), 'Routing Transit # (9 digits):' (filled with '122199983'), and 'Account # (maximum 17 digits):' (filled with '1234'). An orange warning box below these fields states: 'If the Account # provided is more than 17 digits, please ensure it is for a valid bank account and NOT a Credit, Debit or Pre-Paid card'. A red button with a warning icon and the text 'Click the "Validate" button below to validate the banking information entered' is positioned below the warning box. At the bottom of the form is a 'Validate' button and an 'Account Type:' section with radio buttons for 'Checking' and 'Savings'.

iPipeline's iGO e-App Process

■ Payment Information

- 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!)
- NOTE: If the banking information cannot be validated, confirm entry and proceed with the e-App. The banking information will be validated by the bank once the case is issued

✓ Pre-Qualifying
✓ Pre-Qualifying, Cont
✓ License and Appointm...
✓ Proposed Insured
✓ Proposed Insured, Cont
✓ Coverage Information
✓ Owner
✓ Non-Residence Sale D...
✓ Beneficiary
? Payment Information
☐ Validate and Lock Data

Payment Information

Payer is: First premium payment to be made by:

Subsequent premium payments made by:

Payment mode:

Specific Draft Day?
☐ Yes
☒ No (draft first premium immediately upon Foresters application approval)

PAC Banking Information

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

Name of Financial Institution

Routing Transit # (9 digits)

Account # (maximum 17 digits)

If the Account # provided is more than 17 digits, please ensure it is for a valid bank account and NOT a Credit, Debit or Pre-Paid card

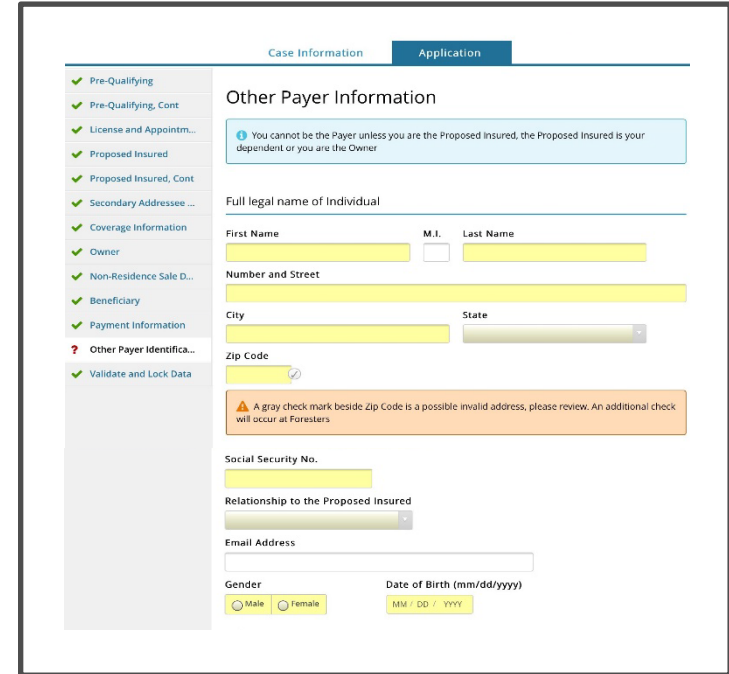
Validate

Click the "Validate" button

Account Type:
☒ Checking ☐ Savings

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

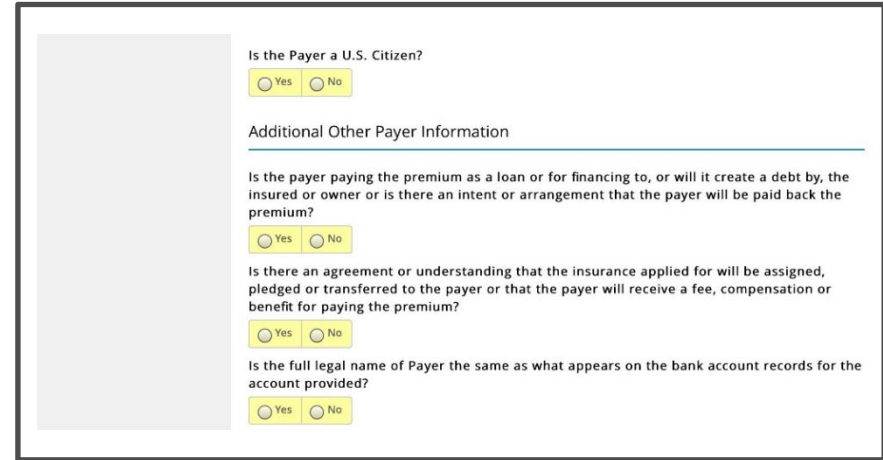


The screenshot shows the 'Other Payer Information' section of the iPipeline's iGO e-App Process. The form is divided into two tabs: 'Case Information' and 'Application'. The 'Application' tab is active. On the left, a sidebar lists various steps with green checkmarks, indicating completion. The main form area contains the following fields and messages:

- Other Payer Information** header.
- A blue informational message: "You cannot be the Payer unless you are the Proposed Insured, the Proposed Insured is your dependent or you are the Owner".
- Full legal name of Individual** section with fields for First Name, M.I., and Last Name.
- Number and Street** field.
- City** and **State** fields.
- Zip Code** field with a grey checkmark icon next to it.
- An orange warning message: "A gray check mark beside Zip Code is a possible invalid address, please review. An additional check will occur at Foresters".
- Social Security No.** field.
- Relationship to the Proposed Insured** dropdown menu.
- Email Address** field.
- Gender** section with radio buttons for Male and Female.
- Date of Birth (mm/dd/yyyy)** field with a dropdown for MM, a dropdown for DD, and a text input for YYYY.

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 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



The screenshot displays a digital form interface for the iGO e-App process. On the left, there is a large, light gray rectangular area, likely a placeholder for a photo or document. To the right of this area, the form contains several sections:

- Is the Payer a U.S. Citizen?**
This section has two radio button options: ☐ Yes and ☐ No.
- Additional Other Payer Information**
This section is separated by a horizontal line and contains three questions, each with two radio button options (Yes and No):
 - 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

Doe, John
Foresters

SMART UL - Non-medical

Save View Forms Case Actions

Case Information Application

✓ Pre-Qualifying
✓ Pre-Qualifying, Cont
✓ License and Appointment...
✓ Proposed Insured
✓ Proposed Insured, Cont
✓ Lifestyle Questions
? Coverage Information
✓ Owner
✓ Illustration Certificat...
✓ Non-Residence Sale Decl...
✓ Beneficiary
✓ Other Insurance

Validate and Lock Data

❗ The documents are incomplete and not in Good Order

You may **choose** one of the following options:

1. To be considered in ✓ Good Order, click the screen(s) marked ? in the left-hand navigation tree and **Complete** the required fields highlighted in yellow.
2. To **Save** the documents for completion at a later time, click the **"Save"** button at the top of the screen.
3. To **Print** the documents, click **"View Forms"** at the top of the screen. Click **"Save/View as PDF"** then **"Open."** Click **"File"** and then **"Print."** Complete the remaining sections of the paper application, obtain any other supplemental forms not part of the printed application from Foresters producer portal, collect all signatures and send to Foresters Financial as you normally would send in a paper application.

Return to Incomplete Sections of the Application

← Back

iPipeline's iGO e-App Process

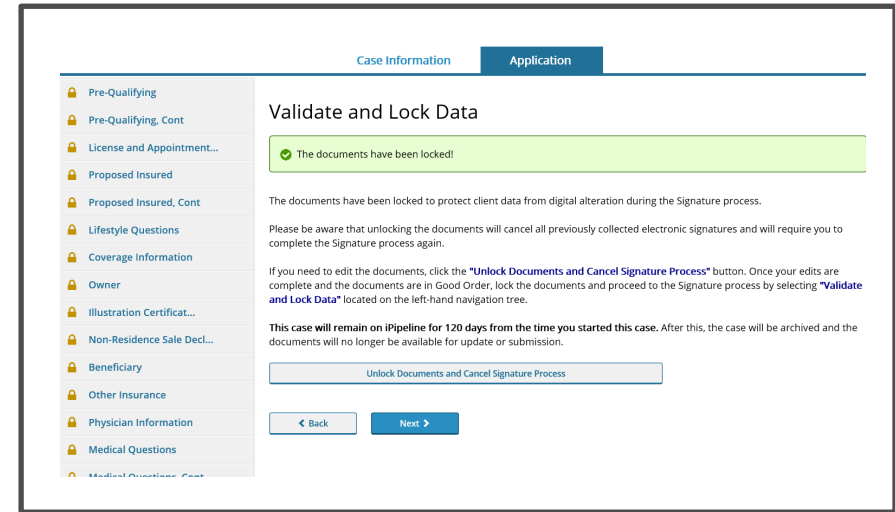
- Validate and Lock Data
 - All green check marks let you know the documents are complete and is "in Good Order (iGO)"
 - Click *Lock Documents and Proceed to the Signature Process* to begin the e-Sign process

The screenshot displays the iPipeline's iGO e-App interface. At the top, the user is identified as 'Doe, John' from 'Foresters', with the case name 'SMART UL - Non-medical'. Navigation buttons for 'Save' and 'View Forms' are present, along with a 'Case Actions' dropdown menu. The interface is divided into two tabs: 'Case Information' and 'Application'. The 'Application' tab is active, showing a list of steps on the left, each marked with a green checkmark: Pre-Qualifying, Pre-Qualifying, Cont, License and Appointment..., Proposed Insured, Proposed Insured, Cont, Lifestyle Questions, Coverage Information, Owner, Illustration Certificat..., Non-Residence Sale Decl..., Beneficiary, and Other Insurance. The main content area is titled 'Validate and Lock Data' and contains a green success message: 'Congratulations! The documents are complete and in Good Order'. Below this, two blue informational boxes state: 'The documents now qualify for the Signature process' and 'Please click the "Lock Documents and Proceed to the Signature Process" button'. A 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



Case Information Application

Pre-Qualifying
Pre-Qualifying, Cont
License and Appointment...
Proposed Insured
Proposed Insured, Cont
Lifestyle Questions
Coverage Information
Owner
Illustration Certificat...
Non-Residence Sale Decl...
Beneficiary
Other Insurance
Physician Information
Medical Questions
Medical Questions, Cont

Validate and Lock Data

✔ The documents have been locked!

The documents have been locked to protect client data from digital alteration during the Signature process.

Please be aware that unlocking the documents will cancel all previously collected electronic signatures and will require you to complete the Signature process again.

If you need to edit the documents, click the "**Unlock Documents and Cancel Signature Process**" button. Once your edits are complete and the documents are in Good Order, lock the documents and proceed to the Signature process by selecting "**Validate and Lock Data**" located on the left-hand navigation tree.

This case will remain on iPipeline for 120 days from the time you started this case. After this, the case will be archived and the documents will no longer be available for update or submission.

Unlock Documents and Cancel Signature Process

Back Next

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Thank you

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