Submitting a sales illustration within the iPipeline iGO e-App for medically underwritten cases

For Foresters SMART UL[1] and Foresters Advantage Plus II Whole Life[1] medically underwritten iPipeline iGO e-App[2] submissions, you must attach a PDF of a "Conforming Illustration" as well as a PDF of the "Numeric Summary" if the answer to "Was an illustration conforming to the insurance product as applied for in the application shown to the prospective owner?" is "Yes". When these documents are added to the e-App, they form part of the application package.

What is a "Conforming Illustration"?

An illustration used in a sale of a life insurance product must match what is being applied for to satisfy the applicable requirements based on the NAIC or state-specific life insurance model regulations. The illustration will include correct insured's name, gender, age, state, underwriting classifications, initial death benefit, rider coverage information, dividend option election (whole life only) or tax compliance test (GPT/CVAT), and death benefit option (universal life- only).

How do you create and save the "Conforming Illustration" and "Numeric Summary" PDFs within Foresters Financial™ Foresight illustration software?

Step 1: After the case design is set up for the client within Foresight, select *Reports,* which is located on the left-hand column. Under Report Display, check-off *Standard Illustration,* and then click the *Create and Preview Reports* button to generate the required "**Conforming Illustration**". At this point, a PDF file will be viewable, which needs to be saved.

Note: If the "Conforming Illustration" does not launch, ensure your pop-up blocker is set to temporarily allow pop-ups from this site. For the e-App illustration, the *Agent Information Report* should not be selected. If this is selected the client will receive a copy of this agent-only report.

Step 2: Once the "Conforming Illustration" PDF is saved, return to the *Reports* tab and select *Reports for e-App*, which now will be available for selection. This will generate the "**Numeric Summary**" PDF file required for the e-App, which needs to be saved.
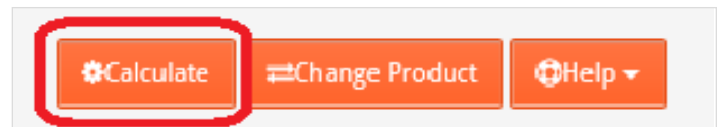

How do you create and save the "Conforming Illustration" and "Numeric Summary" PDFs within WinFlex?

Step 1: After the case design is set up for the client within WinFlex, select the *Reports* tab and check-off *Reports for E-App*.

Step 2: Click the orange *Calculate* icon, which is found on the top-right toolbar, to generated the quote.

Step 3: Click on the PDF in the Summary section within the Illustration Results screen to open the "**Conforming Illustration**" and save it.

Step 4: Next, select *Additional Report* from the More drop-down menu to open the PDF of the "**Numeric Summary**" and save it.

How do you attach the "Conforming Illustration" and "Numeric Summary" PDFs within the iPipeline iGo e-App?

Step 1: Once *Yes* is selected to the question within the Illustration section on the Coverage Information screen of the e-App, two buttons will be displayed; *Attach Illustration* and *Attach Numeric Summary*.

a. Click the *Attach Illustration* button to attach the full unsigned PDF of the "**Conforming Illustration**".

b. Once the Attachments pop-up window loads, click *Browse* to locate the full unsigned "**Conforming Illustration**" PDF from your device and click *Attach*. **Note:** The attachment must be in PDF format.

Step 2: Once Step 1 is complete, the *Attach Numeric Summary* button will be blue.

a. Click the *Attach Numeric Summary* button to attach the unsigned PDF of the "**Numeric Summary**".

b. Once the Attachments pop-up window loads, click *Browse* to locate the unsigned "**Numeric Summary**" PDF from your device, and click *Attach*. **Note:** The attachment must be in PDF format.

Note: To view or delete either attachment, go to Case Actions at the top of the e-App and select "**Attachments**" from the drop down menu. Remember, if you change the answer to the Illustration question be sure to delete both attachments. If you update any information in the Coverage Information section, you will need to run a new illustration and repeat all steps above in order to attach the new illustration to the e-App.

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